



Florida Disaster



Recovery

People Helping People

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A FEMA representative registers disaster victims for assistance when they call the toll-free number.

Irene batters Florida

As Hurricane Irene swept through south Florida, Gov. Jeb Bush asked for federal assistance to cope with the newest wave of flooding. In response, President Clinton issued a major disaster declaration for 18 Florida counties on Oct. 20.

"I applaud the quick and positive response by the President and the Federal Emergency Management Agency (FEMA) to our request for federal aid as we continue to help the victims of Hurricane Irene," Bush said. "This federal aid, coupled with efforts at the state and local levels, means Floridians can receive help to get their lives back to normal as quickly as possible."

A wide range of programs is available to eligible applicants for disaster assistance, which is coordinated at the federal level by FEMA. Assistance can include grants 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 are available to cover residential and business property losses that are not fully insured.

"It's really tough when people lose family possessions they have worked all their lives to accumulate," FEMA Director James Lee Witt said. "That is why we are encouraging people and communities to take steps to protect themselves from future disasters."

Witt named David Rodham to coordinate the federal relief effort.

Rodham urged everyone who suffered losses from Hurricane Irene to call the toll-free registration number.

"We want to help people as quickly as we can," Rodham said.

IMPORTANT RECOVERY INFORMATION

- Register By Phone
People who suffered the effects of Hurricane Irene and live in a disaster-declared county are urged to begin the application process by calling 1-800-462-9029 (TTY 1-800-462-7585 if you are speech- or hearing-impaired).
- Disaster Housing Assistance
The Federal Emergency Management Agency (FEMA) may provide grants to pay for alternate rental housing, essential repairs to make the home livable 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. (See page 4.)
- National Flood Insurance
Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 1-800-720-1090 for information. (See page 5.)
- Project Impact
Communities can form partnerships among businesses, individuals and government to reduce damage from future storms. (See page 6.)

Apply by Phone
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 8 p.m.
Seven Days a Week
TOLL FREE



A message from
PRESIDENT
Bill Clinton

My heart goes out to all people in Florida who were affected by Hurricane Irene.

This has been a rough time for residents as you repair damaged roofs, clean up debris and try to preserve your precious keepsakes and belongings. It is hard to do all this. Recovering from hurricanes is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Florida be eligible to register for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people impacted by Hurricane Irene Godspeed in your recovery.



A message from
GOVERNOR
Jeb Bush

Just about a month ago, massive Hurricane Floyd skirted along Florida's coast causing more than 2 million people to evacuate. Although we were lucky that the damage was relatively light, Hurricane Irene has shown us that even though it was far less intense than Floyd, we need to take these storms seriously.

I asked the White House to make assistance programs available to people who suffered losses as a result of Hurricane Irene. I am happy to say that request was granted quickly. There are local, state and federal emergency management people in the affected areas to help speed recovery efforts. Federal assistance will allow victims to receive disaster housing aid, low interest loans and, in some cases, individual grants for serious needs not covered by other programs.

I also have asked that federal funds be made available to help local governments repair and rebuild infrastructure such as roads, parks and bridges damaged as a result of the storm.

We have learned some valuable lessons from this storm. As we start to rebuild our communities and help citizens' lives get back to normal, we must always remain aware of the consequences that can occur as a result of Mother Nature.

Filing a flood insurance claim

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property which presents a health hazard or which may

hamper clean-up operations. Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Good records can speed up settlement of your claim.

When you register for disaster aid

If you are eligible for a grant to pay for alternative rental housing, essential repairs to make your home livable or help if you are facing eviction or foreclosure because of the hurricane, you may have the grant deposited directly to your checking account.

Just be sure to have a check from your account to refer to when you register for assistance.

Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of Hurricane Irene and are located in the declared counties may be eligible for assistance. Declared counties are: Brevard, Broward, Collier, Glades, Hendry, Highlands, Indian River, Martin, Miami-Dade, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Polk, St. Lucie, Seminole, and Volusia.

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 aid.

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 assets. For small businesses, 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.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm owners and others not covered by regular unemployment. Apply at your local

PROGRAMS

Types of help available

unemployment office.

CONSUMER SERVICES

Assistance is available to file 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 Farm Service Agency 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 refunds.

MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

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 state Department of Agriculture and

Consumer Services. Legal assistance and/or referrals may be available by calling the Florida Bar Association.

INSURANCE INFORMATION

Assistance is available from the Florida 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.

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 caring.
- 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.

Unemployed by the disaster?

If you are self-employed and have lost work or business in the wake of the recent hurricane, you may be eligible for help.

Disaster Unemployment Assistance (DUA), a federal disaster program funded by FEMA and administered by the state, may provide you with a weekly check. The amount of the check is determined by state guidelines.

The program is designed to help those not normally covered by unemployment compensation, such as the self-employed, farm workers, fishermen and tradesmen.

In order to be eligible for DUA benefits you must be out of work, have lost substantial income or exhausted all entitlement to regular unemployment benefits as a direct result of the hurricane.

Applicants in disaster-declared counties may file at the local unemployment office.



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, you should contact the federal or state Equal Rights Officer.



Individual help is available from SBA representatives at Disaster Recovery Centers.

SBA

**Not Just for
Businesses**

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 businesses of all sizes. These SBA loans fund repairs of damages to homes, businesses and private property that are 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. Homeowners and renters may borrow 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.

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 affected by the disaster, even if they had no property damage. Small business 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.

Call 1-800-359-2227 or visit SBA's website at www.sba.gov.



FEMA community relations representatives visit disaster victims to provide them with disaster aid information.

FEMA photo by Tai Harrington

MUD, MILDEW? HOW TO GET RID OF IT

Mud in your house and car and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

MUD MAY POSE HAZARDS

The mud left behind by rain and surge waters may contain health hazards. It is important to get rid of this 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 your hands when you are done.

SOLVING MILDEW PROBLEMS

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew problems 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 the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

Think about flood insurance

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of Hurricane Irene, 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.

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. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a 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. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

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



Recovery is published by the Federal Emergency Management Agency and the Florida Department of Community Affairs with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

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Relieved but ready in Deerfield Beach



A Deerfield Beach resident installs hurricane shutters as part of that community's active participation in Project Impact.

With seven major hurricanes hitting Deerfield Beach in the past 75 years, homeowners in the coastal community know that Irene wasn't their last hurricane.

That's why, since 1997, Deerfield Beach has been an active participant in *Project Impact: Building Disaster Resistant Communities*, a nationwide initiative that challenges communities to take proactive steps to reduce future disaster damages.

"People are usually surprised how easy it is to have a house that can withstand a hurricane," says John Pisula, public affairs specialist with State Farm

Insurance, which designed the Good Neighbor House in Deerfield Beach.

The Good Neighbor House was constructed to withstand a Category 5 hurricane with 156 mile-per-hour winds. Purposely built in harm's way, the model house demonstrates how



common-sense building materials and techniques can protect a structure from hurricanes.

"People usually think it's going to be more difficult or expensive," says Pisula, who estimates that many hurricane-proofing measures — such as impact-resistant windows and increasing the number of nail shingles — can be added to a house for an extra 5 percent of the total cost of the structure.

"When you consider that the Good Neighbor House is the model for disaster-resistant homes, our city is really moving toward total disaster resistance," Larry Deetjen, city manager of Deerfield Beach said.

In keeping with the goals of *Project Impact*, the Deerfield Beach Chamber of Commerce building has been retrofitted with hurricane-resistant windows. Shutters are going up at the city hall and the local high school, which also doubles as the city's disaster shelter.

Doing their best to prepare for the worst, the people of Deerfield Beach are taking pride in taking responsibility for the safety of their community.

To learn more about disaster resistant measures you can take, visit FEMA's website at www.fema.gov or call the *Project Impact* Hotline at 1-800-227-4731. For information about State Farm's Good Neighbor House, check out www.statefarm.com.



CLIP & 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) . . 800-462-7585
- 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
- Social Security Administration 800-772-1213

- Veterans Affairs 800-827-1000
- U.S. Small Business Administration . . . 800-359-2227

■ STATE AGENCIES

- Dept. of Insurance Consumer Hotline . . 800-342-2762
- Dept. of Agriculture and
Consumer Services 800-435-7352
- Dept. of Labor and Employment/
Disaster Unemployment Assistance . . 800-681-8100
- Dept. of Legal Affairs/Price Gouging. . . 800-329-6969

■ VOLUNTARY AGENCIES

- American Red Cross 888-853-5001