

R

RECOVERY



F E M A
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PEOPLE HELPING PEOPLE

T I M E S



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FEMA photo by Liz Roll

Hurricane Bonnie tore through the Colony Mobile Home Park in Virginia Beach causing extensive damage.

STORM HITS VIRGINIA

After Hurricane Bonnie swept through the Hampton Roads area in late August, Gov. Jim Gilmore requested federal disaster aid. In response to that request, five cities in Virginia were declared disaster areas by President Clinton. The cities are Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach.

The declaration enabled the Federal Emergency Management Agency (FEMA) and other federal agencies to team up with state and local disaster workers to help hurricane victims in the affected areas.

“The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance,” Gov. Gilmore said.

The aid, to be coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor repairs and other serious disaster-related ex-

penses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover individual and business property losses that are not fully insured.

FEMA Director James L. Witt urged those who suffered hurricane damages to sign up promptly for assistance and to take steps to protect themselves from future hurricane threats.

“It’s really tough when you are faced with having to clean up after a storm,” Witt said. “We want to help people recover as quickly as possible. But there are some actions each of us can take to lessen the effects of future disasters.”

Witt named Robert J. Gunter to coordinate the federal relief effort to help victims of the hurricane. Gov. Gilmore named Michael Cline state coordinating officer.

Important Recovery Information

Register by Phone

People in disaster-declared cities in Virginia who suffered the effects of Hurricane Bonnie on Aug. 27 are urged to begin the application process by calling **1-800-462-9029 (TTY 1-800-462-7585)** for speech- or hearing-impaired).

“We want to be sure that everyone who is eligible for disaster assistance understands how to get help,” Federal Coordinating Officer Robert J. Gunter said.

Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not adequately insured.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Call your insurance agent or company to file your claim. Flood insurance to protect against future flood losses can be purchased through your local insurance agent.

APPLY BY PHONE
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 6 p.m.
Seven Days A Week
Toll Free



A M E S S A G E F R O M

FEMA DIRECTOR

JAMES LEE WITT

My heart goes out to all of you in Virginia affected by Hurricane Bonnie. This has been a rough time for many Virginians. Many of you are repairing damaged homes and cleaning up debris.

In the five years I have been at the Federal Emergency Management Agency (FEMA), I have witnessed the resilience and resourcefulness of millions of Americans across the country as they recover from disasters and begin to rebuild. The costs are staggering, not only financially, but emotionally as well.

It has brought home to me the need for us to change the way we deal with disasters. *Project Impact* is a national initiative that FEMA has launched that challenges the nation to undertake actions that protect families, businesses and communities to reduce the effects of national disasters – before they occur. Our goal is to build disaster-resistant communities in every state. It will take efforts by state and local governments, businesses and each individual to make this a reality.

In the meantime, President Clinton and I are committed to providing all the resources at our disposal to aid in your recovery. We are committed to working with your community officials to repair and rebuild your homes and businesses. And beyond that, we are committed to working with you to build disaster-resistant communities through *Project Impact*. I hope you will join in that effort.



A M E S S A G E F R O M

GOVERNOR

JIM GILMORE

When Hurricane Bonnie swept through the state in late August, it left behind hundreds of damaged and destroyed homes and businesses in southeastern Virginia. Thankfully, there was no loss of life, but Bonnie's destruction forced a number of people from their homes and businesses, caused widespread power outages and produced mounds of debris.

To help those affected by Bonnie in their recovery efforts, I requested and received a major disaster declaration for the hardest hit cities – Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach. State and federal recovery teams are working diligently to provide those affected by Hurricane Bonnie with housing assistance and other programs to meet their immediate needs and help people get back on their feet. Low-interest loans and other programs can go further in helping people recover from Bonnie's destruction.

We must also remember that hurricane season is not yet over, and Virginia's coast remains vulnerable to these dangerous storms. Even though Hurricane Bonnie did not unleash its full strength on Virginia, it still caused damage and disrupted lives. So as you recover from Bonnie, I urge you to prepare for future storms that may threaten our coastal areas.

DISASTER QUESTIONS AND ANSWERS

Q. What should I do to get help with my disaster losses?

A. Call the toll-free registration number, **1-800-462-9029 (TTY 1-800-462-7585)** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you are applying for temporary disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks

after you have registered. If you have not heard by then, call the **FEMA Helpline, 1-800-525-0321 (TTY 1-800-660-8005)**.

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program. The grant program may provide help from other sources.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of Hurricane Bonnie and are located in one of the following declared cities may be eligible for assistance, as listed below. Eligible cities are Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other business assets. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations. Small businesses in contiguous counties also are eligible to apply for

SBA's economic injury disaster loan program.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Consumer Division of the State Attorney General's Office. Legal assistance and referrals may be available by calling the Virginia Bar Association.

INSURANCE INFORMATION

Assistance is available from the Virginia Bureau of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and care.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



FEMA photo by Liz Roll

This fallen utility pole is one of many damaged by the hurricane, causing power outages.

TIME TO THINK ABOUT FLOOD INSURANCE

As many Virginia residents found out in the aftermath of Hurricane Bonnie, homeowner policies do not cover damage from rising waters that often come with hurricanes. Those who do not have flood insurance can take steps now to protect themselves against future losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring. Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a

maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Some people resist buying flood insurance in the faulty belief that if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. More than 90 percent of disasters are *not* presidentially declared. In the majority of floods, victims are on their own—unless they have flood insurance.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can—and do—occur almost anywhere.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **1-800-720-1090**.

There is a 30-day waiting period before new policies take effect, so don't delay.

FEMA/Virginia Check for Fraud

The Federal Emergency Management Agency (FEMA) and the Virginia Department of Emergency Services have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

"Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused," Federal Coordinating Officer Robert J. Gunter said.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Individuals may call the toll-free application number at **1-800-462-9029 (TDD: 1-800-462-7585)** to withdraw or correct an application and prevent prosecution.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Virginia Department of Emergency Services with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

Robert J. Gunter
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Emergency Information and Media Affairs

Internet/WorldWideWeb
<http://www.fema.gov>
DR 1242

Prepare a Family Plan

A well-thought-out plan of action for you and your family can go a long way to reduce potential suffering from any type of disaster that could strike.

Household emergency plans should be kept simple. The best emergency plans are those that are easy to remember.

Be familiar with escape routes. It may be necessary to evacuate your neighborhood. Plan several escape routes for different contingencies.

Maintaining a link to the outside can be crucial. Keep a battery-operated radio and extra batteries on hand. Make sure family members know where the radio is kept.

Post emergency phone numbers (fire, police) by the telephone. Teach children how to call 911 for help. Know how to turn off utilities.

Identify family meeting places in case you are separated. Choose a place in a building or park outside your neighborhood. Everyone should be clear about this location.

Develop an emergency communication plan. Ask an out-of-state relative or friend to serve as the family's contact. Make sure everyone knows the telephone number of this contact.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the FEMA Helpline 1-800-525-0321 (TTY: 1-800-660-8005).



FEMA photo by Liz Roll

This home in Virginia Beach suffered wind damage to the roof and deck from Hurricane Bonnie.

COMPLETE YOUR SBA APPLICATION

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For damages to private property owned by individuals, families and businesses which are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in the disaster recovery center to provide one-on-one service to disaster victims. You may visit the SBA at the disaster recovery center and you do not need an appointment. To find out the nearest location call the SBA toll-free number **1-800-659-2955**.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The housing assistance check you received from FEMA pays for essential,

immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant is available only when you have serious needs that cannot be met with insurance, loans or help from any other source.

KEEPING THE ROOF OVER YOUR HEAD



The Dawg Haus, which can be seen at all disaster recovery centers, shows construction techniques to help prevent damage from future storms.

resist the “uplift” effect of strong winds. Roof trusses or rafters should be tied properly to exterior walls with metal “hurricane” connectors or straps.

Use specially designed metal connections to attach the roof to wall plates, which are already well connected to wall studs.

For a masonry wall, you may choose instead to use metal strapping or connectors to tie the roof rafters to the wall.

Gable-end roofs are more susceptible to damage from high winds than hip or flat roofs. Bracing for trusses and rafters can add protection to your home.

In choosing the appropriate connectors for your walls, you can check with lumber supply outlets, your contractor or local building or planning officials.

More detailed information on protecting structures is available in the FEMA publication, *Against the Wind: Protecting Your Home from Hurricane Wind Damage*. For copies, call **1-800-480-2520** (refer to No. 2-003, FEMA 247) or visit the FEMA web site, <http://www.fema.gov>. You may also contact your local emergency management office. In Chesapeake, the number is **382-6464**; Norfolk, **441-5600**; Portsmouth, 393-8551; Suffolk, **925-6414**; and Virginia Beach, **427-4228**.

FEMA photo by Liz Roll

When high winds or tornadoes strike, the roof of your house is most vulnerable to damage. Proper roof construction is essential, and a few dollars spent during

repair or reconstruction can save thousands in future storm damage.

The connection between the roof, walls and foundation must be strong enough to

CLIP AND SAVE

IMPORTANT PHONE NUMBERS

Federal Agencies

FEMA Registration 800-462-9029
 (TTY for hearing/speech-impaired) 800-462-7585
 Disaster Information Helpline 800-525-0321
 (TTY for hearing/speech-impaired) 800-660-8005
 FEMA Fraud Detection 800-323-8603
 National Flood Insurance Program 800-720-1090
 Natural Resources Conservation Service 706-546-2272
 Small Business Administration 800-659-2955
 Internal Revenue Service 800-829-1040
 (TTY for hearing/speech-impaired) 800-829-4059
 Housing and Urban Development Hotline 800-669-9777
 Department of Veterans Affairs 800-827-1000

State Agencies

Crisis Counseling (Call Collect) 804-786-3906

Dept. of Agriculture and Consumer Services 804-287-1580
 Dept. of Health (Vital Records) 804-225-5000
 Dept. for Aging 800-552-3402
 Dept. of Social Services (Food Stamps) 800-552-3402
 Dept. of Taxation
 Individual Taxes 804-367-8031
 Business Accounts 804-367-8037
 Dept. for the Rights of Virginians With Disabilities 800-552-3962
 Dept. of Professional and Occupational Regulation 804-367-8504
 State Fire Marshal (Building Codes) 804-371-7153
 Virginia Bureau of Insurance 804-371-9741
 Virginia Department of Emergency Services 804-897-6500
 Virginia Lawyers' Service 800-552-7977

Volunteer Agencies

American Red Cross 800-272-2684