



THIS DOCUMENT REFLECTS A SNAPSHOT ON 6.19.20. INFORMATION CHANGES CONTINUALLY. THIS DOCUMENT WILL BE UPDATED ON A REGULAR BASIS. VISIT RELIEFMIDLAND.ORG FOR UPDATES.

A global pandemic and a historic devastating flood have impacted thousands in Midland County.

Relief efforts are dynamic, evolving and will require a phased and collaborative approach. Individual needs will be diverse and multi-faceted. There are numerous sources of financial relief that may be available. There are also considerations at the local level about building in a flood plain, insurability and proper permitting.

Even combined, ***we will not have the financial resources to fully restore homes and families.***

RECOVERY PROCESS & FINANCIAL AID OVERVIEW

PHASE ONE | EMERGENCY

Local government and voluntary agencies provide for medical needs and basics like food, shelter, personal care items and cleaning kits.

PHASE TWO | RELIEF

The initial data collected through self-assessments and actual assessments has been submitted to the State of Michigan. That data has now been given to the federal government for consideration of a Disaster Declaration, which could mean potential Federal Emergency Management Agency (FEMA) assistance.

ACTIONS FOR HOMEOWNERS

1. Document damages (home, vehicles, medical, other structures).
2. Work with your insurance company and utilize personal insurance dollars.
3. If your insurance claim is denied, be sure to get a written denial.
4. Work with volunteers and National Volunteer Organizations Active in Disaster (VOAD) groups for initial mucking-out and drying. If volunteers or VOADs have not been to your home for initial clean-up or mucking out, call United Way of Midland County at (989) 631-3670.
5. Utilize personal savings and interest-free loans available to repair the damage.
6. Apply for Red Cross Financial Assistance (for those who qualify, \$450 maximum) by calling 1-800-733-2767 (select option 4, then 1, and 1 again). Deadline is June 22nd.

INSURANCE

Property owners with flood damage should contact their insurance agents to assess coverage and amounts. If insurance will not cover damages, be sure to get a Statement of Denial from the insurance company. Property owners are advised to save all receipts and take photo and video documentation of damages and any work done.

The Michigan Department of Insurance and Financial Services, Michigan's insurance regulatory agency, provides helpful information and possible remedies related to flooding and insurance. Visit www.michigan.gov/difs/0,5269,7-303-12902_71489_71517-350344--,00.html to learn more.



STATE AND LOCAL AID

Here is the process our county must go through for requesting and receiving state and federal aid:

1. **Assessment.** It begins at the local level with damage assessment and data collection.
2. **Review of metrics.** Once damage assessments are complete, these metrics are sent to the State of Michigan for review.
3. **State resources exhausted.** The State of Michigan reviews the amount of damage sustained and exhausts all possible physical and financial resources available at the State level to assist with this disaster.
4. **Federal government contacted.** If a need still remains after the State government has exhausted all resources, the State then sends the damage assessment data to the federal government to determine if it qualifies for a federal major disaster declaration from the President.

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Only if a federal major disaster declaration is received will any federal aid, such as available assistance from FEMA, be available. This is not guaranteed.

The process can take 30-45 days to complete, sometimes longer. As of June 15th (day 29), Governor Whitmer has sent a request to the Whitehouse requesting a major disaster declaration.

Residents may also find this link helpful to understand the FEMA process and the types of aid that may be available should a federal major disaster declaration be made:

www.fema.gov/pdf/rrr/dec_proc.pdf. Residents should **not** attempt to contact FEMA directly regarding their flood damages.

IF a Federal Declaration is secured, the following potential Federal* programs may be available (links not available yet):

1. Applicants complete the SBA Loan Application (low-interest loans for homeowners, renters, businesses).
2. SBA-Dependent services (must apply for loan to be considered):
 - a. Personal property
 - b. Moving and storage
 - c. Transportation Services
 - d. Group Flood Insurance
3. Other FEMA resources potentially available (if you receive a denial from SBA):
 - a. Medical
 - b. Dental
 - c. Funeral
 - d. Personal property
 - e. Childcare
 - f. Critical Needs Assistance
 - g. Clean and Removal Assistance
 - h. Other Expenses or Losses

****Average Federal assistance has been \$5,000 per incident (Max is \$33,000).***



PHASE THREE | LONG TERM RECOVERY

The Long-term Recovery Group is comprised of community organizations, faith-based groups, corporations and volunteers that collaborate and coordinate long-term recovery efforts.

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Long-term Recovery Group Structure:

1. **Financial Support:** Raise and allocate local dollars for flood relief; manage in-kind donations.
2. **Volunteer Coordination:** Coordinate local and national groups to aid in rebuilding.
3. **Housing | Rebuild & Construction:** Meet short-term housing needs; oversee construction management plans, leverage in-kind donations and coordinate skilled volunteers.
4. **Public Relations | Outreach:** Communicate about resources, processes and ways to connect with basic needs, case management, construction support and financial help.
5. **Case Management | Assessment:** Guide individuals through the recovery process and connect them with financial and human resources along with basic needs.

FREQUENTLY ASKED QUESTIONS

GENERAL FAQ

I don't know where to start. What should I do?

- If you or anyone with you is experiencing an emergency, call 911 or visit www.midland911.org
- To connect with information about available resources, call 211 or visit 211nemichigan.org
- www.reliefmidland.org
- www.midland911.org
- www.cityofmidlandmi.gov
- www.co.midland.mi.us
- www.unitedwaymidland.org
- Sign up for 911 text and email alerts through Nixle.com

What is 211 and how can they help?

2-1-1 is a free, easy-to-remember telephone number that connects people in need with people who can help—24 hours a day, 7 days a week. They are an information and referral service. Their database is continually updated to reflect the most up-to-date resources available. They will not meet your individual needs directly, but can connect you to organizations and services that can help.

There are multiple ways to connect with 211:

- Dial 211 from your phone
- Visit 211nemichigan.org for access to a live chat or search their resource directory.
- Text your zip code to TXT211



I have not been able to connect to 211 or calls have dropped. What can I do?

For many people in the Sanford and Edenville area, internet and cell service has been challenging as crews work hard to restore service to this area. It is not uncommon for cell phones to drop calls. This can be very frustrating. If you are getting disconnected when trying to call 211, remember it is most likely a reception issue. Try using the text option, consider changing locations or going online at 211nemichigan.org.

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My house was impacted by the flood. What is my first step? Call the Long-term Disaster Recovery Hotline at (989) 374-8000 to ensure your information is in the database. This data has been used to deploy teams trained in disaster relief to help assist with clean-up. It will also serve as our database for long-term recovery, case management and assessing overall community needs. Make sure you document the damage to your home through pictures and tracking all expenses and work performed.

What happens after I complete the form? A United Way volunteer will be calling you to discuss your current status and capture your immediate and long-term needs. When complete, this information will be utilized by the long-term case managers who will help guide you through the recovery process.

But what if I've already began the clean-up of my home? If you or other friends, family or groups have helped you with initial cleanup efforts, it's important that we know the status of your home. If you have not yet completed the damage self-assessment survey, call (989) 374-8000. Make sure you document the damage to your home through pictures and tracking all expenses and work performed.

I have been displaced from my residence due to the flood. What do I do? If you are displaced due to flooding and need short-term housing assistance, contact the American Red Cross at 1-800-733-2767 (1-800-RED-CROS)

Please select the following prompts:

- Please press "4" for a disaster related need
- Then press "1" for assistance related to the spring flooding of 2020
- Then press "1" again for assistance related to the spring flooding of 2020
- Press "3" if you are calling for the first time and do not have a case number.

Long-term housing solutions are being coordinated through Midland County's Emergency Operations Center and the Long-term Recovery Group. They are working understand and document long-term housing needs while ensuring you have somewhere safe to live right now.



I want to make repairs to my home or business. How do I secure the proper permits or inspections? Permits (Townships, the City of Coleman, and Village of Merrill): Contact the Township Code Authority of Midland County at 989-837-6521 or the appropriate department:

- Township Code Authority of Midland County – (989) 837-6521
- Plumbing/mechanical – (989) 246-4817
- Electrical – (989) 737-6375
- Building – (989) 313-2168
- Additional information and forms— www.townshipcodeauthority.com

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Permits (City of Midland): Fees will be waived for all City permits related to flood damage. Leave a voicemail with the Building Department at (989) 837-3383. Individual inspectors can be reached at:

- Steve Taglauer, Chief Building Official – staglaue@midland-mi.org
- Mike Streeter, Electrical Inspector – mstreeter@midland-mi.org
- Jim Armstrong, Plumbing/Mechanical Inspector – jvarmstrong@midland-mi.org

Fire Safety Inspections: Contact Midland Fire Department Fire Marshal Tony Lelo at (989) 837-3413 or alelo@midland-mi.org or visit www.cityofmidlandmi.gov/fire.

Additional City building and inspection forms/information: www.cityofmidlandmi.gov/building

How do I know if I need to secure a permit from the Department of Environment Great Lakes and Energy (EGLE)? EGLE permits may be required when working within regulated areas such as the 100-year floodplain, wetlands, lakes and streams. EGLE permits are NOT required for construction outside of regulated areas and are not required to remove debris from the flood. For more information, visit www.michigan.gov/jointpermit or contact EGLE District Engineer Joy Brooks at (989) 280-1632.

Where can I dispose of debris? The Midland Sanitary Landfill at 4311 E. Ashman Street is open Monday through Friday from 8 a.m. until 4 p.m. and Saturday from 8:30 a.m. until 12 p.m. Customers accessing the landfill will be required to show proof of Midland County residency. Debris generated outside of Midland County will not be accepted. For more information, please visit www.cityofmidlandmi.gov/landfill.

My groundwater well was impacted by the flood. What do I do? You should have your water tested to ensure it is not contaminated. Free well testing kits are available through the Midland County Department of Public Health in the County Services Building, 220 W. Ellsworth Street, by calling (989) 832-6380. If a well is found to be contaminated, it must be disinfected before safe water use can resume. Residents who experience no water service or low water pressure from their groundwater wells should also contact the Department of Public Health.



BASIC NEEDS

Where can I access basic needs items? Resource Centers are currently open at the following locations to distribute FREE basic needs and flood recovery items. Donations are NOT accepted at these centers. Visit unitedwaymidland.org or follow United Way social media for ongoing updates to Resource Centers.

- **Meridian Elementary School** 3343 N Meridian Road, Sanford
Monday - Friday 9:00 am – 4:00 pm & Saturday 10 am – 3 pm
- **Sanford Senior Center** (limited supplies), 3243 N. West River Road, Sanford
Monday - Friday 9:00 am – 3:00 pm
- **Greater Midland Community Center** (Senior Wing), 2205 Jefferson Ave, Midland
Monday - Friday 10:00 am – 3:00 pm
- **West Midland Family Center**, 4011 W Isabella Road, Shepherd
Monday - Friday 9:00 am – 4:00 pm
- **Greater Midland North Midland Family Center**, 2601 E Shearer Road, Midland
Monday - Friday 9:00 am – 4:00 pm
- **Greater Midland Coleman Family Center**, 4839 N Coleman Schools Drive, Coleman
Monday - Friday 9:00 am – 4:00 pm

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I'd like to donate items. What do I do? Please review the current list of needed item on unitedwaymidland.org. These are the only items being accepted. To make arrangements for items on the list, then contact Beth Sorenson Prince at 989-631-3670 to make arrangements.

For items not on the list, you can consider making donations to:

- The Salvation Army, 330 Waldo Avenue, Midland, MI 48642
- Home to Stay Housing Assistance Center, 205 S. Saginaw Road, Midland, MI 48642
- Habitat for Humanity ReStore, 1703 S. Saginaw Road, Midland, MI 48642
- Goodwill, 2030 N Saginaw Road, Midland, MI 48640

I am displaced and unable to do my laundry. What are my options? You can pick up free laundry punch cards at one of the Resource Centers. One voucher per household. Use the vouchers at any of the following locations through the end of June:

- Lifestyle Garment Care – 2706 N. Saginaw Road, Midland
- Totally Clean Coin Laundry – 2 locations: 717 Waldo Avenue, 1720 N. Saginaw Road, Midland
- Coleman Laundryland – 403 E. Washington Street, Coleman
- Sun and Suds Laundromat – 352 Ross Street, Beaverton
- Gladwin Cleaners – 231 E. Cedar Avenue, Gladwin

The following local hotels are also offering free laundry options to those affected by flooding:

- Fairfield Inn & Suites by Marriott, 506 East Buttles Street, Midland, (989) 631-7100
- SpringHill Suites by Marriott, 800 Joe Mann Boulevard., Midland, (989) 837-2700



How can I access food for myself and my family?

There are many options for healthy food throughout Midland County. Your first call should be to 211 to be connected to a food pantry, giveaway or other program closest to you.

The Midland County Emergency Food Pantry Network hosts drive-through food distributions to ensure community members get access to food. To learn of upcoming distributions, visit midlandcountyeftp.org or call (989) 486-9393.

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ADDITIONAL RESOURCES

Where can I get access to mental health resources? Community Mental Health for Central Michigan (CMHCM) is offering access to up to four sessions of free therapy to address mental health needs. Contact the Midland County CMHCM office at (989) 631-2320 to learn more.

The following agencies are also committed to serving those in need of mental health and substance use support. They offer low- or no-cost services to those facing financial challenges:

- Behavioral Medicine Associates of Michigan, PC: (989) 832-9161
- Connection for Mental Health: (989) 633-9021
- Family & Children's Services of Mid-Michigan: (989) 631-5390
- J & A Counseling, Inc.: (989) 631-4092
- MidMichigan Behavioral Health: (989) 488-5988
- Partners in Change: Psychological & Community Services, PLC: (989) 832-2165
- Perspectives: Psychological Associates of MidMichigan, LLC: (989) 486-3021
- Ten16 Recovery Network: (989) 835-3466
- Michigan Stay Well counselors: (888) 535-6136 (press 8 when prompted)
- Call **211** or log-in to mihopeportal.com.
- National Suicide Prevention Lifeline: 1-800-273-8255
- National Disaster Distress helpline: 1-800-958-5950
- Salvation Army Emotional and Spiritual Hotline (877) 220-4195

Are there resources specifically available for those with diabetes? The American Diabetes Association and the Diabetes Disaster Response Coalition are offering its support to residents with diabetes during the recent flooding event. For questions or support regarding diabetes, diabetes supplies, and management, contact the American Diabetes Association at 1-800-342-2383, Monday – Friday from 9 a.m. - 5 p.m. or visit -

www.diabetesdisasterresponse.org/resources. For residents who would prefer to contact a representative in Midland County, please contact Kerri LaFore at (989) 859-2339.



FINANCIAL RESOURCES

Rough estimates of total individual homeowner damage is \$100M. This does not include infrastructure needs or damage to businesses. The generosity across our community and state has been humbling, both in donations to specific flood funds and individual donations. Here are some of the organizations raising and allocating dollars:

- Midland Area Community Foundation Flood Relief Fund
- United Way Rise Together Fund to date
- MidMichigan Community Action
- Numerous civic and community organizations
- In kind donations from across the country

There are nearly 2,500 households reporting some level of damage to their homes and ***local resources will not be able to make people whole again.*** To stretch dollars as far as possible, state, federal and in-kind resources will be leveraged before local dollars.

This requires a strategic and collective response to ensure donations have the greatest impact.

- Leverage state, federal and other available financial resources.
- Leverage a construction manager to navigate laws, permitting, insurance and rebuilding plans.
- Communicate a realistic timeline and expectations to ease frustrations and impatience.
- Maximize in-kind material, equipment and appliance donations.
- Leverage and coordinate volunteer construction expertise and talent.
- Long-term case management to guide recovery efforts.

Granting of resources from local organizations will be coordinated through the Long-term Disaster Recovery Group and key organizations. Applications, information and qualifications will be made public on reliefmidland.org in the coming weeks.

I am having trouble making my rent or mortgage payment due to effects of the flood. Are there any programs to help me? Many local banks and credit unions have zero- or low-interest loans available along with mortgage and damage repair assistance options. We encourage you to work with your local lender. During the Covid-19 pandemic there has also been a moratorium of evictions, but you need to work closely with your landlord.

To be connected with rent or mortgage assistance, we encourage you to call 211.

Where can I access flood updates and information? For updates, flood response information, and details on release efforts, please visit the following online resources:

- www.reliefmidland.org
- www.midland911.org
- www.cityofmidlandmi.gov
- www.co.midland.mi.us
- www.unitedwaymidland.org
- 211northeastmichigan.org or dial 211
- Sign up for 911 text and email alerts through Nixle.com.