



# ED ESHLEMAN'S WASHINGTON REPORT

The general nature of the President's comprehensive disaster relief program should be familiar to almost everyone by now. However, I thought you might be interested in some personalized examples of how the President's plan would help in specific flood damage cases,

subject, of course, to the approval of Congress.

**Home Loans:** Joe suffered uninsured damage to his home of \$8000 as a result of Hurricane Agnes. The President's disaster relief program would allow him to get a loan from SBA in the amount of \$8000, the first \$5,000 of

which is canceled, and the balance of \$3,000 at an interest rate of 1 per cent per year.

**Home Refinancing:** Bill owns a home valued at \$30,000. His uninsured flood damage totals \$20,000. SBA can loan him \$20,000 to cover the damage and up to \$20,000 more for refinancing previous loans held on the property, for a total of \$40,000. The portion of the loan made to cover refinancing cannot exceed the portion made to cover damages, regardless of the amount of Bill's existing indebtedness. Of course, the first \$5,000 of the \$40,000 would be canceled, and the remainder would be at 1 per cent per year interest for up to 30 years.

**Home Loans and Refinancing:** Bob owns a new \$30,000 house on which he has a \$28,000 mortgage at 6½ per cent for a 25 year term. His home suffers \$20,000 worth of uninsured damage. Because the damage exceeds 50 per cent of the home's value, SBA can make a 30 year, \$40,000 loan with \$5,000 forgiveness at 1 per cent. This would leave \$8,000 of the original mortgage unliquidated. Bob's principal and interest prior to the flood were \$189 per month. His monthly payments on the SBA loan and what is left of the original loan would total \$167 per month.

**Farm Loans:** Jim suffers crop losses of \$5,000, has lost 10 dairy cows worth \$4,500 and has damage to his barn not covered by insurance of \$6,000 for a total loss of \$15,500. For these losses, he can get loans from the Farmers Home Administration.

**Personal Property:** Henry had no damage to his home, but lost \$3,000 worth of personal property. Under the President's plan, SBA could make him a loan of \$3,000, all of which would be canceled. The total for personal property in any event cannot go above \$10,000. And SBA would not cover "irreplaceable and extraordinarily expensive" items such as rare art objects, an-

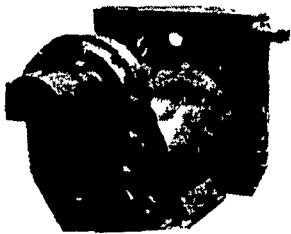
tiques, stamp collections and jewelry.

**Business Refinancing:** Charley owns a small business that suffered substantial property damage as a result of Hurricane Agnes amounting to \$150,000. SBA can loan him \$150,000 to cover the physical damage to his firm and up to \$150,000 more to cover refinancing of liens on the damaged property being restored. The portion for refinancing cannot exceed the amount loaned to cover damages, regardless of the firm's existing debts. But, the first \$5,000 of the overall \$300,000 would be canceled and the balance financed for 30 years at 1 per cent per year.

**Church and School:** A church and school suffering damage resulting from Agnes can also qualify for an SBA loan. A non-profit institution can get money in the amount of the physical loss sustained. And, under the President's program, the first \$5,000 of such loans would be canceled just as it is for others. The interest also would be the same low 1 per cent figure.

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