



# Massachusetts Flood Disaster



# Recovery

People Helping People

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Photo by Paul Blalau/Salem (Mass.) Evening News

Floodwaters from storms beginning March 5 stranded many pedestrians and motorists.

## Flooding hits Massachusetts

A series of storms that began March 5 brought flooding and damage to several areas in the state, prompting the state to seek federal assistance. President Bush responded by issuing a disaster declaration for three counties affected by the storms. The affected counties are Essex, Middlesex and Norfolk. Other counties may be added.

"FEMA is committed to working hand-in-hand with state and local officials to speed help to the 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," Governor Jane Swift 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 Louis H. Botta 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) 8 a.m. to 6 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. (See page 4.)

Apply by Phone  
**800-462-9029**  
(TTY: 1-800-462-7585)  
TOLL FREE



*A message from*  
**FEMA DIRECTOR**  
*Joe M. Allbaugh*

**T**he recent severe storms and flooding delivered a devastating blow to residents of Massachusetts. 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 Massachusetts 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-Governor George W. Bush, I oversaw the disaster 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**  
*Jane Swift*

**I** know that the recent March storms and resulting floods turned many lives upside down because of the damage to your homes and businesses. I assure you that all of the Commonwealth's resources have been used in response to this disaster, and we will continue to utilize every avenue available to help you restore your lives and livelihoods.

I am grateful to the Massachusetts Emergency Management Agency which helped coordinate the Commonwealth's many assets during and after the storm, as well as other state agencies, local officials and volunteers who worked tirelessly during this event to protect and ease the pain of the citizens of Massachusetts.

As a result of President Bush's disaster declaration, the Federal Emergency Management Agency is able to offer assistance to the Commonwealth and its residents to help them recover from the disastrous flooding.

From speaking with many of you, I am aware that many of your most precious items were lost, and can never be replaced. However, I assure you that we will continue to secure the assistance that is available to you, during these trying times.

## Filing a flood insurance claim

**I**f 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 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 severe storms and flooding and are located in the declared counties of Essex, Middlesex and Norfolk may be eligible for assistance.

## 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 the declared as well as contiguous counties.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm owners and others not covered by regular unemployment. Apply at your local unemployment office.

## PROGRAMS

*Types of help available*

## CONSUMER SERVICES

Assistance is available 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. Legal assistance and/or referrals may be available by calling the Massachusetts Bar Association.

## INSURANCE INFORMATION

Assistance is available from the Massachusetts Division 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 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 Laurie Swope/Boston Herald

*The snowbank came in handy for this motorist who aimed to get into his truck without getting wet.*

## 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**.

# Think about flood insurance

**M**aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, homeowner policies do not cover damage from rising waters.

Even if your neighborhood is not in a floodplain, flood insurance is available.

But those who do not have flood insurance can take steps now to protect themselves against future flood 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. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a 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. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

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



*Recovery* is published by the Federal Emergency Management Agency and the Massachusetts Emergency Management Agency 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.

Internet/World Wide Web  
<http://www.fema.gov>  
 DR 1364

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## PROTECTING YOUR PROPERTY FROM SEWAGE BACKUP

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

There are a variety of types of backflow valves. Among the simpler ones are flap or check valves, which open to allow water/sewage to flow out of the house, but close when the flow reverses.

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

Changes to plumbing in your home 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.

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### 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.



FEMA photo by Julia Bayly

*Flood damaged goods are awaiting pick up by local authorities.*



**L**ow-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 call 800-659-2955 or visit SBA's website at [www.sba.gov](http://www.sba.gov).



Photo by John Tlumacki/Boston Globe

*This disconsolate homeowner lost his garden to flooding, that at its peak, reached over his head.*

## Beware of debris during cleanup

The debris left behind by flooding may be a source of illness or injury. 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 recent floods.

Potential chemical hazards may be encountered during 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 EPA urges you to call the police or fire department to report location 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.

## Mud, Mildew? How to Get Rid of It

Mud in your house and car and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

### Mud May Pose Hazards

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

### Solving Mildew Problems

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 mildew from returning.

### A Word of Caution

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.



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
- 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
- Social Security Administration . . . . . 800-772-1213

Veterans Affairs . . . . . 800-827-1000

### ■ STATE AGENCIES

- Dept. of Food and Agriculture . . . . . 617-626-1700
- Division of Employment and Training . . 617-626-5537
- Division of Insurance
- Consumer Services . . . . . 617-521-7794
- Attorney General's Office
- Consumer Hotline . . . . . 617-727-8400
- Executive Office of Consumer Affairs . . 617-727-7780
- Executive Office of Elder Affairs . . . . . 800-882-2003

### ■ VOLUNTARY AGENCIES

- American Red Cross . . . . . 888-564-1234