

Here's a unique, low-cost loan program to help protect your family and your finances.

FEMA's Project Impact Prevention Loan Program

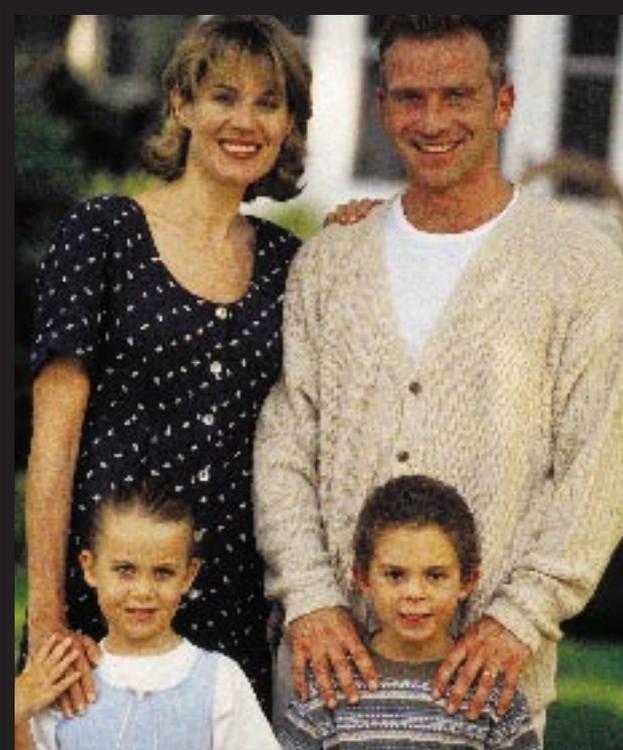
Working to protect you and your family, the State's Department of Community Affairs and the Federal Emergency Management Agency (FEMA) are joining with Fannie Mae — the nation's largest source for funds for home loans — to provide low-cost loans to Florida homeowners for the purpose of making certain disaster prevention improvements.

This unique loan program is part of the FEMA

Project Impact: Building Disaster Resistant Communities initiative to encourage actions that protect families, businesses and communities by reducing the impact of natural disasters.

The *Project Impact Prevention Loan Program* offers several benefits to consumers:

- ✦ Allows a quick approval process
- ✦ Provides competitive interest rates compared to other consumer installment loans
- ✦ Protects families, property and personal belongings while reducing the impact of natural disasters
- ✦ Ensures that prevention improvements are made by approved and certified contractors
- ✦ Increases the value of your home



What are the terms of the loan?

Loans of up to \$20,000 are available; you'll have up to ten years to pay it off. Interest rates are set periodically based upon market conditions, but remain fixed for the term of the loan.



Impact-resistant glass can strengthen windows against a hurricane's force.

Who is eligible?

One- to two-family homeowners in Florida are eligible.

Who processes the loan?

Loans are originated by a Fannie Mae-approved specialty third-party originator. Loans are serviced by a Fannie Mae-approved loan servicer.

What are some examples of upgrades that will make my home safer during hurricanes?

- ✦ Strengthening of roofing systems
- ✦ Shutter installation for windows and doors
- ✦ Structural strengthening for wind
- ✦ Construction of an in-home "safe room"
- ✦ Structural elevation
- ✦ Utility elevation
- ✦ Foundation bolting
- ✦ Chimney bracing
- ✦ Cripple wall stiffening
- ✦ Wind-resistant windows

Where can I get more information about the Project Impact Prevention Loan Program?

Homeowners should call Fannie Mae at **800-7FANNIE**, or log on to FEMA's website at www.fema.gov/impact/homeloan. Contractors who are interested in becoming certified to make disaster-prevention improvements should call Volt VIEWtech, Inc. at 888-621-5511.

By taking action now, you'll help ensure the physical safety and financial security of your family throughout even the worst hurricane season. Call today!



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