



## District of Columbia Flood Disaster

# Recovery

People Helping People

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FEMA photo by Rob Roberts

Volunteers from around the city joined in cleaning up flood debris.

## Flooding hits nation's capital

**F**rom Aug.10-12, the District of Columbia experienced its worst flooding in more than a half century. President Bush responded promptly to Mayor Anthony Williams' request for federal assistance and declared the nation's capital a disaster area.

The initial declaration, which provides assistance to qualified individuals, families and business owners, was expanded a few days later to provide federal assistance to the District government to help offset the cost of emergency services in responding to the disaster as well as damage to infrastructure.

Government disaster assistance from FEMA covers basic needs, but will not normally compensate disaster victims for their entire loss; however, SBA disaster loans may. Disaster aid may include temporary housing rental assistance if your home was

rendered uninhabitable by the storms; help with housing repairs and home clean-up for sewage and water damages; reimbursement for uninsured disaster-related medical expenses; and repair of damaged household items such as water heaters and furnaces. Most help is in the form of low-interest loans to repair disaster damage. The types of help available are outlined in this newsletter.

Those affected by the August flooding may apply for assistance by calling FEMA's toll-free number, 800-462-9029 (TTY: 800-462-7585) from 8 am to 6 pm, seven days a week.

Assistance is available from 8 am to 8 pm at two disaster recovery centers: Frank D. Reeves Municipal Ctr., 2000 14th St. N.W., 2nd floor community room, and Harry Thomas Recreation Ctr., 1743 Lincoln Rd. N.E. .

### PERSONAL INSPECTIONS OF YOUR HOME ENSURE THE RIGHT KIND OF HELP FOR YOU

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. 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 assistance through the toll-free application line: 800-462-9029 (TTY 800-462-7585 for speech- and hearing-impaired).

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

The American Red Cross may conduct home visits to verify the loss and need for Red Cross assistance.

District of Columbia building and safety inspectors may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply for assistance, you may be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

For Disaster Related Information see [www.fema.gov/diz01/d1389.htm](http://www.fema.gov/diz01/d1389.htm)



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

**T**he recent severe storms and flooding delivered a devastating blow to residents of the District of Columbia. My heart goes out to all who were affected. Be assured that the Federal Emergency Management Agency, along with other federal, local 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 is available to residents and businesses that suffered damage from the storms. By calling the toll-free registration number listed in this publication, people in Washington, D.C. impacted by the storms can apply for low-interest loans, home-repair grants and other assistance 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 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 assist you.

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



*A message from*  
**MAYOR**  
*Anthony Williams*

**O**n Saturday, Aug. 11, the District of Columbia was hit with a massive thunderstorm that dumped as much as eight inches of rain on city streets in less than an hour. The resulting flash floods inundated neighborhoods across the city and taxed our infrastructure to its limits.

City agencies responded immediately to begin providing services to our citizens who were affected by this disaster. Our partners at the National Capital Chapter of the American Red Cross, our friends in the faith community and volunteers from around the region rallied to provide assistance to those in need.

On Thursday, Aug. 16, President Bush signed a disaster declaration for the District, giving residents whose homes and businesses were damaged in the flood access to federal disaster relief funds.

We appreciate President Bush's prompt response to our request for federal assistance and are grateful to all of the federal and District employees as well as the volunteers who are working to help our citizens recover from this devastating natural event.

## Unemployed due to the disaster?

**T**he federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or suffered a loss of income because of the disaster.

The program is designed to help those who are self-employed or not normally eligible for unemployment assistance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster (Aug. 16).

You may be eligible if you are:

- Out of work as a result of the disaster;
- Self-employed or a seasonal worker whose income has been substantially affected because of the disaster;
- An employee not covered by any other unemployment compensation.

Your local unemployment office processes your application, determines your eligibility and disburses checks.

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 in the District of Columbia who suffered losses because of severe storms and flooding Aug. 10-12 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. Assistance 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 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.

## 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.

## PROGRAMS

*Types of help available*

## 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.

## CONSUMER SERVICES

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

## 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 D.C. Dept. of Consumer and Regulatory Affairs. Legal assistance and/or referrals may be available by calling the D.C. Bar Association.

## INSURANCE INFORMATION

Assistance is available from the D.C. Dept. of Insurance and Securities Regulation 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.

## IMPORTANT RECOVERY INFORMATION

### Register by Phone

People in the District who suffered the effects of the Aug. 10-12 flooding can begin the application process by calling 800-462-9029 Call TTY 800-462-7585 if you are speech- or hearing-impaired.

### 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

During disasters, the U.S. Small Business Administration (SBA) may provide 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 homes and personal property (see page 4). Call your insurance agent or company to file your claim (see page 4). Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call 800-720-1090 for information.

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

Apply by Phone  
**800-462-9029**  
(TTY: 1-800-462-7585)  
**TOLL FREE**  
8 a.m. to 6 p.m.



FEMA photo by Bill Lenderking

*FEMA representatives fanned out in flooded neighborhoods to distribute information to those who suffered damage.*

## 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.

Even if your neighborhood is not in a high-risk area, flood insurance is available.

But those who do not have flood insurance can take steps now to protect themselves 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.

The District of Columbia participates in the NFIP, so flood insurance may be purchased throughout the District. Most structures, whether in or out of the floodplain, may be eligible for flood 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.

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. Some federal disaster assistance programs require you to purchase and maintain flood insurance.

More than 90 percent of disasters are not presidentially declared. 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**.

## 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 premises, showing the flooding and the damage.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property that presents a health hazard or that may hamper 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.

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.

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.



*Recovery* is published by the Federal Emergency Management Agency and the District of Columbia 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 1389

THOMAS P. DAVIES  
*Federal Coordinating Officer*

PETER G. LA PORTE  
*District Coordinating Officer*

AILEEN COOPER  
*FEMA, Managing Editor*

## 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.

## 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 flow 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.



FEMA photo by Bill Lenderking

*Residents of a flooded neighborhood talk with a FEMA representative about disaster assistance.*

# 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. The application process begins by calling the FEMA toll-free registration number. 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 disaster areas 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 listed on page 1. Or, you can call 800-659-2955 or visit SBA's website at [www.sba.gov](http://www.sba.gov).

# Beware of debris as cleanup begins



FEMA photo by Rob Roberts

*A volunteer helps clean up a District of Columbia home damaged by flooding.*

The debris left behind by the flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- 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 the repair and recovery 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 locations of 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.

## 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 floodwater. Look for obvious mold growth throughout the house including attics, basements, crawlspaces and areas around the foundation. Have professionals check heating/cooling ducts and wall insulation for mold growth.

Items contributing to mold and bacteria growth must be cleaned and dried as soon as possible. If this is not possible, discard the item(s).

Wash all items that came in contact with floodwaters with a household chlorine bleach solution of 4 oz. bleach for each gal. of water. The bleach solution should stay on the affected surface for at least 15 minutes before rinsing off with clean water.

Persons with respiratory health problems should NOT perform the clean up. Children and pets should not be allowed in these areas. When using a bleach solution, open windows and wear boots and rubber gloves.

If you have questions, call the D.C. Dept of Health.



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
Social Security Administration . . . . .	800-772-1213
Veterans Affairs . . . . .	800-827-1000

### ■ DISTRICT AGENCIES

Water and Sewer Authority	
24-hour emergency number . . . . .	612-3400
general information . . . . .	787-2200
D.C. Housing Authority . . . . .	535-1500
D.C. Public Schools . . . . .	724-4222
Dept. of Public Works . . . . .	727-1000
Dept. of Health . . . . .	442-9195
Dept. of Tax and Revenue . . . . .	727-4TAX (4829)
Dept. of Insurance and	
Securities Regulation. . . . .	727-8000
Dept. of Employment Services. . . . .	698-5154
	698-6044
Emergency Management Agency. . . . .	727-6161
Dept. of Consumer and Regulatory Affairs . . . . .	727-1000

### ■ VOLUNTARY AGENCIES

American Red Cross . . . . .	800-272-2684
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