

R

RECOVERY



F E M A
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PEOPLE HELPING PEOPLE

T I M E S



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FEMA photo by Gene Romano

Flash flooding in Sheboygan County undermined the foundation of this house causing it to collapse.

HEAVY FLOODS HIT WISCONSIN

The record rains that drenched eastern portions of the state for several days beginning August 5 prompted Gov. Tommy Thompson to request federal disaster assistance. In response to his request, President Clinton declared Milwaukee, Rock, Sheboygan and Waukesha counties federal disaster areas.

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," Thompson 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 may be available to cover uninsured or under-insured private and business property losses.

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

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," 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 effort to build disaster-resistant communities."

Witt named Ron Sherman to coordinate the federal relief effort to help victims of the flooding. Thompson appointed Al Shanks of Wisconsin Emergency Management as state coordinating officer.

"We want to help people recover as quickly as possible," Sherman said.

Important Recovery Information

Register by Phone

People in disaster-declared counties in Wisconsin who suffered the effects of storms and flooding that began August 5 are urged to begin the application process by calling **1-800-462-9029 (TTY 1-800-462-7585)** for those 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 Ron Sherman 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 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

PRESIDENT

BILL CLINTON

My heart goes out to all affected by the recent floods.

This has been an extremely rough time for thousands of Wisconsin 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 Wisconsin 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 Wisconsin impacted by the flooding Godspeed in your recovery.



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

GOVERNOR

TOMMY THOMPSON

Unfortunately, early August floods in southeastern Wisconsin have caused extensive damage to many of your homes and businesses. Even worse, for some of you this isn't the first time you have experienced flooding.

As I toured the areas hit by these floods last week, I was struck by your strength and caring. Everywhere I went I saw people pulling together to help each other. Within hours of the floods, the citizens of this great state were hard at work cleaning up and getting on with their lives. It made me proud to be your governor.

As governor, I want you to know that the people of Wisconsin and the nation are with you. The Wisconsin Division of Emergency Management is working with local governments and the Federal Emergency Management Agency to assist in recovery efforts. Disaster recovery centers are opening in each affected county. The officials in these centers are there to help answer your questions. We want you to get all the assistance you are entitled to as quickly as possible.

I realize that some of what you lost cannot be replaced. No amount of money can replace lost photographs or scrapbooks. But I assure you that the state government will help you secure the assistance that is available so you can clean-up, rebuild and get your lives back to normal.

My thoughts and prayers are with you.

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 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.

Danger: Flash Floods

Nearly half of all flash flood fatalities are automobile related.

Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 miles an hour.

When a vehicle stalls in water, the water's momentum is transferred to the car. For each foot water rises, 500 lbs. of lateral force are applied to the car.

But the biggest factor is buoyancy. For each foot the water rises up the side of the car, the car displaces 1,500 lbs. of water. In effect, the car weighs 1,500 lbs. less for each foot the water rises.

Two feet of water will carry away most automobiles.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered damage because of the storms that began Aug. 5 and who live in the declared counties may be eligible for assistance. The declared counties are Milwaukee, Rock, Sheboygan and Waukesha.

For information on these and other programs, see phone listing on page 6.

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.

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. 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 Wisconsin Bureau of Consumer Protection. Legal assistance and referrals may be available by calling the Wisconsin Bar Association.

INSURANCE INFORMATION

Assistance is available from the Wisconsin Commissioner 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.

Protection from Wind Storms

- Remove trees and things that could become potential wind-borne missiles from the area immediately surrounding your house
- Secure sheds and other outbuildings either by constructing a permanent foundation or using straps or 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.

Protect Your Home Against Future Flood Damage

You can reduce the risk of future damage to your property by taking low-cost, common-sense steps when making repairs.

Heating and hot water systems, washers and dryers can be elevated on a platform at least 12 inches above the base flood level. Raise the electrical panel above the base flood elevation or relocate it to a higher floor.

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

If the risk of flood is severe, you may want to elevate your home.

To elevate a home, the structure is raised so that the main living floor is above anticipated flood levels and a new foundation is put under the existing structure. Contact your local building official to determine safe elevation heights. After the main structure is elevated, new stairs and landing are built provide access.

In some instances, the best alternative is to move your home and family out of harm's way. Check with your local community to learn about any assistance that may be available.

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).***



FEMA photo by Gene Romano

An SBA loan would help replace and repair the flood-damaged areas of this Waukesha County home.

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.



FEMA photo by Gene Romano

Flood insurance gives homeowners a resource to fix collapsed basements, such as this, caused by flash floods.

THINK ABOUT FLOOD INSURANCE

As many Wisconsin 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.

This policy covers basement damage including:

- Foundation elements, including posts, pilings, piers or other support systems.
- Required utility connections
- Certain mechanical equipment necessary for the habitability of the building, such as furnaces, hot water heaters, air conditioners, heat pumps, electrical junctions and circuit breaker boxes.
- Basic appliances normally found in a basement such as clothes washers, dryers and food freezers.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above. 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** or the Wisconsin Commissioner of Insurance, **1-800-236-8517**.

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

Mud, Mildew? How to Get Rid of It

Mud and mildew can be challenging when trying to get your life back to normal.

Mud May Pose Hazards

Mud left behind by floodwaters may contain health hazards. It is important to get rid of 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 when you are done.

Solving Mildew Problems

High humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one cup of household bleach to one gallon of 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 directions. Never mix household bleach with other cleaning agents. For more information, contact your county health department.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Wisconsin 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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BEWARE OF DEBRIS DURING CLEANUP



FEMA photo by Gene Romano

Caution is required when cleaning up flood debris.

The debris left behind by the storms may be a source of injury or illness. State Coordinating Officer Al Shanks urges people to be “extremely 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.

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.

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)	800-827-8387
Social Security Administration	800-772-1213

State Agencies

Dept. of Work Force Development	800-822-5246, 414-438-7700
Dept. of Revenue	608-266-2772

Aging Services:

Milwaukee County	414-289-6874
Rock County	608-757-5472
Sheboygan County	920-459-3095
Waukesha County	414-548-7828
Southeastern WI Agency on Aging	414-289-5950

Crisis Counseling:

Milwaukee County	414-257-7222
Rock County	608-257-5025
Sheboygan County	920-459-3151
Waukesha County	414-547-3388

Public Health:

City of Milwaukee	414-286-3521
Rock County	608-757-5442
Sheboygan County	920-459-4382
Waukesha County	414-896-8430
Dept. of AG., Trade & Consumer Protection	800-422-7128
Commissioner of Insurance	800-236-8517

Volunteer Agencies

Salvation Army	414-265-6360
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