

R RECOVERY



F E M A
ISSUE 1

PEOPLE HELPING PEOPLE

T I M E S



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FEMA photo by John Pilger

Wind and water from Hurricane Georges destroyed this home on Dauphin Island

HURRICANE CAUSES HEAVY FLOODS

Hurricane Georges slammed into Alabama on Sept. 25 causing wind and water damage that prompted Gov. Fob James to ask for federal disaster aid. President Clinton responded by granting a federal disaster declaration on Sept. 30. Twelve counties are affected by the declaration.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state, local and volunteer disaster workers to help wind and flood victims in the affected areas.

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

The aid, to be coordinated at the federal level by FEMA, 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 (SBA) also

may be available to cover uninsured or under-insured private and business property losses. Federal funding is available to local governments for infrastructure repair and debris removal.

FEMA Director James Lee Witt urged those who suffered damages to sign up promptly for assistance.

“It’s really tough when you see so many people lose the family possessions they have worked all their lives to accumulate,” Witt said. “But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA’s *Project Impact*, an effort to build disaster-resistant communities.” In Alabama, Baldwin County is leading the way by participating in this nationwide effort.

Witt named Sharon Stoffel to coordinate the federal relief effort to help victims of the flooding.

“We want to help people recover as quickly as possible,” Stoffel said.

Important Recovery Information

Register by Phone

People in disaster-declared counties in Alabama who suffered the effects of Hurricane Georges are urged to begin the application process by calling **1-800-462-9029** (TTY **1-800-462-7585** for those speech or hearing impaired).

“We want to be sure that everyone who is eligible for disaster assistance understands how to get help,” Federal Coordinating Officer Sharon Stoffel said.

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 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 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. Call **1-800-720-1090** for NFIP information.

APPLY BY PHONE

1-800-462-9029

(TTY: 1-800-462-7585)

7 a.m. to 11 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 affected by Hurricane Georges.

This has been an extremely rough time for thousands of Alabama residents. This is not the first time that many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a disaster 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 Alabama be eligible to apply for federal disaster assistance by using the toll-free registration 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 government partners, for as long as it takes to help you on the road to recovery.

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



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

GOVERNOR

FOB JAMES

Unfortunately, Hurricane Georges caused extensive damage to many of your homes and businesses. For many of you, this isn't the first time you have experienced damage caused by hurricanes and flooding. Only a year ago Hurricane Danny caused flood damage to homes and businesses in southwest Alabama, and earlier this year flooding occurred in southeast Alabama.

As I toured the disaster area last week, it struck me why I'm so proud to be an Alabamian. It's our spirit and determination to get through difficult situations, while at the same time helping our neighbor. I saw people in the hardest hit areas helping each other and getting their lives back together. It made me proud to be your governor.

I want you to know that the state of Alabama and our nation are with you and will be here as long as it takes to make our recovery from this disaster complete. Alabama Emergency Management Agency Director Lee Helms and his staff are working closely with local emergency management agencies and the Federal Emergency Management Agency (FEMA) to make sure disaster assistance programs are administered as quickly as possible.

I know that some of your treasures have been lost and can never be replaced. But I assure you we will help secure the assistance that is available to you.

Bobbie and I want you to know that our thoughts and prayers are for you.

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.

**Questions?
Call the FEMA
Helpline
1-800-525-0321
(TTY: 1-800-660-8005)
8 a.m. to 7 p.m. Seven days a week
Toll Free**

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered damage because of Hurricane Georges and who live in the declared counties may be eligible for assistance. The declared counties are: Baldwin, Butler, Clarke, Coffee, Conecuh, Covington, Crenshaw, Escambia, Geneva, Mobile, Monroe and Washington.

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

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 may be 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 only, SBA makes economic injury loans for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided 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 local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches. 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. Contact your local 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 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 hous-

ing. Complaints of fraud or other misrepresentation may be filed with the Alabama Consumer Affairs Division. Legal assistance and referrals are available by calling the Alabama Bar Association.

INSURANCE INFORMATION

Assistance is available from the Alabama 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 faith-based groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

Protection from Wind

- Remove trees and things that could become potential wind-borne missiles from the area immediately surrounding your house
- Secure sheds and other outbuildings either by constructing a permanent foundation or using straps or ground anchors.
- Reinforce double entry doors by adding a heavy-duty deadbolt or slide bolts at the top and bottom.
- Install shutters or plywood window covers.
- Reinforce or replace garage doors.

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.

Protect Your Home Against Future Flood Damage

You can reduce the risk of future damage to your property by taking low-cost, common-sense steps when making repairs.

Heating and hot water systems, washers and dryers can be elevated on a platform at least 12 inches above the base flood level. Raise the electrical panel above the base flood elevation or relocate it to a higher floor.

Other measures include building a flood-wall around basement windows to protect against low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

If the risk of flood is severe, you may want to elevate your home.

To elevate a home, the structure is raised so that the main living floor is above anticipated flood levels and a new foundation is put under the existing structure. Contact your local building official to determine safe elevation heights. After the main structure is elevated, new stairs and landing are built provide access.

In some instances, the best alternative is to move your home and family out of harm's way. Check with your local community to learn about any assistance that may be available.

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).



Repairs begin on damages from Hurricane Georges.

FEMA photo by John Pilger

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 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.

Businesses of all sizes and private non-

profit 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.



FEMA photo by John Pilger

FEMA representatives fanned out across the disaster damaged areas to provide information to storm victims.

THINK ABOUT FLOOD INSURANCE

As many Alabama residents found out in the aftermath of recent hurricane, 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 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.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above. Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

If you are a business owner, the maximum coverage 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.

For more information, contact your local insurance agent or company, or call the NFIP toll-free number, **1-800-720-1090**, or the Alabama Insurance Commissioner at **334-269-3550**.

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

Flood Insurance Provision May Help Reduce Future Flood Damage

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild. Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$15,000 to help pay the costs to bring their home or business into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been substantially damaged by the flood, contact the insurance company or agent to see if you are eligible for help in meeting these costs. For more information, call your insurance company, agent or NFIP at **1-800-720-1090**.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Alabama Emergency Management Agency 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**.

Sharon Stoffel

Federal Coordinating Officer

Lee Helms

State Coordinating Officer

Morrie Goodman, Director, FEMA
Communications

Vallee Bunting, Director, FEMA
Emergency Information and Media Affairs

Barbara Yagerman, Editor, FEMA
Emergency Information and Media Affairs

Aileen Cooper, Managing Editor, FEMA
Emergency Information and Media Affairs

Internet/WorldWideWeb

<http://www.fema.gov>

DR 1250



FEMA photo by John Pilger

This newly completed home was built to withstand wind and water—and the result speaks for itself

Damage prevention efforts can pay back big rewards to homeowners who take time to implement them. This house, located on the north coast of Dauphin Island, withstood the effects of Hurricane Georges because proper damage-prevention techniques were used in construction.

“Raising a house above the flood elevation and a well-designed piling support system with cross bracing prevented damage to this house when others in the area were heavily damaged by wind and flooding,” Bob Johnson, a structural engineer and FEMA hazard mitigation specialist, said.

The use of proper interior connectors, which are specified in building codes, enables this home to withstand the extreme wind forces.

The state of Alabama and FEMA work together to see sound building practices are put into effect in areas vulnerable to damage.

“We have an aggressive and productive damage-prevention, or mitigation, program in Alabama. From a large acquisition program in Jefferson County to pilot programs in Baldwin, we are working with local governments to lessen the effects of future disasters,” Alabama Emergency Management Agency Director Lee Helms said.

“There are numerous families in our state that have been able to move out of flood-prone areas to safe ground and no longer face the devastation caused by flooding. There is no doubt that in the long run mitigation projects save tax dollars,” State Coordinating Officer Lee Helms said.

If you have questions about recommended disaster prevention procedures, call the state mitigation representatives at 334-353-5730 or 334-472-2394.

Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have registered for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll free line: **1-800-462-9029 (1-800-462-7585** for speech and hearing impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

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	
(Obtain policy/information)	800-720-1090
Natural Resources Conservation Service	706-546-2272
Small Business Administration	800-359-2227
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
(TTY for hearing/speech-impaired)	800-829-4833

Social Security Administration 800-772-1213

State Agencies

Commission on Aging	800-243-5463
Farm Service Agency	call local office
Consumer Affairs	800-392-5658
Dept. of Industrial Relations	
(Disaster Unemployment)	call local office
Insurance Commissioner	334-269-3550
Legal Services	800-354-6154
State Mitigation Office	334-353-5730

Other Service Providers

Donations	800-381-7171
American Red Cross	800-272-2684