

# RECOVERY



F E M A  
ISSUE 1

PEOPLE HELPING PEOPLE

T I M E S



N E W Y O R K / J A N . 2 2 , 1 9 9 8



Photo by Michael P. Farrell, Albany Times Union

An elderly Plattsburgh resident helps cut some of the branches that fell from trees surrounding his home.

## DISASTER AID AVAILABLE

Severe winter snow and ice storms, high winds and flooding caused havoc in ten counties in New York State, prompting Gov. George E. Pataki to request the affected areas be declared a federal disaster.

Responding to that request, on Jan. 10 President Clinton declared Clinton, Essex, Franklin, Jefferson and St. Lawrence counties a federal disaster area. Lewis County was added on Jan. 12 and Genesee, Monroe, Niagara and Saratoga counties on Jan 21.

The declarations enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help victims of the storm in New York.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Pataki said.

The state and federal aid that results from a

presidential declaration is coordinated at the federal level by **FEMA** and can include grants to help pay for temporary housing, minor home repairs and other disaster-related expenses. 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. (See page 3 for a listing of available aid.)

FEMA Director James Lee Witt urged those who suffered storm damages, including people with insurance, to apply for assistance during the registration period.

"It's really tough when you see so many people suffer," Witt said. "But we'll do what we can to help them recover."

Director Witt appointed Barbara T. Russell to coordinate the federal relief effort.

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

### Important Recovery Information

#### Register by Phone

People in New York State whose homes or businesses sustained damage as a result of the winter storm that began Jan. 5 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) from 8 a.m. to 6 p.m., seven days a week

#### 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

The U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes (but not farms) 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. Call **1-800-427-4661** for information.

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

## PRESIDENT

BILL CLINTON

My heart goes out to all people in New York State who were affected by the winter snow and ice storms, high winds and flooding.

This is the third time in three years that thousands of New Yorkers have had to recover from a disastrous storm. It is hard to do all this and still hold back the tears. Recovering from storms 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 New York be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other 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 of New York impacted by this January winter storm Godspeed in your recovery.



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

## GOVERNOR

GEORGE E. PATAKI

January's ice storm and flooding delivered a devastating blow to the residents across the Empire State. Life came to a standstill in the North Country as 3 inches of ice cut the power to 130,000 utility customers and choked roads with ice and debris. Residents in the Western Tier and the Capitol District were forced from their homes by raging floodwaters.

Once again, New Yorkers have faced adversity armed with tremendous courage, compassion and perseverance. Their problems will not end when the ice melts, the power returns, the water recedes and the roads are opened. As residents and businesses begin to rebuild, they fear the financial impact of the storm will be equally devastating.

We are on the road to recovery, and we are thankful for the quick, positive response by the President and FEMA.

Over the next few weeks, FEMA and state recovery workers will be working in partnership to help storm victims take advantage of the federal programs.

With the approval of federal aid, it is time for you – the storm's victims – to act. You need to register for assistance by calling 1-800-462-9029. I urge you to make that call today.

## DISASTER QUESTIONS AND ANSWERS

**Q. What is the first step I should take to register for disaster assistance?**

A. Call the toll-free registration number **1-800-462-9029 (TTY 1-800-462-7585)** for the speech- or hearing 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 have been referred to. In some cases, you will have to contact the agency directly. If you are applying for disaster housing assistance, a 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 can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide help from other sources.

# HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of severe storms and flooding that began Jan. 5 and are located in Clinton, Essex, Franklin, Genesee, Jefferson, Lewis, Monroe, Niagara, St. Lawrence and Saratoga counties may be eligible for assistance.

## 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

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.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the New York State Emergency Management Office (SEMO) 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**.

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DR 1196

## BUSINESS DISASTER LOANS

Businesses of all sizes and non-profit 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 disaster loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms. The loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures.

## 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, farm/ranch owners 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. Com-

plaints of fraud or other misrepresentation may be filed with the New York State Attorney General's Office of Consumer Fraud. Legal assistance and/or referrals may be available by calling 1-800-310-7034.

## INSURANCE INFORMATION

Assistance is available from the New York State 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.

# USDA Disaster Help Available for Rural Residents

In addition to the federal/state assistance programs available to everyone in the six-county area affected by the disaster, the U.S. Department of Agriculture (USDA) offers help through its Farm Service Agency and Rural Development programs.

**Farm Service Agency (FSA)** provides emergency loans to help established family farm operators cover production and physical losses. Emergency loans for crop, livestock and non-real estate losses are normally repaid in one to seven years, but up to 20 years are allowed in special circumstances. Loans for physical losses are normally repaid in 30 years. Applications for these emergency loans must be submitted by Sept. 10.

In addition, the Disaster Set-Aside program allows certain current FSA borrowers to defer one annual payment to the end of their loan term. Borrowers must first call their local FSA office to find out if they qualify.

For more information about these and other pending programs, call the FSA office for your county.

**Rural Development** (formerly Farmers Home Administration) offers the following help:

- Home repair grants up to \$7,500 for very low income families (age 62 and older) living in rural areas, where there are health and safety issues
- Home repair loans for very low income families up to \$20,000 at 1 percent interest, repayable up to 20 years
- Home repair loans for low and very low income families at 7.25 percent for 33 years, with interest rates subsidized to as low as 1 percent.
- Loans and grants for community water and wastewater disposal projects, telecommunications and technical assistance

For more information about these and other existing programs and to apply for assistance, call the Rural Development office for your county.



Photo by Michael P. Farrell, Albany Times Union

*A toddler takes time out on a gym mat at the Stafford Middle School, which served as a temporary shelter in Plattsburgh.*

## SBA LOW-INTEREST LOANS

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses (but not farms). SBA loans are offered to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. 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. Renters are eligible for loans to replace 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 will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace dis-

aster-damaged real estate, machinery and equipment, inventory and other assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers 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 affected financially 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.

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).*



Photo by Michael P. Farrell, Albany Times Union

An inmate on a work crew from Chateaugay State Correctional Facility helps clear fallen trees from Route 9 in Champlain.

## Use Caution When Operating Portable Generators

Many North Country residents, farms and businesses are turning to portable generators to temporarily supply their electrical needs during the massive power restoration efforts now underway. Emergency management officials offer the following guidelines to operate generators safely:

**Connections:** Before installing generators, shut off the main circuit breaker in your electrical service panel. Make sure your electrical service is cut off from the utility's electric lines. If possible, have your generator installed by a qualified electrician. Farmers, businesses and other high-demand power users attempting to supply both 220 volt, three-phase power and 110 volt, single-power should consult a licensed electrician.

**Ventilation.** Run generators outside, downwind of structures to avoid deadly carbon monoxide gas from a generator's exhaust. If you have not already done so, install a battery-operated carbon monoxide detector in your home.

**Fire Safety.** Fuel spilled on a hot generator can cause an explosion. Remove detachable fuel tanks before refilling. If this is not possible, temporarily shut off the generator and let it cool before refilling.

**Overload.** Do not overload your generator. Most of the small home-use portable generators produce from 350 to 12,000 watts of power. Overloading your generator can damage it and the appliances connected to it, and may cause a fire. Be especially careful when trying to run electrical motors such as sump pumps, furnace circulators and refrigeration compressors.

To avoid damage to the generator and your motors, unplug all appliances such as refrigerators, freezers, heaters, computers and televisions. After the generator is running, turn the appliances back on one at a time.

## CARBON MONOXIDE POISONING

Carbon monoxide, a product of combustion, is one of the most common causes of accidental poisoning in the United States. It is a gas that has no color, odor or taste. It is produced by home appliances such as gas or oil furnaces, clothes dryers, ranges, space heaters, wood stoves and generators.

The early stages of carbon monoxide poisoning can resemble food poisoning or influenza. Symptoms may include headaches, nausea and fatigue. A person may feel drowsy and confused and may experience a faster heart rate. The next stages can produce unconsciousness, convulsions, brain damage and, finally, death.

Young children and pets are usually the first to be affected.

To prevent carbon monoxide poisoning, follow these safety tips:

- Make sure all stoves, fireplaces, furnaces, space heaters and generators are properly installed, vented and maintained.
- Check flues, chimneys and vents often to make sure they are clear of snow, ice and other debris.
- Repair rusted or pitted flue pipes leading

from the furnace or water heater or the chimney.

- Do not block the furnace air intake.
- Do not operate a generator or barbecue grill indoors or in an enclosed porch or garage, even with the door open.
- Do not use a gas range or oven for home heating.
- Do not leave a vehicle running in an enclosed space.
- Start snow blowers outside.

**The New York State Attorney General's Office is currently investigating reports of excessive amounts being charged for generators. Price gouging during an emergency, such as the current one in six counties in New York State, is illegal. Violators could face fines up to \$10,000.**

**If you believe you have been a victim of this unscrupulous practice, call the Consumer Fraud and Protection Bureau at 1-800-771-7755 or the regional office near you (Albany, 518-474-5481; Buffalo, 716-853-8404; Plattsburgh, 518-562-3288; Rochester, 716-546-7430; Watertown, 315-785-2444).**

# Spoiled Food: When in Doubt, Throw It Out

When your power goes out, all the food in your refrigerator and freezer is at risk. How do you decide what to keep and what to throw out?

Fresh milk spoils rapidly without refrigeration. Custards and creamed foods also are dangerous when left unrefrigerated. The same is true for cream cheese, cheese spread and cottage cheese.

Hamburger, pork, fish and poultry spoil rapidly without refrigeration and should be discarded if they've been without cooling for several hours. Don't rely on your sense of smell.

It's not a good idea to try to salvage food by cooking it and keeping it unrefrigerated for a few days.

If your power is off, clean out the refrigerator. Throw away perishables. Wipe the interior with baking soda and water.

Dispose of spoiled food by placing it in plastic garbage bags. Tie or seal them and place in a garbage can with a tight-sealing lid or in the neighborhood dumpster.

Photo by Michael P. Farrell, Albany Times Union



*Despite lack of power in the store, shoppers buy food staples in downtown Plattsburgh.*

To keep the food in your freezer from spoiling, follow these guidelines:

- A full freezer stays cold longer than one that is less full. Combine the contents of your freezer with a neighbor's, if possible.
- Dry ice keeps food frozen for about one to four days, depending on the

freezer size and contents. Use 50 pounds for a 20-cubic foot freezer.

- Meats and solid items stay frozen longer than baked goods.
- Refreezing partially thawed food is risky. Generally, if the food still contains ice crystals, it's all right to refreeze it, though the quality may suffer.

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 .....	800-659-2955
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's Office/Consumer Affairs.....	800-771-7755
Department of Agriculture .....	518-457-5830/8873
Department of Banking .....	800-522-3330
Department of Environmental Conservation.....	800-457-7362
Department of Family Assistance .....	800-343-8859
Department of Insurance .....	800-339-1759
Department of Taxation & Finance .....	800-225-5829
Office for the Aging .....	800-342-9871
Office of Mental Health .....	800-597-8481
Young Lawyers Disaster Legal Services.....	800-310-7034

### Volunteer Agencies

American Red Cross.....	888-238-9200
Salvation Army .....	800-836-7630