



FEMA

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News Release

Homeowners Encouraged to Check for Flood Damaged Heating Systems

VIRGINIA BEACH, Va. – Winter is on its way and the Virginia Department of Emergency Management (VDEM) and Federal Emergency Management Agency (FEMA) want to remind homeowners to check whether their heating systems and water heaters were damaged by Hurricane Matthew.

Virginia homeowners and their families may be at risk with flood-damaged furnaces, water heaters and electrical appliances. If the floodwaters reached your heating system or water heater, have them checked for operating safety by experienced repair personnel.

FEMA grants may be available to help repair damaged furnaces and water heaters and replace those destroyed by floodwaters. Residents with flood damage to their furnaces and water heaters must register with FEMA by the Jan. 3, 2017 deadline to be eligible for grants.

After you have registered, if you receive a U.S. Small Business Administration (SBA) loan application, officials urge you to fill it out and return it to the SBA — even if you do not want a loan. If you do not qualify for the SBA loan, your application can trigger other types of assistance, allowing the SBA to refer you back to FEMA.

Homeowners may also qualify for low-interest loans as low as 1.563 percent 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. Borrowers may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may now include relocation of utilities and elevation to help protect property and occupants from future damage caused by a similar disaster.

You do not have to accept an SBA loan, but sometimes unanticipated needs arise so having the loan in your ‘back pocket’ can make a difference.

Homeowners who receive a FEMA grant for repairs and who later discover their furnace must be replaced may use the FEMA appeal process for additional grant funds. Homeowners have 60 days to appeal and must submit an estimate for replacement of the furnace on contractor company letterhead.

Disaster survivors may register online at disasterassistance.gov, by smart phone or tablet at m.fema.gov or by calling 800-621-3362, TTY users should call 800-462-7585. The toll-free telephone numbers are available 7 a.m. to 11 p.m. EDT seven days a week until further notice.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, 711 or video relay service). TTY users can call **800-462-7585**.*

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and can cover the cost of replacing lost or disaster-damaged real estate and personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.