

# RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



F E M A  
ISSUE 1



K A N S A S / N O V . 1 6 , 1 9 9 8



(FEMA Photo by R. Samuel Winningham)

A flag flies above a home surrounded by water in Arkansas City.

## HEAVY RAINS DRENCH KANSAS

Severe storms began dropping heavy rain throughout Kansas on October 30. The resulting severe flooding prompted Gov. Bill Graves to request federal disaster assistance.

In response to this request, President Clinton declared Butler, Cowley and Sedgwick counties federal disaster areas. Nine other counties were added later. The declaration enabled the Federal Emergency Management Agency (FEMA) and other federal agencies to team with state and local disaster workers to help affected residents in the counties.

"I'm glad the White House was able to grant our request for financial assistance so quickly," Graves said.

The aid, coordinated at the federal level, may 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 may be available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered storm and flood-related damage to sign up promptly for assistance by calling FEMA's toll-free registration number 1-800-462-9029 (TTY 1-800-462-7585).

"Help is here now. The wheels are in motion", Witt said to a group of city and state officials prior to touring some of the state's most heavily damaged areas.

Witt named Carolyn Coleman to coordinate the federal relief effort to help victims of the severe storms and flooding.

"Our goal is to get assistance out as soon as possible," Coleman said. Kansans can call 1-800-462-9029 seven days a week, 7 a.m. to 7 p.m., to get the recovery process going."

### Important Recovery Information

#### Register by Phone

People in disaster-declared counties in Kansas who suffered the effects of heavy rain and flooding that started Oct. 30, 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 Carolyn Coleman 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 owners who 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. Call **1-800-720-1090** for information about NFIP.

APPLY BY PHONE  
**1-800-462-9029**  
(TTY: 1-800-462-7585)  
7 a.m. to 7 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 Kansas residents affected by the recent flooding.

This has been an extremely rough time for thousands of Kansas residents. This is not the first time that 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 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 Kansas be eligible to apply for federal disaster assistance by using the toll-free registration number listed in this publication. Through the application 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 you in your efforts to rebuild your lives and communities. 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 of the people of Kansas impacted by the flooding Godspeed in your recovery.



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

## GOVERNOR

BILL GRAVES

The floodwaters are receding, but the damage is done and the emotional upheaval for thousands of Kansas families continues. The heavy autumn rains of 1998 brought devastation and destruction to south-central Kansas in a magnitude few had witnessed before.

The statistics are staggering. From October 30 through November 3, more than 2,000 Kansas homes and hundreds of businesses and other buildings were damaged.

I cannot say enough about the dedicated and selfless individuals of the state agencies involved in helping Kansans affected by the floodwaters. The Kansas National Guard and the Highway Patrol helped with evacuations and cleanup. The Department of Social and Rehabilitation Services provided USDA surplus commodities to community agencies in affected areas.

The efforts of government, though, pale in comparison to the generous work being done by groups like the American Red Cross, Salvation Army, local churches and countless thousands of individual Kansans. Friends, neighbors, loved ones and even total strangers have opened their hearts with an outpouring of good will.

Nothing I can say or do as Governor will change the fact that a great deal of tragedy entered the lives of hundreds of Kansans. But we take solace in the fact that in times of misfortune and strife, the true spirit of the people of Kansas shines through brightly.

## FILING A FLOOD INSURANCE CLAIM

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and 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 pre-

sents a health hazard or which may hamper 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.

## QUESTIONS?

**Call the FEMA Helpline**

**1-800-525-0321**

**TTY: 1-800-660-8005**

8 a.m. – 6 p.m. Monday through Saturday

**Toll Free**

# HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered damage because of severe storms and flooding in the following counties may be eligible for assistance. The declared counties are Butler, Chase, Coffey, Cowley, Franklin, Harvey, Lyon, Neosho, Sedgewick, Sumner, Douglas and Wilson.

## 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 assistance.

## HOME/PERSONAL PROPERTY DISASTER LOANS

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

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).*

## 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 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 local unemployment offices.

## 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 hous-

ing. Complaints of fraud or other misrepresentation may be filed with the Kansas Division of Consumer Protection. Legal assistance and referrals may be available by calling the Kansas Bar Association.

## INSURANCE INFORMATION

Assistance is available from the Kansas 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 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.

# Unemployed Because of the Disaster?

If you are self-employed and have lost work or business as a result of the recent storms and flooding that occurred since October 30, you may be eligible for help.

Disaster Unemployment Assistance (DUA), a federal disaster program funded by FEMA and administered by the Kansas Department of Human Resources (KDHR) may provide you with a weekly check. The amount of the check is determined by state guidelines.

The program is designed to help the self-employed, such as farm workers, tradespersons and others not normally covered by unemployment compensation.

In order to be eligible for DUA benefits you must be out of work, have lost substantial income or have exhausted all entitlement to regular unemployment benefits as a direct result of the disaster.

The application period for DUA will close on December 10 for residents in Butler, Cowley and Sedgwick counties. Residents of these counties should call the KDHR Unemployment Insurance toll-free number, **1-800-292-6333**, to determine eligibility for the program. (Application guidelines and application periods for other affected Kansas counties were not available at press time.)

## Protection from Wind

- Remove trees and things that could become wind-borne missiles from the area surrounding your house.
- Secure sheds and other outbuildings either by constructing a permanent foundation or using ground anchors.
- Reinforce double-entry doors by adding a heavy-duty deadbolt or slide bolts at the top and bottom.
- Install shutters or plywood window covers.
- Reinforce or replace garage doors.



*The words of a sign in the yard of a damaged home in Arkansas City describe sentiments of one resident.*

(FEMA Photo by R. Samuel Winingham)

## SBA LOW-INTEREST LOANS

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that is 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, and 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 impacted 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.



*This pick-up truck in Arkansas City, was claimed by the rapidly rising floodwaters.*

## Flood Insurance Provision May Help 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 those requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$15,000 to help pay the costs to bring their home or business 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 the insurance company or agent to file a claim for help in meeting these costs. For more information, call your insurance company, agent or the NFIP toll free at **1-800-720-1090**.

## THINK ABOUT FLOOD INSURANCE

As many Kansas residents found out in the aftermath of recent flooding, homeowner policies do not cover damage from rising waters. But 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.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above of non-elevated buildings. Coverage for items in basements and on the ground floor of elevated buildings is limited. Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

If you are a business owner, the maximum coverage 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.

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.

(FEMA Photo by R. Samuel Winningham)

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Kansas 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**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR 1258

# EMPORIA GUARD UNIT RESPONDS TO CHASE COUNTY FLOODING



Kansas Army National Guardsmen unload barricade materials in preparation of restricting access to of Elmdale, KS.

It's usually the big cities that get all the attention. However, to the Kansas National Guard, size doesn't matter.

Strong City has a population of a little more than 600 while nearby Elmdale has only about 90 citizens

Company A, 1<sup>st</sup> Battalion, 635<sup>th</sup> Armor soldiers, answered the call to duty during heavy rains and flooding that swept through south-central Kansas Oct 30 - Nov. 3. They were just one of several units sent out to Kansas

communities struck by flooding.

"I was alerted Sunday night," said Lt. Gregory Edson, officer in charge of the detail. "My orders were to help with security and emergency relief."

"When we got to Strong City, it honestly looked like a river flowing through town." Conditions were as bad, if not worse, in Elmdale.

"The water there was over the hoods of our vehicles," said Edson, indicating a distance of about five feet high.

Much of the soldiers' early activity was occupied by searching for people who were not yet accounted for.

Many Guardsmen found the water too deep for their vehicles and were forced to find other means to effect rescues. In all, Guardsmen performed three rescues in the Strong City/Elmdale area. Later, as floodwaters began to subside, the Guardsmen turned to other duties.

"There are only four law enforcement officers in the entire county and they were just worn out," said Edson. "So we were asked to help out with security," said Edson.

"We plan to go door to door and explain the situation to people," he continued. "After about 9 o'clock, we won't be letting anyone in or out of town. It's not a curfew, but after we close things down, we're asking people to stay off the streets."

It was about 5:30 p.m. on Wednesday, Nov. 3 and Edson and his men, along with the local pastor, went on another mission to check on a resident near Elmdale. More than an hour after they disappeared into the darkness, driving over roads still partially covered with water, their Humvee returned to the checkpoint at the entrance to the small town. They were soaked – the result of yet another wading expedition – but happy to report that the man they had sought was alright.

Photo by Stephen D. Larson

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	
(Obtain policy/information) . . . . .	800-720-1090
Natural Resources Conservation Service . . . . .	706-546-2272
Small Business Administration . . . . .	800-359-2227
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
(TTY for hearing/speech-impaired). . . . .	800-829-4833
Social Security Administration . . . . .	800-772-1213

### State Agencies

Consumer Protection. . . . .	800-432-2310
Crisis Counseling & Referral . . . . .	Call your local Mental Health Office
Department of Insurance . . . . .	800-432-2482
Farm Services Agency (FSA) . . . . .	Call your local FSA Office
Department of Aging. . . . .	800-432-3535
Department of Revenue. . . . .	800-894-0318
Kansas Commission on Veterans Affairs . . . . .	913-371-5968
Kansas Legal Services (all ages) . . . . .	800-723-6953
(Residents over the age of 60 may call) . . . . .	888-353-5337
Department of Human Resources –	
Division of Unemployment. . . . .	800-292-6333

### Volunteer Agencies

American Red Cross . . . . .	Call your local ARC Chapter
Salvation Army . . . . .	316-263-2769