

R

RECOVERY



F E M A
I S S U E 1

PEOPLE HELPING PEOPLE

T I M E S



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Photo by Stephen D. Cammerell/The Syracuse Newspapers

This wrecked sausage stand at the state fairgrounds is where a man died in the fierce Labor Day storms.

DISASTER AID AVAILABLE

After the Sept. 7 Labor Day storms cut a path of destruction through northern New York, President Clinton issued a major disaster declaration Sept. 11, at the request of Gov. George E. Pataki.

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

Federal disaster assistance has been made available to homeowners, renters and businesses in Cayuga, Fulton, Herkimer, Madison, Monroe, Oneida, Onondaga and Wayne Counties. "The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Gov. Pataki 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 also are available to cover uninsured or underinsured private and business property losses. Farmers whose homes were damaged by the storms should contact FEMA. For damages to crops and farm buildings, contact the local Farm Services Agency office.

FEMA Director James Lee Witt urged those who suffered storm damages, to sign up promptly for assistance during the registration period.

"It's really tough when you are faced with having to clean up after a storm," Witt said. "We want to help people recover as quickly as possible. But there are some actions each of us can take to lessen the effects of future disasters."

Witt named Marianne C. Jackson to coordinate the federal relief effort. Gov. Pataki named Edward F. Jacoby Jr. the state coordinating officer.

Important Recovery Information

Register By Phone

New York residents whose homes, businesses or personal property were damaged as a result of the Labor Day storms are urged to begin the application process. Call **1-800-462-9029** from 8 a.m. to 6 p.m., Mon. through Sat. The number to call if you are speech- or hearing-impaired is **1-800-462-7585**.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Marianne C. Jackson said.

Disaster Housing Assistance

FEMA provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for temporary rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the Labor Day storms.

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 that are not fully insured.

National Flood Insurance

Flood insurance is available to those who live in communities participating in the National Flood Insurance Program. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. For information, call **1-800-720-1090**.

APPLY BY PHONE

1-800-462-9029
(TTY: 1-800-462-7585)

8 a.m. to 6 p.m.
Mon. through Sat.

Toll Free



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

PRESIDENT

BILL CLINTON

My heart goes out to all New York residents affected by the severe storms that struck on Labor Day.

This has been an extremely rough time for thousands of New Yorkers as 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 storm 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. For that reason, I directed that residents of New York be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication.

I assure you that in the weeks and months to come, your government will continue to support 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 New York impacted by this storm Godspeed in your recovery.



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

GOVERNOR

GEORGE E. PATAKI

Labor Day 1998 is one that 450,000 New Yorkers will never forget. That is the day that severe storms swept the state, ripping down power lines, plunging homes into darkness and filling our streets and roads with mountains of debris.

Once again our citizens' health and safety were imperiled and homes, property and businesses were destroyed or damaged.

The people in the beleaguered counties have shown tremendous courage and resiliency in the face of this natural disaster, but they need help to accelerate the recovery process. They know from painful experience that the damage doesn't end when the lights come back on and the roads are clear of debris. These individuals and businesses know they still can be devastated by the financial impact of the storm.

I am pleased by the quick, positive response of the president and the Federal Emergency Management Agency (FEMA) to New York's request for federal assistance. With the programs available through the presidential disaster declaration, New York is on the road to recovery.

In the next few weeks, FEMA and state recovery workers will be working in partnership to assist the storm victims. However, the first step toward recovery begins with a phone call to 1-800-462-9029. It's the FEMA teleregistration number. I urge you to make that call today.

DISASTER QUESTIONS AND ANSWERS

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

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-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 are referred to. In some cases, you will have to contact the agency directly. If you are applying for temporary 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 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 Administrations (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 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 the state-run grant program.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of the Labor Day storms and are located in the declared counties may be eligible for assistance. Designated counties are Cayuga, Fulton, Herkimer, Madison, Monroe, Oneida, Onondaga and Wayne.

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 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 serious disaster-related 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 business assets. For small businesses only, SBA makes economic injury loans available 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 unem-

ployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

The 1998 Tree Assistance Program (TAP), administered by the Farm Services Agency, provides payment to eligible tree and vineyard growers who incurred losses because of natural disasters in fiscal year 1998, which ends Sept. 30. Payments are authorized only for eligible owners who replant or rehabilitate trees and vines. Other programs may provide emergency loans 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 conservative measures. Contact your local Farm Services Agency office (or visit its web site www.usda.gov/news/disaster/index.htm)

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. Call the IRS for detailed information.

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 New York Attorney General's Consumer Protection Division. Legal assistance and referrals may be available by calling the State Bar Association.

INSURANCE INFORMATION

Assistance is available from the Department of Insurance on matters such as expe-

ditioning settlements, obtaining copies of lost policies, verifying losses and filing claims.

MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster. Contact your local office of mental health.

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 care.
- 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.



Photo by Larry Richardson/The Syracuse Newspapers

Farmers in central New York survey damage from the storm.

REBUILDING OR REPAIRING?

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

“If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations,” State Coordinating Officer Edward F. Jacoby Jr. said. “If you must hire a contractor you don’t know, talk to several before signing anything.”

To help the process go as smoothly as possible, follow these suggestions:

Check the contractor’s reputation. The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

Ask for references. Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers’ compensation insurance. If not, you may be liable for accidents on your property.

Ask for a written estimate. Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

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. It may be worthwhile to have a lawyer look at the contract before signing it.

Ask for guarantees in writing. If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

Get a copy of the final, signed contract. Once signed, the contract is binding upon both you and the contractor.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

Use Care When Hiring Contractors

If you were affected by the Labor Day storms, you should be aware that some unscrupulous contractors may try to take advantage of you.

“If you have disaster-related damages, I urge you to be very careful when contracting for repairs,” Federal Coordinating Officer Marianne C. Jackson of the Federal Emergency Management Agency (FEMA) said.

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” State Coordinating Officer Edward F. Jacoby Jr. said. “Often the work is never performed or the down payment is never returned.”

Jacoby suggests that disaster victims call the State Attorney General’s Office if they have concerns about people representing themselves as contractors.

“You should remember that federal workers and federal contract workers do not charge victims for their services,” Jackson said. “If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department.”

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<http://www.nysemo.state.ny.us>
DR 1244

Out of Work Because of the Disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

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.

What is the first thing I need to do?

Call the state/federal toll-free application number **1-800-462-9029 (TTY 1-800-462-7585)** for the speech- and hearing-impaired), or, visit any of office of the New York State Department of Labor.

Who will process my application?

See a disaster unemployment assistance representative at any local Department of Labor office. If possible, bring proof of your 1997 earnings.

How often are payments made?

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

How do I know if I am eligible for benefits?

You may be if:

- you are an employee whose income depends on a business that has suffered loss or interruption as a direct result of the disaster;
- you are self-employed and your income has been substantially affected as a result of the disaster; and
- you are not eligible for regular unemployment insurance benefits.

Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. to find out, call **1-800-462-9029 (TTY 1-800-462-7585)** for speech- and hearing-impaired persons).



Photo by Ellen Blalock/The Syracuse Newspapers

Two National Guardsmen from Gloversville cut up branches from fallen trees.

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 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. Renters may borrow up to \$40,000 to replace 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 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 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 assistance in completing your loan application, you can get help from an SBA representative. Call **1-800-659-2955**.

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

DEALING WITH STRESS

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

The road to recovery involves more than repairing or rebuilding your home. 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-disaster 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



Photo by Al Campanie/The Syracuse Newspapers

A Syracuse resident stands in the yard of her home, where a tree crashed into her bedroom moments after she received a call warning her of the storm.

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 re-

lated 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.

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	800-720-1090
U.S.D.A. Farm Services Agency	315-477-6303
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

State Agencies

Attorney General's Office/Consumer Affairs.....	800-771-7755
Department of Agriculture and Markets.....	518-457-8873
Department of Banking	800-522-3330
Department of Environmental Conservation.....	800-457-7362
Department of Family Assistance	800-343-8859
Department of Insurance	800-339-1759
Department of Taxation & Finance	800-225-5829
Office for the Aging	800-342-9871
Veterans Affairs	888-838-7697
Office of Mental Health	800-597-8481

Volunteer Agencies

American Red Cross.....	888-853-5001
Salvation Army	800-836-7630
New York State Bar Association	800-342-3661