

Federal Funds Available to Help Reduce Future Disaster Risk

Release Date: September 20, 2021

CHICAGO – As recovery from the late June storms and flooding continues, Michiganders should consider ways to reduce the risk of damage to their homes and businesses when future disasters occur. Federal assistance may be available from FEMA and the U.S. Small Business Administration (SBA) to help you do so.

Protect Your Property from Future Disasters

Simple steps to make your property more resilient might include:

- **Closing any foundation cracks** with mortar and masonry caulk or hydraulic cement.
- Making sure you have a sump pump with **battery-operated backup in case of electrical failure**. Consider hiring a plumber to **install a back-flow valve**, to push the flow of water and sewer backup away from your property.
- **Raising and anchoring service equipment and appliances** such as air-conditioning units, water heaters, furnaces, heat pumps, and water meters onto platforms so they are at least one foot above the potential flood height.
- **Elevating or moving the electrical panel and major appliances** such as washers, dryers and hot-water heaters.
- **Building up any sunken areas** around the foundation, **digging small depressions or installing a French drain** to properly channel water, and otherwise **improving your yard** so it slopes away from the foundation.
- **Installing shingles** designed to withstand high winds or **applying a heavier rubberized membrane** under shingles to help reduce or eliminate interior water damage.

Federal Funding Options for Risk Reduction Actions

You may be eligible for funding through FEMA or SBA to take these important steps.

FEMA's Individuals & Households Program

Homeowners who are eligible for FEMA's individual assistance program may



Page 1 of 3

receive additional funds from FEMA for specific risk reduction measures. Eligible actions funded under this program are limited to the following:

1. Roof repair to withstand higher winds and help prevent water infiltration.
2. Elevating a water heater or furnace to avoid future flood damage.
3. Elevating or moving an electrical panel to avoid future flood damage.

FEMA grant funding will only be provided for components that were present and functional prior to the disaster and were damaged by the disaster.

You will be informed by mail if you qualify for assistance that includes these mitigation measures. These additional funds will be provided within the award amount for homeowners determined eligible for home repair assistance from FEMA. If you received home repair assistance and are unsure whether mitigation funding was included in your grant award, contact the FEMA Helpline at 800-621-3362. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. You can also visit a recovery center; to find the location nearest you, visit www.FEMA.gov/DRC.

U.S. Small Business Administration (SBA)

If you're approved for a low-interest disaster loan from the SBA to help pay for uninsured or uncompensated losses or damage from the June 25-26 severe storms and flooding, and you want to take risk reduction actions not funded through FEMA's programs, SBA may be able to help.

Examples of improvements that SBA's mitigation loan program might cover include installing retaining walls, back-flow valves, sump pumps, French drains, etc. SBA's mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase. Business owners may also be eligible for SBA's mitigation loan program to fund actions to protect their property from future disaster damage.

For more information, call the SBA's Customer Service Center at 800-659-2955 or send an email to DisasterCustomerService@sba.gov. You can also visit your



FEMA

Page 2 of 3

nearest recovery center to talk with an SBA representative.

Learn more about reducing your disaster risk and preparing for emergencies at www.floodsmart.gov/community and www.ready.gov. Find more information about Michigan's recovery by visiting www.fema.gov/disaster/4607.

###

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.

FEMA's mission is helping people before, during, and after disasters.



FEMA

Page 3 of 3