



FLOOD RECOVERY FAQ

THIS DOCUMENT REFLECTS A SNAPSHOT ON 11.19.2020 AND THIS DOCUMENT WILL BE UPDATED ON A REGULAR BASIS.

Page | 1

BACKGROUND

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

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.

GENERAL

The flood happened months ago. Shouldn't we be recovered by now?

The short answer? No. Recovering from a disaster will take years. It happens in phases:

- **Phase 1: Emergency.** Government and agencies help provide people with basic needs like food, shelter, etc.
- **Phase 2: Relief.** Homeowners report damages to insurance companies and FEMA
- **Phase 3: Long-term recovery.** Long-term recovery can take years and involves many local, State and Federal partners. The Long-Term Disaster Recovery Group made up of community organizations, faith-based groups, corporations and volunteers work together to provide direction and leverage resources.

We are currently in Phase 3.

Will you help me get my home back to the way to it was before the flood?

Even combined with FEMA, SBA loans, insurance and local resources, we may not have the money to get homes back to the way they were before the flood. Our goal is to make homes livable and safe.

My home is damaged from the flood. I have no idea what to do.

Call a Disaster Case Manager at **989-374-8000**. They can help work with you navigate your recovery journey. This includes helping meet your physical, financial and emotional needs.



POTENTIAL FINANCIAL HELP

Local Resources

The Long-Term Disaster Recovery Group has resources (financial, volunteer, materials) available for residents in Midland County whose primary residences were impacted by the flood.

Page | 2

In order to be considered, you must work with the Disaster Case Managers by calling **989-374-8000**.

Do I need to work with my insurance company to fix my house?

Yes. Insurance companies are your first step. Contact your insurance agents. If insurance will not cover damages, be sure to get a Statement of Denial from the insurance company. Make sure to save all receipts and take photo and video documentation of damages and any work done.

How did we get financial support from FEMA?

President Trump signed a Federal Disaster Declaration on July 9, 2020. This allowed our area to get money from the federal government to help people recover from the flood. **The deadline for applying for FEMA support has passed**, with the exception of those experiencing well issues.

If you need help connecting your home to water, federal and local resources are still available. FEMA has extended the deadline to apply for **well assistance only** through November 28, 2020. To apply for assistance call **1-800-621-FEMA (3362)** or register online at DisasterAssistance.gov

There is also local well grant assistance available through Home To Stay by calling **989-496-9550**.

I applied for assistance, but it wasn't through FEMA. Did they register me for FEMA too?

If you applied for assistance through a nonprofit organization or other federal or state agency, you are **not** registered with FEMA. To double check that you registered before the deadline, visit DisasterAssistance.gov, call **800-621-3362 (TTY 800-462-7585)**, or download the [FEMA App](#).

Do I have to pay FEMA back or will I be taxed on any assistance I receive?

No, these dollars do not have to be paid back and you will not be taxed on your award.

Since I got money from FEMA, does that mean I won't be eligible for Social Security or Medicaid?

Your eligibility for Social Security or Medicaid will **not** be affected by FEMA.



How do I appeal a FEMA decision?

If you disagree with FEMA decisions, you can submit an appeal letter. Your appeal needs to include:

- A signed and dated letter explaining what you are appealing
- Supporting documentation, such as a copy of a verifiable contractor's estimate

Page | 3

Appeals should be submitted within 60 days after the initial decision. There is no limit on the number of times you can appeal a decision. The Disaster Case Managers can help you navigate any appeals and can be reached at **989-374-8000**. Appeals can be submitted:

- **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 [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) click on "Check Status" and follow the directions.

I want to appeal my FEMA decision. How many contractor quotes or estimates do I need to submit?

Just one, though it's smart to get multiple estimates before hiring a contractor

What types of documentation should I include in my appeal?

It depends on the reason. If your denial is for one of these reasons below:

- **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. But if you since found further damage to your home and must move and 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.



I received a letter from FEMA saying I am ineligible for housing assistance. Why am I ineligible?

- **No inspection.** When you registered, you reported the disaster has not made your home unsafe to live in. FEMA will send you a letter advising that 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 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.

Is there anyone else I can contact for financial or legal help?

The Michigan Department of Insurance and Financial Services has helpful information. Visit www.michigan.gov/difs/0,5269,7-303-12902_71489_71517-350344--,00.html to learn more.

Free legal support is available through the Disaster Legal Services hotline at **866-418-8315** and let them know you need disaster-related legal help.

INSURANCE

My insurance is delayed and I need help now. What do I do?

If your insurance is delayed by 30 days or more, and you need immediate money to relocate, FEMA may be able to help.

Contact the FEMA Helpline at **800-621-3362 (TTY 800-462-7585)** to find out what you need to do to get this assistance. Any money you may get from FEMA will be an advance and must be repaid when you get your insurance.

CALLING 2-1-1

What is 211 and how can they help?

2-1-1 is a free number that connects people in need with the resources that can help—24 hours a day, 7 days a week. They are an information and referral service. They will not meet your individual needs directly, but can connect you to organizations and services that can help.

How do I contact 211?

- Dial 211 from your phone
- Visit 211nemichigan.org for access to a live chat or search their resource directory.
- Text your zip code to TXT211

SMALL BUSINESS ADMINISTRATION LOANS



My small business, nonprofit or agricultural cooperative was affected by the flood. What can I do?

The U.S. Small Business Administration (SBA) is making Economic Injury Disaster Loans of up to \$2 million available.

You can apply if you are in one of the following counties: Clinton, Gratiot, Ionia, Isabella, Midland, Montcalm, Saginaw or Shiawassee. This applies to: small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and private nonprofit organizations.

Where do I apply for this SBA loan?

Apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. You should apply under SBA declaration #16760.

When are applications due to the SBA?

Applications are due to SBA no later than June 21, 2021.

I applied for an SBA loan because of COVID-19. Is this SBA loan the same thing?

No, those loans are separate from loans for the May flood. You should apply if you are referred to SBA for the May floods. You may be eligible for loans for both disasters.

But I have more questions about the SBA loan...

Call SBA's Customer Service Center at **(800) 659-2955** or email disastercustomerservice@sba.gov for more information.

HOUSING AND PERMITS

I still don't have a place to stay because of the damage to my home. What do I do?

Contact Home To Stay Housing Assistance at **989-496-9550**. They are working with United Way of Midland County to help fund (based on financial need):

- Security deposits
- First month's rent
- Rent assistance up to six months

I want to make repairs to my home or business in Midland County. 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



- **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, 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
 - Mike Streeter, Electrical Inspector – mstreeter@midland-mi.org
 - Jim Armstrong, Plumbing/Mechanical Inspector – jvarmstrong@midland-mi.org

Fire Safety Inspections: Contact Midland Fire Department Fire Marshal Tony Lelo at 989-837-3413 or alelo@midland-mi.org or visit <https://cityofmidlandmi.gov/233/Fire>

Additional City building and inspection forms/information:

<https://cityofmidlandmi.gov/137/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. 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 <https://www.michigan.gov/jointpermit> or contact EGLE District Engineer Joy Brooks at (989) 280-1632.

My heating system or water heater is broken. What do I do?

If the floodwaters reached your home heating systems, you should have them checked for operating safety by experienced repair personnel.

If you need to repair or replace the appliance, FEMA may be able to help. Write an appeal to FEMA. You have 60 days to appeal and must submit a letter with a verified contractor's estimate for replacement of the furnace or water heater.



HIRING CONTRACTORS

Overall, how can I protect myself from fraud or scams from contractors?

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

Page | 7

How can I verify a contractor is legitimate?

- **Go online and verify contractor's license.** To verify a building/contractor, visit this [Verification](#) site or call LARA's Bureau of Professional Licensing at 517-241-0199.
 - If the contractor is not licensed, *do not hire them.*
- **Search contractor on Better Business Bureau** at <https://www.bbb.org/us/mi/midland>
 - If they have less than a B, *do not hire them.*
- **Only agree on work via email or text to have documentation of situation.**

What do I do once I determine a contractor to hire?

- **Read contract thoroughly.**
- **Did the contractor pull permit, or did the homeowner pull the permit?** LARA strongly suggests that the contractor should always pull the permit. Permit should be pulled through local entity (township, city, county or village).
- **Set a timeline (via email/text confirmation).**
- **Set expectations (in writing).**
- **Take before/after pictures.**

What do I do if I experience issues with contractor work?

- **Contact LARA (517) 241-9316.** LARA will likely follow up with the contractor/company after claim. Generally, this will resolve issue—the contractor will then have X amount of days to “right the wrong” (this works approx. 90% of time).
- **If there are unresolved issues identified, it will move to the Attorney General office.** LARA will give information for the homeowner (or Disaster Case Manager) to contact correct person/team at Attorney General Office.
 - Helpful link from Attorney General office [here.](#)
- **This process is *not* applicable if the contractor that the client(s) are using do not have an active/valid license number.** This is why LARA/MSP stresses the importance of verifying the license prior to seeking any work with contractor.



What do I do if there were contractor issues, but the contractor does not have valid license number?

Oftentimes, there will be little to no action that a homeowner can take against the contractor if the contractor was hired without the valid license number.

Small Claims Court is a small possibility, but you need ALL documentation very well and clearly stated. It is tough to navigate in general and rarely successful for homeowners in any case, but especially in the case of clients who are overwhelmed and recovering from significant stressors/

MSP has indicated that there would be very few situations (if any) that they would refer to Small Claims Court based on the limited effectiveness of this process for homeowners.

ADDITIONAL RESOURCES

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.

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.

Where can I get access to mental health resources? Community Mental Health for Central Michigan (CMHCM) is offering up to **four sessions of free therapy** via telephone and teletherapy to community members of Midland, Gladwin, Isabella, Clare, Mecosta, and Osceola Counties.

Please contact your local CMHCM office to inquire about this service. Other crisis services:

- National Suicide Prevention Lifeline is available 24/7 at **1-800-273-8255**.
- Crisis text line is available 24-7 by texting home to **741741**.
- National Disaster Distress helpline: **1-800-958-5950**
- A statewide peer-operated warm line is available at **1-888-733-7753**, which is operated by individuals in recovery who are available to connect one on one with you.

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
- www.midland911.org
- www.cityofmidlandmi.gov
- www.co.midland.mi.us
- www.unitedwaymidland.org
- 211northeastmichigan.org or dial 211