



FEMA

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One day after Hurricane Isabel roared up Chesapeake Bay, homes in Bowleys Quarters were swamped by floodwaters caused by the storm surge. FEMA photo by Crystal Payton

Disaster Help Available Now!

Moving up the coastline from North Carolina, Hurricane Isabel hit Maryland causing widespread flooding and wind damage. President Bush acted quickly to declare the state a federal disaster, opening the way for help to individuals and businesses who suffered disaster related damage.

The city of Baltimore and all counties in the state were included in the disaster designation, issued on Sept. 18.

The disaster declaration enables the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and other federal agencies to team up with state and local disaster workers to help residents and business owners in the affected counties recover.

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you register for aid.

Those affected by the storms who live or own businesses in one of the disaster-declared counties may apply for aid by calling: **800-621-FEMA (800-621-3362)**. Speech- and hearing-impaired persons should call TTY: 800-462-7585.

Important Recovery Information

❖ **Register by phone**
Residents of declared counties whose homes, businesses or personal property sustained damage as a result Hurricane Isabel are urged to begin the application process. Call **800-621-FEMA (3362)** from 7 a.m. to midnight seven days a week, until further notice. Those with speech or hearing impairments should call TTY: 800-462-7585.

❖ **Assistance to Individuals and Households**
Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary housing, repairs to make the home livable and other serious, disaster-caused needs including uncovered medical, dental or transportation expenses.

❖ **U.S. Small Business Administration (SBA)**
During disasters, SBA provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

❖ **National Flood Insurance Program (NFIP)**
Disaster victims insured with the NFIP are eligible to file claims to repair or replace their damaged homes and personal property.

Apply by Phone
800.621.FEMA (3362)
TTY: 800.462.7585

7 a.m. to midnight
seven days a week,
until further notice

How to File 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 help you.

If possible, photograph the outside and the inside of the damaged property, showing the flooding and damage.

Dispose of damaged property that presents a health hazard or that may hamper clean-up operations. Be sure to describe fully all discarded items so that when the adjuster examines your losses and your records, these articles are included.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices, where possible. Try to locate receipts and proofs of purchase, especially for large appliances. Good records can speed settlement of your claim.

Dealing with Mold and Mildew

A major health concern after flooding is the growth of molds and bacteria.

If your home has been water damaged, inspect and clean all appliances that have been in contact with floodwaters. Look for mold growth throughout the house, including the attic, basement and crawlspaces. Have professionals check heating/cooling ducts and wall insulation for mold growth.

Wash all items that came in contact with floodwaters with a household chlorine bleach solution of 4 oz. of bleach to 1 gal. water. Leave the bleach solution on the item for at least 15 min. before rinsing off with clean water.

When using a bleach solution, open windows and wear rubber gloves.

Questions? Call your local health department.

Q&A:

Disaster Assistance

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

A. Call the toll-free registration number, 800-621-FEMA (3362). If you have a speech or hearing impairment, call the TTY number, 800-462-7585.

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 covered by your insurance, do not delay in applying for disaster assistance.

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

A. Your name, address of damaged property, Social Security number, insurance information, gross income and a phone number where you may be reached.

Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you are applying for disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call FEMA at 800-621-FEMA (3362).

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

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to another program.

Questions about FEMA assistance?

Call: 800.621.FEMA (3362)
TTY: 800.462.7585

Aid to Help You on the Road to Recovery

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

The city of Baltimore and all the counties in the state are included in the disaster declaration.

ASSISTANCE FOR INDIVIDUALS AND HOMEOWNERS

Help is available for renters and homeowners whose primary homes were damaged or destroyed or who face displacement from their homes because of disaster damage. Aid can include grants for temporary housing or money for emergency repairs to make a home livable.

Help is also available to meet disaster-related serious needs or necessary expenses including medical, dental or transportation costs.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) low-interest disaster loans 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.

BUSINESS DISASTER LOANS

Businesses of all sizes and certain non-profit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to pay for repairing or replacing real estate, machinery and equipment, inventory and other business assets.

For small businesses, SBA makes economic injury loans available for working capital. Eligible businesses can be in the adjoining as well as declared counties.

If you're insured, should you apply for assistance?

If you suffered damage from Hurricane Isabel and you live or own a business in one of the disaster-declared counties, you may be eligible for federal disaster assistance even if you were insured.

The law does not allow disaster aid to duplicate insurance benefits; however, if your insurance does not cover all your costs or damage, FEMA may be able to help.

Register for aid by calling
800-621-FEMA (3362)

CONSUMER SERVICES

Complaints about business practices and other consumer problems should be filed with the state attorney general's office.

DISASTER UNEMPLOYMENT ASSISTANCE

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

AGRICULTURAL AID

Emergency loans may be available to farmers or ranchers for actual losses to

essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Services Agency office.

SOCIAL SECURITY BENEFITS

Help to speed delivery of checks delayed by the disaster is available from your local Social Security office.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured losses on homes, personal property and household goods.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development (HUD) can assist in cases of unlawful discrimination in federally subsidized or insured housing. Complaints may be filed with the state Office of the Attorney General. Legal assistance and/or referrals may be available by calling the state bar association.

INSURANCE INFORMATION

The state insurance bureau can help with matters such as speeding up settlements, getting 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 disaster victims with home clean-up kits to financial assistance to meet emergency disaster needs.



The damaging impact of Hurricane Isabel on Maryland roads and bridges has been significant. FEMA photo by Butch Ducote

A Good Time to Think About Flood Insurance

Maintaining a flood insurance policy is one of the best ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent flooding, homeowners policies do not cover damage from rising waters. But, if you do not have flood insurance, you can take steps now to protect yourself against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowners or automobile insurance.

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.

On a single-family home, you may purchase flood insurance coverage up to \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Some people resist buying flood insurance in the faulty belief that if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. Most disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere.

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

Flood Insurance May Help Reduce Future Damage

If your home or business is substantially damaged by a flood, you may have to meet certain building requirements in your community to repair or rebuild. Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

To meet the definition of “substantially damaged,” the home value must have declined 50 percent or more of its pre-flood damage value.

Flood insurance policyholders may be eligible to get up to \$30,000 to help pay the costs to bring their home or business into compliance with their community floodplain ordinance.

If your community officials determine that your home or business has been “substantially damaged” by the flood, contact your insurance company or agent to file a claim for help in meeting these costs.

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

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline:
800-323-8603**

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.

If you or someone you know has been discriminated against, contact FEMA at

800-621-FEMA (3362)

TTY: 800-462-7585

or contact
the state equal rights office.

SBA Low-Interest Loans: Not Only for Business

A low-interest loan from the U.S. Small Business Administration (SBA) is the main form of federal help for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property 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.

Loans for homeowners and renters. SBA disaster loans 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 may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of devices to prevent future damage.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to another source of help.

Loans for businesses and nonprofit organizations. Businesses of all sizes and private nonprofit 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 of 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. These loans, up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties next to the declared counties also may apply for these loans.

When you register for assistance by calling the FEMA toll-free number, **800-621-FEMA**, you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any disaster recovery center. Also visit SBA on the Web at www.sba.gov.

Out of Work Because of the Disaster?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster. The program is designed to help the self-employed, farmers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are:

- out of work as a result of the disaster;
- self-employed or a seasonal/migrant worker whose income is substantially affected by the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information.

Hiring a Contractor? Ask Questions First

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home. To help the process go as smoothly as possible, follow these suggestions:

Check the contractor's reputation.

Contact the local Better Business Bureau, home builders association or building trades to ask if the contractor you are thinking of using has unanswered complaints filed against him or her.

Ask for references. Get the names of previous customers. Call some and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers' compensation insurance.

Ask for a written estimate. Make sure it includes everything you expect the contractor to do.

Ask for a contract. The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is completed.

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Maryland Emergency Management Agency with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

PH: 800.621.FEMA (3362)
<http://www.fema.gov>
DR1492

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Beware of Debris As Cleanup Begins

The debris left behind by flooding may be a source of injury or illness. Be careful when cleaning damaged structures or when handling debris.

Here are some safety tips to keep in mind:

- ✓ Always wear gloves and work boots.
- ✓ Separate hazardous materials from other debris.
- ✓ Treat electrical lines and outlets with extreme care. Don't assume power is off.
- ✓ Do not allow children to play in or around debris piles.
- ✓ Maintain a safe distance from trucks hauling debris.
- ✓ Be careful when driving at night. Piles of debris awaiting removal are a hazard.
- ✓ Keep open flames and lit cigarettes away from debris piles.
- ✓ Always wash your hands after cleanup.

You may encounter potential chemical hazards during your cleanup and repair 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. Call the police or fire department to report location of these 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.

For disaster-related information visit FEMA on the Web @ www.fema.gov

Building for a Safer Future

Following are some simple, inexpensive steps you can take to protect your property from future flood damage.

Raise the electrical box and electrical outlets at least 12 inches above the base flood elevation or relocate the box to an upper floor. (Ask your local building official what the base flood elevation is for your area.) It's a good idea to hire an electrician for these tasks to be sure the work is done safely.

Raise the water heater, heating system and washers and dryers on a masonry base at least 12 inches above the base flood elevation or relocate them to an upper floor.

Anchor the fuel tank to the floor or wall to prevent it from overturning or floating away. Metal structural supports and fasteners must be non-corrosive. Wooden supports must be pressure treated.

Install a floating floor-drain plug at the lowest point of the lowest finished floor. When the floor drainpipe backs up, the float rises and plugs the drain.

Install a backflow valve to prevent sewer backup from coming into your home.



Clip & Save

FEDERAL AGENCIES

FEMA Registration	800-621-FEMA (3362)
TTY for hearing/speech impaired	800-462-7585
FEMA Fraud Detection	800-323-8603
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
Dept. of Veterans Affairs	800-827-1000

STATE AGENCIES

Attorney General's Office	
Consumer Protection Division.....	410-528-8662
Assessment and Taxation	888-246-5941
MEMA Public information	800-422-8799
Services for the Aging	800-243-3425
Crisis Counseling	800-422-0009
Unemployment Assistance	877-293-4125
State Farm Service Agency	410-381-4550
Insurance Administration	800-492-6116; 410-468-2000
State Income Tax	800-MD-TAXES (638-2937)
from Central MD	410-260-7980

VOLUNTEER AGENCIES

American Red Cross	866-GET-INFO
Salvation Army	317-937-7000