

# RECOVERY



F E M A  
I S S U E 2

PEOPLE HELPING PEOPLE

T I M E S



F L O R I D A / M A R C H 2 6 , 1 9 9 8



FEMA photo by Gene Romano

FEMA disaster workers test some of the high-tech equipment installed in rented RVs that serve as mobile disaster recovery centers to speed assistance to storm victims.

## RVs HELP DISASTER VICTIMS

Self-contained, hi-tech, efficient and cozy. That's how some people describe the two rented, 34-foot recreational vehicles the **Federal Emergency Management Agency (FEMA)** is using to speed disaster assistance to victims of Florida's recent flooding and tornadoes. It marks the first time RVs have been used in Florida as mobile disaster recovery centers.

Paul Fay Jr., federal coordinating officer for the massive recovery operation in the now soggy "Sunshine State," points out that more Florida counties than ever before – 54 of 67 - have been declared eligible for federal disaster assistance.

"We needed a speedy way to put our message and services before the many thousands of storm victims across the depth and breadth of the state," Fay said.

Fay explained that FEMA is currently operating six fixed recovery centers in the more populous disaster counties. One mobile recovery center can visit at least three hard-hit disaster sites in a week. As river crests

rise to threaten other areas, RVs can be temporarily deployed, and return, if necessary, to previously visited locations.

Two mobile recovery centers will be rendering up-close-and-personal service to victims who want to check on the status of their disaster applications or to find out more information about the many aid programs available.

The vehicles are equipped with laptop computers linked to the National Processing Service Center in Denton, Texas. An applicant for federal and state assistance merely cites his or her control number assigned when the individual first called the FEMA registration number (1-800-462-9029). The ADAMS System, as it is known, immediately displays the applicant's status on the computer screen.

"What really makes the difference to those of us who suffered storm damage is you people (state and federal representatives) are here to help," Old Town resident Ralph Bowling said.

### Apply Now for Disaster Aid

More than 10,000 Floridians in 54 counties registered for assistance in the first three months after President Clinton declared a federal disaster in the tornado and flood-stricken parts of the state.

"We want to get as many flood victims as possible registered so they can get the help they need to get back on their feet," Federal Coordinating Officer Paul Fay Jr. said.

Shirley Collins, the deputy state coordinating officer, added that flood victims should not wait for insurance settlements before registering for disaster assistance to cover uninsured or underinsured losses.

"Apply now to protect your ability to get help in case you find out later that you need it," Collins said.

By the end of March, more than \$3.5 million in FEMA disaster housing checks will have been issued to Floridians. The Individual and Family Grant Program has disbursed almost \$1.5 million.

The U.S. Small Business Administration has approved more than \$6 million in low-interest disaster loans to disaster victims.

Estimates are that more than \$100 million will go to local governments for flood-fighting and debris removal.

APPLY BY PHONE

1-800-462-9029  
(TTY: 1-800-462-7585)

8 a.m. to 6 p.m.  
Mon. through Sat.

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 Florida affected by the El Niño storms. This has been an extremely rough year for thousands of Floridians. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings.

In the five years I have been at 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.

We must change the way America deals 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 and reduce the effects of natural disasters – before they occur. Our goal is to build disaster-resistant communities in every state. It will take efforts by local governments, businesses and each individual to make this a reality.

President Clinton and I are committed to providing all the resources necessary 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 building disaster-resistant communities through *Project Impact*. I hope you will join in that effort. For more information about *Project Impact*, call 770-220-5400.

## WHERE TO FIND HELP

Florida residents in the disaster-declared areas can apply for disaster assistance by calling the **Federal Emergency Management Agency (FEMA)** toll-free number, **1-800-462-9029**, or, if you have a speech or hearing impairment, **TTY 1-800-462-7585**.

“The toll-free number makes it easy for anyone affected by the disaster to begin the process of applying for the various kinds of aid that may be available,” Federal Coordinating Officer Paul Fay Jr. said. “Disaster victims shouldn’t hesitate to ask for help.”

Disaster recovery centers are operating in

some disaster-declared counties, offering an opportunity to learn about programs to aid your recovery.

Representatives of various federal, state and voluntary agencies at the center provide information about emergency services, housing assistance, disaster unemployment assistance, disaster loans and grants for serious disaster-related needs.

If you cannot live in your home because of the disaster, you may be eligible for funding to cover rent while essential repairs to your property are being made. Lists of available rental homes and apartments can be found in recovery centers.

## Crisis Management Help Is Available

FEMA has allocated more than \$260,000 for crisis management activities, including crisis counseling, for Florida residents in federally declared disaster counties

Those who need emotional support as a result of this disaster can receive counseling free of charge.

According to Linda Burkhart, the crisis counseling program manager, people “are having normal reactions to an abnormal situation. They will regain a sense of balance, but they need to talk with people who can help them deal with stress.”

In addition to short-term counseling and referral for psychotherapy, available services include public education, hotlines, outreach and follow up.

“This is not mental health as usual,” Burkhart said. “We want to make sure basic needs are met, and from there rebuild dreams and self esteem.”

For more information on counseling services offered to disaster victims, call the Crisis Counseling Hotline at **888-532-4006** or the FEMA Helpline at **1-800-525-0321** (or **TTY 1-800-660-8005** for the speech- and hearing-impaired).

Staff at the recovery centers also can help you learn how to prepare for future disasters and what steps you can take to reduce the amount of damage to your property.

Centers operate 8 a.m. to 6 p.m., six days a week. Local media will carry notices when a center is scheduled to close permanently.

To get the location of a disaster recovery center near you, or, if you are unable to visit a center, to get answers to your disaster-related questions, call the FEMA Helpline, **1-800-525-0321** (**TTY 1-800-660-8005**, for those with hearing or speech impairments).

# HELP ON THE ROAD TO RECOVERY

Floods and tornadoes that imperiled Florida, beginning on Christmas Day, have resulted in massive recovery efforts by federal agencies and state and local disaster officials.

Almost \$100 million has been earmarked for transfer to the state for affected local governments for debris removal, emergency protective measures and repairs to public facilities such as roads, bridges, and public utilities.

Only 13 of Florida's 67 counties remain undeclared for some form of federal and state disaster assistance.

## Federal Agencies

More than 300 **Federal Emergency Management Agency (FEMA)** employees, most from Southeastern states, have traveled to Florida to administer a variety of programs to help flood and tornado victims recover.

As of the end of March, more than 4,000 victims have received disaster housing assistance totaling over \$4 million.

The state-administered Individual and Family Grant Program (IFG) has approved 600 applications and an estimated amount of \$1.5 million to help victims meet serious needs not covered by insurance or other federal and state programs.

Fixed recovery centers remain open in Columbia, Dixie, and Suwannee counties.

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).*

Two mobile disaster recovery centers (MDRCs) are servicing the Florida Panhandle and the remaining declared counties. An itinerary for the mobile centers is available through the local media or by calling the FEMA Helpline.

The **U.S. Small Business Administration (SBA)** through March 22 has approved 22 business loans valued at \$799,500 and 300 home loans valued at \$5,366,300.

The **Internal Revenue Service (IRS)** is providing tax advice, including information about possible casualty-loss deductions for disaster damages. Filing deadline for disaster victims is extended until May 30.

## State Agencies

The **Department of Transportation** has provided a total of 111,000 sandbags to nine counties to hold back encroaching water. Road signs and barricades have been erected to direct traffic as needed. The department continues to monitor flooding conditions in affected areas.

The **Department of Health** is conducting bacteriological testing on numerous private water wells. Water buffaloes are being distributed to assure availability of potable water.

The **Public Service Commission** continues to monitor the power and gas outages that affect many Florida Panhandle communities.

The **Department of Law Enforcement** currently is augmenting local law enforcement with 99 officers in the Suwannee River Basin and the Panhandle counties.

## Volunteer Agencies

The American Red Cross is currently operating three shelters in flooded areas. To date, 80,000 hot meals have been prepared.

The Florida Department of Community Affairs continues to report outstanding efforts on the part of local church and civic groups to help with sandbagging and the distribution of donated goods. Until further notice the number to call for making donations to Florida disaster victims is 850-219-3060.

## Mud, Mildew? How to Get Rid of It

Mud and mildew can be challenging when trying to get your life back to normal

### Mud May Pose Hazards

Mud left behind by floodwaters may contain health hazards. It is important to get rid of mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use a soap containing disinfectants to wash when you are done.

### Solving Mildew Problems

High humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

### A Word of Caution

When using household cleaners, disinfectants and bleach, always follow directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

## 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.

## LEGAL AID AVAILABLE TO DISASTER VICTIMS

Free, disaster-related legal aid is only a phone call away for victims of Florida's recent storms and floods. By calling **1-800-310-7029**, people in disaster declared counties who suffered storm-related losses and resulting legal problems can get help.

The telephone line will operate 24 hours a day under the auspices of the Hillsborough County Bar Association's Young Lawyers Division. A lawyer will respond within 48 hours after receiving a request on the toll-free number.

Volunteer attorneys from Hillsborough and surrounding counties are staffing the effort. Legal service available includes: assistance with insurance claims; counseling on mortgage foreclosure problems; help with home repair contracts; assistance in consumer protection matters; counseling on landlord/tenant problems; replacement of wills, and other important legal documents destroyed in a disaster; drafting of powers of attorney; estate administration; preparation of guardianships and conservatorships; and the referral of individuals to local and state agencies for further assistance.

Congress established the disaster legal aid program in 1978. The Federal Emergency Management Agency (FEMA) and the American Bar Association activate it when the president declares a major disaster.

"In the aftermath of a disaster, the volunteer efforts of attorneys are a commendable contribution toward easing the trauma suffered by victims," said FEMA's Federal Coordinating Officer Paul Fay Jr.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



FEMA photo by Gene Romano

*SBA representative answers some questions about loan application from disaster victims.*

## SBA LOAN 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 disaster damage to private property owned by individuals, families and businesses which is 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 every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA toll-free number 1-800-359-2227.

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

A. Yes. If your property is located in within 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 temporary 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. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

### **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.



FEMA photo by Gene Romano

Old Town resident shows state and FEMA representatives how far the water is from the main floor of his home, which is in the background.

## THINK ABOUT FLOOD INSURANCE

Floods are the most common natural disaster, and maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many Florida residents found out in the aftermath of flooding, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood 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 — the same one, for example, who handles your home owner or automobile insurance.

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.

Even if your neighborhood is not in a floodplain, flood insurance is a advisable. Floods can — and do — occur almost anywhere. Nearly 30 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **1-800-427-4661**.

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

## Check for Fraud

The Federal Emergency Management Agency (FEMA) and the Florida Division of Emergency Management 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 Paul Fay Jr. 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. Personal 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 (TTY: 1-800-462-7585)** to withdraw or correct an application.

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DR 1195

# PREPARING FOR THE NEXT FLOOD

It's not too early to think about flood preparedness.

"Year after year, flooding is the leading cause of property loss from natural disasters in this country," Federal Coordinating Officer Paul Fay Jr. said. "People need to think about what they'll do the next time floodwaters approach."

Here are some ways you can protect your family and belongings from danger before the next flood:

- **Floodproof your home.** Make all appropriate structural and environmental changes to your home and property to limit the possibility of flood damage. Call the **FEMA Helpline at 1-800-525-0321** to find out more.

- **Purchase flood insurance.** Even if you have floodproofed your home, you still need insurance to protect you from unexpected events and floods that are not presidentially declared disasters. Homeowner insurance policies do not cover flooding. You may purchase flood insurance even if you have been flooded before.

- **Plan ahead.** Know the terms used to describe flooding. A "flood watch" means flooding is possible. A "flood warning" means flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

- **Make an evacuation plan.** Know your community's flood evacuation routes. Get in the habit of keeping a full tank of gas in your car. Know how to shut off electricity, gas and



*Joe Myers, director of the Florida Division of Emergency Management, talks with National Guardsmen about possible evacuation of areas in northern counties.*

FEMA photo by Gene Romano

water and have the tools you would need on hand. And make arrangements to take your pets to a kennel or a friend's home on higher ground.

- **Stay in touch.** Decide how you and your family members will contact each other and where you will go if you are separated during an approaching flood.

- **Make a record of your personal property.** Photograph or videotape your belongings and keep the records in a safe place.

- **Store valuables.** Keep insurance policies, deeds, property records and other important

papers in a safe place away from your home.

- **Assemble a flood supply kit.** It should include first-aid supplies and required medications, canned food and a can opener, at least three gallons of water per person, protective clothing or rain gear, bedding or sleeping bags, a battery-operated radio, a flashlight with extra batteries and special items for infants and the elderly.

"Flood preparedness works to reduce the impact of disaster or avoid the danger altogether," Fay said. "That can give us some peace of mind."

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 .....	800-427-4661
U.S. Small Business Administration .....	800-359-2227
Social Security Administration .....	800-772-1213
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 .....	888-838-7697

### State Agencies

Attorney General (Consumer Fraud).....	850-414-3600
Dept. of Insurance.....	850-922-3100; 800-22-STORM
Dept. of Agriculture.....	800-435-7352
Elder Helpline.....	800-963-5337
Veterans Affairs .....	850-487-1533
Dept. of Labor and .....	Contact nearest jobs & benefit
Employment Security .....	Office (see listing for Dept. of
Legal Services .....	Labor in govt. pages)
Crisis Counseling.....	800-310-7029
	888-532-4006

### Other Service Providers

American Red Cross.....	Call local chapter
Humane Society.....	850-386-3435
Salvation Army.....	800-758-2269