

# R

# RECOVERY



F E M A  
I S S U E 1

PEOPLE HELPING PEOPLE

T I M E S

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Photo by Gary McCracken. Courtesy of Virgin Islands Daily News

Tessa Pollydor surveys her damaged living room in Crab Village, St. Croix

## APPLY NOW FOR DISASTER AID

Hundreds of victims of Hurricane Georges are applying for federal and territorial aid to help repair damages left in the wake of the vicious storm. The aid is available because of the major disaster declaration issued by President Clinton following the request of Gov. Roy L. Schneider, M.D.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agency officials to team up with territorial and local disaster workers to help hurricane victims in the U.S. Virgin Islands.

“The federal-territorial partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance,” Schneider said.

The aid, coordinated 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 also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those

who suffered hurricane damages to call promptly for assistance during the application period.

“It’s really tough when you see so many people who have worked all their lives to accumulate family belongings 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 Marianne C. Jackson and Gov. Schneider named Col. Gene J.P. Walker (Ret.) to coordinate the relief effort to help victims of Hurricane Georges.

“We want to help people recover as quickly as possible,” Jackson said. “We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions.”

Jackson said anyone who suffered losses in the hurricane can start the application process by calling toll free **1-800-462-9029** or **TTY 1-800-462-7585** for the speech and hearing-impaired. The lines are available 8 a.m. to 8 p.m., seven days a week.

### Important Recovery Information

#### Register By Phone

People in the U.S. Virgin Islands who suffered the effects of Hurricane Georges are urged to begin the application process by calling **1-800-462-9029** 8 a.m. to 8 p.m., seven days a week. Call **TTY 1-800-462-7585** if you are speech or hearing-impaired.

“We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help,” Federal Coordinating Officer Marianne C. Jackson said. “We encourage all who have suffered damage to call as soon as possible.”

#### Disaster Housing Assistance

FEMA provides disaster housing assistance to help home owners 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 hurricane.

**U.S. Small Business Administration** Don’t let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes that are not adequately insured.

#### National Flood Insurance

Disaster victims who had flooding and are insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Call **1-800-427-4661** for information. Flood insurance to protect against future flood losses can be purchased through your local insurance agent.

APPLY BY PHONE

**1-800-462-9029**

(TTY: 1-800-462-7585)

8 a.m. to 8 p.m.  
Seven days a week

Toll Free



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

## PRESIDENT

BILL CLINTON

My heart goes out to all people in the U.S. Virgin Islands who were affected by Hurricane Georges.

This has been an extremely rough few years for thousands of Virgin Islanders. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from storms and floods 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 the U.S. Virgin Islands be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our territorial 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 of the people of the U.S. Virgin Islands impacted by Hurricane Georges Godspeed in your recovery.



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

## GOVERNOR

ROY L. SCHNEIDER, M.D.

The people of this Territory are strong, persevering and resilient. The most recent natural disasters that we have been able to overcome in the last four years have not been easy. Beginning with Hurricane Marilyn in 1995, Hurricane Bertha in 1996 and now Hurricane Georges, it can safely be said that our preparedness and our strong ties with the federal government helped us emerge out of this most recent hurricane with little damage to property and no lost lives.

That, however, may be a small consolation for those of you who may have suffered some damage to your properties and loss of jobs. I assure all people requiring assistance that this government is working closely with President Bill Clinton and the team he has appointed to assist you.

To help you in the process, Federal Emergency Management Agency officials have put together the information you need regarding the benefits for which you may qualify, according to your specific circumstances. These benefits will be explained to you in this newsletter, along with the steps to follow in applying for funds to cover your needs.

My fellow Virgin Islanders, with our strong spirit and God's help, we will continue to rise.

## DISASTER QUESTIONS AND ANSWERS

### **Q. What should I do to get help on my disaster losses?**

A. Call the toll-free registration number, **1-800-462-9029** or **TTY 1-800-462-7585** for the hearing and speech impaired.

### **Q. If I have insurance can I still get assistance?**

A. Many federal, territorial, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

### **Q. What information do I need to give when I call for assistance?**

A. You will be asked for your name, address of damaged property, insurance information, phone number where you may be reached and a description of your losses.

### **Q. What happens after I apply?**

A. A trained inspector will make an appointment to visit your property within 10 to 15 days. The inspector verifies the nature of

your losses to establish your eligibility for disaster assistance programs.

### **Q. When can I expect a check?**

A. About 15 to 20 days after a FEMA inspector's visit, if eligible, you can expect a housing assistance check.

### **Q. I'm a homeowner and don't have a small business. After I registered with FEMA, I was referred to the U.S. Small Business Administration (SBA). Why?**

A. SBA makes low-interest loans to renters, home owners and non-farm businesses of all sizes that are not fully covered by insurance. It is the primary source of funds for long-term disaster recovery.

### **Q. I don't want a loan, I just want financial assistance. What do I do?**

A. 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.

# HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of Hurricane Georges may be eligible for assistance.

## DISASTER HOUSING ASSISTANCE

Help 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

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

## INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance, administered by the Virgin Islands Department of Human Services.

## 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.

## CONSUMER SERVICES

Assistance in filing consumer complaints about disreputable business practices and other problems.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits for those out of work due to the disaster, including self-em-

ployed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

## AGRICULTURAL ASSISTANCE

Emergency loans to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost sharing assistance also is available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

## SOCIAL SECURITY BENEFITS

Help in speeding the delivery of checks delayed by the disaster and with applications for Social Security disability and survivor benefits.

## TAX ASSISTANCE

The Virgin Islands Bureau of Internal Revenue allows 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.

## MENTAL HEALTH/ STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

## FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination. Complaints of fraud or other misrepresentation may be filed with the fiscal office of the Virgin Islands Department of Justice. Legal assistance and/or referrals may be available by calling the Bar Association of the Virgin Islands.

## INSURANCE INFORMATION

Assistance is available from the Virgin Islands Banking and Insurance Division of the Lieutenant Governor's Office on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## VETERANS BENEFITS

Information 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 range of services from supplying victims with home cleanup 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 Caleb Kenna. Courtesy of Virgin Islands Daily News

*The roof was blown off the Dennis Cartel Bar and Restaurant, Estate Nadir.*

## CARE OF WATER DAMAGED ITEMS

The American Institute for Conservation of Historic and Artistic Works (AIC) and the National Institute for the Conservation of Cultural Property (NIC) make the following suggestions regarding the recovery of water-damaged belongings.

1. If the object is still wet, rinse with clear, clean water or a fine hose spray. Clean off dry silt and debris from your belongings with soft brushes or dab with damp cloths without grinding debris into objects.
2. Air dry objects indoors if possible. Sunlight and heat may dry certain materials too quickly, causing splits, warpage, and buckling.
3. The best way to inhibit growth of mold and mildew is to reduce humidity. Increase air flow with fans, open windows, air conditioners and dehumidifiers.
4. Remove heavy deposits of mold growth from walls, baseboards, floors, and other household surfaces with commercially available disinfectants.
5. If objects are broken or begin to fall apart, place all broken pieces, bits of veneer, and detached parts in clearly labeled open containers. Do not attempt to repair objects until completely dry.
6. Documents, books, photographs and works of art on paper may be extremely fragile when wet; use caution when handling. Free the edges of prints and paper objects in mats and frames, if possible. These should be allowed to air dry. Rinse

mud off wet photographs with clear water, but do not touch surfaces. Sodden books and papers should also be air dried, or may be kept in a refrigerator or freezer until they can be treated by a professional conservator.

7. Textiles, leather, and other “organic” materials will also be severely affected by exposure to water and should be allowed to air dry.
8. Remove wet paintings from frames but not from stretchers. Air dry, face up, away from direct sunlight.
9. Furniture finishes and painting surfaces may develop a white haze or bloom from contact with water and humidity. These problems do not require immediate attention.
10. Rinse metal objects exposed to flood waters, mud, or silt with clear water and dry immediately with a clean, soft cloth. Allow heavy mud deposits on large metal objects, such as sculpture, to dry. Caked mud can be removed later.

Because the information given is general, FEMA, AIC and NIC strongly recommend that professional conservators be consulted as to the appropriate method of treatment for historic objects. Professional conservators may be contacted through the [FREE Conservation Services Referral System](#) of the **American Institute for Conservation of Historic and Artistic Works**, 1717 K Street, NW, Ste. 301, Washington, DC 20006; (202) 452-9545.

## Disaster Teams Reach Out to Hurricane Victims

Community Relations teams fanned out across areas of the U.S. Virgin Islands meeting with people who suffered losses from Hurricane Georges.

“We have people going door-to-door making personal contact answering questions,” Territorial Coordinating Officer Col. Gene J.P. Walker (Ret.) said.

Community Relations teams of FEMA and the U.S. Virgin Islands territorial personnel are making contact with victims, elected officials and community organizations in all impacted areas.

“We bring people as much information as possible to get them to start the recovery process,” Federal Coordinating Officer Marianne C. Jackson said. “This is also an opportunity to start people thinking about preparedness, so if disaster strikes again, the community is better able to cope with it.”

This issue of *Recovery Times* is published by the Government of the U.S. Virgin Islands and the Federal Emergency Management Agency (FEMA) 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**.

**Marianne C. Jackson**

Federal Coordinating Officer

**Col. Gene J.P. Walker (Ret.)**

Territorial Coordinating Officer

**Nellon L. Bowry**

Governor’s Authorized Representative

**Morrie Goodman**, Director, FEMA

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<http://www.fema.gov>

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# Use Care When Hiring Contractors

If you were affected by Hurricane Georges, you should be aware that some unscrupulous contractors may try to take advantage of you.

“If you have disaster-related damages, I urge you to be very careful when contracting for repairs,” said Federal Coordinating Officer Marianne C. Jackson of the Federal Emergency Management Agency (FEMA).

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” Territorial Coordinating Officer Col. Gene J.P. Walker (Ret.) said. “Often the work is never performed or the down payment is never returned.”

Walker cautions you not to sign contracts or make down payments without first receiving written estimates from contractors and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Walker suggested that disaster victims call the Virgin Islands Department of Licensing and Consumer Affairs if they have concerns about people representing themselves as contractors.

“You should remember that federal workers and federal contract workers do not charge victims for their services,” said Jackson. “If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department.”

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).*



Hurricane Georges demolished a trailer in Castle Burke.

Photo by Gary McKenna. Courtesy of Virgin Islands Daily News

## SBA LOW-INTEREST LOANS

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 businesses. SBA loans may be used to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. 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. Renters are eligible for loans to replace 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 will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, ma-

chinery and equipment, inventory and other assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers 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 affected financially by the disaster, even if they had no property damage.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



Photo by Gary McCracken. Courtesy of Virgin Islands Daily News

The fierce winds of Hurricane Georges toppled St. Croix telephone lines.

## Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied 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 registration 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.

## BEWARE OF DEBRIS

The debris left behind by the hurricane 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 areas damaged by the recent hurricane.

Potential chemical hazards may be encountered during the repair and recovery efforts. The hurricane 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.

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
U.S.D.A. Farm Services Agency.....	773-9146
Veterans Affairs .....	778-5755/778-5553
U.S. Small Business Administration .....	800-659-2955
Social Security Administration .....	800-772-1213
Internal Revenue Service .....	800-829-1040
(TTY for hearing/speech-impaired) .....	800-829-4059
Housing and Urban Development Hotline .....	800-669-9777

### Territorial Agencies

Office of the Governor.....	774-0001
Food Stamps .....	773-6050/774-2399
Bureau of Internal Revenue .....	773-1040/774-5865
Division of Banking and Insurance .....	773-6449
VITEMA (also for concerns about Bauxite) .....	773-2244
WAPA.....	773-2250/774-3552/776-6446
Licensing and Consumer Affairs.....	774-3130/773-2226
Dept. of Justice.....	774-5666/773-0295
Housing, Parks & Recreation.....	774-0255/773-0271
Housing Authority .....	775-2741/773-3525
Public Works.....	776-4844/773-1290
Human Services.....	774-0930/773-2323
Dept. of Planning and Natural Resources .....	774-3320/773-3450
Department of Labor .....	776-3700/773-1994