

RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



F E M A
ISSUE 1



N O R T H D A K O T A / J U L Y 1 7 , 1 9 9 9



Photo by McLean County Independent, Garrison, ND

Workers braced a home in Garrison after June floodwaters buckled a basement wall.

Federal/State Disaster Aid Available

President Clinton declared a federal disaster June 8 after a string of wet months left thousands of North Dakota households suffering from super-saturated ground.

Seven consecutive years of excessive precipitation have created a seriously high water table. Houses that have no obvious damage nevertheless may have ruined appliances, buckled foundation walls, failed septic systems, contaminated wells or recurring water in their basements. Many roads and driveways have been washed out.

“We are looking hard at ways to break the damage/repair cycle so a home can better withstand the soggy conditions we seem to be facing year after year,” said Adjutant General Keith Bjerke, state coordinating officer.

Many programs are available to help eligible residents in the 39 disaster-declared counties and the four declared Indian reservations recover from damage and losses caused by storms, snow, ice, flooding, ground saturation, landslides and mudslides since March 1.

Disaster Housing Assistance provided by the Federal Emergency Management Agency (FEMA) may include grants to help with minor home repairs, temporary housing and other disaster-related expenses. Low-interest, long-term disaster loans from the U.S. Small Business Administration (SBA) are also available to cover individual and business property losses that were not fully insured. The state-administered Individual and Family Grant Program helps eligible applicants meet serious needs or necessary expenses not covered by insurance or other programs.

This year, these programs may provide additional funds for measures that prevent or reduce future damage to eligible households, such as installing a sump pump or basement drains (internal and external) or elevating the home’s electrical panel and appliances.

“We encourage those who suffered damage to register for assistance by calling **1-800-462-9029**,” said Federal Coordinating Officer Lesli A. Rucker.

Wet-Weather Trend Calls for New Thinking

The wet-weather trend in North Dakota may require alternatives to traditional home construction and repair.

Solutions will differ according to site-specific conditions. For example, tile drains and other drainage improvements may be effective, but only if the water can be directed to a lower elevation away from other homes. Other options include filling repeatedly flooded basements with soil and, for new structures, building without basements and elevating new homes and septic systems.

Hydrologic evidence shows more water coming into the state (through precipitation) than is leaving through waterways and evaporation. Recent extended periods of wet, cool weather have dominated the eastern half of the state, thus reducing evaporation and increasing ground saturation in this region.

Although there have been some minor drying periods since 1941, the overall trend has been a rising water table, resulting in larger ‘prairie potholes,’ according to William Schuh, a hydrologist with the North Dakota Water Commission. “We have no way of knowing when these conditions will end,” Schuh said.

APPLY BY PHONE

1-800-462-9029
(TTY: 1-800-462-7585)

8 a.m. to 6 p.m.
Mon. — Fri.
Toll Free



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

PRESIDENT

BILL CLINTON

My heart goes out to all North Dakota residents affected by the recent weather.

This has been an extremely rough time for thousands of North Dakota residents, as you repair damaged houses, clean up debris and try 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 North Dakota be eligible to apply for federal disaster assistance by using the toll-free registration number listed in this publication. Through the registration 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 your efforts to deal with recurring problems caused by a high water table and other disaster-related events. 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 North Dakotans impacted by the disaster Godspeed in your recovery.



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

GOVERNOR

EDWARD T. SCHAFER

For seven consecutive years North Dakota has received a federal disaster declaration for flooding and high water. In some areas experts have no idea when the water tables will stop rising.

These types of environmental changes require new thinking and creative ways of operating to adjust to these different conditions.

I encourage you to join me and other federal and state officials to break the cycle of disaster and repair.

For some North Dakotans, that will mean taking drastic measures, while for others only minor changes will be necessary. For instance, homeowners may have to consider abandoning basements that have been damaged year after year by water, where long-term exposure to mold spores and mildew can pose serious health problems. Those who are contemplating new construction in disaster-prone areas should study possible alternatives to basements, and they should consider building a "safe room" to protect against tornadoes and high winds.

Federal and state partners can offer individuals innovative ideas that can decrease stress and make homes and property more resistant to disasters.

I'm asking you to take time to seriously evaluate your individual situation and explore potential solutions to break this cycle of damage and emotional stress. The well-being of North Dakota communities and families is our number one priority.

File a Flood Insurance Claim for Overland Flooding

If you have flood insurance and your home was damaged by surface water, call your insurance agent to report your claim. Flood-related damage is not covered by regular homeowner insurance policies.

Good records can speed up settlement of your claim. If possible, photograph the premises, showing the damaged property and the height of the water. Separate damaged from undamaged property when possible. Compile a room-by-room inventory of missing or damaged goods and include manufacturer's names, prices, and dates and places of purchase. Try to locate receipts, especially for large appliances. Discard damaged property that presents a

health hazard, but be sure to include these items in your documentation.

Although there has been some overland flooding in this disaster, much of the water damage this year has been the result of seepage. Damage from groundwater seepage is not covered under the National Flood Insurance Program unless the seepage is the result of flooding above ground. If there were multiple causes, or if there is a question as to the cause of your damage, call your agent. When in doubt, file a claim.

When the adjuster visits your property, you may want to tell him or her you need an advance or partial payment of loss.

Your agent also can help you draw up a comprehensive checklist of your home's insurance coverage, to determine its adequacy for the future.

QUESTIONS?

Call the FEMA Helpline

1-800-525-0321

TTY: 1-800-462-7585

8 a.m. – 6 p.m. Mon. through Fri.

Toll Free

Help on the Road to Recovery

Individuals and business owners who suffered damage because of severe storms, tornadoes, snow and ice, flooding, groundwater saturation, landslides and mudslides that began March 1 and who live in the following jurisdictions may be eligible for assistance: the counties of Barnes, Benson, Bottineau, Burke, Burleigh, Cass, Dickey, Divide, Emmons, Foster, Grand Forks, Griggs, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Mountrail, Nelson, Pembina, Pierce, Ramsey, Ransom, Renville, Richland, Rolette, Sargent, Sheridan, Sioux, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells and Williams; and the Indian reservations of the Spirit Lake Tribe, the Three Affiliated Tribes, the Standing Rock Sioux (portions in North Dakota) and the Turtle Mountain Band of Chippewa. Other jurisdictions may be added later.

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 the home livable, or mortgage or rental assistance for those facing eviction or foreclosure as a result of the flooding.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 may be avail-

able 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 and nonprofit organizations of all sizes 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 your local Job Service office.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches and aqua farmers. 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 housing. Complaints of fraud or other misrepresentation may be filed with the state consumer protection office. Legal assistance and referrals may be available by calling the North Dakota Bar Association.

INSURANCE INFORMATION

Assistance is available from the North Dakota Insurance Division 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.

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.

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: 1-800-462-7585).*

Are You Eligible for Disaster Unemployment Assistance?

Your fields were too wet for planting or your business has been destroyed. You no longer have a job or income. What do you do?

Farmers, ranchers, self-employed business people and others not normally eligible for unemployment insurance may qualify for the federal Disaster Unemployment Assistance program. This program may provide you with a weekly check if your ability to work was interrupted on or after March 1, 1999, by weather conditions.

What is the first thing I need to do?

Call the state/federal toll-free registration number at **1-800-462-9029** (TTY **1-800-462-7585** for the speech- and hearing-impaired) to register for disaster aid. Apply at your local Job Service office for Disaster Unemployment Assistance.

Who will process my application?

Your local Job Service 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 40 weeks.

How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self-employed (such as a farmer or rancher) or a migrant/seasonal worker whose ability to work was interrupted due to the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor who, as a result of the disaster, became head of household.

Is Disaster Unemployment Assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **1-800-462-9029** (TTY **1-800-462-7585** for the speech- and hearing-impaired).



High water is encroaching on farmsteads throughout North Dakota.

FEMA photo by Ben McKelway

Programs for Farmers, Ranchers

A sizeable chunk of North Dakota's agricultural land was either underwater or saturated with water this spring. The Farm Service Agency (FSA) estimated that about 3.2 million acres (approximately 16 percent of the state's farmland) were still too wet for planting in late June.

For disaster-related damage to their homes and personal property, agricultural families have access to federal and state disaster assistance programs by calling **1-800-462-9029**, FEMA's toll-free registration line. These programs include grants and loans for the repair of uninsured or underinsured homes, private access roads, septic systems and wells. For continual basement flooding, funds may be available for such items as sump pumps, basement drains (internal and external), gutters, gutter extensions and drain

spouts. For loss of income due to the disaster, there is Disaster Unemployment Assistance (see article on this page).

For economic hardship relating to the rest of their land and to damaged barns and outbuildings, farmers and ranchers may be eligible for other assistance programs administered by federal, state and local agricultural agencies. In some cases, it may be in a farmer's or rancher's interest to seek assistance first through these agencies. Crop insurance payments and reduced property tax valuations could provide still more relief for eligible farmers who could not plant their wet fields.

Not all agricultural programs are listed here. More information is available at local Farm Service Agency offices and from other agencies whose telephone numbers are shown on page 6.



Photo by David Schulte, Grand Forks Public Health Department

Many North Dakotans are battling mold, an unsightly health hazard.

A First Step to Coping: Acknowledging Family Stress

Unfortunately, North Dakota's recurring water problems are starting to feel normal. There is a cumulative effect on people who have suffered repeated damage and losses. Counselors working in the state's Crisis Counseling Program are available to provide support.

"Years of difficult weather conditions, combined with a short growing season and a faltering agricultural economy, are bound to take a toll on the emotions of farm and ranch families," said Dr. Bonnie Selzler, state crisis counseling coordinator in the North Dakota Department of Human Services. "Communities that depend upon agricultural operations also are affected. Losing hope and sometimes laboring under a heavy debt load, many North Dakotans are too exhausted and embarrassed to reach out for help."

Acknowledging stress is the first step toward feeling better, according to Dr. Selzler. "I encourage people to talk about their feelings with family and friends, and they also should feel free to visit with one of our local counselors," she said. "Identifying needs now can prevent long-term problems in the future. Local crisis

counselors provide emotional support. They help people understand the current situation and their reactions to it. And then they support them in reviewing options."

Many individuals who have been affected by a disaster experience one or more reactions that can include irritability, anger, fatigue, loss of appetite, sleeplessness, nightmares, depression, headaches, nausea, hyperactivity, lack of concentration, or increased alcohol and drug abuse. Mental health experts describe these symptoms as normal people having normal reactions to abnormal situations.

Disaster losses can be particularly threatening to children, who have an even greater need to feel safe, secure and loved. Giving children the opportunity to express their emotional reactions can help. Letting them help with cleanup activities may be another good idea. If children see their parents striving to adjust to loss, they can imitate them. Touching and holding are also important; hugs help.

To arrange to visit a local crisis counselor, call **1-800-472-2911**.

Guard against Mold

In many cases, the installation of the right kind of sump pump, septic system or basement drain can greatly reduce damage from groundwater seepage. Until then, many homeowners are fighting mold.

In order to prevent respiratory problems from airborne mold spores, a flooded home should be disinfected quickly. General cleaning procedures may include the following: scrub surfaces that came in contact with floodwater with a solution of non-ammonia soap or detergent and hot water (use a stiff brush on masonry walls); disinfect the surfaces with a solution of one or two cups bleach per gallon of water (wet exposed studs, wall cavities, and floors thoroughly); rinse everything with clean water and allow it to dry completely. Never mix bleach with ammonia because the resulting fumes are toxic.

Mattresses and cloth upholstery that were saturated with floodwater probably cannot be thoroughly disinfected, and they should be discarded. Remove, then steam clean or discard all flooded carpeting. Subflooring should be cleaned, disinfected, dried thoroughly and resealed before carpet or linoleum is reinstalled. Any wallboard or insulation that was saturated should be removed, as it can be a reservoir for moisture and mold.

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

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Internet/WorldWideWeb
<http://www.fema.gov>
DR 1279

SBA Disaster Loans Are Not Just for Businesses

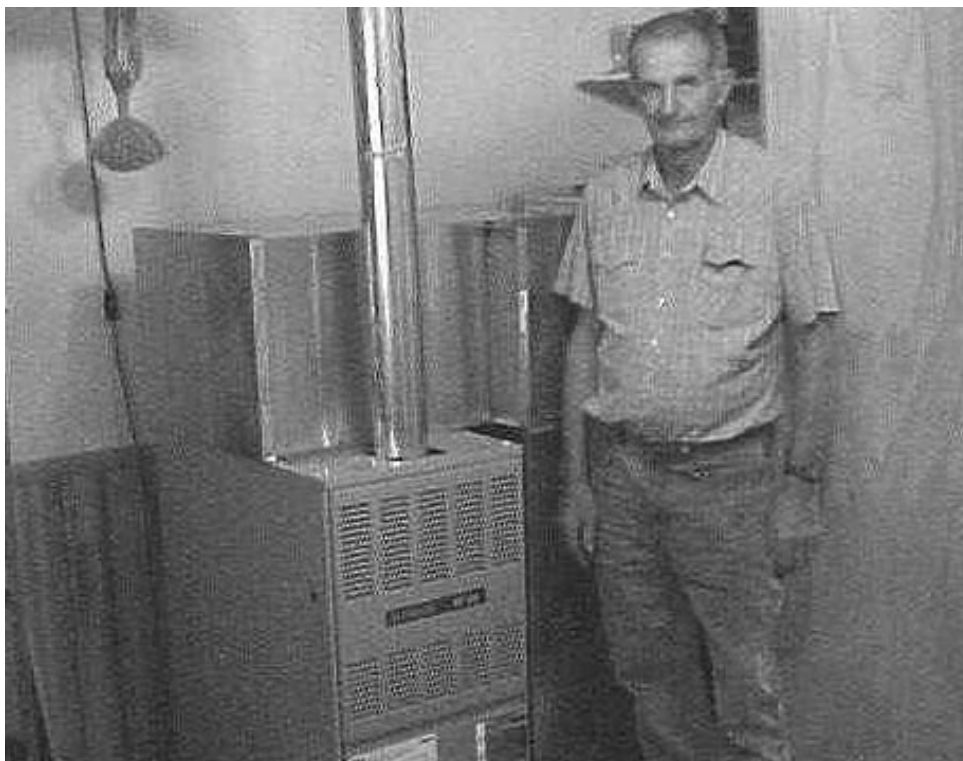
Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as for businesses of all sizes. These loans are to replace or repair private property that is underinsured or uninsured.

SBA disaster loans up to \$200,000 are available for home repairs, including ranch and farm residences. In some cases, additional loan funds (up to 20 percent of the loan) may be available for mitigation measures, such as installing sump pumps, drain tiles or above-ground utility rooms. Homeowners and renters also can borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of an applicant. Individuals who cannot afford a disaster loan may be referred to the Individual and Family Grant Program. It is important to fill out and return the application to be considered for a loan or grant.

Businesses and nonprofit organizations may apply for loans to repair or replace disaster-damaged real estate, machinery, equipment and inventory. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans so a busi-



FEMA photo by Ben McKelway

LeRoy Wolff of Ludden stands beside his furnace, moved upstairs to keep it dry. He and his wife Lila used a loan from the U.S. Small Business Administration (SBA) to fill in their basement, which had a chronic seepage problem. The loan also allowed them to add a new first-floor room for their furnace, freezer, water heater and other appliances.

ness can pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impact-

ed 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 loans.

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	800-462-7585
Rural Development (USDA)	800-582-7584
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Small Business Administration	800-366-6303
Internal Revenue Service	800-829-1040
Housing and Urban Development	800-669-9777
Department of Veterans Affairs	800-827-1000
Social Security Administration	800-772-1213

State Agencies

Dept. of Agriculture	800-242-7535
Agriculture Mediation Service	800-642-4752

Individual & Family Grant Program	800-472-2911
Dept. of Human Services	800-472-2622
Aging Services	800-451-8693
Job Service North Dakota	800-472-2222
Dept. of Taxation	800-638-2901
Economic Development and Finance	701-328-5300
Attorney General's Office, Consumer Protection	800-472-2600
Crisis Counseling	800-472-2911
Dept. of Insurance	800-247-0560
Dept. of Transportation	701-328-2500
Legal Services (ND Bar Association)	800-634-5263

Voluntary Agencies

American Red Cross	800-252-6746
Salvation Army	800-735-9625
United Methodist Upper Midwest Recovery Project	888-800-6200