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A global pandemic and a historic devastating flood have impacted thousands in Midland County.

Relief efforts are dynamic, evolving and will require a phased and collaborative approach. Individual needs will be diverse and multi-faceted. There are numerous sources of financial relief that may be available, including FEMA, SBA, State and local. There are also considerations at the local level about building in a flood plain, insurability and proper permitting.

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Even combined, ***we will not have the financial resources to fully restore homes and families.***

## **RECOVERY PROCESS & FINANCIAL AID OVERVIEW**

### **PHASE ONE | EMERGENCY**

Local government and voluntary agencies provide for medical needs and basics like food, shelter, personal care items and cleaning kits.

### **PHASE TWO | RELIEF**

The initial data collected through self-assessments and actual assessments were instrumental in applying for a Federal Disaster Declaration from the Federal Government. The Declaration was signed on July 9, 2020, releasing federal funds to help people and communities recovery from the flood.

#### **ACTIONS FOR HOMEOWNERS**

1. Document damages (home, vehicles, medical, other structures).
2. Work with your insurance company and utilize personal insurance dollars. Most require that you submit a claim within 60 days.
3. If your insurance claim is denied, be sure to get a written denial.
4. Work with volunteers and National Volunteer Organizations Active in Disaster (VOAD) groups for initial mucking-out and drying. If volunteers or VOADs have not been to your home for initial clean-up or mucking out, call (989) 374-8000.
5. Utilize personal savings and interest-free loans available to repair the damage.
6. Apply for FEMA financial assistance
7. Apply for a low-interest SBA loan
8. Work with a Long Term Disaster Recovery Case Manager to explore local financial support which could include financial assistance, in-kind materials and volunteer support.

### **INSURANCE**

Property owners with flood damage should contact their insurance agents to assess coverage and amounts. If insurance will not cover damages, be sure to get a Statement of Denial from the insurance company. Property owners are advised to save all receipts and take photo and video documentation of damages and any work done.



The Michigan Department of Insurance and Financial Services, Michigan's insurance regulatory agency, provides helpful information and possible remedies related to flooding and insurance. Visit [www.michigan.gov/difs/0,5269,7-303-12902\\_71489\\_71517-350344--,00.html](http://www.michigan.gov/difs/0,5269,7-303-12902_71489_71517-350344--,00.html) to learn more.

### **FEMA ASSISTANCE AVAILABLE UNDER MAJOR DISASTER DECLARATION**

In the FEMA Declaration, the following assistance will be available for those impacted by the flood in Arenac, Gladwin, Iosco, Midland and Saginaw Counties.

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1. **Individual Assistance.** Assistance to individuals and households, which may include:
  - a. Crisis Counseling
  - b. Emergency Assistance
  - c. Disaster Case Management
  - d. Disaster Unemployment Assistance
  - e. Disaster Legal Services
  - f. Individual and Households: financial assistance to eligible individuals and households who have uninsured or underinsurance necessary expenses and serious needs. Assistance is not a substitute for insurance and cannot compensate for all losses caused by the disaster; it is intended to meet basic needs and supplement disaster recovery efforts.
2. **Public Assistance.** Assistance to State, Tribal and local government and certain private non-profit organizations for emergency work and the repair or replacement of disaster-damaged facilities.
  - a. Debris removal
  - b. Roads and bridges
  - c. Water control facilities
  - d. Public buildings and contents
  - e. Public utilities
  - f. Parks, recreation and other facilities
3. **Hazard Mitigation Assistance.** Assistance to State, Tribal and local governments and certain private nonprofit organization for actions taken to prevent or reduce long term risk of life and property from natural hazards. Any homeowner that has a residence in the flood plain that is interested in exploring a buy-out option, needs to call their local municipality right away.

### **FEMA REGISTRATION FOR DISASTER ASSISTANCE**

Michigan residents affected by the flood may now call or go online to register for disaster assistance from the Federal Emergency Management Agency (FEMA), according to state and federal officials. Aid is available to eligible applicants in Arenac, Gladwin, Iosco, Midland and Saginaw counties. Individuals, including those who use 711 relay or VRS, are encouraged to call **1-800-621-FEMA (3362)** while those who use TTY can call **1-800-462-7585**. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. ET seven days a week until further notice. The deadline for applying is September 8, 2020.



Another option is to register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or through the FEMA App. Information applicants need to provide includes the following:

- Social Security Number
- Daytime telephone number
- Address and zip code of the damaged property
- Description of the damage
- Private insurance information, if available.
- Bank account & routing numbers for direct deposit of funds.

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When an applicant registers, you are given a unique registration number. The registration number is important and should be written down and kept handy.

Disaster survivors who called FEMA but did not finalize their registration and those who reported damage only to local authorities still need to contact FEMA to receive FEMA assistance. ***Anyone who does not have a registration number is not yet registered.***

### **FEMA DOCUMENTATION DROP-OFF SITES**

FEMA has set up a Documentation Drop-off Center in Midland for survivors of the flooding to submit any required supporting documents for their disaster assistance application. The drop-off center, located at the Dow Diamond Outfield Ticket Office (back parking lot), 825 E. Main St. in Midland, will be open for a limited time and is staffed by FEMA personnel who can scan documents and quickly answer questions about disaster assistance programs.

The center is open from 9 a.m. to 6 p.m. Sunday, Monday, Tuesday, Thursday and Friday, and from 2 p.m. to 6 p.m. on Wednesday. The center is closed on Saturday.

Another Documentation Drop-off Center opened in Gladwin County on Thursday, Aug. 13. That center is located at 401 State St. and will be open from 8 a.m. to 7 p.m. Monday through Sunday.

### **SBA DISASTER ASSISTANCE LOANS**

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible up to \$40,000 to repair or replace either damaged or destroyed personal property.

Interest rates are as low as 1.25% for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

In accordance with health precautions for the Coronavirus (COVID-19), the SBA will not establish a field presence to assist survivors. However, SBA will continue to provide first class customer service and conduct outreach virtually with webinars, skype calls, phone assistance and step-by-step application assistance. As a result, SBA has opened a Virtual Disaster Loan Outreach Center/Business Recovery Center (VDLOC/VBRC) to help survivors apply online using the Electronic Loan Application (ELA) via the SBA's secure website at <https://disasterloanassistance.sba.gov/> and



there are virtual customer support representatives available to assist applicants with completing the online application. The VDLOC/VBRC information:

### **Virtual Disaster Loan Outreach Center/Business Recovery Center (VDLOC/VBRC)**

Open: Monday – Friday

Hours: 8 a.m. – 5 p.m.

Closed: Saturdays and Sundays

**FOCE-Help@sba.gov.**

**Phone: (571) 422-8013, (571) 422-6016 and (571) 422-0331**

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## **PHASE THREE | LONG TERM RECOVERY**

The Long-term Recovery Group is comprised of community organizations, faith-based groups, corporations and volunteers that collaborate and coordinate long-term recovery efforts.

### **Long-term Recovery Group Structure:**

**Financial Support:** Raise and allocate local dollars for flood relief; manage in-kind donations.

**Volunteer Coordination:** Coordinate local and national groups to aid in rebuilding.

**Housing | Rebuild & Construction:** Meet short-term housing needs; oversee construction management plans, leverage in-kind donations and coordinate skilled volunteers.

**Public Relations | Outreach:** Communicate about resources, processes and ways to connect with basic needs, case management, construction support and financial help.

**Case Management | Assessment:** Guide individuals through the recovery process and connect them with financial and human resources along with basic needs.

## **FREQUENTLY ASKED QUESTIONS**

### **GENERAL FAQ**

#### **I don't know where to start. What should I do?**

- If you or anyone with you is experiencing an emergency, call 911 or visit [www.midland911.org](http://www.midland911.org)
- To connect with information about available resources, call 211 or visit [211nemichigan.org](http://211nemichigan.org)
- [www.reliefmidland.org](http://www.reliefmidland.org)
- [www.midland911.org](http://www.midland911.org)
- [www.cityofmidlandmi.gov](http://www.cityofmidlandmi.gov)
- [www.co.midland.mi.us](http://www.co.midland.mi.us)
- [www.unitedwaymidland.org](http://www.unitedwaymidland.org)
- Sign up for 911 text and email alerts through Nixle.com

#### **What is 211 and how can they help?**

2-1-1 is a free, easy-to-remember telephone number that connects people in need with people who can help—24 hours a day, 7 days a week. They are an information and referral service. Their



database is continually updated to reflect the most up-to-date resources available. They will not meet your individual needs directly, but can connect you to organizations and services that can help.

There are multiple ways to connect with 211:

- Dial 211 from your phone
- Visit [211nemichigan.org](http://211nemichigan.org) for access to a live chat or search their resource directory.
- Text your zip code to TXT211

### **I have not been able to connect to 211 or calls have dropped. What can I do?**

For many people in the Sanford and Edenville area, internet and cell service has been challenging as crews work hard to restore service to this area. It is not uncommon for cell phones to drop calls. This can be very frustrating. If you are getting disconnected when trying to call 211, remember it is most likely a reception issue. Try using the text option, consider changing locations or going online at [211nemichigan.org](http://211nemichigan.org).

**My house was impacted by the flood. What is my first step?** Call the Long-term Disaster Recovery Hotline at (989) 374-8000 to ensure your information is in the database. This data has been used to deploy teams trained in disaster relief to help assist with clean-up. It will also serve as our database for long-term recovery, case management and assessing overall community needs. Make sure you document the damage to your home through pictures and tracking all expenses and work performed.

**What happens after I complete the form?** A case manager will be calling you to discuss your current status and capture your immediate and long-term needs. When complete, this information will be utilized to help guide you through the recovery process.

**But what if I've already begun the clean-up of my home?** If you or other friends, family or groups have helped you with initial cleanup efforts, it's important that we know the status of your home. If you have not yet completed the damage self-assessment survey, call (989) 374-8000. Make sure you document the damage to your home through pictures and tracking all expenses and work performed.

### **I have been displaced from my residence due to the flood. What do I do?**

Many residents displaced after the flood were provided with non-congregate shelter through the American Red Cross and are now transitioning to more sustainable housing solutions.

United Way is providing financial assistance to support short-term housing for individuals and families displaced from the flood. This includes help with security deposits, first month's rent along with rent assistance for up to six months, based on financial need. Call Home To Stay Housing Assistance center for intake, coordination and case management at (989) 496-9550.

**Do you have any tips for how to receive assistance?** Document your claim. Document damages with photos. Save copies of filings, mail and emails related to your claim. Save copies of your receipts. The more documentation you have, the better.



**I received a letter from FEMA saying I am ineligible for housing assistance. Why am I ineligible?** Here are some of the more common reasons for potential ineligibility:

**No inspection.** When you registered, you reported the disaster has not made your home unsafe to live in. FEMA will send you a No Inspection letter advising you are not eligible for assistance because the damage was minor, and you were able to live in the home. If your situation changes and the damage is worse than originally reported—or you discover your private well is unusable due to the disaster—you may call the FEMA helpline and an inspection may be issued.

**Insured.** FEMA determined insurance covered your essential needs. Federal assistance cannot duplicate insurance payments, but FEMA may be able to help when homeowners or flood insurance did not. You may submit your insurance settlement records to FEMA for review.

**How can I be reconsidered for federal assistance?** The following reasons for ineligibility require an applicant to submit an appeal in writing to be reconsidered for federal assistance. The appeal must include a letter along with additional information or documentation.

**No proof of occupancy.** You were unable to demonstrate you occupied the home at the time of the disaster. When FEMA is unable to verify this information, you may provide FEMA with documents such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card, or voter registration card.

**Insufficient damage.** An inspector determined the damage caused by the current disaster has not made your home unsafe to live in. Your home is still safe, sanitary and functional. If you disagree with the home inspector's decision, you can appeal. Get third-party documentation in writing (bid for repairs, condemnation notice, etc.) that states your home is uninhabitable.

**No initial relocation.** You indicated on your application that you did not want to move while your damaged home was being repaired. This made you ineligible for FEMA temporary rental assistance. However, you have since found further damage to your home and must move. Since your housing needs have since changed, contact FEMA to update your housing status and explain why you had (or will have) to relocate. If it's within 30 days from the date of the decision letter, you can call the FEMA helpline and update your status. Any request made more than 30 days after the date of the decision letter must be made in writing.

**How do I appeal a FEMA decision?** Send a letter with any additional documentation to FEMA asking for reconsideration. This must be done within 60 days of the date of your ineligibility letter.

- **By mail:** FEMA's Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055.
- **By fax:** 1-800-827-8112.





- **Online via a FEMA online account:** to set up an online account, visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), click on “Check Status” and follow the directions.

## I want to make repairs to my home or business. How do I secure the proper permits or inspections?

**Permits (Edenville Township, Homer Township):** Contact the Township Code Authority of Midland County at 989-837-6521. Additional information and forms— [www.townshipcodeauthority.com](http://www.townshipcodeauthority.com)

**Permits (Village of Sanford and Jerome Township):** Building Inspector: Brett Spangler 989-859-8616, Electrical Inspector: Tom Chritz 989-205-6261, Plumbing & Mechanical: Greg Younk 989-513-6109

**Permits (Lincoln Township):** Building Inspector: Henry Pnacek 989-374-220 (2,1), Electrical Inspector: Tom Chritz 989-374-220 (2,3), Plumbing & Mechanical: Greg Younk 989-374-220 (2,2)

**Permits (Midland Township):** Building Inspector: Lavern Wyse 989-832-0620 [info@midlandtownship.net](mailto:info@midlandtownship.net), Plumbing & Mechanical: Greg Younk 989-687-7765

**Permits (City of Midland):** Fees will be waived for all City permits related to flood damage. Leave a voicemail with the Building Department at (989) 837-3383. Individual inspectors can be reached at:

- Steve Taglauer, Chief Building Official – [staglaue@midland-mi.org](mailto:staglaue@midland-mi.org)
- Mike Streeter, Electrical Inspector – [mstreeter@midland-mi.org](mailto:mstreeter@midland-mi.org)
- Jim Armstrong, Plumbing/Mechanical Inspector – [jvarmstrong@midland-mi.org](mailto:jvarmstrong@midland-mi.org)

**Fire Safety Inspections:** Contact Midland Fire Department Fire Marshal Tony Lelo at (989) 837-3413 or [alelo@midland-mi.org](mailto:alelo@midland-mi.org) or visit [www.cityofmidlandmi.gov/fire](http://www.cityofmidlandmi.gov/fire).

Additional City building and inspection forms/information: [www.cityofmidlandmi.gov/building](http://www.cityofmidlandmi.gov/building)

**How do I know if I need to secure a permit from the Department of Environment Great Lakes and Energy (EGLE)?** EGLE permits may be required when working within regulated areas such as the 100-year floodplain, wetlands, lakes and streams. EGLE permits are NOT required for construction outside of regulated areas and are not required to remove debris from the flood. For more information, visit [www.michigan.gov/jointpermit](http://www.michigan.gov/jointpermit) or contact EGLE District Engineer Joy Brooks at (989) 280-1632.

**How can I protect myself from fraud or scams?** A few tips to remember:

- 1. Utilize common sense.** Never pay more than one-third of the cost to the contractor prior to the work being complete.
- 2. Do research.** Get two quotes to ensure you are paying fair market value.
- 3. Check references.** Ask for proof of insurance and a copy of license to ensure you are working with licensed contractor. Check references.

**Please Note:** The Cybersecurity and Infrastructure Security Agency (CISA) is currently tracking an unknown malicious cyber actor who is spoofing the Small Business Administration (SBA) COVID-19 loan relief webpage via phishing emails. These emails include a malicious link to the spoofed SBA website that the cyber actor is using for malicious re-directs and credential stealing. Small business



owners and organizations at all levels should review the alert and apply the recommended mitigations to strengthen the security posture of their systems.

**How do I know if I need to secure a permit from the Department of Environment Great Lakes and Energy (EGLE)?** EGLE permits may be required when working within regulated areas such as the 100-year floodplain, wetlands, lakes and streams. ELGE permits are NOT required for construction outside of regulated areas and are not required to remove debris from the flood. For more information, visit [www.michigan.gov/jointpermit](http://www.michigan.gov/jointpermit) or contact EGLE District Engineer Joy Brooks at (989) 280-1632. Page | 8

**Where can I dispose of debris?** The Midland Sanitary Landfill at 4311 E. Ashman Street is open Monday through Friday from 8 a.m. until 4 p.m. and Saturday from 8:30 a.m. until 12 p.m. Customers accessing the landfill will be required to show proof of Midland County residency. Debris generated outside of Midland County will not be accepted. For more information, please visit [www.cityofmidlandmi.gov/landfill](http://www.cityofmidlandmi.gov/landfill).

**My groundwater well was impacted by the flood. What do I do?** You should have your water tested to ensure it is not contaminated. Free well testing kits are available through the Midland County Department of Public Health in the County Services Building, 220 W. Ellsworth Street, by calling (989) 832-6380. If a well is found to be contaminated, it must be disinfected before safe water use can resume. Residents who experience no water service or low water pressure from their groundwater wells should also contact the Department of Public Health.

United Way is providing up to \$5,000 per household for those experiencing well water issues, based on a demonstrated financial need in Midland County. The solutions—hooking up to City water or fixing or drilling a new well—can vary depending on each situation. Call Home To Stay Housing Assistance center for intake, coordination and case management at (989) 496-9550.

## BASIC NEEDS

**Where can I access basic needs items?** Resource Centers are currently open at the following locations to distribute FREE basic needs and flood recovery items. Donations are NOT accepted at these centers.

- **Sanford Senior Center (offering personal hygiene kits, water and cleaning kits), 3243 N. West River Road, Sanford:** M-F, 9:00 am – 3:00 pm
- **Greater Midland Community Center (Senior Wing), 2205 Jefferson Ave, Midland:** Wednesdays, 10:00 am – 3:00 pm
- **Greater Midland North Family Center, 2601 E Shearer Road, Midland:** M-F, 9:00 am – 4:00 pm

**I'd like to donate items. What do I do?** Please review the current list of needed item on [unitedwaymidland.org](http://unitedwaymidland.org). These are the only items being accepted. To make arrangements for items on the list, then contact Beth Sorenson Prince at 989-631-3670 to make arrangements.

For items not on the list, you can consider making donations to:

- The Salvation Army, 330 Waldo Avenue, Midland, MI 48642
- Home to Stay Housing Assistance Center, 205 S. Saginaw Road, Midland, MI 48642
- Habitat for Humanity ReStore, 1703 S. Saginaw Road, Midland, MI 48642





- Goodwill, 2030 N Saginaw Road, Midland, MI 48640

### **I am displaced and unable to do my laundry. What are my options?**

The following local hotels are offering free laundry options to those affected by flooding:

- Fairfield Inn & Suites by Marriott, 506 East Buttes Street, Midland, (989) 631-7100
- SpringHill Suites by Marriott, 800 Joe Mann Boulevard., Midland, (989) 837-2700

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### **How can I access food for myself and my family?**

There are many options for healthy food throughout Midland County. Your first call should be to 211 to be connected to a food pantry, giveaway or other program closest to you.

## **ADDITIONAL RESOURCES**

**Where can I get access to mental health resources?** Community Mental Health for Central Michigan (CMHCM) is offering access to up to four sessions of free therapy to address mental health needs. Contact the Midland County CMHCM office at (989) 631-2320 to learn more.

The following agencies are also committed to serving those in need of mental health and substance use support. They offer low- or no-cost services to those facing financial challenges:

- Behavioral Medicine Associates of Michigan, PC: (989) 832-9161
- Connection for Mental Health: (989) 633-9021
- Family & Children's Services of Mid-Michigan: (989) 631-5390
- J & A Counseling, Inc.: (989) 631-4092
- MidMichigan Behavioral Health: (989) 488-5988
- Partners in Change: Psychological & Community Services, PLC: (989) 832-2165
- Perspectives: Psychological Associates of MidMichigan, LLC: (989) 486-3021
- Ten16 Recovery Network: (989) 835-3466
- Michigan Stay Well counselors: (888) 535-6136 (press 8 when prompted)
- Call **211** or log-in to [mihopeportal.com](http://mihopeportal.com).
- National Suicide Prevention Lifeline: 1-800-273-8255
- National Disaster Distress helpline: 1-800-958-5950
- Salvation Army Emotional and Spiritual Hotline (877) 220-4195

**How can I get legal help to recover in the wake of the flood?** Free legal support is available. You can call a free hotline if you have been impacted by the flood at 866-418-8315 and let them know you are receiving disaster-related legal help.

**Are there resources specifically available for those with diabetes?** The American Diabetes Association and the Diabetes Disaster Response Coalition are offering its support to residents with diabetes during the recent flooding event. For questions or support regarding diabetes, diabetes supplies, and management, contact the American Diabetes Association at 1-800-342-2383, Monday – Friday from 9 a.m. - 5 p.m. or visit -



[www.diabetesdisasterresponse.org/resources](http://www.diabetesdisasterresponse.org/resources). For residents who would prefer to contact a representative in Midland County, please contact Kerri LaFore at (989) 859-2339.

## FINANCIAL RESOURCES

Rough estimates of total individual homeowner damage is \$100M. This does not include infrastructure needs or damage to businesses. The generosity across our community and state has been humbling, both in donations to specific flood funds and individual donations. Here are some of the organizations raising and allocating dollars:

- Midland Area Community Foundation Flood Relief Fund
- United Way Rise Together Fund
- MidMichigan Community Action
- Numerous civic, faith-based and community organizations
- In kind donations from across the country

There are nearly 2,500 households reporting some level of damage to their homes and **local resources will not be able to make people whole again**. To stretch dollars as far as possible, state, federal and in-kind resources will be leveraged before local dollars.

This requires a strategic and collective response to ensure donations have the greatest impact.

- Leverage FEMA, state, federal and other available financial resources.
- Leverage a construction manager to navigate laws, permitting, insurance and rebuilding plans.
- Communicate a realistic timeline and expectations to ease frustrations and impatience.
- Maximize in-kind material, equipment and appliance donations.
- Leverage and coordinate volunteer construction expertise and talent.
- Long-term case management to guide recovery efforts.

Granting of resources from local organizations will be coordinated through the Long-term Disaster Recovery Group and key organizations. Applications, information and qualifications will be made public on [reliefmidland.org](http://reliefmidland.org) in the coming weeks.

**I am having trouble making my rent or mortgage payment due to effects of the flood. Are there any programs to help me?** Many local banks and credit unions have zero- or low-interest loans available along with mortgage and damage repair assistance options. We encourage you to work with your local lender. During the Covid-19 pandemic there has also been a moratorium of evictions, but you need to work closely with your landlord.

To be connected with rent or mortgage assistance, we encourage you to call 211.

**Where can I access flood updates and information?** For updates, flood response information, and details on release efforts, please visit the following online resources:

- [www.reliefmidland.org](http://www.reliefmidland.org)
- [www.midland911.org](http://www.midland911.org)
- [www.cityofmidlandmi.gov](http://www.cityofmidlandmi.gov)



- [www.co.midland.mi.us](http://www.co.midland.mi.us)
- [www.unitedwaymidland.org](http://www.unitedwaymidland.org)
- [211northeastmichigan.org](http://211northeastmichigan.org) or dial 211
- Sign up for 911 text and email alerts through [Nixle.com](http://Nixle.com).