

PUBLISHED BY THE FEDERAL EMERGENCY MANAGEMENT AGENCY AND THE MASSACHUSETTS EMERGENCY MANAGEMENT AGENCY

RECOVERY

PEOPLE HELPING PEOPLE

T I M E S

F E M A
ISSUE 1

M A S S A C H U S E T T S / J U L Y 7 , 1 9 9 8





FEMA photo by Bill Bryant

Area resident describes flood damage to government officials

FLOODS HIT MASSACHUSETTS

Record rains beginning June 13 drenched the eastern part of Massachusetts, prompting Gov. Paul Cellucci to request federal disaster aid. In response to that request, President Clinton declared seven counties in the state federal disaster areas. The counties are Bristol, Essex, Middlesex, Norfolk, Suffolk, Worcester and Plymouth.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help 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," Gov. Cellucci 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 are available to cover individual and business property losses that are not fully insured.

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

"It's really tough when you are faced with having to clean up after a storm," 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 initiative to build disaster-resistant communities."

Witt named Sharon L. 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. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Recovery Information

Register by Phone

People in disaster-declared counties in Massachusetts who suffered the effects of flooding from rains beginning June 13 are urged to begin the application process by calling **1-800-462-9029** (TTY **1-800-462-7585** for 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 L. 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 for those facing eviction or foreclosure because of the storm.

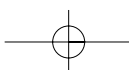
U.S. Small Business Administration

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. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-720-1090** 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

FEMA DIRECTOR

JAMES LEE WITT

My heart goes out to all of you in Massachusetts affected by the drenching rains. This has been a rough time for many Massachusetts 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 millions 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 national 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*. I hope you will join in that effort.

Ways to Reduce Flood Damage

When repairing or rebuilding your damaged property, you can take steps to reduce the possibility of future damage from floods.

Heating and hot-water systems can be elevated by using a masonry base at least 12 inches above flood level. Electrical panels and utilities also should be relocated to an area above the flood level.

If the space is not high enough to allow elevation of the utility, move it to an upper floor or attic space.

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

Even in areas where floodwaters are less than 2 feet deep, a house can be severely damaged if water gets inside. The damage to walls and floors can be expensive to repair and the house may be uninhabitable while repairs are underway.

DISASTER QUESTIONS AND ANSWERS

Q. What should I do to get help with my disaster losses?

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-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 are referred to. In some cases, you will have to contact the agency directly. If you are applying for temporary disaster housing assistance, a trained 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 cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program. The grant program may provide help from other sources.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of rains that began June 13 and are located in one of the following counties may be eligible for assistance, as listed below. Eligible counties are Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk and Worcester.

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.

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 business assets. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations. Small businesses in contiguous counties also are eligible to apply for SBA's economic injury disaster loan program.

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, 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 Service Center.

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 Consumer Division of the State Attorney

General's Office. Legal assistance and referrals may be available by calling the Massachusetts Bar Association.

INSURANCE INFORMATION

Assistance is available from the Massachusetts 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 care.
- 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 George Riser/Boston Globe

Driver abandons his cab on Morrissey Blvd. in Dorchester and wades to safety.

TIME TO THINK ABOUT FLOOD INSURANCE

As many Massachusetts residents found out in the aftermath of recent flooding, homeowner policies do not cover damage from rising waters. 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. If you are a business owner, the maximum 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.

Some people resist buying flood insurance in the faulty belief that if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. More than 90 percent of disasters are *not* presidentially declared. In the majority of floods, victims are on their own—unless they have flood insurance.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can—and do—occur almost anywhere.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **1-800-720-1090**.

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

Protecting Your Property from Sewage Backup

To protect your house from sewage backups, install backflow valves, which are designed to block drainpipes temporarily and prevent flow into the house. Valves should be installed on all pipes that leave the house or are connected to equipment that is below the potential flood level.

They come in a variety of types. Among the simpler valves is a flap or check valve, which opens to allow flow out of the house, but closes when the flow reverses.

Installing a floating floor-drain plug at the lowest part of the basement or the lowest finished floor will reduce backups. When the floor drainpipe backs up, the float rises and plugs the drain.

Changes to the plumbing in your house should be done by a licensed plumber or contractor who will ensure the work is done according to all applicable codes. This is important for your safety.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Massachusetts 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 L. Stoffel
Federal Coordinating Officer

Peter LaPorte
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 1224

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 state/federal toll-free application 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:

- an employee whose income depends on a business that has suffered loss or interruption as a direct result of the disaster;
- self-employed and your income has been substantially affected as a result of the disaster; and
- not eligible for regular unemployment insurance benefits.

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).



Flooding stopped traffic cold in many places in the area.

Photo by Donna McKenna/Waipole Times

COMPLETE YOUR SBA APPLICATION

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For damages to private property owned by individuals, families and businesses which are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in the disaster recovery center to provide one-on-one service to disaster victims. You may visit SBA at the disaster recovery center and you do not need an appointment. To find out the nearest location call the SBA toll-free number **1-800-659-2955**.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The housing assistance check you received from FEMA pays for essential,

immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

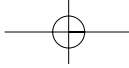
A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant is available only when you have serious needs that cannot be met with insurance, loans or help from any other source.



BEWARE OF DEBRIS AS CLEANUP BEGINS



Salvaging memories after the flood.

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.

The debris left behind by the flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots.
- Separate hazardous materials from other debris.
- Always wash your hands after cleanup.
- Treat electrical lines and outlets with extreme care. Don't assume power is off.

The Environmental Protection Agency (EPA) advises everyone to use extreme caution when returning to areas damaged by the recent floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The flooding may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the EPA urges you to call the police or fire department to report locations of tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

FEMA photo by Bill Bryant

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 800-720-1090
- Natural Resources Conservation Service 706-546-2272
- Small Business Administration 800-659-2955
- 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

- Consumer Fraud Hotline 617-727-7780
- Dept. of Insurance 617-521-7777
- Unemployment Office call local office
- Dept. of Elder Affairs 617-727-7750; 800-882-2003
- Dept. of Food and Agriculture 617-727-3000
- Mass. Veterans' Admin. 617-727-3578
- Dept. Health and Human Services 617-727-7600

Volunteer Agencies

- American Red Cross 800-564-1234
- Boston Emergency Support Team (BEST) ,
Crisis Counseling 800-981-HELP

