



## Guidelines for Determining Assistance for DANI Clients

The following should be considered as general guidelines when considering the level of assistance that could be given to potential DANI clients. Each case needs to be reviewed on its own merits and with its individual issues. We will emphasize *pre-flood wholeness*; not upgrading lifestyle. DANI money in part, will be determined on the total amount of unmet needs, overall family income and family size, and the amount received from FEMA/SBA Loans/Insurance. Priorities will be given to those over 65, families who received maximum grants from FEMA, families who are still in temporary housing, and families with other special needs members.

- If it is necessary to replace a house, the value of the replacement should have a fair market value of no more than \$80,000.
- If the family has available assets (such as savings), no more than 50% to be required to be used toward the cost of restoration.
- Appliances to be replaced (in priority): furnace, well pump, stove, refrigerator, washer, dryer, freezer, microwave, dishwasher
- DANI will not be replacing stereos, VCR's/DVD, and other entertainment-oriented devices. It is possible that a functional TV or computer could be replaced if those devices become available as in-kind donations and there is a demonstrated need.
- It should be a priority to raise a house living level above flood level, if not cost prohibitive. We will use guidelines available at the time of the repair that are available from the DNR.
- Emphasize partner relationship. "What will you bring to the table?" The DANI assistance is money to be used after other resources have been fully tapped. Leverage DANI assets with other resources whenever possible.
- Renters will have a lower priority, but we may be able to offer assistance; follow general frugality guidelines outlined for homeowners.
- Primary residence may be different than FEMA/official guidelines; consider where "home" is.
- Investment properties are on their own and are not generally in the guidelines for DANI assistance.
- Landscaping; no financial DANI help, but could supply volunteer labor
- Driveways and sidewalks could be replaced with DANI money (maybe a 50/50 split; consider using less expensive materials were allowed and practical), but with a lower priority than inside living areas; outbuildings and unattached garages would also have a lower priority.
- For Land/home that is being purchased as "Contract/Rent-to-own"—Contract needs to be officially filed, even if after the flooding, as long as the contract was executed before the flood.
- A vehicle that was damaged in the flood might be covered if the client has received the maximum grant from FEMA and the amount of need exceeds what was granted.