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State emergency grants also available for flood victims

BY DANIEL SUDDEATH

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December 10, 2009 11:20 pm

State Rep. Ed Clere stressed Thursday that residents impacted by August flooding in Floyd and Clark counties may not be aware of state grants that can help them recover expenses related to the loss of essential property items.

But time is running out to qualify.

The Indiana Department of Homeland Security, or IDHS, administers the State Disaster Relief Fund. Grants of up to \$5,000 are available to cover home repairs, loss of furniture and appliances and some medical expenses.

The grants are only for homeowners and renters, not businesses. The catch is a resident must first be denied a U.S. Small Business Administration loan before they can become eligible for the state grants.

And the deadline to apply for a SBA loan is Jan. 5.

“I’m just worried some of the neediest folks may miss the deadline,” Clere said.

Even if a resident doesn’t think they will be approved for a loan, they should apply so they can possibly receive grant assistance, Clere continued.

“It’s not a lot of money, but it’s something to get them a little help,” said Phillip Brown, assistant director for the Response and Recovery Division for IDHS.

There are some stipulations beyond the SBA application for a resident to be granted funding for vehicle repair. The applicant must provide two estimates for repairs, and the vehicle has to at least be covered by liability insurance.

A list of denied SBA applicants is forwarded to IDHS and they contact the residents and begin the process of verifying their claims before awarding the grants.

“Hopefully this will be very successful,” Brown said.

Clere has organized a one-stop event where residents can apply for a SBA loan or talk to IDHS officials about grants.

Clere will join several state and local officials at the Clarksville Community Center at 10 a.m. Saturday.

“I think it’s significant that SBA will be here in person on Saturday,” Clere said.

For a week in November, SBA setup offices in Clark and Floyd. Aside from the meeting

Saturday, loan requests are only available online at www.sba.gov/services/disasterassistance, or by calling 1-800-659-2955, or 1-800-877-8339 for the hearing impaired.

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Indiana University offers credential in homeland security

Special to the Tribune-Star

INDIANAPOLIS December 12, 2009 09:37 pm

— The Indiana University School of Public and Environmental Affairs is launching a new graduate certificate program in homeland security and emergency management, offering students and professionals an opportunity to improve their job and career prospects.

The interdisciplinary certificate is designed for people who will work with government at all levels, government contractors, selected private firms and nongovernmental organizations. It will be available starting Jan. 1.

“Students in the program will learn how government and nongovernment officials can work to prevent and mitigate disasters, how homeland security and emergency management disciplines work together at the federal, regional, state and local levels, and how to develop strategies, plans and programs to make communities safer,” said Craig Hartzler, clinical professor and director of the SPEA executive education program at Indiana University-Purdue University Indianapolis. Students in this program will complete advanced Department of Homeland Security and Federal Emergency Management Agency certificates from the Incident Command System, National Incident Management System, the National Response Framework, and Homeland Security Exercise and Evaluation Program.

The IU certificate requires completion of 15 hours of graduate credits. Credits earned to complete the certificate may subsequently be applied toward a SPEA graduate degree.

The program is targeted to emergency management professionals interested in career advancement who are employed with government, private businesses and nongovernmental agencies — for example, professionals with the Indiana University Medical Center and its affiliated hospitals. Recent college graduates who are interested in disaster prevention and mitigation can jump-start their professional careers with the certificate.

“Disaster prevention and mitigation in the post-9/11 world requires, more than ever, professional talent in homeland security and emergency management,” Hartzler said. “This new certificate also furthers SPEA’s mission of training current and future leaders of the nation in the critical areas of homeland security and emergency management.”

The program will build on SPEA’s relationships with several partner organizations, including the Muscatatuck Center for Complex Operations, the Indiana National Guard and the Crane Naval Surface Warfare Center. The certificate will align for students who complete an undergraduate major in public safety and emergency management through SPEA’s bachelor of science in criminal justice degree program and who want additional professional credentials.

To be eligible for admission, students must have an undergraduate degree from an accredited college or university with a cumulative grade-point average of at least 2.5. For more information, visit www.spea.iupui.edu/graduate, call Kim Francis Engel at (317) 278-2461 or e-mail kifranci@iupui.edu.

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CLERE: Flood aid deadline approaching

By **ED CLERE**

Local Columnist

December 08, 2009 05:47 pm

— With Christmas only two weeks away, many homes are decorated for the holidays. Some, however, are a long way from being ready for lights and ornaments. Instead, the owners are hoping for drywall and carpet. Other homeowners are struggling financially after having scraped together money to repair damage from the Aug. 4 flooding.

The water left many homes soaked, and the Federal Emergency Management Agency left the residents high and dry. Other help is still available, but a critical deadline is less than a month away.

FEMA denied Indiana's request for disaster assistance. A subsequent appeal was likewise rejected. Meanwhile, Louisville received FEMA assistance. The weather that caused the flooding did not discriminate between Louisville and Southern Indiana, but the federal government did.

Last month, U.S. Rep. Baron Hill, D-9th District, introduced legislation that would ensure equitable treatment for communities bordering a state that receives FEMA assistance.

It's an idea worth considering, and it may help in the future. Right now, though, we're still trying to help folks who are having trouble recovering from the August flooding, and time is running out.

With that in mind, I've organized a meeting at 10 a.m. Saturday at the Clarksville Community Center. The meeting will include representatives from the Indiana Department of Homeland Security and the U.S. Small Business Administration. State Sen. Connie Sipes, D-New Albany and State Rep. Steve Stemler, D-Jeffersonville, will join me in leading the meeting. In addition, I've asked Hill's office to send a representative, and I've invited local government officials and representatives of relief agencies from Floyd and Clark counties.

The Community Center is at 2311 Giltner Lane, off Veterans Parkway, between the Clarksville Town Hall and Sam's Club.

After FEMA denied Indiana's request for assistance, SBA stepped in to provide loans to businesses, homeowners and renters.

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

Businesses and nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. Interest rates are as low as 2.75 percent for homeowners and renters, and 4 percent for businesses, with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

Last month, SBA established outreach centers in both Floyd and Clark counties. The centers

were open for about a week. Now that they're closed, applications are available by calling SBA's Customer Service Center at 800-659-2955 or online at www.sba.gov/services/disasterassistance. At my request, SBA agreed to send a representative to the meeting on Saturday. The representative will be there to answer questions and take loan applications until 1 p.m. It has concerned me that SBA has received relatively few requests for assistance. As of last Friday, SBA had received only 15 home loan applications from Floyd County and 19 from Clark. Of those, five of the Floyd County applications had been approved, with a combined loan total of \$256,100. SBA had approved nine Clark County loans totaling \$243,800.

I think it's difficult for homeowners and renters to understand that an agency with a name that suggests it's all about helping businesses - the Small Business Administration - is also there to help them. I'm concerned that some of the neediest people may not be aware that they can apply for help from the SBA, or may assume they won't qualify for a loan so there is no point in applying.

That's not the case. Folks who are turned down for an SBA loan may be eligible to receive a grant of up to \$5,000 from the Indiana Disaster Relief Fund. SBA rejection is a required first step, and the SBA application deadline is Jan. 5.

Homeowners and renters who don't qualify for an SBA loan will automatically receive a letter from the Indiana Department of Homeland Security notifying them of the availability of the Disaster Relief Fund grants. IDHS officials were hoping to start sending letters this week. IDHS will inspect damaged property prior to making a grant determination. If repairs have already been completed, the applicant will be required to provide receipts.

Please help spread the word to homeowners and renters who may not read this column. If they're still in need as a result of the August flooding, it's important they attend the meeting on Saturday. None of us wants to find out in mid-January that someone who could have received a state grant missed the SBA deadline and therefore is ineligible for help.

Many individuals and organizations have stepped up to help since Aug. 4. Thanks to their efforts and the generosity of private donors, new furnaces and water heaters have been installed in a number of homes, and various repairs have been made.

Still, some folks remain in need, and you can help them by letting them know about the meeting on Saturday. That way, we can help make sure that what is under their tree this Christmas - even if it's only the carpet - is clean, warm and dry.

Rep. Ed Clere represents District 72 in the Indiana House of Representatives. He may be reached by phone at 1-800-382-9841, by e-mail at h72@in.gov or by mail at the Statehouse, 200 W. Washington St., Room 401-7, Indianapolis, IN 46204.

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