



Texas Flood Disaster



Recovery

People Helping People

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Photo by Smiley N. Pool/Houston Chronicle

Girl in wheelchair is evacuated from Houston apartments by firefighters and a public works official. Thousands were rescued from widespread flooding in Southeast Texas.

Flooding hits Southeast Texas

Tropical Storm Allison caused devastating floods starting June 5 in Southeast Texas, prompting Gov. Rick Perry to seek federal assistance. President Bush responded by issuing a disaster declaration June 9 that enables people and businesses in 28 counties to receive state and federal assistance.

"FEMA is committed to working hand-in-hand with state and local officials to speed help to victims of the recent storms," said FEMA Director Joe M. Allbaugh. "Our aim is to do all we can to help rebuild lives and communities that have suffered from the damage these storms have caused."

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help victims begin the long journey to recovery.

"We want to help people recover as quickly as possible," Gov. Perry said. "The federal/state partnership enables us to offer a wide range of disaster assistance."

Government disaster aid covers basic needs, but will not normally compensate disaster victims for their entire loss. Direct disaster aid does not have to be repaid, and other help may be in the form of low-interest loans. The types of assistance available are outlined in this newsletter and will be explained when you call to apply for assistance.

Allbaugh urged those who suffered damage to call FEMA toll-free at **800-462-9029** to begin the application process for aid.

Allbaugh named Scott Wells to coordinate the federal relief effort.

IMPORTANT RECOVERY INFORMATION

■ **Register By Phone**
People who suffered the effects of the storms and flooding and live or own businesses in a disaster-declared county are urged to begin the application process by calling 800-462-9029 (TTY 800- 462-7585 if you are speech- or hearing-impaired) 7 a.m. to 10 p.m., seven days a week until further notice.

■ **Disaster Housing Assistance**
The Federal Emergency Management Agency 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 provides low-interest, long-term loans to homeowners, renters and businesses of all sizes. (See page 5.)

■ **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 800-720-1090 for information.

Apply by Phone
800-462-9029
(TTY: 800-462-7585)
TOLL FREE
7 a.m. to 10 p.m.



A message from
FEMA DIRECTOR
Joe M. Allbaugh

The recent severe storms and flooding delivered a devastating blow to residents of Texas. My heart goes out to all who were affected. Be assured that the Federal Emergency Management Agency, along with other federal, state and voluntary agencies will be there to help you through your recovery.

After the storms hit, President Bush signed a disaster declaration that put the federal assistance wheels in motion. This assistance provides aid to residents and businesses that suffered damage from the storms. By calling the toll-free registration number listed in this publication, people in Texas impacted by the storms can apply for low-interest loans, home-repair grants and other aid programs.

While new in this position, I am no stranger to emergencies and natural disasters. As chief of staff for then-Gov. George W. Bush, I oversaw the recovery process for numerous disasters in Texas. I know rebuilding will take a lot of hard work, but we will be there to support and aid you for as long as it takes.

May God bless you and your families as you continue on the road to recovery.



A message from
GOVERNOR
Rick Perry

Homes and businesses in the 28 declared counties throughout East and Southeast Texas suffered damage due to Tropical Storm Allison. From the piney woods of East Texas to the Gulf Coast, Allison, when she stalled, dumped millions of gallons of water over our state, wreaking havoc, death and destruction.

I visited the disaster area and saw firsthand the extensive recovery efforts our state faces. My thoughts and prayers are with everyone who lost loved ones or has the task of putting their lives back together.

Local agencies and volunteer groups have dedicated long hours to handle the overwhelming needs of their citizens and neighbors during and after the flooding. Now the State of Texas and the federal government have hundreds of people throughout the damaged areas working to help those affected on the road to recovery.

If you suffered damage from the flooding, I encourage you to call the Federal Emergency Management Agency's registration line at 1-800-462-9029 or 1-800-462-7585 for the hearing-impaired. If you have any questions about specific needs, please call the numbers listed in this publication for assistance.

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

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

per 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.

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 the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of Tropical Storm Allison and are located in the declared counties may be eligible for assistance. Declared counties are Anderson, Angelina, Brazoria, Cherokee, Chambers, Fort Bend, Galveston, Hardin, Harris, Houston, Jasper, Jefferson, Leon, Liberty, Madison, Montgomery, Nacogdoches, Newton, Orange, Polk, Sabine, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler and Walker.

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 contiguous counties as well as the declared counties.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster,



ter, including self-employed persons, farm owners and others not covered by regular unemployment. Apply at your local unemployment office.

CONSUMER SERVICES

Assistance is available from the Attorney General's Consumer Division to file consumer complaints about disreputable business practices and other problems.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms, 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.

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 Attorney General's office.

INSURANCE INFORMATION

Assistance is available from the Texas Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available from the Dept. of Veterans Affairs 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.



Photo by Ben DeSoto/Houston Chronicle

Tropical Storm Allison's flood waters rose quickly, forcing thousands of families to flee from homes in Southeast Texas.

Recovery Centers Offer Assistance In Texas' Disaster Declared Areas

Individuals who have already applied for disaster assistance by calling the toll-free application number may visit any of the disaster recovery centers that opened after Tropical Storm Allison hit Southeast Texas.

At the centers, disaster victims from declared counties will be able to talk about available assistance with representatives from local, state and federal agencies as well as voluntary agencies.

The centers' representatives will provide information on the status of claims, answer questions about assistance programs and explain which voluntary agencies may offer additional help to those affected by the floods.

Mitigation experts from the Federal Emergency Management Agency also will be at the centers to explain ways for people to minimize future losses.

Representatives of the U.S. Small Business Administration will be on hand to help people with loan applications and provide information on the loan process. Information will be available on assistance programs and the status of claims.

The DRCs will have telephone banks so that people may register for assistance at the centers.

The centers will be open from 8 a.m. to 6 p.m. seven days a week until further notice. Others may be added. Centers were established at the following locations:

M.O. Campbell Educational Center
1865 Aldine-Bender Road
Houston, Texas

St. Peter Claver Church
6005 North Wayside Drive
Houston, Texas

Jacinto City Community Center
1025 Oates Road
Jacinto City, Texas

Friendswood Junior High School
(snack room)
402 Laurel
Friendswood, Texas

Sunnyside Community
The B.L.O.C.K. Church
12707 Cullen Blvd.
Houston, Texas

Sheldon Intermediate School
17010 Beaumont Highway (Hwy 90)
Houston, Texas

Deer Park Activity Center
500 W. 13th St.
Deer Park, Texas

FLOOD INSURANCE PROVISION HELPS 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 these requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$20,000 to help pay the costs of bringing their homes or businesses 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 your insurance agent or company to file a claim for help in meeting those costs. For more information, call your insurance company or agent or the NFIP toll-free number, **800-720-1090**.



Recovery is published by the Federal Emergency Management Agency and the Texas Division of Emergency Management 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 800-525-0321.

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<http://www.fema.gov>
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HOW TO GET RID OF MUD AND MILDEW

The mud left behind by floodwaters may contain health hazards. It is important to get rid of the 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.

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 it from returning.

When using household cleaners, disinfectants and bleach, follow the manufacturers' directions. Never mix household bleach with other cleaning agents.

OUT OF WORK BECAUSE OF THE DISASTER?

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.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

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; an employee not covered by any other unemployment compensation; a survivor who, as a result of the disaster, becomes head of household.



Photo by Karen Warren/Houston Chronicle

A flood victim is overwhelmed by disaster damage to this Southeast Texas home.

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, including automobiles, 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 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 affected 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. Or, you can visit SBA's website at www.sba.gov.

Flood Health and Safety Tips



Photo by Ben DeSoto/Houston Chronicle

A Houston woman walks through a canyon of flood debris, piled next to the curb.

Water Safety - If the water is cloudy, odorous or colored, **DO NOT DRINK IT OR USE IT!** Do not use contaminated water to wash dishes, brush your teeth, wash and prepare food or make ice.

Drink bottled water, if available, or to make water safe do one of the following:

- Bring water to a rolling boil for one minute.
- Add household bleach (4-6%), using two to four drops per quart, or 1/4 teaspoon per gal. of water. Shake and let stand for 30 minutes.
- Strain cloudy water by pouring it through a clean, tightly woven cloth, then disinfect it by boiling or bleaching.

Do NOT swim or bathe in rivers or lakes in flooded areas!

Food Safety - Do not eat any food that may have come into contact with floodwater. Undamaged, commercially canned foods can be saved if you remove the can labels, thoroughly wash the cans, and then disinfect them with a solution consisting of one cup of bleach in five gallons of water.

Food containers with screw-caps, snap-lids, crimped caps (soda pop bottles), twist caps, flip tops and home canned foods should be discarded if they have come into contact with floodwater.

Human Waste Precautions - If sewage backs up from your septic or

municipal system through floor drains into basements, disinfect the area with a chlorine solution. Anything that cannot be cleaned should be discarded.

Preventing Injuries - Do not attempt to restore or work on power sources. Contact your utility company.

Mud and Mildew - A major health concern after flooding or other water damage is the growth of mold, mildew, bacteria and other biological contaminants.

Discard any water-damaged furnishings such as carpet, drapes, stuffed toys, upholstered furniture, mattresses, wicker furniture, ceiling tile and other porous items, unless they can be cleaned by steam cleaning or hot water washing and thorough drying. Remove and replace wet insulation.

Wash surfaces and floors with 4 oz. of bleach per gallon of water. The bleach solution should stay in contact with the affected surface for at least 15 minutes before rinsing off with clean water. **Persons with respiratory health problems (e.g., asthma, emphysema) or children should NOT perform the cleanup.** When using a bleach solution, open windows to provide good ventilation. **Wear boots and rubber gloves at all times.**

If you have questions, contact your local health department.



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

■ STATE AND LOCAL AGENCIES

- Texas Workforce Commission 713-982-7400
- Comptroller Taxpayer Assistance 800-252-5555
- Consumer Protection
(Attorney General) 800-337-3928
- Department of Insurance 800-252-3439
- Department of Transportation
(Road conditions) 800-452-9292
- Harris County Pollution Control 713-920-2831
- Crisis Counseling 713-970-4600
- Governor's Ombudsman 800-843-5789

■ VOLUNTARY AGENCIES

- American Red Cross 877-725-0400
- Salvation Army 713-752-0677
- Disaster Legal Services 800-504-7030