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Use Caution With Portable Heaters This Winter

By Amber Stearns
11/12/2009

State Fire Marshal Jim Greeson says over 600 home structure fires in the state last year were the result of alternative heating sources. He says excessive space heaters, kerosene lamps and ovens are dangerous and can lead to tragedy.

Greeson says help and assistance is available for people having difficulty in heating their homes this winter. The fire marshal suggests the federally funded energy assistance program through the Indiana Housing and Community Development Authority as a resource.

Portable heaters and fireplaces should be used with caution and all homes should have working smoke detectors that are tested once a month.

Information about alternative heating safety is available on the [Indiana Department of Homeland Security's website](#).

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Help still hard to come by

By **BRADEN LAMMERS**

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November 13, 2009 08:47 pm

— Questions remain for Southern Indiana residents that are still seeking help following storms that belted the area in early August.

Indiana applied for Federal Emergency Management Agency aid after more than 6 inches of rain fell on the region Aug. 4 and flooding problems worsened as the already soaked ground continued to receive heavy rains throughout the rest of the week.

Kentucky received help from the federal government, but Indiana was denied twice — the second time after Gov. Mitch Daniels appealed FEMA's initial decision.

The lack of help has left some Southern Indiana residents seething.

"Louisville got money and we got nothing and I don't think that's right," said Deborah Pope, who was helping her mother apply for a Small Business Administration loan Friday in Clarksville. "I'm just irate. All the Clark County residents are upset that they didn't get FEMA money.

"They help Kentucky, why can't they help Indiana?" she asked.

Pope's question is one that was not readily answered, not even by the people finally providing some help to Hoosiers.

"I think they're frustrated ... because nobody really understands why Kentucky got the declaration and Indiana didn't," said Pat Payne, disaster relief specialist with the U.S. Small Business Administration. "And I don't know either; it's the same storm."

Some residents can now take solace they finally have a source for help through low-interest SBA loans, which people could begin applying for Friday. And according to Payne, there was no shortage of people seeking help.

"It has been steady all day long," she said.

The stream of people are seeking money that is a low-interest disaster loan designed to help homeowners, renters, businesses and nonprofit organizations to fund repair or rebuilding.

There are several types of loans available, including: home disaster loans, which cover homeowners or renters to repair or replace disaster-damaged real estate or personal property losses; business physical disaster loans for businesses to repair or replace disaster-damaged property; and economic injury disaster loans, which are working-capital loans to help small businesses, small agricultural cooperatives and most private, nonprofit organizations.

The loan amounts are limited to \$200,000 for the repair of the applicant's home and \$40,000 to repair or replace personal property. The law limits business loans to \$2,000,000 and economic injury loans are limited to \$2 million.

However, there are some requirements in order to receive the loans.

Only uninsured or otherwise uncompensated disaster losses are eligible and loan amounts and

terms are set by the SBA, which are based on each applicant's financial condition, according to the SBA fact sheet.

The financial provision was bad news for Pope's mother, Emylie Bowen.

Bowen, 79, is retired, on a fixed income and was not able to meet the financial requirements to apply for SBA assistance.

The financial requirements are consistent with federal poverty guidelines to ensure the resident will be able to repay the loan.

Bowen sustained an estimated \$10,000 worth of damage to her Clarksville home as between 3 1/2 feet to 4 feet of water poured into her basement.

"She couldn't get any help with her insurance company, so then we applied for FEMA, then that was denied," Pope said. "So, then they told us to come out here and apply for a Small Business [Administration Loan]."

While the SBA loan was denied, there is still aid possible for Bowen.

"I'm not exactly sure who is doing that, but we've just been told that another agency will be contacting the people that are ineligible for the loan," Payne said. "They will take each one of their cases individually and see if they can give them [help]. Evidently, if it is not a loan, it would be a grant of some sort."

Bowen is now faced with waiting for another agency to lend her a hand and is taking the wait somewhat in stride.

"You can't prevent mother nature," she said.

Her daughter is a little more upset with the lack of prompt aid given to Hoosiers.

"It just boils down to the whole county should have gotten some help," Pope said. "I mean, she's worked all her life and I've worked all my life and you don't ask for nothing, but when it comes to a time of disaster, there ought to be something."

SO YOU KNOW

- The Clark County SBA outreach location is at Clarksville Town Hall, 2000 Broadway, in the second-floor conference room. The Floyd county location is at the emergency management building, 1613 E. Spring St., Suite No. 4, New Albany. The locations will remain open until 4:30 p.m. each weekday through Thursday; Saturday hours are 9 a.m. to noon.

Individuals and businesses may obtain information and loan applications by calling the SBA's Customer Service Center at 800-659-2955 — 800-877-8339 for the hearing impaired — Monday through Friday from 8 a.m. to 6 p.m., or by sending an e-mail to disastercustomerservice@sba.gov.

Business loan applications also can be downloaded from the SBA Web site at www.sba.gov/services/disasterassistance

Victims may apply for disaster loans at <https://disasterloan.sba.gov/ela/>

The filing deadline to return applications for physical property damage is Jan 5. The deadline to return economic injury applications is Aug. 6.

— Associated Press

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Photos



Basil Queen, left, helps Paul Hall complete a loan application on Friday afternoon as part of the Small Business Administration Disaster Assistance program inside the Executive Conference room at the Clarksville Government Building. The program will be open today from 9 a.m. to noon, and again Monday through Thursday from 8 a.m. to 4:30 p.m. At top, Joe Lewis paddles down Market Street in Jeffersonville in this Aug. 4 file photo. newsroom@newsandtribune.com

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fwdailynews.com

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved two Hazard Mitigation Grant Program (HMGP) projects totaling nearly \$1.5 million for the city of Fort Wayne. The funds will be used to acquire and remove 40 homes susceptible to annual flooding.

The two HMGP grants, one for \$749,513 and the second for \$745,880, will be available once a final agreement is signed among the city of Fort Wayne, FEMA and the Indiana Department of Homeland Security (IDHS). HMGP provides grants to state and local governments to implement long-term risk reduction measures. Through HMGP, FEMA will pay the 75 percent federal share of the nearly \$1.5 million projects, with the city of Fort Wayne providing the remaining 25 percent of the project cost. The IDHS administers the mitigation program.

"Mitigation projects such as these benefit residents and communities affected by disasters," said Janet M. Odesho, acting regional administrator, FEMA Region V. "These acquisitions in Fort Wayne will reduce future structural losses and lessen the financial impact on individuals and governments following a disaster."

"Indiana continues to recover from the long-term effects of the 2008 flooding. This assistance is a key step for those who had their homes damaged or destroyed. It's important for them and their community's recovery," said IDHS Executive Director Joseph Wainscott. "The partnership and teamwork among the city of Fort Wayne, IDHS and FEMA helped provide this much needed relief."

HMGP funds will be used to remove these repetitively damaged homes from flood prone areas, returning the area to open space in perpetuity. HMGP projects like this are the cornerstone of disaster prevention efforts, and illustrate the importance of local, state and federal governments working together for the benefit of citizens.

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Junk Ditch buyouts coming

Federal grant to help city obtain 40 flood-prone homes

Dan Stockman

The Journal Gazette

There will soon be 40 fewer houses to flood in the Junk Ditch neighborhood.

Indiana Department of Homeland Security officials announced Thursday that \$1.5 million in federal grants was awarded to Fort Wayne to buy out flood-prone homes. The money will come from the Federal Emergency Management Agency and a 25 percent local match.

There is still paperwork to complete before the buyouts, but after agreements among all the agencies are signed, officials will order appraisals on the houses and offers to buy can be made.

The Junk Ditch neighborhood, tucked between Taylor Street and Covington Road on the city's near-west side, has flooded at least five times in the last seven years.

The stream is a tributary to the St. Marys river and backs up whenever the St. Marys is high. Because the neighborhood was built on wetlands, the area is wide and flat and floods easily. When the ditch leaves its banks, wide swaths of area go underwater.

The area is so large and floods so fast it is almost impossible for the city to do much to fight the floods, leaving residents to cope with fetid water in their homes over and over again.

"It's nice to know your efforts bear fruit," said a triumphant Rodney Renkenberger, executive director of the Maumee River Basin Commission. The commission, which applied for the grants, is a multicounty, regional flood-prevention agency that coordinates efforts.

"Of course, selfish me, I'm working on four other grants trying to get more money," Renkenberger said.

The buyout programs are strictly voluntary, and the prices offered to homeowners are the average of two appraisals performed as if the property had never flooded.

Several dozen homes in Fort Wayne have been bought since the Flood of '03, using similar federal grants to buy many at a time, plus a new stormwater management fee to buy several a year.

After being bought by the city, the homes are demolished and the area returned to green space that can hold floodwaters. The property can never be built on again.

Not only do the buyouts prevent homes from having to be protected during floods or repaired after them, but they allow flood fighters to concentrate on other areas.

Because most of the homes along Spy Run Creek were bought out, for example, it was easy to protect the few that remain when waters rose this year.

Mayor Tom Henry called the announcement “great news for the city of Fort Wayne and residents in the Junk Ditch area.”

“This money will fund voluntary buyouts of properties and continues my administration’s goal of protecting and removing homes and families from Fort Wayne’s floodplain. Homeowners in this area have experienced repeated flooding, and this grant will give them the opportunity to never have to worry about rising waters again,” the mayor said.

Renkenberger said another grant, for up to \$900,000, is also in the works.

If approved, that money will go toward buying a few more homes along Junk Ditch and some along the St. Marys in the Vesey Avenue neighborhood.

“Indiana continues to recover from the long-term effects of the 2008 flooding. This assistance is a key step for those who had their homes damaged or destroyed. It’s important for them and their community’s recovery,” said Joseph Wainscott, executive director of the Indiana Department of Homeland Security. “The partnership and teamwork among the city of Fort Wayne, IDHS and FEMA helped provide this much needed relief.”

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Indiana Gets SBA Approval For Disaster Funds

Gabe Bullard November 10, 2009, 5:01 pm

After two rejections from FEMA, Indiana will receive relief funds from the Small Business Administration for severe weather damage in early August.

The SBA will make low-interest loans available for residents of 11 Indiana counties; including Clark, Floyd and Harrison. Applicants can receive up to 200 thousand dollars for damaged real estate and 40 thousand dollars for personal property.

The state did not qualify for relief funds from FEMA, and unlike FEMA grants, the SBA money will have to be paid back. Indiana Department of Homeland Security Rachel Meyer says it's preferable to no assistance at all.

“Obviously I'm sure they would prefer to have the grants, but low interest loans are better than nothing, I guess,” she says.

The applications for physical property damage is January 5th. The deadline for economic injury is August.

SBA offices will open in Clark and Floyd counties Friday at the following locations:

Clarksville Town Hall

2000 Broadway, 2nd floor conference room.

Floyd County Emergency Management

1613 Spring St., Suite 4
New Albany

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SBA disaster loan process starts today for flood victims

By **DANIEL SUDDEATH**

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November 13, 2009 12:27 am

— The U.S. Small Business Administration opened disaster loan centers in Clark and Floyd counties today.

Victims of the Aug. 4 flood can apply for low-interest SBA loans, as representatives will be on hand at the centers to answer questions and issue applications.

“Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate,” stated Frank Skaggs, director of SBA’s disaster Field Operations Center in Atlanta, in a news release.

“Homeowners and renters are eligible for loans up to \$40,000 to repair or replace damaged or destroyed personal property.”

The Floyd SBA center is located at 1613 E. Spring St., Suite 4, in New Albany. The Clark location is at Clarksville Town Hall in the second floor Executive Conference Room.

The centers are open from 8 a.m. to 4:30 p.m. today, and will run from 9 a.m. to noon Saturday. They will be closed Sunday and reopen from 8 a.m. to 4:30 p.m. Monday through Thursday. In addition to homeowners, businesses will be able to take loans for repairs.

“Businesses and nonprofit organizations of any size may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets,” said Gail Gessell, SBA’s Indiana district director.

Interest rates for the loans can be as low as 2.75 percent for homeowners and renters, and 4 percent for businesses, with the duration of the loans lasting up to 30 years.

The amount and terms of the loan is based on the financial status of the applicants and determined by the SBA.

Small businesses and most nonprofits can apply for Economic Injury Disaster Loans, which cover capital needs brought by the flood. Businesses can apply for the loan regardless of whether it suffered physical property damage.

Interested parties unable to make it to one of the centers can receive an application by calling SBA at 1-800-659-2955, or 1-800-877-8339 for the hearing impaired.

Applications can also be obtained via email at disastercustomerservice@sba.gov.

Though the Federal Emergency Management Agency denied Indiana’s plea for disaster aid, the SBA announced it would make loans available to Bartholomew, Decatur, Harrison, Jackson, Jefferson, Ripley, Scott, Washington, Clark and Floyd counties Nov. 4.

“The SBA is strongly committed to providing the people of Indiana with the most effective and customer-focused response possible to assist homeowners, renters and businesses of all sizes with federal disaster loans,” SBA Administrator Karen Mills said.

SO YOU KNOW

- Filing deadline for SBA applications for physical damage to homes, personal property and businesses is Jan. 5, 2010.
- Filing deadline for SBA applications for economic loss is Aug. 6, 2010.

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