

Palm Beach County flood damage ineligible for federal grants, but loans may be possible

By Jennifer Sorentroue, Palm Beach Post Staff Writer, Thursday, Jan. 16, 2014

Palm Beach County residents whose homes were damaged by last week's torrential storm will not be eligible for federal grant money, but may still qualify for low-interest loans to cover the cost of repairs, state emergency managers said Thursday.

Representatives from Kings Point and Villages of Oriole — two of the communities west of Delray Beach that were among the hardest hit by the storm — said residents were disappointed that grant money would not be available.

Emergency repairs to remove and replace damaged drywall and carpeting are underway in the Kings Point subdivision, south of Atlantic Avenue and west of Military Trail, said Arnie Bernstein, regional director at First Services Residential, a property management company for many of the homeowners associations in the community.

Homeowners groups in Kings Point have agreed to pay for the emergency repairs in an effort to protect the community's residents, many of whom are elderly, Bernstein said.

"The association has to ensure the health and safety of the membership and the people living there," Bernstein said. "They needed to go in and stabilize the units. They took charge with emergency services."

But the associations' repairs do not cover the cost of replacing damaged furniture and other waterlogged belongings. The majority of residents in the subdivision did not have flood insurance, Bernstein said.

Several faith-based and nonprofit groups are working with Kings Point residents to help replace furniture and other essentials, Bernstein added.

"People's contents were lost," Bernstein said. "They don't have flood insurance. Their cars were destroyed. ... It is a very difficult situation."

State and county emergency managers on Wednesday toured neighborhoods hit by the storm, which dumped nearly 2 feet of rain over parts of south county, but did not find any properties with major damage under the Federal Emergency Management Agency's guidelines, officials said.

To qualify for federal grant money, a community typically must have at least 100 homes where flood water either caused major damage or destroyed the structure, state officials said.

Assistant County Administrator Vince Bonvento said damage is considered major when flood waters climb more than 2 feet inside the home and cause significant damage to the structures and their electrical systems.

Wednesday's team found more than 170 homes with what FEMA considers minor damage, but those homes typically do not qualify for aid, county officials said.

State officials said they are still trying to determine whether the county residents will qualify for low-interest loans from the Small Business Administration.

The county is in the process of preparing a damage report based on the findings from Wednesday's tour. State emergency managers will be back in the area next week to continue their review of the damage, officials said.

Federal officials will decide whether the damage meets the threshold to qualify for low-interest loans.

County Commissioner Mary Lou Berger, who lives in Kings Point, said it was unfortunate grant money would not be available for residents. The county, she said, is still looking for ways to help.

"It is a shame that the situation isn't at a level for the residents to get help," Berger said Thursday. "It was not the county's decision. However, we will continue to do whatever we can to assist the residents in need."

Aaron Rosenberg, who owns two units in Villages of Oriole off Jog Road in suburban Delray Beach, said residents are in desperate need of relief. Many of the first floor units are uninhabitable, and it will be weeks before the elevators are fixed in several of the buildings, he said.

"If you ask me, there are a lot of people in better circumstances that have gotten FEMA money," Rosenberg said. "I don't think (emergency managers) have seen all the facts."