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## RECOVERY

PEOPLE HELPING PEOPLE

TIMES

F E M A  
ISSUE 1

T E X A S / N O V . 9 , 1 9 9 8



National Guard troops deliver water to one of many residents in the flooded Thomaston area who lost their water supply.

FEMA Photo by Wim Henderson

## APPLY NOW FOR DISASTER AID

The severe storms, flooding and tornadoes that began battering Texas Oct. 17 caused the third federal disaster declaration for the state since the summer. On Oct 21, President Clinton declared 20 counties federal disaster areas after receiving a request for federal assistance from Gov. George W. Bush. On Oct. 23, five more counties were added.

The declaration enables the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help victims of the flooding in Texas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Tom Millwee, state coordinator of the Texas Division of Emergency Management, said.

The aid, to be coordinated at the federal level by FEMA, can include funds to help pay for temporary housing, minor home

repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover uninsured or underinsured private and non-farm business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to sign up promptly for assistance during the application period. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people who have worked all their lives to accumulate family belongings only to lose them," Witt said.

Witt named Robert E. Hendrix to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Hendrix said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Information  
About Disaster Assistance

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

**If you have insurance:** Many programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

**Information you will need:** When you apply for assistance, you will be asked your name, address of damaged property, phone number where you may be reached and description of your losses.

**After you apply:** A trained FEMA inspector will make an appointment to visit to your property within 10 days.

**When to expect a check:** About 10 days after a FEMA inspector's visit, if eligible, you can expect a housing assistance check.

**Role of the U.S. Small Business**

**Administration (SBA):** SBA makes low-interest loans to renters, homeowners, non-farm businesses of all sizes and private, nonprofit organizations that are not fully covered by insurance.

**Grants vs. loans:** If you believe you cannot afford a loan but were referred to the SBA, it is important for you to return your completed application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for an SBA loan.

APPLY BY PHONE

1-800-462-9029

(TTY: 1-800-462-7585)

7 a.m. to 7 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 Texas affected by severe storms, flooding and tornadoes. This has been a rough time for many Texas residents. 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 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 natural 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*.

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

## STATE COORDINATOR-TEXAS DIVISION OF EMERGENCY MANAGEMENT

TOM MILLWEE

Many people will remember Oct. 17, 1998 and the days since then as a life-changing time. They also should remember it as a time when neighbors, volunteers and government employees teamed up to save lives, protect property and begin the recovery process.

As we deal with the aftermath of these storms, we should pause to thank the many people who continue to work together to speed recovery.

We should remember the firefighters, law enforcement officers and others who worked with fierce determination in the worst conditions to complete rescue operations. We must remember the volunteer organizations that mobilized, literally within minutes, to provide vital support to the people affected by the storms and floods. We also must recognize the storm victims who often were more concerned about others than themselves as they rushed to help one another.

We must remember strangers who, by the scores, are offering help – be it from across the street or across the country. We must recognize the teamwork of local, state and federal government officials who are bringing numerous programs into play to speed the disaster recovery process.

Wherever we turn, we see people helping people with concern and compassion that will last much longer than the rain and the floods.

We at the Division of Emergency Management will not let you down; our job is to make sure we recover as individuals, as communities and as a state.

C L I P A N D S A V E

## 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
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

State Bar of Texas . . . . .	800-504-7030
State Energy Conservation Office (Appliance Replacement) . . . . .	512-463-1770
Attorney General. . . . .	800-337-3928

### Commission on Protective and

Regulatory Services . . . . .	800-252-5400
Department of Agriculture. . . . .	512-463-7476
Department of Health . . . . .	800-252-8263
Department of Housing & Community Affairs, Rental Assistance . . . . .	800-237-6500
Department of Human Services. . . . .	800-582-5233
Department of Insurance. . . . .	800-252-3439
Department of Public Safety . . . . .	800-525-5555
Department of Transportation . . . . .	800-452-9292
Natural Resource Conservation Commission. . . . .	512-239-6020
Environmental Hotline . . . . .	800-253-2687
State Comptroller . . . . .	800-252-5555
Workforce Commission, Unemployment. . . . .	512-463-2999

### Voluntary Agencies

American Red Cross . . . . .	877-443-7591
Salvation Army . . . . .	800-725-2769

# HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of the storms that began Oct. 17 and are located in the declared areas may be eligible for assistance. The declared counties are Austin, Bastrop, Bexar, Burelson, Caldwell, Calhoun, Colorado, Comal, DeWitt, Fayette, Fort Bend, Goliad, Gonzales, Guadalupe, Harris, Hays, Jackson, Karnes, Montgomery, Refugio, Travis, Victoria, Waller, Wharton and Wilson.

## DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners 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. Homeowners may also be eligible for assistance to mitigate against future losses.

## HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. An additional loan is available to qualified homeowners for mitigation measures to reduce future damages. 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

Non-farm businesses of all sizes and private, 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. Eligible borrowers may obtain an additional loan for mitigation purposes. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## CONSUMER SERVICES

Assistance is available to file consumer

complaints about disreputable business practices and other problems.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available for those out of work due to the disaster, including self-employed persons and others not covered by regular unemployment. Apply at your local unemployment office.

## 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 Texas Attorney General's Office of Consumer Protection. Legal assistance and/or referrals may be available by calling the State Bar of Texas.

## INSURANCE INFORMATION

Assistance is available from the Texas Department 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.

## Out of Work Because of the Disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal disaster unemployment assistance program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster.

The program is designed to help self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

What is the first thing I need to do?

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

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be eligible if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

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).***



## Take Steps Now to Avoid Future Damage

You can take steps right now to limit damage to your home if flooding strikes again. FEMA may be able to help. If you are eligible for disaster housing assistance, you may also be eligible for funds to take one or more of the following measures:

Install interior floodwalls to protect utilities and appliances against low-level flooding.

Relocate the main electric panel to an upper floor or elevate it to a recommended 12-inch safety margin above the base flood elevation.

Elevate washer/dryer, water and/or central heating and cooling systems. The heating and cooling systems also may be suspended with sufficient reinforcement of the ceiling joists.

Anchor the fuel storage tank to prevent floating and overturning.

Visit FEMA on the World Wide Web  
<http://www.fema.gov>

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DR 1257



*A resident of the Common Bridge area of New Brunfels sorts through papers rescued from her flooded home.*

## SBA LOW-INTEREST LOANS

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as non-farm businesses of all sizes. These SBA loans fund repairs of damages to private property that is not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Non-farm businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.