

BY LIZ GOFF & SUSAN CLEARY

Storm battered Queens residents are being urged by federal officials to apply for assistance to cover the cost of repairing or rebuilding their homes and lives that were left in a shambles by severe storms, flooding and a tornado that tore through the borough on August 8.

Maryanne Jackson, the Federal Emergency Management Agency's (FEMA) coordinating officer for the Queens disaster said, "Anyone who suffered damage or expenses related to this disaster should act now to ensure they are reimbursed."

Jackson said only 308 Queens residents had filed claims with FEMA as of September 7. "We know there are many more residents who have not filed claims for assistance."

President George W. Bush declared portions of Queens a disaster area on August 30, opening a floodgate of federal funding for repairs, medical bills and other losses suffered by residents battered by the storms.

FEMA officials established a Queens Service Center in Flushing and began knocking on the doors of storm victims who have filed claims—offering help to determine what type of aid the victims need.

Flood victims can register claims by going online to www.fema.gov or by calling 800-621-FEMA (800-621-3362), speech and hearing impaired victims call TTY: 800-462-7585. Phone lines are open between 8 a.m. and 9 p.m. every day.

When applying for disaster assistance applicants must provide the following:

- Social Security number (yours and

Feds Urge Storm Battered Queens Victims To File For Aid By Oct. 30

spouse).

- Private insurance information if available .

- Address and zip code of the damaged property .

- Directions to the damaged home or property.

- Daytime telephone number.

Individuals applying for aid will be contacted by FEMA representatives, who will visit the damaged home or property to define necessary funding.

Residents and homeowners may also track the progress of their FEMA application or get information on state and city aid programs at the FEMA Disaster Assistance Service Center, from 11 a.m. to 7 p.m., Monday through Saturday.

Congressmember Joseph Crowley last week said President Bush also made available federal funds for the city and state to tap into including funds to develop ways to prevent this type of flooding from happening again through a hazard mitigation program.

The United States Small Business Administration (SBA) has disaster loans as well for damage caused by the storms on August 8 only.

The deadline for filing SBA applications for damage to homes, personal property or businesses is Oct. 30, 2007 and the filing deadline for economic injury is June 2, 2008.

What types of disaster loans are available under the SBA program?

—**Home Disaster Loans:** Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible to make claims for personal property losses, including automobiles.

—**Business Disaster Loans:** To repair or replace disaster-damaged property owned by the business, including real estate, inventory, supplies, machinery and equipment. Businesses of any size are eligible, along with non-profit organizations.

—**Economic Injury Disaster Loans (EIDL):** Loans for working capital to small businesses to assist them through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their recovery from non-government sources. Religious and non-profit organizations are also eligible for an EIDL.

—**Mitigation Loans:** If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. It is not necessary for the description of improvements or cost estimates to be submitted with the application.

There are credit requirements for all

applicants: your credit history must be acceptable to the SBA and you must be able to repay all loans, and have collateral for physical loss loans over \$10,000 and all EIDL loans over \$5,000.

SBA will take real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but will require you to pledge whatever is available.

The SBA will help determine if an applicant has credit available elsewhere. And SBA interest rates are fixed for the term of the loan as determined by formulas set by law and may vary with market conditions. The maximum term of most loans is 30 years, repayment amount and corresponding maturity is based upon each borrower's ability to repay.

Interested parties should contact the SBA Disaster Assistance Customer Service Center online at <http://www.sba.gov> or call 800-659-2955.

Meanwhile, records indicate that only 15 Queens homeowners have filed claims totaling \$203,254 in damages from two recent storms – one on July 18 the other August 8.

These storms devastated areas in Woodside, Bayside, Flushing, Forest Hills and Southeast Queens where homeowners and residents are facing repair and/or replacement of household and personal items and vehicles.

According to a spokesperson at the city comptroller's office, claimants have stated that their insurance does not cover water damage and that the claims are being reviewed.

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