



# FEMA

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# Recovery Times



*Floodwaters from November storms surround the Berdine farm in Calhoun County. Photo by Melissa McKown Bowen*

## Disaster Help Available Now!

Severe storms, flooding and landslides that occurred between Nov. 11-30 caused extensive damage to many counties in West Virginia, prompting the state to call on the federal government for assistance.

On Nov. 21, President Bush directed that a federal disaster be declared to provide help to individuals and businesses in the affected areas who suffered disaster-related damages. (See page 3 for a list of disaster-declared counties.)

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 call to 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)**. The TTY number is 800-462-7585.

### IMPORTANT RECOVERY INFORMATION

❖ **Register by Phone**  
Residents of declared counties whose homes, businesses or personal property sustained damage as a result of storms that occurred between Nov. 11-30 are urged to begin the application process. Call **800-621-FEMA (3362)** from 8 a.m. to 6 p.m. seven days a week. The TTY number is 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 (NFIP)**  
Flood victims insured with NFIP are eligible to file claims to repair or replace their damaged property. Call your licensed insurance agent for information.

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

8 a.m. to 6 p.m.  
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.

## HOME INSPECTIONS ENSURE RIGHT HELP

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 aid by calling the toll-free number, 800-621-FEMA (3362).

If you apply for a low-interest loan from the U.S. Small Business Administration (SBA), SBA will send a loss verifier.

Local building and safety inspectors may be sent to see if damaged buildings are safe to occupy.

The American Red Cross may visit to verify the need for its assistance.

All inspectors will carry official photo identification. Ask to see it.

# 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 be referred to other agencies for assistance. 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 other programs for assistance.

*Questions about FEMA assistance?*

**Call:** 800.621.FEMA (3362)  
TTY: 800.462.7585

# Aid to Help You on the Road to Recovery

**If you suffered losses because of the severe storms, flooding and landslides that occurred between Nov. 11-30 and live or own property in a disaster-declared county, you may be eligible for assistance....**

Declared counties are Boone, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Harrison, Kanawha, Lincoln, Marion, McDowell, Mercer, Monongalia, Monroe, Nicholas, Putnam, Raleigh, Summers, Wayne, Webster, Wetzell and Wyoming.

## **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 also is 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 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 the storms that occurred between Nov. 11 -30 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 are 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 and SBA 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 under-insured 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 offer a wide range of services to meet emergency needs.



Volunteers from Griffithsville stack food supplies for disaster victims. FEMA photo by Jeannie Mooney

## A Good Time to Think about Flood Insurance

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.

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. 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 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 a flood substantially damages your home or business, you may have to meet certain building requirements in your community to repair or rebuild.

Help in covering the costs of meeting floodplain management related requirements might be provided in your flood insurance policy.

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 certain 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 (3362)**, you may receive an SBA loan application. If you need help in completing it, you can see an SBA representative at any disaster recovery center. Also visit SBA on theWeb at [www.sba.gov](http://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 assistance.

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.

## Mud and Mildew Pose a Hazard

The mud left behind by floodwaters may contain health hazards. It is important to get rid of this mud as quickly 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 your hands when you are done.

With sunny weather and breezes, mildew problems slowly begin to fade away. However, humidity will contribute to persistent mildew problems, which require

aggressive cleaning.

A solution of one part household bleach and four parts water will kill surface mildew; and, if used as a part of a regular maintenance program, it will prevent mildew from returning.

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings.

Never mix household bleach with other cleaning agents.

## Recovery Times

*Recovery Times* is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the West Virginia Office of Emergency Services 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>**  
**DR 1500**

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# Protect Your Home From Future Floods

## HELP PREVENT LANDSLIDES

You can prevent future damage to your property by employing a variety of reconstruction techniques when making repairs to your home or property. This is called mitigation.

Building back better and stronger does not necessarily have to cost more --and it can significantly minimize the effects of floodwaters on your property and your family.

### Use Low-cost Measures

If you live in a flood-hazard area, you should protect the main utilities of your house. Heating and hot-water systems can be elevated by using a suitable masonry base at least 12 inches above the flood level. Electrical panels and utilities should be relocated to an area above the flood level as well.

If the space is not high enough to allow elevation of the utility, it may be moved to an upper floor or attic space.

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

Before any alterations or repairs are made, contact your local building official to obtain any necessary permits.

### Elevate Your House

Most houses can be elevated above the flood level. This is a good alternative to relocating your home out of the flood zone. Your local building officials can determine safe flood-elevation heights (known as "base flood elevations").

For this solution, the structure is raised so that the main living floor is above the base flood elevation and a new foundation is put under the existing structure.

New stairs and landings are then built to provide access to the main floor.

### Relocate

You also may want to consider moving your home and family to a safe location. If you own vacant land outside the flood zone, it may even be possible to move the house to a new site.

This takes a lot of advance planning, but the result may put you at ease for a lifetime.

If your home is located on a hillside, there are ways that you can help prevent landslides and lessen damage caused by hillside flooding:

- ◆ **Divert, contain and safely discharge** water around and away from unstable slopes, yards and structures.
- ◆ **Use sandbags** to divert water from uncontrolled spilling, such as over curbs or from gutters and downspouts, or from washing into buildings.
- ◆ **Use ground cover** such as plastic sheeting, tarps or burlap to protect sensitive and unstable areas. Woodchips and straw may be worked into the area. Straw bales can slow down water flow and lessen erosion. Cover ground cracks with plastic sheeting that has been staked or loaded down with weights. Protect cover from wind damage.
- ◆ **Contain flow** by directing water into road gutters or storm drains. Flexible plastic pipe can be quickly installed. Redirect flow away from slopes and property. **Do not** direct flow onto slopes, your neighbor's property or behind retaining walls.

**For disaster-related  
information visit  
FEMA on the Web @  
[www.fema.gov](http://www.fema.gov)**



## Clip & Save

### FEDERAL AGENCIES

FEMA Registration .....	800-621-FEMA (3362)
TTY for hearing/speech impaired.....	800-462-7585
FEMA Fraud Detection .....	800-323-8603
National Flood Insurance Program.....	800-720-1090
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 Consumer Hotline .....	800-368-8808
Bar Association/Legal Services .....	304-558-2456
Dept. of Mental Health.....	800-901-1133
Insurance Commission Consumer Services .....	800-642-9004
Charleston Unemployment Compensation.....	304-558-0291
Dept. of Agriculture .....	304-558-3200
W. Va. Veterans Division .....	304-558-3661

### VOLUNTEER AGENCIES

American Red Cross ... (toll-free)866-GET-INFO (866-438-4636)	
Salvation Army .....	304-342-6833