

## Mayor's Column

President Bush officially declared Westchester County a federal disaster area making residents and businesses eligible for federal assistance.

The declaration, at this point, applies only to individuals and businesses that suffered damage from the storm. FEMA is still reviewing damage estimates to public facilities – including governments and schools – to determine eligibility. In conjunction with school officials, I have contacted our two U.S. Senators, Congresswoman Lowey, State Senator Klein, Assemblywoman Paulin, Governor Spitzer and County Executive Spano to urge them to press for the public declaration so our school can also receive much needed federal aid.

Individual residents who suffered damage from the storm can immediately apply for FEMA assistance. The Village hand-delivered FEMA instruction sheets to the neighborhoods severely affected by the flood, and instructions are available at Village Hall and the Library for all residents.

The first step in the process is to obtain a letter from your insurance company verifying your lack of coverage for storm damage. Then you must register with FEMA by calling 1-800-621-FEMA or online at [www.fema.gov](http://www.fema.gov). Have at the ready your social security number, a description of your losses, insurance information, directions to your damaged property and a telephone contact number. The call will last approximately 20 minutes. There is also a FEMA registration center at the Eastchester Town Library off of Route 22 that is open seven days a week from 8:00 a.m. to 7:00 p.m. if you should need assistance in applying.

After registering, you will be sent a FEMA packet. The first page of the form appears to be a loan application from the Small Business Administration. Do not throw this page away even though it appears not to be applicable. You must complete this page because it is the gateway into the entire FEMA system, even if you are only applying for grant money for residential damage. Grant money is not income based, rather solely tied to the amount of documented uninsured losses. Grants of up to \$28,200 are awarded for structural damage and repairs as well as some personal property.

Approximately 10 days after applying for FEMA aid, an inspector will contact you to set up an appointment to assess the damage. You will receive a case number when applying and allow no one to come into your home without verifying this number and arriving on or close to the appointed hour. If you have any concerns about the legitimacy of the inspector do not hesitate to call the Bronxville police.

Within approximately 10 days of the inspector's visit, you will receive a letter from FEMA informing you of their decision. If you are deemed eligible for assistance, the letter will be followed by a U.S. Treasury check or there will be a cash transfer to your bank account.

If you are interested in a small business loan, the SBA will contact you upon receipt of your application. The low interest or no interest loans are income based. Individuals can apply for loans up to \$200,000 for physical damage and repairs and up to \$40,000 for loss of personal property.

Small businesses can apply for loans up to \$1.5 million. We suggest you appear in person at the Eastchester FEMA center if you are applying for the loan program as the application is quite extensive. In addition to FEMA, there are many non-profit agencies in the county offering additional assistance. They appear on the County of Westchester web site – [www.westchestergov.com](http://www.westchestergov.com).

As a direct result of the storm and the widespread flooding in the area of our Girl Scout Cabin, the Cabin Committee is extending its deliberation time frame past the original June deadline in order to understand all the ramifications of property in a flood plain. The Committee was gratified to receive over 280 responses to their community-wide survey and they are currently compiling the information which will play a part in their decision making process going forward.