



Joint Field Office  
75 N. Fair Oaks Ave., 3rd Floor  
Pasadena, CA 91103

**FEMA**

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FEMA/OES: 626-431-3178  
SBA: 916-847-2638

# Disaster News

## EXPERTS OFFER FREE ADVICE TO REBUILD SAFER AND STRONGER

**PASADENA, Calif.** — FEMA will offer free professional advice to help home and business owners toughen up their property against fires, storms and other assaults of nature. Specialists from the Federal Emergency Management Agency will share information on mitigation as well as state and federal disaster assistance programs at seven Lowe’s home improvement stores.

“Mitigation is the ten-dollar word that describes hundreds of dollars of savings down the road,” said Jay Michaud, FEMA public outreach coordinator. “Studies have shown that you get back four times the benefit from every dollar you spend when you mitigate your property against future damages from nature’s upheavals.”

Teams of FEMA rebuilding specialists will be available to answer questions and provide information from 7 a.m. to 6:30 p.m. from Monday, November 12, through Wednesday, November 21, at the following Lowe’s stores:

13300 Jamboree Road	Irvine
26415 Bouquet Canyon Road	Santa Clarita
40390 Winchester Road	Temecula
907 Avenida Pico	San Clemente
620 W. Mission Ave.	Escondido
2225 Otay Lakes Road	Chula Vista
1725 W. Redlands Blvd.	Redlands

FEMA and state mitigation information is for homeowners, building contractors, architects and others who want to learn simple, inexpensive building techniques and landscape strategies that could save costly repairs in the event of future wildfires.

In addition to mitigation advice, FEMA staff will answer questions about disaster assistance for households and businesses. Representatives from the California Department of Insurance also will participate.

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*FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.*

*The California Governor's Office of Emergency Services (OES) coordinates overall state-agency response to major disasters in support of local government. OES is also responsible for maintaining the State Emergency Plan and coordinating the California's preparedness, mitigation and recovery efforts.*

*SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955.*

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, you should call FEMA toll-free at 1-800-621-FEMA (3362) or contact your State Office of Equal rights. If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.*

*Temporary housing assistance from FEMA does not require that an applicant file for an SBA loan. However, an applicant must complete an SBA loan application to be eligible for additional assistance under the part of the Other Needs Assistance (ONA) program that covers personal property, vehicle repair or replacement, and moving and storage expenses. There are other ONA grants such as public transportation expenses, medical and dental expenses, and funeral and burial expenses that do not require individuals to apply for an SBA loan to be eligible. FEMA will process applications for housing assistance regardless of whether the applicant has applied for an SBA loan, and eligibility determinations for applicants requesting FEMA's temporary housing assistance will not be held up because the applicant has or has not filled out an SBA application.*

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