



Pennsylvania Flood Disaster



# Recovery

People Helping People

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FEMA photo by Liz Roll

*A resident of Upper Moreland cries as she realizes she has lost everything in the flooding from Tropical Storm Allison.*

## Flooding hits Pennsylvania

**T**ropical Storm Allison made its effects known in Pennsylvania, beginning June 15, causing severe flooding in Montgomery and Bucks counties. Gov. Tom Ridge requested federal assistance and President George W. Bush responded by declaring the two counties federal disaster areas.

"FEMA is committed to working hand-in-hand with state and local officials to speed help to the victims of the recent storms," said FEMA Director Joe M. Allbaugh. "Our aim is to do all we can to help rebuild lives and communities that have suffered from the damage these storms have caused."

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help victims begin the long journey to recovery.

"We want to help people recover as quickly as possible," Ridge said. "The federal/state partnership enables us to offer a wide range of disaster assistance."

Government disaster aid covers basic needs, but will not normally compensate disaster victims for their entire loss. Direct disaster aid does not have to be repaid, and other help may be in the form of low-interest loans. The types of assistance available are outlined in this newsletter and will be explained when you call to apply for assistance.

Allbaugh urged those who suffered damage to call FEMA toll-free at **800-462-9029** to begin the application process for aid.

Allbaugh named Peter Martinasco to coordinate the federal relief effort.

### IMPORTANT RECOVERY INFORMATION

■ **Register By Phone**  
People who suffered the effects of Tropical Storm Allison and live or own businesses in a disaster-declared county are urged to begin the application process by calling 800-462-9029 (TTY 800-462-7585 if you are speech- or hearing-impaired) 8 a.m. to 6 p.m., Mon. through Sat. until further notice.

■ **Disaster Housing Assistance**  
The Federal Emergency Management Agency may provide grants to pay for alternate rental housing, essential repairs to make the home livable 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 provides low-interest, long-term loans to homeowners, renters and businesses of all sizes. (See page 5.)

■ **National Flood Insurance**  
Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 800-720-1090 for information. (See page 4.)

Apply by Phone  
**800-462-9029**  
(TTY: 1-800-462-7585)  
**TOLL FREE**



*A message from*  
**FEMA DIRECTOR**  
*Joe M. Allbaugh*

**T**he recent severe storms and flooding delivered a devastating blow to residents of Pennsylvania. My heart goes out to all who were affected. Be assured that the Federal Emergency Management Agency, along with other federal, state and voluntary agencies will be there to help you through your recovery.

After the storms hit, President Bush signed a disaster declaration that put the federal assistance wheels in motion. This assistance provides aid to residents and businesses that suffered damage from the storms. By calling the toll-free registration number listed in this publication, people in Pennsylvania impacted by the storms can apply for low-interest loans, home-repair grants and other aid programs.

While new in this position, I am no stranger to emergencies and natural disasters. As chief of staff for then-Governor George W. Bush, I oversaw the disaster recovery process for numerous disasters in Texas. I know rebuilding will take a lot of hard work, but we will be there to support and aid you for as long as it takes.

May God bless you and your families as you continue on the road to recovery.



*A message from*  
**GOVERNOR**  
*Tom Ridge*

**I**n the wake of Tropical Storm Allison, my first thoughts are with the disaster victims who have suffered such tragic loss of property and of loved ones. While the cleanup is ongoing, and we mourn the loss of seven of our fellow Pennsylvanians, it is imperative that we thank all the local, county, state and federal emergency-service responders who united to assist flood victims in the aftermath of this devastating storm. Additionally, I thank President Bush and FEMA Director Allbaugh for their extraordinarily prompt response to my request for a disaster declaration.

During this storm, dozens of motorists were rescued from stranded cars. I want to remind all Pennsylvanians that, when faced with standing water, do not drive a vehicle through it — it can be a matter of life or death.

It is now time to move on from this terrible tragedy and begin the healing process. There are many programs, people and agencies that are available to assist in whatever your needs may be. The first step in this process is to report all damage as a result of this storm.

As we restore our communities, I promise we will be there to support all the disaster victims for as long as it takes. God bless you and your families.

## Filing a flood insurance claim

**I**f 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.

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 the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

# Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of severe storms and flooding and are located in Bucks or Montgomery county 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 aid.

## HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (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.

## 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. Eligible businesses can be in the declared as well as contiguous counties.

## DISASTER UNEMPLOYMENT ASSISTANCE

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

## PROGRAMS

### *Types of help available*

## CONSUMER SERVICES

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

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms, 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 U.S. Department of Agriculture 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 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 State Attorney General's office. Legal assistance and/or referrals may be available by calling the Pennsylvania Bar Association.

## INSURANCE INFORMATION

Assistance is available from the State Insurance Commission 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.





FEMA photo by Liz Roll

Floodwaters dislodged a gas dryer at this apartment complex, causing a gas line to explode.

## FLOOD INSURANCE PROVISION HELPS 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 these requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$20,000 to help pay the costs of bringing their homes or businesses 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 your insurance agent or company to file a claim for help in meeting those costs. For more information, call your insurance company or agent or the NFIP toll-free number, **800-720-1090**.

# Think about flood insurance

**M**aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, 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 flood losses.

Even if your neighborhood is not in a floodplain, flood insurance is available.

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. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of 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, most assistance is in the form of loans that must be repaid, with interest.

Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

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



*Recovery* is published by the Federal Emergency Management Agency and the Pennsylvania Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web  
<http://www.fema.gov>  
 DR 1383

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## PROTECTING YOUR PROPERTY FROM SEWAGE BACKUP

To protect your home from sewage backup, install backflow valves. These are designed to block drainpipes temporarily and prevent flow into the house. Valves should be installed on all pipes that leave the home or are connected to equipment that is below the potential flood level.

There are a variety of types of backflow valves. Among the simpler ones are flap or check valves, which open to allow water/sewage to flow out of the house, but close when the flow reverses.

Installing a floating floor-drain plug at the lowest part of the basement or lowest finished floor will reduce backups, too. When the floor drainpipe backs up, the float rises and plugs the drain.

Changes to plumbing in your home should be done by a licensed plumber or contractor who will ensure the work is done according to all applicable codes. This is important for your safety.

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### 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 due to the disaster. The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

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

You may be eligible if you are: out of work as a result of the disaster; self employed or a migrant/seasonal worker with income substantially affected due to the disaster; an employee not covered by any other unemployment compensation; a survivor who, as a result of the disaster, becomes head of household.

Contact your local unemployment office for information.



FEMA photo by Liz Roll

*A resident of Upper Moreland, who has been flooded three times in five years, shows a hole caused by flooding.*

**SBA**

**Not Just for  
Businesses**

**L**ow-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 homes, businesses and private property, including automobiles, that are 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. Homeowners and renters may borrow 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 affected 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. Or, you can call 800-659-2955 or visit SBA's website at [www.sba.gov](http://www.sba.gov).



FEMA photo by Liz Roll

Volunteers assist flood victims at the Red Cross Service Center in Horsham

# Flood health and safety tips

**Water safety.** If water is cloudy, odorous or colored, **DO NOT DRINK OR USE IT!** Do not use contaminated water to wash dishes, brush your teeth, wash and prepare food or make ice.

Drink bottled water, if available, or to make water safe, do one of the following:

- Bring water to a rolling boil for 1 min.
- Add household bleach (4-6 percent), using 2-4 drops per quart, or 1/4 teasp. per gal. of water. Shake and let stand for 30 min.

- Strain cloudy water by pouring it through a clean, tightly woven cloth, then disinfect it by boiling or bleaching.

DO NOT swim or bathe in rivers or lakes in flooded areas.

**Food safety.** Do not eat any food that may have come into contact with floodwater. Undamaged, commercially canned foods can be saved if you remove the can labels, thoroughly wash the cans and then disinfect them with a solution of 1 c. bleach in 5 gal. water.

Food containers with screw-on caps, snap lids, crimped caps, twist caps, flip

tops and home canned foods should be discarded if they have come into contact with floodwater.

**Human waste precautions.** If sewage backs up through floor drains into basements, disinfect the area with a chlorine solution. Anything that cannot be cleaned should be discarded.

**Preventing injuries.** Do not attempt to restore or work on power sources. Contact your utility company.

**Mud and mildew.** A major health concern after flooding or other water damage is the growth of mold, mildew, bacteria and other biological contaminants.

Discard any water-damaged furnishings, such as carpet, drapes, stuffed toys, upholstered furniture, mattresses, wicker furniture, ceiling tile and other porous items, unless they can be thoroughly cleaned by steam or hot water and thoroughly dried. Remove and replace wet insulation.

Wash surfaces and floors with 4 oz. bleach per gal. of water. The bleach solution should stay in contact with the affected surface for at least 15 minutes before rinsing with clean water. When using bleach solutions, open windows to provide good ventilation. Wear boots and rubber gloves at all times. Persons with respiratory health problems (e.g. asthma, emphysema) or children should NOT perform cleanup

If you have questions, contact your local health department.



CLIP & 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) . . 800-462-7585
- FEMA Fraud Detection . . . . . 800-323-8603
- National Flood Insurance Program . . . 800-720-1090
- Small Business Administration . . . . . 800-659-2955
- Internal Revenue Service . . . . . 800-829-1040  
(TTY for hearing/speech-impaired) . . 800-829-4059
- Housing and Urban Development Hotline. . 800-669-9777
- Social Security Administration . . . . . 800-772-1213
- Veterans Affairs . . . . . 800-827-1000

### ■ STATE AGENCIES

- Aging . . . . . 800-225-7223
- Agriculture - USDA . . . . . 717-787-4737

- Attorney General . . . . . 800-441-2555
- Banking . . . . . 800-722-2657
- Bar Association . . . . . 800-932-0311
- Dept. of Health . . . . . 877-724-3257
- Dept. of Public Welfare . . . . . 800-692-7462  
. . . . . (TTY: 800-451-5886)
- Dept. of Transportation . . . . . 800-932-4600  
. . . . . (TTY: 800-228-0676)
- Environmental Protection  
Emergency Response . . . . . 800-541-2050
- EnviroHelp Business . . . . . 800-722-4743
- Insurance . . . . . 877-881-6388  
. . . . . (TTY: 717-783-3898)
- Labor and Industry . . . . . 717-787-5279
- Public Utility Commission . . . . . 800-757-3677
- Revenue . . . . . 215-443-2997; 888-728-2937

### ■ VOLUNTARY AGENCIES

- American Red Cross . . . . . 800-669-9256
- Salvation Army . . . . . 215-787-2800