FAIRPORT HARBOR VILLAGE RESIDENTS NOW MAY BE ELIGIBLE FOR DISASTER ASSISTANCE

CLEVELAND – Residents of Fairport Harbor Village now may be eligible to apply for the full range of state and federal disaster assistance following the approval of the village’s application to join the National Flood Insurance Program (NFIP).

Officials with the U.S. Department of Homeland Security’s Federal Emergency Management Agency (FEMA) announced that local residents who suffered damages as a result of the severe storms, straight-line winds and flooding that occurred from July 27 through Aug. 4 and have not already applied should register for assistance before the Sept. 30 application deadline.

“Those village residents who have already applied do not have to apply again,” said FEMA’s Federal Coordinating Officer Jesse Munoz. “Their original claims will automatically be reopened and processed.”

Individuals may register by calling FEMA’s toll-free number 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for the speech or hearing impaired. Both numbers are available from 8 a.m. to 8 p.m., seven days a week until further notice. Multilingual operators also are available to answer calls. Residents also may register online through the agency’s Web site at http://www.fema.gov where valuable recovery information is available.

Residents in the three designated counties, Ashtabula, Geauga and Lake, have just two more weeks to apply before the Sept. 30 application deadline. To date, more than 6,000 individuals have applied and more than $19 million in grants and low-interest loans have been approved.

“The first step in the recovery process is to register for assistance with FEMA by the Sept. 30 deadline,” Nancy Dragani, Executive Director of the Ohio Emergency Management Agency and State Coordinating Officer, said. “Once in the system, applications will continue to be processed after the deadline.”

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Some applicants for assistance previously were denied because the Fairport Harbor Village did not participate in the NFIP. The program makes federally backed flood insurance available to individuals and business owners who reside in eligible participating communities.

Certain types of disaster assistance require that the applicant purchase and maintain flood insurance. Village officials quickly adopted floodplain management regulations and submitted an application to join the NFIP. Therefore, village residents now may be eligible to apply for the full range of disaster assistance.

Disaster assistance for residents of the community may include funding for temporary housing assistance, replacement grants for serious disaster-related needs and expenses not covered by insurance or other assistance programs, and for U.S. Small Business Administration (SBA) low-interest disaster loans for individuals or businesses to replace damaged property.

The SBA offers disaster loans up to $200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to $40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and private nonprofit organizations for up to $1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies and inventory. Economic Injury Disaster Loans also are available to small businesses unable to pay bills or meet operating expenses because of the disaster.

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FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became a part of the U.S. Department of Homeland Security on March 1, 2003.

The Ohio EMA coordinates state assistance and resources during an emergency and prepares the state for all hazards through planning, training, exercises and funding activities at the state and local levels. This includes providing eligible assistance to individuals and governmental entities recovering from disaster-related damage and costs.

County EMA plans, trains, and exercises for any emergency/disaster, natural or man-made that may impact the county. County EMA coordinates the local disaster declaration and, when needed, coordinates response and recovery efforts with the Ohio EMA and FEMA. After the disaster is over, county EMA works with local, state, and federal officials to identify and implement mitigation efforts, which may limit the occurrence of future disasters.

FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, an applicant must complete an SBA loan application to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.