

RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



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FEMA photo by Kevin Galvin

Utility workers from all parts of the country worked long days in below-freezing temperatures to help restore power to Maine homes and businesses.

DISASTER AID AVAILABLE

Severe ice storms, rain and high winds caused havoc in the state of Maine, downing trees and power lines, leaving over 300,000 homes and businesses without electricity for up to two weeks. The severity of the storm prompted Gov. Angus S. King Jr. to request the affected areas be declared a federal disaster area.

Responding to that request, President Clinton issued a disaster declaration on Jan. 13 for 15 counties: Androscoggin, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Penobscot, Piscataquis, Oxford, Sagadahoc, Somerset, Waldo, Washington and York. Aroostook County was added on Jan. 15.

The declarations enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help victims of the storm in Maine.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," King said.

The state and federal aid that results from a presidential declaration is coordinated at the federal level by FEMA and can include grants to help pay for temporary housing, minor home repairs and other disaster-related expenses. Low-interest loans from the **U.S. Small Business Administration (SBA)** also are available to cover individual and business property losses that are not fully insured. (See page 3 for a listing of available aid.)

FEMA Director James Lee Witt urged those who suffered storm damages, including people with insurance, to apply for assistance during the registration period.

"It's really tough when you see so many people suffer," Witt said. "But we'll do what we can to help them recover."

Director Witt appointed Robert S. Teeri to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Teeri said. "We want them to know we are concerned, and we will be there to help them apply for aid."

Important Recovery Information

Register by Phone

People in Maine whose homes or businesses sustained damage as a result of the winter storm that began Jan. 5 are urged to begin the application process by calling **1-800-462-9029 (TTY 1-800-462-7585)** if you are speech or hearing impaired) from 8 a.m. to 6 p.m., seven days a week

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

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 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 **1-800-427-4661** 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 people in Maine who were affected by the winter snow and ice storms, high winds and flooding.

This is a difficult time for thousands of Maine residents who have to repair damaged homes and clean up debris. It is hard to do all this and still hold back the tears. Recovering from storms 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 Maine 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 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 partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people of Maine impacted by this January winter storm Godspeed in your recovery.



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

GOVERNOR

ANGUS S. KING

Maine people are used to tough winters, but this winter's ice storm imposed unusually severe hardships. Who could have predicted that freezing rain in January could have virtually disabled the state's entire electrical system, leaving hundreds of thousands of people without heat or lights for more than a week?

The recent storm pulled at the very fabric of Maine life. But Maine people are a hardy bunch. All across Maine, neighbors helped neighbors stay warm, keep their pipes from freezing and find shelter until their power was restored.

We are not alone in confronting this disaster. State agencies, utility crews and local offices have joined forces to restore power, clear the roads and extend a helping hand to many victims of this disaster.

In addition, as a result of President Clinton's disaster declaration, the Federal Emergency Management Agency (FEMA) and its federal partners are able to offer assistance to the state and its residents to help them recover from the great ice storm of 1998.

Nature has dealt us a cruel blow, but we will get through this. With neighbors helping neighbors, we will weather this storm.

DISASTER QUESTIONS AND ANSWERS

Q. What is the first step I should take to register for disaster assistance?

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

Q. If I have insurance, can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

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

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. It depends on which sources of aid you have been referred to. In some cases, you will have to contact the agency directly. If you are applying for disaster housing assistance, a FEMA inspector will call for

an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 1-800-525-0321 (TTY 1-800-660-8005)**.

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it will automatically refer you to the state-run grant program. This grant program may provide help from other sources.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of severe storms and flooding that began Jan. 5 and are located in the declared counties 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 assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

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.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the State of Maine 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**.

Robert S. Teeri
Federal Coordinating Officer

John W. Libby
State Coordinating Officer

Morrie Goodman, Director, FEMA
Communications

Vallee Bunting, Director, FEMA
Emergency Information and Media Affairs

Barbara Yagerman, Editor, FEMA
Emergency Information and Media Affairs

Aileen Cooper, Managing Editor, FEMA
Emergency Information and Media Affairs

Internet/WorldWideWeb <http://www.fema.gov>

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BUSINESS DISASTER LOANS

Businesses of all sizes and non-profit 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 disaster loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available 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 your local unemployment office.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful

discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Maine State Attorney General's Office of Consumer Fraud. Legal assistance and/or referrals may be available by calling a local legal aid office.

INSURANCE INFORMATION

Assistance is available from the Maine State Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and 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.

USDA Help Available to Rural Residents

The U.S. Department of Agriculture (USDA) offers help to rural residents who are victims of the recent ice storms through its Farm Service Agency and Rural Development programs.

The Farm Service Agency (FSA) provides emergency loans to help established family farm operators cover production and physical losses. Emergency loans for crop, livestock and non-real estate losses are normally repaid in one to seven years. Up to 20 years are allowed in special circumstances. Loans for physical losses are normally repaid in 30 years. Applications for FSA loans must be submitted by Sept. 14.

In addition, the Disaster Set-Aside program allows FSA borrowers who are up to date or not more than one installment behind in any farm loan program to delay one scheduled annual installment in each eligible loan to the end of the loan term. The intention of the program is to relieve the borrower's immediate financial distress.

Rural Development assistance offers minimal-interest loans for home repairs for low and very low-income families. Grants up to \$7,500 for home repairs for very low-income families (age 62 and older) living in rural areas where there are health and safety issues are also available.

For more information and to apply for assistance under these programs, call or visit your county FSA office.

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



FEMA photo by Kevin Galvin

Vice President Al Gore lends a hand with clearing downed trees on a trip to survey disaster area.

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 are offered 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, machinery 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. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

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 Kevin Galvin

FEMA outreach worker refuels an electric generator for a storm victim in Auburn

Spoiled Food: When in Doubt, Throw It Out

When your power goes out, all the food in your refrigerator and freezer is at risk. How do you decide what to keep and what to throw out?

Fresh milk spoils rapidly without refrigeration. Custards and creamed foods also are dangerous when left unrefrigerated. The same is true for cream cheese, cheese spread and cottage cheese.

Hamburger, pork, fish and poultry spoil rapidly without refrigeration and should be discarded if they've been without cooling for several hours. Don't rely on your sense of smell.

It's not a good idea to try to salvage food by cooking it and keeping it unrefrigerated for a few days.

If your power is off, clean out the refrigerator. Throw away perishables. Wipe the interior with baking soda and water.

Dispose of spoiled food by placing it in plastic garbage bags. Tie or seal them and place in a garbage can with a tight-sealing lid or in the neighborhood dumpster.

To keep the food in your freezer from spoiling, follow these guidelines:

- A full freezer stays cold longer than one that is less full. Combine the contents of your freezer with a neighbor's, if possible.
- Dry ice keeps food frozen for about one to four days, depending on the freezer size and contents. Use 50 pounds for a 20-cubic foot freezer.
- Meats and solid items stay frozen longer than baked goods.
- Refreezing partially thawed food is risky. Generally, if the food still contains ice crystals, it's all right to refreeze it, though the quality may suffer.

CARBON MONOXIDE POISONING

Carbon monoxide, a product of combustion, is one of the most common causes of accidental poisoning in the United States. It is a gas that has no color, odor or taste. It is produced by home appliances such as gas or oil furnaces, clothes dryers, ranges, space heaters, wood stoves and gasoline-powered generators.

The early stages of carbon monoxide poisoning can resemble food poisoning or influenza. Symptoms may include headaches, nausea and fatigue. A person may feel drowsy and confused and may experience a faster heart rate. The next stages can produce unconsciousness, convulsions, brain damage and, finally, death.

Young children and pets are usually the first to be affected.

To prevent carbon monoxide poisoning, follow these safety tips:

- Do not run portable generators in an enclosed space, such as a basement or closed garage.
- Make sure all stoves, fireplaces, furnaces and space heaters are properly installed, vented and maintained.

- Check flues, chimneys and vents often to make sure they are clear of snow, ice and other debris.

- Repair rusted or pitted flue pipes leading from the furnace or water heater or the chimney.

- Do not block the furnace air intake.

- Do not operate a barbecue grill indoors or in an enclosed porch or garage, even with the door open.

- Do not use a gas range or oven for home heating.

- Do not adjust pilot lights yourself.

- Do not leave a vehicle running in a garage and never leave the door between the house and garage open if a vehicle is running.

- Start snow blowers outside rather than inside a garage or storage shed.

- If you are trapped in a vehicle, check to see that the exhaust pipe is free of snow. Open a downwind window slightly for ventilation.

If you think you may have a carbon monoxide problem, contact your service technician. Turn off the furnace or other appliance you think may be causing the problem and open doors or windows.

DEALING WITH STRESS

Stress. It's a common problem that goes hand-in-hand with a disaster.

The road to recovery involves more than hooking up electrical appliances. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Try to return to your pre-flood routine as soon as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the situation, they can learn from and imitate your efforts, enabling them to cope better.

Listen to what children say: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

Reassure children: Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Try not to scold children for things they do that might be related to the disaster such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.



FEMA outreach worker advises couple of federal aid available to victims of ice storm.

FEMA photo by Kevin Galvin

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	800-427-4661
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
Department of Veterans Affairs	888-838-7697

State Agencies

State Attorney General/Consumer Fraud	207-626-8849
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Better Business Bureau	207-787-2715
Department of Human Services	800-452-1926
Crisis Counseling	Call your area crisis hotline
Elder and Adult Services	800-262-2232
Unemployment Assistance	Call you local office
Insurance Commission	800-300-5000
Department of Environmental Protection	800-452-1942
Finance Authority of Maine (FAME)	800-228-3724
General Assistance/Emergency Assistance	800-442-6003
Public Utilities Commission/Consumer Complaints and Inquiries.....	800-452-4699

Other Service Providers

American Red Cross	
Salvation Army.....	