

# 2022

# Flood Recovery Financial Assistance

## Park County, MT

Presidential Disaster Declaration of June 13, 2022: DR-4655-MT

Version 5

August 8, 2022



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**Additions to Version 2:**

- What to Expect After Applying to FEMA (Page 24)
- The American Red Cross of Montana Financial Assistance (Page 17)

**Additions to Version 3:**

- Park Local Development Corporation Application is live (Page 10)
- Disaster Recovery Center Locations and times (Page 27)
- Business Recovery Center Locations and times (Page 31)
- USDA Agriculture resources (Page 32)
- USDA Low-income home assistance programs (Page 32)

**Updates to Version 5:**

- Removed Red Cross Disaster Assistance Information – expired. (Page 17)
- Added Montana DNRC Flood Response: Irrigation Grant Program (Page 20)
- Add RCAC Household Water Well System Loan Program (Page 21)
- Add “What to do if you Receive a Denial Letter from FEMA (Page 30)

**Have questions about anything you see in this document? Call the Park County Flood Information Hotline at 406-222-4131.**

## **General Guidance for Navigating the Packet:**

This general guidance and packet is meant to be used as a starting point for information. Persons are encouraged to contact individual organizations and agencies to acquire additional guidance. We understand this is complicated and difficult, please ask for help if needed.

### All persons and businesses are encouraged to:

- Check with insurance
- Apply to local funds (Pages 8, 9)
- File Tax Reduction Forms for Property Damage (Pages 18, 33)
- If needed, consult affordable Legal Services (Page 19)

### Primary Residence was directly affected.

- Check with Insurance
- Apply to FEMA (Page 21)
- Apply to SBA (Page 28)
- Apply to American Red Cross (Page 17)
- Apply to USDA Housing Assistance (Page 32)

### Property was affected.

- Check with Insurance
- Apply to SBA (Page 28)
- Apply to FEMA (Page 21)

### Unemployed or Under-employed Individual

- Local resources if needed:
  - SNAP/WIC/TANF (Page 12)
  - Food Banks (Page 13)
- Disaster Unemployment Assistance (Page 25)

### Businesses that were affected either physically and economically.

- Check with Insurance
- Apply for Tourism Reliant Business Grant (If applicable) (Page 15)
- Apply to SBA (Page 28)
- Park Local Development Corporation (Page 10)

## How To Avoid and Report Scams

If you suspect anyone – an inspector, disaster survivor, or someone posing as one of these – of fraudulent activities, call the FEMA toll-free Disaster Fraud Hotline at 866- 720-5721, or Park County Sheriff's Office. If you reside in Livingston city limits, call the Livingston Police Department.

To help you spot fraud, here is a list of consumer safety tips from federal and state agencies:

- Carefully question strangers who show up and knock on your door, offering repairs.
- Never give any personal financial information, such as an insurance number or Social Security Number.
- There is never a fee to apply for FEMA disaster assistance or to receive it.
- There is no fee for FEMA or U.S. Small Business Administration property damage inspections.
- The only ways to register for FEMA help are to call 800-621-3362 (TTY: 800- 462-7585) or visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or an official disaster help center. Or visit [m.fema.gov](http://m.fema.gov) from a smartphone or Web-enabled device.
- Government workers will never ask for a fee or payment. They wear a photo ID. Watch out for middle men who promise you will receive money, especially if they ask for an up-front payment.
- Get three written estimates for repair work. Then check credentials and contact your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractor or business.
- Before work begins, make sure you get a written contract detailing all the work to be performed, the costs, a projected completion date, and how to negotiate changes and settle disputes.
- Make sure the contract clearly states who will obtain the necessary permits. Consider having a lawyer review the contract if substantial costs are involved. Keep a copy of the signed contract.
- If the contractor provides any guarantees, they should be written into the contract clearly, stating what is guaranteed, who is responsible for the guarantee and how long the guarantee is valid.
- Never sign any document without fully reading and understanding it. If you don't understand something, ask for an explanation.

- Get a loan quote from someone who is not recommended by your contractor and compare their amounts, repayment schedules, and rates. If they differ significantly, ask both parties why.
- Pay only by check or a credit card. A reasonable down payment may be required to buy materials for some projects, but don't pay anything without a signed contract.

More warning signs:

- The contractor demands full payment up front or in cash only.
- The contractor has no physical address or refuses to show ID.
- If you have to borrow to pay for the repairs, the contractor steers you toward a particular lender or tries to act as an intermediary between you and a lender.

## Local Resources





# Southwest Montana Flooding Relief Fund

The Southwest Montana Flood Relief Fund is a joint project of Greater Gallatin United Way and Park County Community Foundation. It serves people in Park County.

## Organizations behind the fund:

- Greater Gallatin United Way
- Park County Community Foundation

## Communities served:

- Park County
- Madison County

## Eligibility for first round:

- Those affected by the flooding
  - Individuals
  - Households
  - Organizations
  - Businesses

## Funds can be used for:

- Emergency Shelter
- Drinking Water
- Food (includes replacing food lost in refrigerators and freezers)
- Cleanup
- Rebuilding
- Supplemental Income
- Vehicle Damage
- Other needs yet to be identified

## Amount:

- Maximum of \$2,000 in first round
- Additional funds possible as determined on an individual basis.

## To Apply:

Go to <https://www.pccf-montana.org/programs-and-impact/flood-response/>

Click “Apply for Relief” to fill out the application.

For questions call the Park County Community Foundation at 406-224-3920



# Yellowstone Community Foundation

The Yellowstone Community Fund is a volunteer-led and registered 501(c)3, non-profit in Gardiner, Montana. Funds are distributed to those living in Gardiner and the Paradise Valley. Priority will be given to individuals, then nonprofits, then businesses.

## Organizations behind the fund:

- Yellowstone Community Fund

## Communities served:

- Gardiner Basin
- Paradise Valley
  - Especially those reliant on Gardiner

## Eligibility:

- Those affected by the flooding
  - Individuals
  - Nonprofits
  - Businesses

## Funds can be used for:

- Food
- Medicines
- Rebuilding
- Supplemental Income
- Other needs yet to be identified

## Amount:

- Determined on an Individual Basis

## To Apply:

Go to [www.yellowstonecommunityfund.org](http://www.yellowstonecommunityfund.org)

Click “Fund Request” to fill out the application.

Or call 406-223-1579

Or email [hello@yellowstonecommunityfund.org](mailto:hello@yellowstonecommunityfund.org)



## Park Local Development Corporation

Park Local Development Corporation (PLDC) is a 501(c)(3) nonprofit that was founded in 2019 to support economic and community development in Park County, Montana. PLDC manages a revolving loan fund in partnership with the City of Livingston, Park County, and Montana State University Extension.

The Emergency & Disaster Loan Program, through the Park Local Development Corporation, is for Livingston and Park County businesses that have been impacted by the June 2022 Yellowstone Flooding.

These \$20,000 microloans are for working capital at a 5.25% interest rate with a 6-year term and one-year deferral. There is no application fee.

Please visit <https://parklocal.org> to learn more. Priority is given to businesses that demonstrate the ability to provide quality jobs and economic impact.

The Emergency and Disaster Loan Program provides gap financing. Applicants should speak with a commercial lender to assess the availability of conventional financing prior to speaking to us. All loans must be secured with a personal guarantee and other reasonable sources of available collateral.

Eligible uses of funds include:

- Land purchase
- Construction, rehabilitation, expansion, or installation of commercial and industrial buildings or facilities
- Purchase of machinery or equipment
- Working capital
- Employee training

For more information or to see if you are eligible to apply for a loan, please contact Park County Extension Agent Mary Anne Keyes at 406-222-4156 or [info@parklocal.org](mailto:info@parklocal.org).

The loans cannot finance residential real estate.

Apply at <https://apply.parklocal.org/>.



## Access and Functional Needs

The Park County Health Department can help people with disability-related or functional needs find extra help if they have been affected by the flood.

These needs include:

- Difficulty with connectivity (including no internet or phone service)
- Difficulty with communication
- Mental health support
- Transportation issues
- Health issues (diabetes etc.)
- Difficulty maintaining independence or safety
- Difficulty accessing support services
- Difficulty with self-determination (i.e., choice, self-advocacy), transportation etc.

Fill out the form at the link below:

[https://PHEP.formstack.com/forms/mtflood22\\_afn\\_form](https://PHEP.formstack.com/forms/mtflood22_afn_form)



Physical copies are available. Call Shannan Piccolo at the Health Department at 406-222-4145.

You can also call Shannan Piccolo at 406-222-4145 for help filling out the form. You can fill out this survey alone or with the support of another person. Filling out this form notifies the Park County Health Department of your needs. They will coordinate with partners to provide support to you.

# SNAP/WIC/TANF

## **Supplemental Nutrition Assistance Program (SNAP)**

SNAP (formerly Food Stamps) helps households supplement their food budget. Income, resources, and household size determine the amount of SNAP assistance a household receives. The program is administered both by the U.S. Department of Agriculture and the state of Montana.

## **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)**

WIC provides breastfeeding support, nutritious foods, information on healthy eating, and referrals to health care for women and children. To be eligible for this program, you must be a resident of Montana and one of the following: pregnant, breastfeeding, postpartum, or a child 5 years old or younger. There are income requirements.

## **Temporary Assistance for Needy Families (TANF)**

The Montana Temporary Assistance for Needy Families (TANF) program provides assistance to low-income families.

To be eligible for Montana Family Assistance, you must be a resident of Montana, and a U.S. citizen, legal alien or qualified alien. You must be unemployed or underemployed and have low or very low income. You must also be one of the following:

- Have a child 18 years of age or younger, or
- Be pregnant, or
- Be 18 years of age or younger and the head of your household.

To apply for SNAP or TANF benefits, or low-cost healthcare coverage, visit:

<https://apply.mt.gov>



**For questions or assistance with applying: Call Community Health Partners in Livingston at 406-222-1111.**

## Food Banks

### **Livingston Food Resource Center**

The Livingston Food Resource Center is located at:  
202 South 2nd Street, Livingston, MT

Food bags are available weekly through curbside distribution at

- 1PM-3PM Tuesdays
- 2PM-5PM Thursdays

For in person shopping, available from 10AM-4PM on Wednesdays by appointment only. A monthly food box program, and supplemental bread and produce program are also available.

Visit <https://livingstonfrc.org/get-food/> or call 406-222-5335 to inquire about programs or make appointments.



### **Gardiner Food Pantry**

The Gardiner Food Pantry is located at 108 3rd Street, Gardiner MT and is open Tuesdays 1-6, they also have food boxes available as needed anytime during the week. Call Linda Gray at 307-250-5853.

## **Park County Health Department Diaper Depot**

The Park County Health Department provides free diapers to qualifying families in Park and Sweet Grass County. They provide up to 13 packs of 60 diapers per year.

To sign-up for the program please call the Health Department at 406-222-4145 or go to the **Health Department office (basement of City/County Complex building- 414 E Callender St., Livingston.)**

## State Resources



## Tourism-Reliant Business Flood Assistance Grants

Tourism Reliant Business Flood Assistance Grants have been created in response to the economic impact to tourism reliant businesses in Park, Carbon, and Stillwater Counties. The grant program is administered by the Montana Department of Commerce.

**Funds can be used for:** Grants will provide working capital for small businesses to support payroll, rent, accounts payable, debt services and expenses related to shifts in operations in order to retain and restore existing businesses, current employees or business viability for future re-employment.

**Maximum award:** The maximum award available per applicant is up to 2 months of working capital or \$25,000, whichever is less.

**Eligibility:** To be eligible to apply, businesses must meet all the following eligibility requirements:

- Montana-based company and located in **Park, Carbon, or Stillwater Counties** per Executive Order 4-2022.
- Registered and in good standing with the Secretary of State or Local Tribal Governments.
- Tourism reliant business. Tourism reliant business may include but are not limited to:
  - Gasoline Stations
  - Restaurant/bar
  - Hotel/motel/lodging
  - Outfitter/Guide
  - Retail sales
  - Groceries/snacks
  - Auto rental
  - Private campground/RV park
  - Visitor support services
- The business must have sustained a loss of revenue, employees and/or bookings due to the flooding disaster of June, 2022.



**Ineligible businesses:**

- Nonprofit entities
- Online-only businesses
- Farming that does not generate significant revenue from agritourism activities

**Application Review:** Applications will be reviewed on a first-come, first-served basis. Owners of multiple businesses must have a separate tax identification number, separate tax filing, separate Secretary of State filing, and employees unique to each business.

The highest priority for funding will be directed to small businesses where flooding has caused a significant impact to their tourism reliant business.

To apply for Flood Assistance Grants visit <https://commerce.mt.gov> or call (406) 841-2700.



## Flood Insurance for Renters and Homeowners

Unless you've specifically purchased flood insurance, you are probably not covered against flood losses. Check with your insurance agent to see if your homeowners or renters insurance covers flood damage. Property owners who have flood insurance should promptly begin the process to file a claim.

If you have insurance-related questions or want to file a complaint, contact the Office of the Montana State Auditor, Commissioner of Securities and Insurance. Online at <https://csimt.gov/insurance/complaints/> or over the phone at the toll-free Consumer Assistance Hotline (800) 332-6148 or in Helena at 406-444-2040.

To learn more about the National Flood Insurance Program, visit <https://www.floodsmart.gov>.

Private flood insurance in Montana may be available and may be more affordable than National Flood Insurance. Contact your local insurance agent to learn more. Additionally, the Office of the Montana State Auditor maintains a current list of companies that sell private flood insurance in Montana. Call (406) 444-2040 for more information.

# Montana Natural Disaster Property Tax Reduction (Form AB-25)

If you are a Montana property owner and you've experienced a loss of your home, other buildings, or forestland due to a natural disaster, you might be eligible for state property tax relief.

## Eligibility

Property and buildings damaged by natural disasters may be eligible for a reduced taxable Value. This includes completely or partially destroyed:

- Real property dwellings
- Real property improvements, such as garages, sheds, barns and grain bins
- Manufactured housing and mobile homes
- Business equipment

and property now deemed

- Uninhabitable
- unsuitable for previous use

The relief is prorated based on the number of days in the current tax year that the property was unsuitable for its previous use.

For more information, view the Natural Disaster Property Tax Reduction FAQ PDF:

[https://mtrevenue.gov/wp-content/uploads/2022/06/PAD\\_Publication\\_Natural-Disaster-Property-Tax-Reduction.pdf](https://mtrevenue.gov/wp-content/uploads/2022/06/PAD_Publication_Natural-Disaster-Property-Tax-Reduction.pdf)

You can also visit [www.mtrevenue.gov](http://www.mtrevenue.gov) or call the Montana Department of Revenue at 406-444-6900.

## To Apply

To find the form, visit <https://mtrevenue.gov/publications/natural-disaster-application-form-ab-25>

For Park County Residents, mail the completed and signed application to:

Ennis Field Office, MT Dep. of Revenue  
222 E Main Street, B10  
Ennis, MT 59279



## Disaster Legal Services/Montana Legal Services Association

Disaster Legal Services (DLS) provides legal assistance to people who are unable to secure legal services adequate to meet their disaster-related needs.

Certain legal issues may be referred to a local lawyer service. The assistance that local lawyers provide typically includes:

- Help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc.
- Preparing new wills, powers of attorney, and other legal documents lost in the disaster
- Help with home repair contracts and contractors
- Advice on problems with landlords

To inquire about Disaster Legal Services call the FEMA Helpline at 1-800-621-3362. For the hearing impaired, please call 1-800-462-7585.

### **Montana Legal Services Association (MLSA)**

MLSA provides legal information, advice, and legal representation free of charge to low-income Montanans with civil legal needs. MLSA helps low-income people living throughout the state escape domestic violence, keep their housing, preserve their public benefits, protect their basic human rights, and more.

If you need assistance, call the HelpLine, 1-800-666-6899 Monday through Friday from 9:00 am – 1:00 pm. MLSA intake specialists will walk you through the application. You can also apply for help online at <https://www.mtlsa.org/apply-for-services/>



# Montana DNRC Flood Response: Irrigation Grant Program

The Montana Department of Natural Resources and Conservation has opened a Flood Response: Irrigation Grant Program to provide funding for the repair of irrigation systems damaged in the June 2022 flooding.

## **Qualifying Irrigation Projects:**

- Irrigation Diversion Maintenance or Replacement
- Irrigation Canal Conversion
- Irrigation tailwater Control
- Canal Repair/Revegetation

**Maximum award:** The maximum award available per applicant is up to \$250,000. There is a total of \$1.2 million in ARPA funding available for irrigation projects.

**Match Requirement:** A 50% match may be required for funding. A higher match may increase chances of award.

**Eligibility:** While public and private projects may be eligible, applications must be submitted by local government (any city, county, consolidated city-county, school district, or other political subdivision or local government body of the state, including an authority as defined in 75-6-304, water district, sewer district, irrigation district, water users' association, conservation district, or tribal government.) If you need a local government entity to consider submitting your application, contact Park County Emergency Management at (406) 222-4190.

[Flood Response Irrigation Grant Application and Guidelines](#)

[Blank Application](#)





**RCAC**

## **Household Water Well System Loan Program**

### **Low interest loans available to construct, refurbish or replace individual water well systems!**

#### **Program Requirements:**

- Residence must be in a rural area, town or community in RCAC's 13 state service area with a population not exceeding 50,000. Please contact Deborah Almazan at (725) 221-0474 for further information.
- Applicants must own and occupy the home being improved or be purchasing the home.
- New home construction and community water systems are not eligible.
- Household income may not exceed \$62,883 for California. Please call for other States income eligibility.

#### **Loan Terms:**

- Maximum loan amount: \$18,000.
- Interest rate: 1% on the first \$11,000; 1%- 3%, on the remainder depending on repayment ability.
- Maturity may not exceed 20 years.
- Associated loan costs estimated not to exceed \$250, e.g., credit report, recording or loan fee are borrower expenses and can normally be included in the loan.

**For information/application please visit [www.rcac.org](http://www.rcac.org) or contact:**

Deborah Almazan, Loan Officer  
Rural Community Assistance Corporation (RCAC)  
2978 North Fork Road  
Fernley, NV 89408  
Email: [dalmazan@rcac.org](mailto:dalmazan@rcac.org)  
Cell: (725) 221-0474  
Fax: (775) 501-6915



*\*This loan program is supported by a grant from the United States Department of Agriculture, Rural Utilities Service.*



Rev 10-3-18

# Federal Government Resources



FEMA



U.S. Small Business  
Administration



United States  
Department of  
Agriculture



# FEMA Individual Assistance

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## FEMA Individual and Household Program (IHP) Assistance

The information in this section was gathered from Chapter 3 (Page 41) of the [Individual Assistance Program and Policy Guide \(IAPPG\)](#). For clarification or help with this process, you may refer to the IAPPG, or call 800-621-3362 (For Text-Telephone: 800-462-7585).

Individuals and Households Program (IHP) Assistance, also known as Individual Assistance (IA), provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.



## Housing Assistance

FEMA provides financial Housing Assistance through funds paid directly to eligible individuals and households. Financial Housing Assistance may include the following types of assistance:

- **Lodging Expense Reimbursement (LER):** Financial assistance to reimburse for hotels, motels, or other short-term lodging while an applicant is displaced from their primary residence.
- **Rental Assistance:** Financial assistance to rent alternate housing accommodations while an applicant is displaced from their primary residence.
- **Home Repair Assistance:** Financial assistance to repair an owner-occupied primary residence, utilities, and residential infrastructure, including privately-owned access routes (i.e., driveways, roads, or bridges), to a safe and sanitary living or functioning condition.
- **Home Replacement Assistance:** Financial assistance to help replace an owner-occupied primary residence when the residence is destroyed.

## Other Needs Assistance (ONA)

Applicants may receive financial assistance for other disaster-caused expenses and serious needs. The types of ONA are divided into two categories that are either dependent or non-dependent on the applicant's ability to secure a [U.S. Small Business Administration \(SBA\) disaster loan](#). The SBA may provide low-interest, long-term loans to help applicants with transportation losses, as well as repair/replacement funds for real and personal property damage caused by the disaster.

Only applicants who do not qualify for a loan from the SBA may be eligible for assistance for the SBA-dependent category. SBA-dependent ONA includes

- Personal Property Assistance
- Transportation Assistance
- Group Flood Insurance Policy (GFIP).

Non-SBA-dependent types of ONA may be awarded regardless of the applicant's SBA status and may include

- Medical and Dental Assistance
- Child Care Assistance
- Assistance for Miscellaneous Items
- Moving and Storage Assistance
- Critical Needs Assistance
- Clean and Removal Assistance

## **General IHP Eligibility**

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster caused needs.
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster.

Additional Eligibility considerations may apply to

- Properties in the 100 year floodplain
- Condominiums and cooperatives
- Limited Liability Company (LLC)
- Roommates and Boarders
- Military Personnel
- Students
- Pre-Disaster U.S. Dep. of Housing and Urban Development (HUD) Applicants
- Residents of Assisted Living Facilities
- Homeless
- Residents of Non-Traditional Housing

**When applying, be prepared to provide the following information:**

- Name and Social Security Number of the primary applicant
- Name and Social Security Number of secondary/co-applicant (encouraged but not required)
- Current and pre-disaster address
- Names of all occupants of the pre-disaster household
- Current contact information
- Types of insurance held by the household
- Household pre-disaster annual gross income
- Losses caused by the disaster
- Banking information for direct deposit of financial assistance, if requested

FEMA will begin the verification process within two weeks of applying. This may involve an onsite inspection. Applicants are encouraged to keep track of and document all receipts, bills, or estimates to help document losses.

## Applying for FEMA IHP Assistance

Apply within 60 days (by Aug. 29) of the Disaster Declaration. You can apply in the following ways:



- **Internet or Smartphone Application:** Apply for IHP assistance or check application status at [www.disasterassistance.gov](http://www.disasterassistance.gov). FEMA information and resources can also be found by downloading the FEMA app from [www.fema.gov](http://www.fema.gov) or in the app store.
- **Toll-free Helpline:** Call FEMA toll-free at 800-621-3362 to register for assistance or check application status. Those who are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY) may call 800-462-7585. Those who use 711 or VRS (Video Relay Service) may call 800-621-3362.
- **Disaster Recovery Centers (DRCs):** Persons can apply in person at a Disaster Recovery Center that will be set up in or near your community. DRCs can provide a multitude of information and resources to impacted persons. Information on locations and times can be found in the Disaster Recovery Centers section of the packet.

## What to Expect After Applying

If you report during the application process that your home is not livable, sanitary and safe, FEMA may need to perform an inspection of the damaged property. Livable homes meet the following conditions:

- The exterior is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing, and sewer and septic systems work properly.
- The interior areas are structurally sound, including ceiling and floors.
- The home is capable of being used for its intended purpose.

FEMA inspectors will contact you with the information you provided to meet at the address where the damage was reported. The inspector's phone number may be from out of state, or show up on your caller ID as unavailable, so be sure to answer the phone. If the call goes to voicemail, the inspector will leave a call-back number, or you may receive a text message if no other contact is able to be made.

All FEMA inspectors can be identified by their official federal photo ID badge. If you are in any doubt when receiving a call or an inspection visit from someone stating they are FEMA personnel, do not give out any information, but call 800-621-3362 between 5 a.m. and 9 p.m. MST to verify

the call or visit is legitimate. If you qualify for assistance the funds will be issued via direct deposit and a letter will be mailed explaining the type of assistance you qualify for.

## **Disaster Unemployment Assistance**

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits to individuals who have become unemployed as a direct result of a major disaster. Many W-2 employees who lost work due to flooding are eligible for regular Unemployment Insurance. DUA benefits are available for those who do not qualify for regular Unemployment Insurance.

In order to qualify for this benefit your employment or self-employment must have been lost or interrupted as a direct result of a major disaster. You must have been determined not otherwise eligible for regular unemployment insurance benefits. A worker qualifies for the DUA program if as a direct result of the flooding they:

- No longer have a job.
- Are unable to reach their place of work.
- Cannot work due to damage to the place of work.
- Cannot work because of a disaster-incurred injury.
- Can show that their work was their primary source of income.

Have the following ready when applying:

- Social Security Number
- Copy of most recent federal income tax form or pay stubs
- Documents showing you were working when the disaster occurred.

To apply for regular unemployment insurance:

- visit [www.montanaworks.gov](http://www.montanaworks.gov)
- call (406) 444-2545.



To apply for Disaster unemployment assistance:

- Call (406) 444-3454
- Ask for “Disaster unemployment assistance” consideration.

The deadline to apply for DUA is August 4, 2022.

## **Federal Housing Administration (FHA) Mortgage Insurance for Disaster Victims**

The Section 203(h) program through the Federal Housing Administration (FHA) helps survivors in disaster areas recover by making it easier for them to get mortgages and become homeowners or re-establish themselves as homeowners.

### **Eligibility**

Individuals are eligible for this program if:

- Their homes are in an area that was designated by the president as a disaster area
- Their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary.

Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner.

Details of the Section 203(h) program:

- No downpayment is required. The borrower is eligible for 100 percent financing. Closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing or by the seller, subject to a 6 percent limitation on seller concessions.
- FHA mortgage insurance is not free. Mortgagees collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.
- The Department of Housing and Urban Development sets limits on the amount that may be insured. To make sure that its programs serve low and moderate income people, FHA sets limits on the dollar value of the mortgage.

The borrower's application for mortgage insurance must be submitted to a lender within one year of the President's declaration of the disaster.

### **To Apply**

Applications are made through an FHA approved lending institution.

You can search for a list of local FHA lenders here:

[https://www.hud.gov/program\\_offices/housing/sfh/lender/lenderlist](https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist)

More information on this program can be found at:

[https://www.hud.gov/program\\_offices/housing/sfh/ins/203h-dft](https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft)

## **Disaster Recovery Centers**

A Disaster Recovery Center (DRC) is a readily accessible facility where applicants may visit for information and assistance about FEMA, SBA, or other disaster assistance programs, or for questions related to your case.

Some of the services that a DRC may provide include:

- Answers to questions
- Guidance regarding disaster recovery assistance and programs
- Clarification of any written correspondence received from FEMA
- Housing assistance and rental resource information
- Resolution to problems
- Referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA
- Small Business Administration (SBA) program information regarding assistance

## **Locations**

### **Park County FEMA DRC**

Park High School, Livingston - Closing August 10, 2022

### **Yellowstone County FEMA DRC**

[United Way of Yellowstone County](#)

2173 Overland Avenue

BILLINGS, MT 59102

YELLOWSTONE County

#### **Hours of Operation**

Sunday	Closed
Monday	8:00 AM - 6:00 PM
Tuesday	8:00 AM - 6:00 PM
Wednesday	8:00 AM - 6:00 PM
Thursday	8:00 AM - 6:00 PM
Friday	8:00 AM - 6:00 PM
Saturday	8:00 AM - 6:00 PM

## What to do If You Receive a Denial Letter from FEMA

After you apply for FEMA assistance, you will receive a letter explaining the status of your application. This letter explains the types of assistance FEMA has determined you are eligible to receive, the amounts of assistance FEMA is providing for each eligible need, the reasons an applicant would be ineligible for specific types of assistance, an explanation of the appeals process, and other key information regarding disaster assistance.

If you received a letter stating you're ineligible for assistance or "no decision" can be made at this time, don't be discouraged or frustrated. Instead, read the entire letter to find out what's needed for FEMA to continue processing your application. Many times, it's a simple fix that can be addressed in an appeal. Here are some of the most common reasons for an ineligible or "no decision" determination:

- Insurance settlement. You must provide a copy of your insurance settlement approval or denial letter to FEMA. If your insurance settlement is insufficient to meet your disaster-related needs, you may be eligible for federal assistance.
- You reported no home damage or minimal damage when you registered with FEMA. If you reported your home had no disaster-related damage but later discovered damage did occur, appeal the determination. Documentation from a local official or contractor supporting your appeal may help document the damage to your home.
- Proof of occupancy. When FEMA is unable to verify the occupancy of your primary residence, you may need to provide documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card or voter registration card showing the address of your damaged primary residence.
- No initial rental assistance. FEMA cannot provide temporary rental assistance if you remain in your damaged home while it's being repaired. After you apply to FEMA, you may find your housing needs have changed. Contact FEMA as soon as possible to update your housing status and explain why you have a need to relocate.
- No communication with FEMA. If you miss an appointment with a FEMA housing inspector and did not follow up with FEMA, your assistance could be affected. Also, make sure FEMA has your correct contact information. If you are unable to meet with an inspector as planned, let FEMA know.
- Your home is safe to occupy. FEMA housing assistance typically only covers costs to make your home habitable. Damage to non-essential space, landscaping or spoiled food is not covered by FEMA grants.

**There may be other reasons why FEMA determined your application was ineligible.** If you have questions or need additional information about the next steps to take, visit your local Disaster Recovery Center (DRC) or call the FEMA Helpline at 800-621-3362; Helpline specialists are available from 5 a.m. to 9 p.m. MDT, seven days a week. DRCs are open 8 a.m. to 6 p.m. Monday - Saturday at the following locations:



# Small Business Administration (SBA)

## Home and Personal Property Loans

If you have experienced damage to your home or personal property, you may be eligible for financial assistance from the Small Business Administration — even if you do not own a business. As a homeowner, renter and/or personal property owner, you may apply to the SBA for a loan to help you recover from a disaster.

## Loan Amounts and Use

Homeowners may apply for up to \$200,000 to replace or repair their **primary residence**. The loans may not be used to upgrade homes or make additions, unless required by local building code. If you make improvements that help prevent the risk of future property damage caused by a similar disaster, you may be eligible for up to a 20 percent loan amount increase above the real estate damage, as verified by the SBA.

In some cases, SBA can refinance all or part of a **previous mortgage** when the applicant does not have credit available elsewhere and has suffered substantial disaster damage not covered by insurance.

Renters and homeowners may borrow up to \$40,000 to replace or repair **personal property** — such as clothing, furniture, cars and appliances — damaged or destroyed in a disaster.

## Eligibility and Terms

Secondary homes or vacation properties are not eligible for these loans. However, qualified rental properties may be eligible for assistance under the SBA Business Disaster Loan Program.

Proceeds from insurance coverage on your home or property will be deducted from the total damage estimate to determine the eligible loan amount. The SBA is not permitted to duplicate any benefits.

**To Apply:**

The Application Filing Deadline is August 29, 2022.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>.

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed paper applications should be mailed to:

U.S. Small Business Administration, Processing and Disbursement Center  
14925 Kingsport Road  
Fort Worth, TX 76155



## **Business Physical and Economic Disaster Loans**

If you have experienced damage to your business, physical or economic, you may be eligible for financial assistance from the Small Business Administration. Businesses of any size and most private nonprofit organizations may apply to the SBA for a loan to recover after a disaster. A maximum of \$2 million in combined physical and economic damage relief loans are available for each business that was affected. A recommendation for applying is to have as many documents that have information with expenses, profits, equity, damages (i.e. tax documents, insurance documents, property deeds, etc.) that cover multiple years, including before 2020 if possible.

### **Business Physical Disaster Loans**

These loan proceeds may be used for the repair or replacement of the following:

- Real property
- Machinery
- Equipment
- Fixtures
- Inventory
- Leasehold improvements

The SBA Business Physical Disaster Loan covers disaster losses not fully covered by insurance. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.

If you make improvements that help reduce the risk of future property damage caused by a similar disaster, you may be eligible for up to a 20 percent loan amount increase above the real estate damage, as verified by the SBA. You may not use the disaster loan to upgrade or expand a business, except as required by building codes.

### **Economic Injury Disaster Loans (EIDL)**

If you have suffered substantial economic injury and are one of the following types of businesses, you may be eligible for an SBA Economic Injury Disaster Loan (EIDL):

- Small Business
- Small agricultural cooperative
- Most private nonprofit organizations

Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.

EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere.

### **To Apply:**

For Physical Damage, the Application Filing Deadline is August 29, 2022.

For Economic Injury, the Application Filing Deadline is March 30, 2023.



Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed paper applications should be mailed to:

U.S. Small Business Administration, Processing and Disbursement Center  
14925 Kingsport Road  
Fort Worth, TX 76155

### **Business Recovery Centers**

Business Recovery Centers help businesses and individuals apply for SBA loans, check application statuses, and receive referrals to other resources. Centers are located at:

Livingston Chamber of Commerce  
9AM-6PM, Monday-Friday  
303 E Park St, Livingston, MT  
Now Open

Gardiner Community Center  
9AM-6PM, Monday-Friday  
208 W Main St W, Gardiner, MT  
Now Open

These services can also be accessed at Disaster Recovery Centers (Page 27).

## USDA Disaster Assistance Programs

The United States Department of Agriculture offers a variety of programs to help farmers, ranchers, communities, and businesses that have been hard hit by natural disaster events. To see a complete list of these programs, visit:

<https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>

or contact the Farm Service Agency Livingston Office at 406-222-0212 for more information.



### **For Agricultural Producers**

A multitude of programs are available. Use the disaster recovery tool to find which programs you may be eligible for: <https://www.farmers.gov/protection-recovery/disaster-tool>

### **For low-income homeowners/buyers**

#### **The Single Family Housing Direct Loan Program**

The 502 Direct Loan Program assists low-income applicants obtain decent, safe, and sanitary housing in rural areas (all of Park County qualifies as “rural”) by providing payment assistance to increase an applicant’s repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. To qualify you must:

- Be without decent, safe and sanitary housing.
- Be unable to obtain affordable credit elsewhere.
- Agree to occupy the house as your primary residence.

#### **The Single Family Housing Repair Loans & Grants Program**

Also known as the Section 504 Home Repair program, this program provides loans to homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. To qualify you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a household income that does not exceed the USDA-set limits

How much money can I get?

- Maximum loan is \$40,000
- Maximum grant is \$10,000
- Loans and grants can be combined for up to \$50,000 in assistance

## **To Apply for all USDA loans or Programs:**

Applicants interested in applying can contact their local Rural Development office:

### **Helena Service Center:**

Cindy Donnell, Area Specialist  
790 Colleen St  
Helena, MT 59601  
406-449-5000  
cindy.donnell@usda.gov

### **Bozeman Service Center**

Kristen Betzner, Housing Program Director  
2229 Boot Hill CT  
Bozeman, MT 59715  
(406) 585-2582  
kristen.betzner@usda.gov

## **IRS Form 4684 - Reporting Flood Damage**

The program offers federal tax relief for casualty losses that result from the destruction of, or damage to, your property from any sudden, unexpected, or unusual event such as a flood.

Use IRS Form 4684 to report property damage to the IRS. The form can be found at:

<https://www.irs.gov/pub/irs-pdf/f4684.pdf>



For information on how to fill out the form (instructions start on page 4) visit:

<https://www.irs.gov/pub/irs-pdf/i4684.pdf>

The IRS has a website with frequently asked questions for taxpayers affected by disasters:

<https://www.irs.gov/businesses/small-businesses-self-employed/faqs-for-disaster-victims>