

# **Governor Quinn Announces Federal Disaster Assistance Approved for Seven Counties**

## **Federal Disaster Declaration Will Help People, Businesses Affected by July Floods**

**SPRINGFIELD** - August 19, 2010. **SPRINGFIELD** – August 19, 2010. Governor Pat Quinn today announced that the federal government approved his request for a federal disaster declaration. As a result, flood victims in Carroll, Cook, DuPage, Jo Daviess, Ogle, Stephenson and Winnebago counties are now eligible to apply for federal disaster assistance.

The federal disaster declaration will help people and businesses in the seven counties affected by the July 22-24 flash flooding recover from the disaster by allowing them to apply for grants and loans to assist with storm-related losses.

Click here for the full press release. The Federal Emergency Management Agency (FEMA) offers the following additional tips:

### **How to Apply for Assistance:**

Those in the counties designated for assistance to affected residents and business owners can begin the disaster application process by registering online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free telephone numbers are available from 7 a.m. to 10 p.m. (local time) Monday through Sunday until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.

### **Assistance for Affected Individuals and Families Can Include (as required):**

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional.
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs.
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.

- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance. Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million.
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence.
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

Click here for more information from FEMA on the available federal assistance.

The Illinois Department of Insurance continues to [offer assistance](#) and free one-on-one counseling to those affected by the floods. Department staff can assist with questions such as how to properly document storm damage, whether to make temporary repairs, what a consumer's homeowner policy covers, and what to expect during the insurance claims process. Consumers can call the Department's toll-free hotline at (866) 445-5364 or visit the Department offices in Chicago or Springfield for in-person counseling.

### **More Information**

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at [insurance.illinois.gov](http://insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.