## Things To Know About Disaster Relief Programs

President Carter officially declared flood-damaged sections Western North Carolina a major disaster area on November 9, 1977. The following questions and answers detail what types of assistance may be available to disaster victims in areas so

Q. What types of assistance may be available to disaster

A. Temporary housing for disaster victims whose homes are uninhabitable until other housing resources are available. No rental is charged during the first 12 months of occupancy.

•Minimum essential repairs to owner-occupied residences in lieu of other types of temporary housing resources, so that familes can return quickly to their damaged homes.

•Temporary assistance with mortgage or rental payments for persons faced with loss of their residences because of disaster-created financial hardship for a period not to exceed 12 months.

•Disaster loans to individuals, businesses, and farmers for refinancing, repair, rehabilitation or replacement of damaged real and personal property not fully covered by insurance.

• Agricultural assistance is available. This includes: technical assistance; payments of up to 80% of the cost to eligible farmers who perform emergency conservation measures on farmland damaged by the disaster; and donations of federally-owned feed grain for commingled livestock and herd preservation.

• Distribution of food coupons to eligible disaster victims. •Individual and Family Grants of up to \$5,000 to meet disaster-related necessary expenses or serious needs of those adversely affected by a major disaster when they are unable to meet such expenses or needs through other programs or other

•Legal services to low-income families and individuals. •Consumer counseling and assistance in obtaining insurance

 Crisis counseling and referrals to appropriate mental health agencies to relieve disaster-caused mental health problems. Social Security assistance to recipients and/or survivors

such as death or disability benefits or monthly payments. ·Veterans' assistance, such as death benefits, pensions, insurance settlements, and adjustments to home mortgages held by the Veterans Administration if a VA-insured home has been damaged.

Q. I don't want to wait for the Corps of Engineers to repair my road [or bridge]. Can I be reimbursed for the money I have spent to repair my road [or bridge]?

A. Reimbursement for repairs accomplished for restoration of flood damage whether it be home, bridge or road damage may be available from a Small Business Administration loan or Individual Family Grant.

Q. When will my road [or bridge] be repaired?

A. People must have first applied to HUD for tgemporary housing. Once declared eligible due to access problem, the applicant should maintain contact with HUD for follow-up information on the repairs. Call toll-free: 800-452-2897. Q. Do we have to move out of our homes?

A. It is the objective of the Temporary Housing Program to have the family remain in their own home if the home is safe for habitation. If the Minimal Repair Program is to be used to restore habitability the family may remain in the home while repairs are underway.

O. If I am not satisfied with the access provided by the Corps of Engineers, what can I do to repair it to my

A. Since the access to be provided by the Corps is a temporary emergency measure, permanent restoration of the access will most likely be necessary. To restore the facility to pre-disaster condition, assistance may be obtained from the Small Business Administration Loan Program or Individual Family Grant Program.

Q. I have seen the Corps of Engineers repairing bridges [roads] in my areas and need similar help. So I need to make an application with the Corps--right?

A. Wrong. All bridge, road or access problems must be referred to HUD. Temporary Housing eligibility due to inaccessability is the trigger for assistance. SBA

Q. How much money am I eligible to apply for?

A. Applicants may apply for an amount equal to the cost to repair flood damage and restore property (real or personal) to the pre-flood condition. Maximum home loans are \$50,000 for real property, \$10,000 for personal property with a maximum combination of \$55,000. O. What damaged property may I claim?

A. Any personal or real property that the applicant actually owned (in case of real estate applicant's name must be on the deed) excluding luxury items (e.g. antiques). Bridges and

roads must be on the applicant's property. Q. What are the interest rates?

A. For home loans--1% for the first \$10,000; 3% for the next \$30,000 (\$10,000-\$40,000); 6 5/8% for the next \$15,000 (40,000-\$55,000).

For business loans--3% for the first \$250,000 and 6 5/8% for the next \$250,000.

O. How long do I have to pay the loan back?

A. It depends on your ability to repay and the amount of the loan. The maximum is 30 years.

Q. Can I get a grant? A. Grant eligibility cannot be determined unless the applicant has sought all other sources of governmental assistance including the Small Business Administration Loan Program. Therefore, grant eligibility may be determined on your ability to obtain an SBA loan. However, individuals who

have suffered only personal property damage and derive more than 50% of their income from social security, welfare, or unemployment may apply for an Individual and Family Grant without seeking loan assistance. INDIVIDUAL AND FAMILY GRANT PROGRAM

Q. Who is eligible for the Individual and Family Grant A. Any individual who was in any of the 16 counties at the time of the flood who has necessary expenses or serious needs caused by the severe storm or flood that other sources or other governmental programs do not meet. They do not have to be a resident of the counties involved.

O. Does an individual or family have to be poor to apply for a grant?

A. No! There is no income test for eligibility. They do have to apply for other governmental disaster assistance programs such as the SBA loan program and be determined ineligible or not receive enough to meet their total disaster needs.

Q. Is the Individual and Family Grant Program a welfare

A. No! This program offers grant assistance to meet serious needs and necessary expenses that have not been met by other forms of governmental disaster assistance.

Q. Do I have to repay the grant?

A. No, a grant does not have to be repaid.

Q. What is eligible for grant assistance? A. Eligible categories for assistance are: home rebuilding: repair and replacement of owner-occupied dwellings; personal property needs; transportation needs or expenses; medical and

dental expenses; funeral expenses; rental accommodations;

and first year flood insurance premiums. The above categories

are eligible if no other governmental assistance or insurance agency has met the need and only if assistance has not been refused from these other means.

Q. Who makes the determination that I am eligible?

A. After the application and an on-site verification of need are completed, the information is forwarded to an Administrative Panel comprised of three State representatives from the Department of Human Resources, Social Services Division. The panel determines eligibility.

Q. What do I do if I do not agree with the Administrative

Panel's decision?

A. You have the right to appeal the decision. Each applicant is notified in writing of the panel's decision and how to appeal. Q. I am a farmer and have had all of my livestock feed

washed away by the flood. What assistance is available for me? A. The ASCS has a livestock feed program in which they will cover 50% of the cost of feed replacement. This program is implemented under the regulations of ASCS.

Q. What are the deadlines to submit applications to the various governmental agencies for disaster assistance?

A. The application deadline is different depending upon the individual agency. The deadlines are as follows: •Small Business Administration, Individual and Family

Grants, and HUD have a cut-off date of 60 days after the declaration of disaster is proclaimed.

• Farmers Home Administration has a cut-off date of 180

days after the declaration.

Disaster Unemployment Assistance has a cut-off date of 30 days after the disaster declaration.

•Internal Revenue Service does not have a specific deadline. However, depending upon whether the person is filing an amended tax return or the 1977 tax return to cover damage caused by the flood, you should call the IRS at the toll free number: 800-822-8800.

# Disaster Housing Part Of HUD

The urgent responsibility of the Department of Housing and Urban Development (HUD) in the flood-swept valleys of western North Carolina and eastern Tennessee is to provide temporary housing for flood victims. For many of the 200 HUD employees working in mountain communities around Asheville, North Carolina and Johnson City, Tennessee, the assignment is familiar.

Last April, many of the HUD regulars followed high water into mountain communities in West Virginia, Kentucky, Virginia and Tennessee. In July, there were calls to the flood plain of Johnstown, Pennsylvania. In September it was the flash flood areas in Kansas City. Now, in November, they're back in Appalachian mountain communities.

**HUD** disaster workers began their job here with a rapid general assessment of housing damage inflicted by the November 6, 1977 floods. Following a Presidential Disaster Declaration, November 10, a more precise assessment was made to determine the number and type of temporary housing units needed. The assessment also identified undamaged and unoccupied housing in the vicinity of the disaster area which could serve as potential housing resources. Even though many homes were isolated by bridge and road washouts, the survey was completed November 11. With assessments complete, the next major task was to determine who was eligible for temporary housing assistance and what were their needs.

More than 175 affeected individuals and families filed applications for temporary housing assistance when Disaster Assistance Offices opened on Sunday, November 12, 1977. The following day, Monday, more than 350 applications were filed. On Tuesday, more than 900 applicants registered with HUD. Daily applications trended downward below 50 by week's end.

Even while applications flowed into the disaster centers, HUD staff began determining the eligibility of the applicants by making physical inspections of damaged homes. The inspections assure that homes are, in fact, uninhabitable due to flood damage and that the persons who live there are the applicants. The inspections also serve to determine what type of temporary housing may be best suited for each family.

While some of the HUD employees work with applicants or examine damaged homes, others evaluate information sent in about the families' housing needs. HUD has at its disposal three types of temporary housing resources which may be used including: 1) existing housing; 2) minimal repairs for owner-occupied housing, and

3) mobile homes. Although some existing housing is available to flood victims in the disaster area, preliminary indications are that they are not in sufficient numbers to accommodate all

the affected families. Minimal repairs to houses or mobile homes can accomplish early restoration of damaged homes, making them habitable. With the minimal repairs, families may return home and later complete the restoration with their own resources or with a loan from a commercial bank or the Small Business Administration.

Repairs are authorized only for essential dwelling items necessary to make the living units safe, secure and sanitary; such as, hot water heaters, stairs, severely damaged floors, exterior walls, water wells, septic tanks, and similar essentials. The program is not intended for cosmetic or remodeling repairs. The minimal repairs may be provided in three ways. First, by contracting with a local general contractor, tradesman, service company or others capable of providing authorized repairs or replacement. Second, reimbursement can be made to flood victims who, through their own efforts and resources, repair their dwellings to habitable condition. Third, HUD can provide materials to

tures, ice and snow combine

to hamper flood recovery,

efforts, the Department of

Housing and Urban Develop-

ment is advising owners of

flood damaged homes to take

against further damage from

coordinating officer, said the

contiuing threat of bad

weather increases the urgen-

cy for prompt action to

weatherize damaged homes.

water pipes and shield hot

water heaters with non-flam-

mable material to protect

against the cold. Families

living in temporary housing

away from their homes should.

be sure to drain hot water

pipes to prevent freezing, he

"If a family can borrow

the money, they should go

ahead with repairs that would

restore habitability on their

of the HUD disaster field

eligible for the Minimal

Repair Program can take care

of the repairs themselves and

be reimbursed for the HUD-

approved costs, Heaton said.

reimbursed for repairs should contact HUD to assure their

eligibility before proceeding.

to keep all receipts and

and of contracted labor costs.

Homeowners cannot be reim-

bursed for the cost of labor if

they do the work themselves,

but they can claim the cost of

contracts for inspectors and

specification writers under

the Minimal Repair Program.

your

message

across

Better

HUD recently awarded

records of material purchased

Homeowners are advised-

Families who wish to be

Homeowners should cover

Joe D. Winkle, federal

measures

precautionary

the weather.

**HUD Gives Bad** 

Weather Warning

As sub-freezing tempera- Repair contractors are expec-

week.

owners."

allow a homeowner to make his own repairs. Whatever method is used, homeowners are cautioed to save all bills, invoices, receipts and other evidence of work done and materials purchased.

Mobile homes, because of the complexity of their use. are the last resource employed by HUD in providing temporary housing. Nonetheless, HUD buys, places, inspects and maintains mobile homes for emergency use by disaster victims. Some mobile homes will be used in North Carolina and Tennessee.

Depending on the circumstances of individual families and local zoning regulations, mobile homes may be placed on private sites near damaged homes; they may be located in commercial mobile home parks or in special parks developed by HUD with the assistance of state and local

weekend but will not begin

work until the first of next

sible contractors," Heaton

said. "But we don't want

anyone to delay essential

repair work if it can be done

by a reputable local contractor

before we get to the home-

will remain open seven days a

week until further notice

through January 8, 1978 to

take applications and answer

questions about temporary

housing and repair work. The

Asheville office is located at

Old Haw Creek Elementary

School, 321 Tunnel Road,

ther conditions can phone the

toll free Housing Hot Line,

seven days a week between

8:00 a.m. and 7:00 p.m., at

Families isolated by wea-

Phone 258-9004.

1-800-452-2897.

**HUD Disaster Field Office** 

"We'll be hiring respon-

agencies. When homes are used, eligible families receive them in habitable condition. Utility and sanitary connections are in place. They're properly anchored and have furniture and appliances.

Occasionally, families who are eligible for temporary housing assistance, have lost necessary household goods to the flood waters. For them, HUD can provide "Living Kits" including towels, bedding, cookware, dishes, flat ware and similar basic household items.

It's been more than two weeks since flood waters surged over the banks of mountain streams and small rivers and more than 1,150 applicants have been found eligible for temporary housing. Most of those were

victimized by washed out roads and bridges. About 700 homes were left isolated by the washouts.

HUD hopes to drastically reduce the number of isolated homes during the next several weeks by working with county road commissions, the Army Corps of Engineers and the isolated families themselves. Property owners who are able, can speed the recovery process by making necessary repairs or by hiring a contractor.

The first frantic surge of activity to identify the extent of damage is past. A few applications are expected to trickle in during the next several days, but the mechanism is in place to handle late arrivals. In the coming weeks, most of the 200 regular HUD employees will be released

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from Disaster Duty to return to their regular jobs administering the production and management of Federal Housing and Community Development programs. In place of the regulars, HUD will hire and train temporary employees--some from the immediate area--to complete the job of helping the flood victims find temporary housing and eventually move back to permanent homes.

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THE NEW HOURS WILL BE

9:00 A.M. to 5:00 P.M. MONDAY, TUESDAY, & THURSDAY

9:00 A.M. to 1:00 P.M. WEDNESDAY

9:00 A.M. to 6:00 P.M. FRIDAY own," Mack Heaton, director

### office said. "It isn't necessary to wait for HUD contractors to do the work." About 220 homeowners in North Carolina who are Hours: Friday 10-5, Saturday 9-3 COLOR PORTRAIT SPECIAL! Living X 4 Color

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Package



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