

R

## RECOVERY

PEOPLE HELPING PEOPLE

TIMES

F E M A  
ISSUE 1

T E X A S / S E P T . 2 , 1 9 9 8



FEMA Photo by Win Henderson

FEMA and state representatives walked door-to-door to be certain flood victims know how to apply for disaster recovery assistance.

## APPLY NOW FOR DISASTER ASSISTANCE

Tropical Storm Charley drenched portions of southwestern Texas, on Aug. 26 prompting Gov. George Bush Jr. to ask for federal disaster aid. In response, President Clinton declared Val Verde County a federal disaster area on Aug. 26. Maverick County was declared on Aug. 29. Other counties may be added.

The declaration 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 flooding in Southwest Texas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Gov. Bush 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 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. That's really hard on them, but we'll do what we can to help them rebuild and recover."

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 and non-farm businesses of all sizes 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 Tropical Storm Charley. 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

## DIRECTOR-TEXAS DIVISION OF EMERGENCY MANAGEMENT

TOM MILLWEG

The storm that plagued the area of Del Rio and southwest Texas will be in the hearts of Texans for a long time. What people will remember is that the worst of times brought out the best in Texans.

There is no doubt that this event was the worst of times for many people. Hundreds of Texans lost their homes and businesses. Some, unfortunately, also lost their lives.

A Disaster Recovery Center is now open in Del Rio. The center provides “one-stop shopping” for those in need of assistance. This will eliminate duplication of effort and ensure that the delivery of state, federal and volunteer service will be faster and more efficient. Other Disaster Recovery Centers will be established as the need arises.

These centers are staffed by federal, state, local and volunteer agencies to provide needed assistance and information to disaster victims. This team effort is indicative of the many instances in which federal, state and local personnel have worked together in an effective and efficient manner to expedite the recovery process.

Continuation of these efforts certainly will result in helping the victims get back on their feet and put this bad memory behind them.

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
Natural Resources Conservation Service . . . . .	706-546-2272
Small Business Administration . . . . .	800-366-6303
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

Texas Dept. of Agriculture . . . . .	512-463-7476
--------------------------------------	--------------

Texas Dept. of Health . . . . .	
Water Questions . . . . .	210-949-7111
Texas Workforce Commission	
Unemployment . . . . .	512-463-2999
Texas Dept. of Human Services . . . . .	
Food Stamp Replacement . . . . .	800-582-5253
Texas Dept. of Insurance . . . . .	800-252-3439
Office of Attorney General	
Consumer Protection . . . . .	800-337-3928

### Volunteer Agencies

American Red Cross . . . . .	800-788-1736
Salvation Army . . . . .	717-231-3853
Laredo . . . . .	956-723-2345
Del Rio . . . . .	838-768-2809
Church World Service . . . . .	800-297-1516

# HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of Tropical Storm Charley and are located in the declared areas may be eligible for assistance.

## 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 home owners for real estate repairs. An additional loan is available to qualified home owners 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

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. An additional loan amount may be obtained by eligible borrowers for mitigation purposes.

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

## INSURANCE INFORMATION

Assistance is available from the Texas 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.

## 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 the 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.

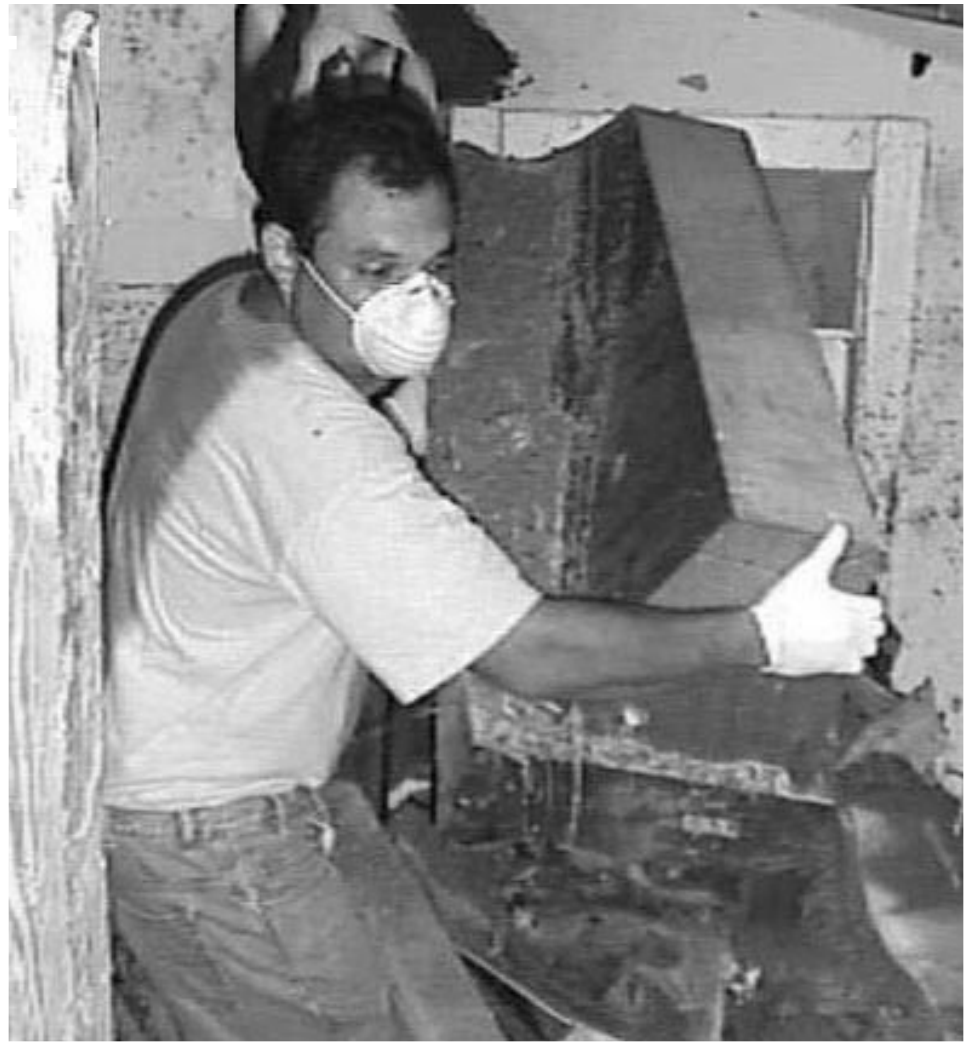
Relocate the main electrical panel to an upper floor or elevate it to a recommended 12-inch safety margin above the base flood elevation.

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

Anchor the fuel storage tank to prevent floating and overturning.

Install floating floor drain plug to allow water to drain or to prevent the drain from backing up.

Install interior or exterior backwater valves to help prevent storm-water backup from entering your home through your basement.



FEMA Photo by Win Henderson

*Man helps clean up his mother's home in Del Rio.*

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

**Robert E. Hendrix**  
Federal Coordinating Officer

**Ed Laundry**  
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 1239

## 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 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.