



FEMA

CALIFORNIA
Dec. 30, 2003
Vol. 2

Published by the
U.S. Department of
Homeland Security/FEMA
and the
California Governor's
Office of Emergency
Services

Apply by Phone
800.621.FEMA (3362)
TTY: 800.462.7585

8 a.m. to 6 p.m.
Mon. through Sat.,
until Jan. 9

Recovery Times



Although he lost his garage, John Lucas saved his home and other structures by taking preventive measures. FEMA photo by Michael Raphael.

Taking Personal Responsibility Can Pay Off

In early 2003, John Lucas spent thousands of dollars to install a fire protection system for his Cedar Glen Mountain area home. During the fierce wildfires that swept through recently, his investment paid off. Almost all the structures in the canyon burned down, including Lucas's garage. His house survived intact.

"We had to plan for the worst and hope for the best," said Lucas, who, with his wife, has lived in the house for the past seven years.

Lucas is among the residents in Southern California taking personal responsibility for reducing fire risks on their property. Measures range from low-cost brush clearing to sophisticated sprinkler systems and fire-resistant roofs. Lucas went for maximum protection.

He spent \$26,000 on a powerful water pump, hundreds of feet of fire hose, and two 5,500-gallon storage tanks devoted strictly to fighting fires. He also had trees stricken by bark beetles on his two-acre property cut down and removed, at a cost of \$40,000, because of the "fuel buildup" in the area.

Lucas, a contractor who worked as a firefighter while in college, also foamed everything with a special firefighting substance. He had five separate stretches of hose going to edges of his property which were set on "splitters," that held up the ends of hoses with sprayers attached.

Lucas planned ahead and his foresight saved his house.

APPLY NOW FOR DISASTER AID

State and federal disaster officials are urging residents and business owners who suffered damages from the recent wildfires in five disaster-declared counties – Los Angeles, Riverside, San Bernardino, San Diego and Ventura – to register for assistance by the Jan.9 deadline.

"We can't replace everything people lost in the wildfires, but we can give them the helping hand they need to get back on their feet," said State Coordinating Officer Dallas Jones of the California Governor's Office of Emergency Services.

Federal Coordinating Officer William Carwile, III of the Federal Emergency Management Agency added that fire victims should not wait for insurance settlements before registering for assistance to cover uninsured or underinsured losses.

"Apply now to protect your ability to get help if you find out later that you need it," said Carwile.

To register, homeowners, renters and business owners should call FEMA's toll-free line at **800-621-FEMA (3362)**. The TTY number is 800-462-7585.

CULTIVATE FIRE-SAFE LANDSCAPING

Improper landscaping around homes in wildfire areas of San Bernardino and Riverside counties is worrisome because it can greatly increase the risk of fire damage. The amount of cleared space around a home is directly related to a home's ability to survive wildfire. Removal of grasses, brush, trees and other common fuels improves the odds that the structure will survive.

State and federal fire officials offer the following guidance:

Grasses: Mow grasses low in areas close to the house, garage, outbuildings, decks and trees with low-growing branches. You can gradually increase the height of grass that grows farther from these places, but it should be no higher than eight inches.

Wildflowers: Tall, dense patches of wildflowers can be powerful fuel for fires, particularly when the flowers are in the dormant stage. Plant wildflowers in widely separated beds. The beds should be separated by gravel walkways, rock retaining walls or low grass areas. Do not place flowers near structures, unless beds are frequently irrigated and promptly removed when they become dormant.

Shrubs: Shrubs in wildland fires can serve as "ladder fuels," enabling fire to travel from the ground into shrubs and from there to trees. Low-growing, non-resinous varieties of shrubs should be planted in small clumps away from each other and away from trees. Do not place them directly beneath windows or vents or where they might spread under wooden decks.

Trees: Trees can be a significant source of firebrands and, when burning, can ignite nearby shrubs, trees or structures. Consult with local plant specialists on the best trees to plant in your area. When planting trees, do not place them near structures and allow plenty of room between trees.

Fire Prevention Checklist

The deadly wildfires that struck Southern California served as a reminder of the hidden dangers lurking in the forests and brush-covered open spaces and canyons surrounding homes and businesses. Trees and chaparral, normally valued as part of the natural environment, became fuel for fast-moving, wind-driven flames. Thousands were forced to evacuate, and 22 lost their lives. In the five disaster-declared counties, wildfires charred a total of 739,247 acres, destroyed 3,631 homes and damaged 152 others.

If your home is near an area vulnerable to wildfires, you can take steps to limit the potential damage fire can do to your property.

The U.S. Fire Administration offers the following tips.

Fireproofing your property

Keep lawns trimmed, leaves raked and the roof and rain gutters free from debris such as dead leaves.

Stack firewood away from your house.

Store flammable materials, liquids and solvents in metal containers at least 30 ft. away from structures and wooden fences.

Thin trees and brush within 30 ft. around your home to create a "defensible space." Remove dead and low-hanging branches. For specific clearance requirements, check with local officials.

Provide access for emergency vehicles by having properly constructed driveways and roadways at least 12 ft. wide and adequate turnaround space. Check with your local fire district.

Protecting your home

Use fire-resistant, protective roofing and materials such as stone, brick and metal. Avoid using wood, where possible.

Cover all exterior vents, attics and eaves with metal mesh screens.

Install multi-pane windows, tempered safety glass or fireproof shutters to protect large windows from radiant heat.

Use fire-resistant draperies for added window protection.

Have chimneys, wood stoves and all home heating systems inspected and cleaned annually by a certified specialist.

Questions about FEMA assistance?

Call: 800.621.FEMA (3362)
TTY: 800.462.7585

A Good Time to Think about Flood Insurance

U.S. SMALL BUSINESS ADMINISTRATION (SBA) Q&A

The wildfires in San Bernardino and Riverside counties that stripped vegetation from hillsides have increased the risk of flooding and mudflows. One way to help protect yourself from the financial cost of such damage is to maintain a flood insurance policy. Homeowners' 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 homeowners 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.

On a single-family home, you may purchase flood insurance coverage up to \$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 or is declared by the administrator of the U.S. Small Business Administration (SBA).

Most floods are not federal disasters. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared federal disasters, the aid available is limited. Most assistance is in the form of SBA loans.

Even if your neighborhood is not in a floodplain, flood insurance is advisable, since floods can, and do, occur anywhere.

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

Flood Hazard Maps Available

The dramatic increase in flood risks in and around areas burned by the wildfires has prompted disaster officials to create new flood hazard maps to help inform residents and local governments.

The Post-Fire Advisory Flood Hazard Maps are available on the Internet at <http://www.capostfirefloods.net>.

The maps do not replace the current Flood Insurance Rate Maps (FIRMS) for determining the flood insurance premiums. The cost of flood insurance for the burned areas will not be changed because of the temporary increase in the flood hazard.

Although federal, state and local agencies are working on hills and mountainsides to protect property and lives, it may take three to five years for the vegetation to recover enough to counter the impact of the wildfires. The burned slopes, stripped of moisture-absorbing vegetation, accelerate the runoff.

Residents and business owners in and around the burned areas in the disaster-declared counties are urged to buy flood insurance to help protect them from future flood and mudflow losses. For more information, call your county or city public works department.

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

A. SBA is the main 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 an SBA disaster loan?

A. SBA has loan officers in every disaster recovery center and SBA center to provide one-on-one assistance 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 800-488-5323.

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 deductible.

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 if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you may not be considered for other forms of aid.



This garden is a model of how fire-resistant plants can be used to create a defensible space. FEMA photo by Michael Raphael

On Pathway to Fire Resistance

Redlands Garden

Southern California homeowners have been visiting a special project in the city of Redlands where they can learn how to replant their yards and use fire-resistant materials to reduce the risks from wildfires.

The Redlands fire demonstration garden – funded in part with a grant from the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) and the California Governor’s Office of Emergency Services (OES) – demonstrates, in a neatly-landscaped area, which plants to use when revegetating property and how to space the plants to make properties more resistant to wildland fires.

“People find out there that fire plantings don’t have to be ugly,” said Leonard Temby, the city’s fire marshal and coordinator of the fire demonstration garden. And the need to consider fire safety is great. More than a third of the city’s land is along the urban-wildlands interface.

In the garden, which is open between 8 a.m. and 5 p.m. weekdays, there are plantings and a small building made of fire-resistant siding, roofing and other materials.

Vegetation shown there is not specific just to Redlands, but could be incorporated into fire-safe revegetation anywhere in Southern California.

Through Redland’s Firesafe 2000 program, funded by a separate \$150,000 FEMA/OES grant, about 48 homeowners each received \$3,000 to pay for clearing excess and fire-prone vegetation, installing irrigation systems and relandscaping with fire-safe plants, in a program administered and monitored by Temby.

Visitors at the garden can follow a winding pathway from the small home-like building through an area featuring planting strategies that showcase a variety of fire-resistant plants.

The garden is designed to show homeowners how fire-resistant landscaping may save homes in the event of wildfires while helping to decrease erosion that can follow fires. The garden also illustrates how to create “defensible space” around structures — space where firefighters can battle a blaze more safely while protecting homes.

LANDSLIDES POSE SERIOUS THREAT

After heavy rainfalls, residents should monitor rain-soaked hillsides for signs of slippage. The combination of heavy rainfall, steep slopes and loose soil can produce landslides or mud flows, often without warning.

To be safe, assume that all drainage in steep areas is subject to dangerous mudflows, especially if the soil is loose and sandy.

Warning signs of landslides include cracks opening in slopes of hills; evidence of the slow, downhill movement of rock and soil; tilting of trees, poles or walls; and visible changes in the slope, such as sags and bumps.

Check outside your home for signs of walls, walks or stairs that begin pulling away from the building. Inside your home, warning signs can include doors or windows that stick or jam for the first time or new cracks that appear in plaster, tile, brick or foundations.

If you have concerns or questions, call your local building officials immediately.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline:
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 FEMA at 800-621-FEMA (3362) TTY: 800-462-7585 or contact the state equal rights office.

Prepare a Family Disaster Plan

It is a good idea to develop a plan of action for you and your family to prepare for the next wildfire or other type of disaster that could strike.

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

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

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 that all family members know where the radio is kept.

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

Teach household members how to turn off utilities. Develop an emergency communication plan. In case family members are separated from one another, develop a plan for reuniting after the disaster. 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.

Assemble a disaster supply kit with items you may need if advised to evacuate. Include the following:

- a three-day supply of water and food that won't spoil
- one change of clothing and footwear per person
- one sleeping bag per person
- a first-aid kit containing your family's necessary prescription medicines
- an extra pair of eyeglasses
- emergency tools
- an extra set of car keys
- a credit card or traveler's checks
- special items for infants, the elderly or disabled family members.

Store disaster kit items in backpacks, duffelbags or other easy-to-carry containers. It's advisable to keep a smaller, more compact version of a disaster kit in your car.

If you are warned that wildfire is threatening your area, activate your family disaster plan.

Listen to your battery-operated radio for reports and evacuation information. Follow the instructions of local officials.

FINDING COPIES OF YOUR LOST RECORDS

As recovery gets under way, you will need records of your finances for short- and long-term financial planning. If your personal financial documents have been lost, you will need to find copies.

Call your insurance agent or company to get copies of your insurance policies, recent billing statements, cash-value statements and other applicable information.

Contact your local credit bureau and financial institutions (banks, credit union) for copies of credit reports, loan applications, bank statements or other such records.

The IRS has copies of your tax records and filings for the last three years. For federal records, call 800-829-1040.

The State Franchise Tax Board, which keeps individual state income tax records, can be reached by calling 800-852-5711.

Are you worried that the recent wildfires may increase the chances that your property will flood?

A San Bernardino County Web site offers a wealth of information that could help residents reduce flood risks. The county has posted a list of locations where residents can obtain sandbags.

It also offers helpful tips ranging from landscaping in the burned-out areas to suggestions on how to fill sandbags to get the maximum benefit.

The information is available at <http://www.co.san-bernardino.ca.us/floodinfo/>

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the California Governor's Office of Emergency Services with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

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Farmers May be Eligible For Disaster Aid

Farmers and ranchers who suffered losses from the recent wildfires may be eligible for disaster assistance. For those in the five disaster-declared counties, the U.S. Department of Agriculture's Farm Service Agency offers emergency loans, the Emergency Conservation Program and the Tree Assistance Program.

Emergency loans are designed to help producers recover the production and physical losses caused by the wildfires. To be eligible, the applicant must be an established family farmer or rancher and be able to provide collateral to secure the loan.

The Emergency Conservation Program is designed to rehabilitate farmland damaged by the fires, specifically when the disaster causes new conservation problems. County FSA committees may set a cost-share level for an applicant of up to 64 percent. Emergency Conservation Program practices to rehabilitate the farmland may include debris removal; fence restoration; and grading, shaping and restoring conservation structures.

Damage from fires caused by arson have not traditionally been eligible for Emergency Conservation Program assistance. Although most of the Southern Califor-

nia fires are suspected of resulting from arson, FSA officials say that in this case, the damage may still be eligible for assistance. Damage resulted not only from the initial blaze, whatever its cause, but from the difficulty in controlling wildfires fanned by high Santa Ana winds. The wind factor may be taken into account when considering eligibility.

The Tree Assistance Program provides payments for eligible orchardists who produce annual crops from trees, bushes or vines for commercial purposes. Applicants must have suffered 15 percent or greater loss in mortality to qualify for a reimbursement of 75 percent of the cost of replanting trees destroyed by the wildfires.

For on-line information, go to www.fsa.usda.gov and <http://disaster.usda.gov>. The Farm Service Agency office for San Bernardino County can be reached at 661-942-9549 ext. 2; for Riverside County at 760-347-3675 ext 2.

For disaster-related information visit FEMA on the Web @ www.fema.gov

IF YOU HAVE TO EVACUATE

If your home is threatened by wildfire, you may be required by law enforcement officers to evacuate.

If a wildfire is threatening your area, listen to your radio for updated reports and evacuation information.

Gather your pets and make plans to take care of them in case you must leave your home on short notice. Arrange for temporary housing with friends or relatives who live outside the threatened area.

Take important papers and mementos that are not stored in fireproof containers.

Wear sturdy, protective clothing and take a change of clothing and shoes for each family member.

Be sure you have a disaster supply kit and an extra set of car keys, credit cards and cash or traveler's checks.

Choose a route away from the fire, if possible.

Watch for changes in the speed and direction of fire and smoke. Keep the radio on for news about the path of the fire.



Clip & Save

FEDERAL AGENCIES

FEMA Registration	800-621-FEMA (3362)
TTY for hearing/speech impaired.....	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program.....	800-720-1090
U.S. Small Business Administration.....	800-488-5323
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
Dept. of Veterans Affairs	800-827-1000

STATE AGENCIES

Dept. of Insurance	800-927-4357; 213-897-8921
Contractors State License Board Hotline	800-962-1125
Franchise Tax Board (Income Tax)	800-852-5711
Board of Equalization (Property Tax)	800-400-7115
Veterans Assistance (CALVET)	800-952-5626
Unemployment Insurance	800-300-5616; 800-326-8937
Disaster Legal Services Hotline	800-310-7029
Crisis Counseling- San Bernardino	888-743-1478
Riverside	909-686-4357

VOLUNTEER AGENCIES

American Red Cross	866-GET-INFO
Salvation Army	317-937-7000