

Disaster Unemployment Assistance

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and reemployment services to individuals who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date. These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation. All unemployed individuals must register with the State's employment services office before they can receive DUA benefits.

Legal Services

When the President declares a disaster, FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims. The assistance that participating lawyers provide typically includes: • Assistance with insurance claims (life, medical, property, etc.) • Counseling on landlord/tenant problems • Assisting in consumer protection matters, remedies, and procedures • Replacement of wills and other important legal documents destroyed in a major disaster. Disaster legal services are provided to low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster.

Health Concerns

Flooding can impact human health in several ways as food and water sources may become contaminated. Sewage, chemicals and other contaminants may be carried by flood waters and contaminate wells and homes. In addition, hazards encountered during clean-up and recovery can pose immediate and long-term health concerns. Detailed information on risks and how to protect your health and that of your family is available in *Flood Cleanup Health Tips*, available at www.dphhs.mt.gov or by calling 444-0273 to obtain a copy.

Crisis Counseling

The Crisis Counseling Assistance and Training Program (CCP) is designed to provide short-term crisis counseling services to people affected in Presidentially declared disasters. There are two separate portions of the CCP that can be funded: immediate services and regular services. The immediate services program is intended to enable response to immediate mental health needs with screening, diagnostic, and counseling techniques, as well as outreach services such as public information and community networking. The regular services program is designed to provide up to nine months of crisis counseling, community outreach, and consultation and education services to people affected by a Presidentially declared disaster.

To be eligible for crisis counseling services funded by this program, the person must be a resident of the designated area or must have been located in the area at the time the disaster occurred. The person must also have a mental health problem which was caused by or aggravated by the disaster or its aftermath, or he or she must benefit from services provided by the program.

MONTANA DISASTER AND EMERGENCY SERVICES

ReadyandSafe.mt.gov

June 2018

Resources Available for Flooding Impacts



Montana Guide to Assistance Programs, Services, & Information

Permit Requirements

As property owners contemplate clean up and repairs following recent flooding, it is important to know that you may need to obtain local permits before repairing or rebuilding flood-damaged structures.

- Permits are required for any construction or development activity in a floodplain area.
 - This includes the repair or reconstruction of structures damaged by flooding.
- Special conditions apply to substantially damaged (total cost of repairs is 50% or more of the structure's pre-flood market value) buildings.
 - Repair requirements that may include elevating the structure to reduce the potential for future flood damage.

Property owners and residents with flood-damaged buildings should contact their local floodplain administrator for more information on repair and reconstruction permits. Visit www.mtfloodplain.mt.gov for a current list of local floodplain administrators under contacts and important information on disaster and recovery.

Insurance

Most regular Homeowners and Renters Insurance policies generally do not provide coverage for your home or personal property caused by flooding. Most policies have a 30-day waiting period before taking effect.

- Contact your flood insurance agent or company right away.
 - Contact the National Flood Insurance Program Help Center 1-800-427-4661
- Make a thorough list of damaged property.
- List and photograph any areas of damage to your home both before any clean up begins and during the clean-up process as damage is discovered.
- Federal flood insurance may also provide up to \$30,000 to protect a structure from future flood damage.

Mitigation

State and federal assistance may become available to property owners to reduce the chances of future flood damage. Mitigation assistance may cover costs of relocation, or for elevating or purchasing flood-damaged structures. Contact your County or Tribal Emergency Manager for additional information. Please visit

<http://readyandsafe.mt.gov/Emergency/DES-Coordiators-Map>

Special Tax Considerations

State of Montana offers several tax relief programs for Montana property owners if they have lost buildings or land to a natural disaster. For additional information, please visit

<https://mtrevenue.gov/taxes/tax-relief-programs>

Taxpayers who have sustained a casualty loss from a federally declared disaster may deduct that loss on the federal income tax return. For additional information, please visit

<https://www.irs.gov/newsroom/tax-relief-in-disaster-situations>

FEMA Presidential Declared Disaster Programs

To qualify for these programs, a community must have sustained substantial damages. To determine the extent of homeowners and business damages and needs, questionnaires are available through the County or Tribal Emergency Manager. The questionnaires must be completed to determine impacts and needs.

Please visit

<http://readyandsafe.mt.gov/Emergency/DES-Coordiators-Map>

Small Business Administration Disaster Loans

The U.S. Small Business Administration (SBA) can make federally subsidized loans to repair or replace homes, personal property or businesses that sustained damages not covered by insurance. The Small Business Administration can provide three types of disaster loans to qualified homeowners and businesses: (1) home disaster loans to homeowners and renters to repair or replace disaster-related damages to home or personal property, (2) business physical disaster loans to business owners to repair or replace disaster-damaged property, including inventory, and supplies; and (3) economic injury disaster loans, which provide capital to small businesses and to small agricultural cooperatives to assist them through the disaster recovery period. For many individuals the SBA disaster loan program is the primary form of disaster assistance.

Federal Housing Administration (FHA) Programs

FHA's 203(k) Rehabilitation Program offers rehabilitation mortgage insurance up to \$35,000 for home repair and improvements.

FHA's 203 (h) Program provides full mortgage insurance for victims living in Presidentially declared disaster areas.

Individuals and Households Program

Provides money and services to people in the declared area whose property has been damaged or destroyed and whose losses are not covered by insurance. Provides financial assistance to individuals and households who have disaster-related necessary expenses or serious needs and do not qualify for a low interest loan from Small Business Administration (SBA). These programs are designed to provide funds for expenses that are not covered by insurance. The following is a list of the types of assistance available through this program and what each provides. In every case, the disaster victim must register for assistance and establish eligibility.

Temporary Housing - homeowners and renters receive funds to rent a different place to live or a temporary housing unit when rental properties are not available.

Repair - homeowners receive grants to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe and sanitary.

Replacement - under rare conditions, homeowners receive limited funds to replace their disaster damaged home.

Permanent Housing Construction - homeowners and renters receive direct assistance or a grant for the construction of a new home. This type of assistance occurs only in very unusual situations, in insular areas or remote locations specified by FEMA where no other type of housing is possible.

Other Needs Assistance - applicants receive grants for necessary and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that FEMA approves. The homeowner may need to apply for a SBA loan before receiving assistance.