

Earthquake Assistance
Albemarle Town Hall Meeting
February 13, 2012
Agenda and Talking Points

7:00-7:05 Welcome by Bryan Elliot, Assistant County Executive for Albemarle County

7:05-7:15 Individual Assistance/SBA (FEMA)

- Insurance may not cover Well and Septic repairs/replacement applicants may send estimates to FEMA for consideration
- The FEMA funds are a GRANT and do not need to be repaid if used properly
- FEMA funds are meant to make your home Habitably and safe not to return you to pre-disaster Condition
- You may need to get estimates for Well, Septic and/or Chimney Damage and send an Appeal letter to FEMA requesting additional funds for these repairs. (Appeal process is outlined in "Help After Disaster" which should be in your FEMA packet sent to you once you have registered)
- Detailed questions can be addressed by calling the FEMA Helpline or visiting the DRC location nearest you

- SBA's Disaster Recovery Role
After floods, earthquakes, hurricanes, wildfires and other disasters, SBA disaster loans are the primary form of Federal disaster assistance for the owners of private property. For disaster losses not fully covered by insurance, the basic Federal financial assistance is a disaster loan from SBA.
- Not Just for Small Businesses
SBA disaster loans are available to homeowners, renters, businesses of all sizes, and private, non-profit organizations.

- Affordable Disaster Loans Help Recovery
When disaster survivors need to borrow to repair damage, the low interest rates and long terms available from SBA make recovery affordable. The law gives SBA several powerful tools to make disaster loans affordable: low interest rates (as low as 2.5% for homeowners and renters, as low as 3% for private nonprofit organizations and as low as 4% for businesses), long terms (up to 30 years), and refinancing of prior debts (in some cases).
- SBA Disaster Loans are a Key Part of Federal Disaster Assistance
As the primary source of Federal disaster assistance for private sector losses, SBA disaster loans are generally one of the largest Federal disaster assistance programs.

7:15-7:20 UNMET needs (State)

7:20-7:25 Hazard Mitigation (FEMA)

- How to determine damages and preparation for a FEMA Inspection.
- Emphasize the importance of verifying Chimney, Water, Sewage and Foundation Damages.
- Contractor advice
- Describe some Mitigation Methods (Chimney support, proper use of wall ties for Brick and Stone veneer and anchoring house to foundations.

7:25-7:30 Historic Preservation (State)

7:30-9:00 Closing Remarks (State)

Open table forum