

RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



F E M A
ISSUE 1



F L O R I D A / F E B . 2 7 , 1 9 9 8



Photo by Gary Bogdon/Orlando Sentinel

All that remains of this home after a tornado hit were the front steps and some cinder blocks.

DISASTER AID AVAILABLE

The ferocious tornadoes that tore through central Florida on the night of Feb. 22 were just another in a series of disastrous storms that have plagued Florida since Christmas Day. On Jan. 6, portions of central Florida were declared a federal disaster, at the request of Gov. Lawton Chiles, because of the damage done by high winds, tornadoes and flooding. That disaster was expanded, by action of President Clinton on Feb 23, to include the more recent tornado-stricken counties.

The affected counties are: Alachua, Baker, Bradford, Brevard, Citrus, Clay, Columbia, De Soto, Dixie, Duval, Gilchrist, Hamilton, Hardee, Hernando, Hillsborough, Highlands, Lafayette, Lake, Marion, Manatee, Nassau, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, Sumter, Suwanne, Taylor, Union and Volusia

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

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Chiles 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 (SBA) also are available to cover individual and business property losses that are not fully insured.

FEMA Director James Lee Witt urged those who suffered storm damages, to sign up promptly for assistance during the registration period. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named Paul Fay to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Fay said. "We want them to know we are concerned, and we will be there to help them apply for aid."

Important Recovery Information

Register By Phone

Florida residents whose homes, businesses or personal property were damaged as a result of tornadoes or flooding 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 Paul Fay said. "We encourage all who have suffered damage to call as soon as possible."

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 floods.

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 of all sizes that are not fully insured.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their flood-damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

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 Florida residents affected by the severe storms and tornadoes.

This has been an extremely rough time for thousands of Floridians 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 Florida 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 Florida impacted by this winter's El Niño storms Godspeed in your recovery.



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

GOVERNOR

LAWTON CHILES

Since December, Florida has experienced a series of severe weather events related to the El Niño weather phenomenon. Tornadoes, severe thunderstorms, deadly lightning and heavy flooding have caused loss of life and millions of dollars in property damage across the state. All of Florida's 67 counties have experienced the brute force of the El Niño weather phenomenon one way or another.

Members of the State Emergency Response Team (SERT) have been alerted and on standby in the Emergency Operations Center since the brunt of El Niño began to pummel Florida in December. This allowed them to respond immediately to the recent devastation caused by tornadoes in the state's midsection.

In coordination with the **Federal Emergency Management Agency (FEMA)**, Florida continues to respond to the immediate needs of the disaster victims, offering emergency repairs, temporary housing and rental assistance.

The hard work and dedication of local, state and federal disaster recovery teams have paid off for the residents of Florida. As our state begins the long process of recovering from another severe weather event all these partners will continue to assist the victims of the disaster.

Recovering from a disaster is a long and hard road, but the state and its partners in local government, the federal government and volunteers agencies will be by your side all along the way.

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 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. The grant program may provide help from other sources.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses from the Christmas Day storms and the Feb 22-23 tornadoes and are located in the declared counties may be eligible for one or more of the assistance programs described below. The declared counties are: Alachua, Baker, Bradford, Brevard, Citrus, Clay, Columbia, De Soto, Dixie, Duval, Gilchrist, Hamilton, Hardee, Hernando, Hillsborough, Highlands, Lafayette, Lake, Marion, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, Sumter, Suwannee, Taylor, Union and Volusia.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners 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 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 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 unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available 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 conservation measures. Contact your local U.S. Department of Agriculture Service Center.

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.

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 Florida Attorney General's Office. Legal assistance and referrals may be available by calling the Florida Bar Association.

INSURANCE INFORMATION

Assistance is available from the Florida Department of Insurance 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 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.

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).

Who will process my application?

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

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:

- 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.

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 the speech- and hearing-impaired).



FEMA photo by Andrea Booher

FEMA workers will be fanning out across tornado-stricken central Florida to bring help — as needed.

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 at all disaster recovery centers.

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



Photo by Dennis Wall/Orlando Sentinel

Residents of one of the tornado-stricken homes near Orlando, try to salvage family possessions.

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 Shirley W. Collins 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 recent tornadoes, 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 Paul Fay 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 Shirley W. Collins said. “Often the work is never performed or the down payment is never returned.”

Collins suggests that disaster victims call the Florida Attorney General’s Consumer Protection Unit 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,” Fay 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.”

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and Florida Division of Emergency Management with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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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 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 related 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.



Photo by Red Huber/Orlando Sentinel

The terrible devastation of the tornado is apparent in this view of a housing development near Orlando.

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	800-427-4661
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
Department of Veterans Affairs	888-838-7697

State Agencies

Attorney General (Consumer Fraud).....	850-414-3600
Dept. of Insurance.....	850-922-3100; 800-22-STORM
Dept. of Agriculture.....	800-435-7352
Elder Helpline.....	800-963-5337
Veterans Affairs	850-487-1533
Dept. of Labor and Employment Security	800-537-4991

Other Service Providers

American Red Cross	Call local chapter
Humane Society.....	850-386-3435
Salvation Army	800-758-2269