

# RECOVERY



F E M A  
I S S U E 1

PEOPLE HELPING PEOPLE

T I M E S



C A L I F O R N I A / F E B . 1 9 , 1 9 9 8



FEMA photo by Dave Gaitley

A resident of Rio Nido evacuates her home after mudslides destroyed three nearby homes.

## DISASTER AID AVAILABLE

**T**hirty-one California counties, hard hit by severe winter storms and floods, have been declared federal disaster areas. President Clinton issued the declaration Feb. 9 at the request of Gov. Pete Wilson.

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 affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Wilson 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 uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, to sign up promptly for assistance.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA's *Project Impact*, which you will be hearing more about in coming days and weeks."

Witt named Dorothy M. Lacey to coordinate the federal relief effort to help victims of the winter flooding.

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

### Important Recovery Information

#### Register By Phone

California residents and business owners whose homes, personal property or businesses sustained damage as a result of the winter flooding are urged to begin the application process. Call **1-800-462-9029** from 8 a.m. to 6 p.m., seven days a week. 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 Dorothy M. Lacey 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 alternate 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 adequately insured.

#### 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. 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.  
Seven Days a Week

Toll Free



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

## PRESIDENT

BILL CLINTON

My heart goes out to all Californians affected by the floods.

This has been an extremely rough time for thousands of Californians. This is not the first time that 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 flood 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. I directed that residents of California be eligible to apply for federal disaster assistance by using the toll-free registration number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in 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 California impacted by the repeated flooding Godspeed in your recovery.



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

## GOVERNOR

PETE WILSON

The El Niño '98 storms are upon us and once again California is facing devastating floods, high coastal surf, mudslides and other urgent problems. The trials of recent years will pay off in a more sophisticated, efficient system of assistance during these current storms.

If there is a silver lining in the storms, it is that preparation measures are in place to minimize losses. State, county and local agencies—and individuals—have joined together to take critically important steps to prepare for these events.

Teamwork, not only between the California Governor's Office of Emergency Services (OES) and the Federal Emergency Management Agency (FEMA), but neighbor to neighbor, is what will get us through the El Niño challenge. Our resources exceed those of just government in that thousands of citizens stand ready to offer assistance where they can.

Now, as the storms continue, we will remain in a state of readiness, and we encourage individual citizens to do the same. From maintaining insurance policies and protecting valuables before a storm, to observing safety warnings—the actions of each person can make a difference.

Tragically, each disaster brings painful experiences to many, but it also brings out all that is good about the Golden State and all of its citizens. Californians will rebound from this crisis and take the lead in their own recovery.

## 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 because of the Feb. flooding and are located in the declared counties may be eligible for assistance. Designated counties as of Feb. 19 are: Alameda, Amador, Butte, Calaveras, Colusa, Contra Costa, Fresno, Glenn, Humboldt, Lake, Marin, Mendocino, Merced, Monterey, Napa, Sacramento, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, Tehama, Ventura, Yolo and Yuba.

## 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 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 only, SBA makes economic injury loans 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. Loans are 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.

## MENTAL HEALTH/ STRESS COUNSELING

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

## 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 California Department of Consumer Affairs. Legal assistance and referrals may be available by calling the California Bar Association.

## INSURANCE INFORMATION

Assistance is available from the California 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 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.

# Mudslides Pose Serious Threat

With the El Niño storms came the threat of mudslides. Up and down the state residents nervously monitored rain-soaked hillsides for signs of slippage.

Mudslides are shallow landslides, saturated with water, that travel rapidly down slope as muddy slurries. The combination of heavy rainfall, steep slopes and loose soil can produce mudslides, often without warning.

To be safe, assume that all drainage in steep areas is subject to dangerous mudflows, especially if the soil is loose and sandy.

Warning signs of mudslides include cracks opening in slopes of hills; evidence of the slow, downhill movement of rock and soil; tilting of trees, poles or walls; and visible changes in the slope, such as sags and bumps.

Check outside your home for signs of walls, walks or stairs that begin pulling away from the building. Inside your home, warning signs can include doors or windows that stick or jam for the first time or new cracks that appear in plaster, tile, brick or foundations.

These slides can provoke associated dangers, such as broken electrical, water, gas and sewage lines, as well as disrupted roads and railways.

And once the mudslide has stopped, the danger has not ended. The area is still subject to flooding.



FEMA photo by Dave Gately

*Heavy rains caused the steep hillside in Rio Nido to move an estimated 47 feet, destroying homes and property in its path.*

## 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 non-profit 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 one-on-one help from an SBA representative, at all SBA disaster offices.

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline.**

**1-800-323-8603**

*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 1-800-525-0321 (TTY: 1-800-660-8005).***

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



FEMA photo by Dave Gattley

FEMA worker talks with Guerneville resident forced to seek shelter from flooding.

## QUESTIONS ABOUT FLOOD INSURANCE

*Q. I purchased flood insurance after the '95 floods, but I didn't keep up with my payments. Am I still eligible for assistance?*

A. If you suffered any damages from the recent flooding, you should apply for assistance by calling the toll-free registration number, **1-800-462-9029**. If you let your flood insurance lapse, you may not be eligible for some forms of state and federal assistance. You can, however, apply for temporary housing assistance.

*Q. Can I buy flood insurance if I am located in a high-risk flood area?*

A. You can purchase flood insurance at any time. There is a 30-day waiting period after you've applied and paid the premium before the policy is effective, with the following exceptions: 1) If you initially purchased flood insurance in connection with making, increasing, extending or renewing a loan, there is no waiting period. 2) If you initially purchased flood insurance during the one-year period following issuance of a revised flood map for your community, there is a one-day waiting period.

*Q. Does my homeowner's insurance cover flooding?*

A. Unfortunately, homeowners' policies do not cover flooding.

*Q. Are balloon loans exempt from the mandatory flood insurance requirements?*

A.No. All federally regulated lending institutions must require flood insurance for buildings or mobile homes — and any personal property securing the loan — if the property is located in a high-risk flood area.

*Q. Can I buy flood insurance if my property has been flooded before?*

A. Yes. It doesn't matter how many times your home, apartment or business has been flooded, provided that your community is participating in the National Flood Insurance Program (NFIP).

*Q. Do I need flood insurance if I don't live in a high-risk flood zone?*

A. Even if you live in an area that is not flood prone, it is advisable to have flood insurance. One-third of NFIP claims come from outside high-risk flood areas.

*Q. My basement is flooded. Is it covered by NFIP?*

A. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under NFIP includes cleanup expenses and items used to service the building. It does not cover the contents of a finished basement or improvements that have been made, such as finished walls, floors and ceilings.

## Mud, Mildew? How to Get Rid of It

Mud and mildew can be challenging when trying to get your life back to normal.

### Mud May Pose Hazards

Mud left behind by floodwaters may contain health hazards. It is important to get rid of mud as soon 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 when you are done.

### Solving Mildew Problems

High humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

### A Word of Caution

When using household cleaners, disinfectants and bleach, always follow directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Governor's Office of Emergency Services 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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<http://WWW.oes.ca.gov:8001/>

DR 1203

# BEWARE OF DEBRIS AS CLEANUP BEGINS



FEMA photo by Dave Gattley

Army Corpsmen meet at refortified portion of the Manteca area levee.

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
- Always wash your hands after cleanup
- Treat electrical lines and outlets with extreme care. Don't assume power is off.

The Environmental Protection Agency (EPA) advises everyone to use extreme caution when returning to areas damaged by the recent floods.

Potential chemical hazards may be encountered 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 and the EPA urges you to 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.

## Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have registered 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 line: **1-800-462-9029 (1-800-462-7585** 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** sends loss verifiers if you apply for Red Cross assistance.

**Local 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, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

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	
(Obtain policy/information) . . . . .	800-427-4661
Policyholders/claims . . . . .	800-638-6620
Social Security Administration . . . . .	800-772-1213
Small Business Administration . . . . .	800-488-5323
Internal Revenue Service . . . . .	800-829-1040
(TTY for hearing/speech-impaired) . . . . .	800-829-4059
Department of Agriculture	
Rural Development . . . . .	916-668-2000
Farm Service Agency . . . . .	916-498-5300
Food Safety Hotline . . . . .	800-535-4555
Housing and Urban Development Hotline . . . . .	800-669-9777
Department of Veterans Affairs . . . . .	800-827-1000
Natural Resources Conservation Service . . . . .	916-757-8200

### State Agencies

Department of Insurance . . . . .	800-927-4357
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Cal Trans Highway Information Net . . . . .	800-427-7623
Department of Consumer Affairs . . . . .	800-952-5210
Contractors State License Board	
Disaster Hotline . . . . .	800-962-1125
License Checkline . . . . .	800-321-2752
Department of Social Services,	
Individual and Family Grants . . . . .	800-759-6807
(TTY for hearing/speech-impaired) . . . . .	800-952-8349
Franchise Tax Board . . . . .	800-852-5711
(TTY for hearing/speech-impaired) . . . . .	800-822-6268
Statewide Flood Information . . . . .	800-952-5530
Veterans Affairs (CALVET) . . . . .	800-952-5626
Attorney General's Office . . . . .	800-952-5225

### Other Service Providers

American Red Cross:	
Monterey-North . . . . .	800-788-1736
Central-Inland . . . . .	800-422-7935
South of Monterey . . . . .	Call local chapter
Salvation Army . . . . .	Call local office