

Washington State EMERGENCY NEWS/Recovery



Washington
Military
Department

Washington
Emergency
Management
Division

Camp Murray,
Washington

www.emd.wa.gov

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Home- and business owners should report storm damage now

CAMP MURRAY, WASH. — Home- and small business owners around the state who have damages from winter storms should file a report with their local emergency management office immediately. A list of those offices around the state can be found at:

http://emd.wa.gov/myn/myn_contact_info.shtml.

What to report: Home- and business owners

In addition to notifying their insurance company (if they have one), home- and business owners also should report damages to the emergency management agency in the community where their home or business is located. Information to have on hand:

- Name and address of the affected property.
- A description of damage, even if it insured.
- A personal estimate of losses that will be uninsured.
- An estimate of the fair market value of the damaged home or business.

Also to consider for families and individuals:

- If you need housing, food and other basics, notify the American Red Cross chapter in your community.
- In addition to reporting damages, call your insurance agent to check on your coverage.
- Keep records of all clean-up and repair costs and, if possible, document with photographs.

What to report: Business owners only

Small business owners have two kinds of damage to think about—physical (covered above) and economic. The good news is that if five businesses can document economic losses as a result of the adverse weather, the state could qualify for an Economic Injury Disaster Loan (EIDL) Program from the U.S. Small Business Administration (SBA).

Business owners who have seen a negative affect on their revenues and ability to pay expenses should consider completing an EIDL worksheet to document the losses. Completed worksheets are submitted to the county emergency management agency where the business is located. Completing the worksheet does not obligate a business owner to apply for an SBA loan. It merely quantifies the economic impact and allows the state to request a SBA Economic Injury Disaster Loan Program for those businesses that need and want it.

The state must certify that at least five small businesses in a disaster area have suffered substantial economic injury and need financial assistance not otherwise available on reasonable terms. The state must specify the counties or other political subdivisions in which the disaster occurred. For this to happen, county emergency managers must submit an assessment of damages in their jurisdiction to the state by Feb. 13. The one-page EIDL worksheet is located at:

<http://emd.wa.gov/disaster/documents/EconomicInjuryWorksheetnew9-2007.pdf>.

For more information

Contact your local emergency management office listed at:

http://emd.wa.gov/myn/myn_contact_info.shtml.

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