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RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



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FEMA photo by Murray Rudnick

Okaloosa County residents retreat from their home in the wake of heavy rains brought by Hurricane Georges.

HURRICANE BATTERS PANHANDLE

Hurricane Georges raked the Florida Panhandle on Sept. 28 with driving rain and high winds, leaving in its wake severe flooding. Earlier, it had battered the Keys with 100-mile-per-hour winds and torrential rains, causing flooding and severe destruction of property. The extent of hurricane-related damage prompted Gov. Lawton Chiles to request federal disaster assistance.

In response, President Clinton declared hurricane-stricken counties federal disaster areas. The declared counties are Bay, Escambia, Franklin, Gadsden, Gulf, Holmes, Okaloosa, Santa Rosa, Suwannee, Walton and Washington. Monroe County in the Florida Keys had been declared earlier.

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

"The federal-state partnership allows us to provide victims with easy access to a wide range of disaster recovery assistance," Chiles said.

The aid, 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 may be available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered hurricane-related 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*, an effort to build disaster-resistant communities."

Witt named Paul Fay to coordinate the federal relief effort to help victims of the hurricane.

"We want to help people recover as quickly as possible," Fay said.

Important Recovery Information

Register by Phone

People in disaster-declared counties in Florida who suffered the effects of Hurricane Georges are urged to begin the application process by calling **1-800-462-9029 (TTY 1-800-462-7585** for those speech or hearing impaired).

"We want to be sure that everyone who is eligible for disaster assistance understands how to get help," Federal Coordinating Officer Paul Fay said.

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) provides low-interest, long-term loans to homeowners, renters and businesses owners who 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. Call your insurance agent or company to file your claim. Call **1-800-720-1090** for information about NFIP.

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 Florida residents affected by Hurricane Georges.

This has been an extremely rough year for thousands of Florida residents. 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 disaster 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 Florida 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 Florida impacted by the flooding Godspeed in your recovery.



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

GOVERNOR

LAWTON CHILES

The Panhandle and other parts of Florida have seen their share of suffering this year. First, there were the floods from El Niño-driven storms. In June and July, north Florida suffered through the wildfires that ravaged much of our state. In late July, this same area was hit by Hurricane Earl.

Now the residents of the Panhandle are dealing again with record flooding – this time in the wake of Hurricane Georges.

We know from our experience with the flooding earlier this year that our neighbors in the Panhandle will need our support in a variety of ways in the coming days, weeks and months. They will need material things such as water, food and other basic necessities. But those who have their homes flooded will need more than that.

Floods like this often leave possessions so ruined that all that can be done is to throw them away. The emotional loss associated with that cannot be measured.

Our hearts go out to these victims of Hurricane Georges who may now be starting the rebuilding process with nothing. The rest of Florida is with you.

FILING 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 assist you.

If possible, photograph the outside of the premises, showing the flooding and damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

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

Dispose of damaged property which pre-

sents a health hazard or which 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 in the documentation.

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, especially for large appliances.

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.

QUESTIONS?

Call the FEMA Helpline

1-800-525-0321

TTY: 1-800-660-8005

6 a.m. – 11 p.m. Monday through Saturday

Toll Free

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered damage because of Hurricane Georges and who live in the declared counties may be eligible for assistance. The declared counties are Bay, Escambia, Franklin, Gasden, Gulf, Holmes, Monroe, Okaloosa, Santa Rosa, Suwannee, Walton and Washington.

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 may be 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.

Protection from Wind

- Remove trees and things that could become potential wind-borne missiles from the area immediately surrounding your house.
- Secure sheds and other outbuildings either by constructing a permanent foundation or using straps or ground anchors.
- Reinforce double-entry doors by adding a heavy-duty deadbolt or slide bolts at the top and bottom.
- Install shutters or plywood window covers.
- Reinforce or replace garage doors.

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 and aqua farmers. 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 Farm Service Agency office.

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 hous-

ing. Complaints of fraud or other misrepresentation may be filed with the Florida Office of Consumer Protection. 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 faith-based 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.

Protect Your Home Against Future Flood Damage

You can reduce the risk of future damage to your property by taking low-cost, common-sense steps when making repairs.

Heating and hot-water systems, washers and dryers can be elevated on a platform at least 12 inches above the base flood level. Raise the electrical panel above the base flood elevation or relocate it to a higher floor.

Anchoring fuel tanks will prevent them from floating or overturning and creating additional hazards. Metal straps or lag bolts for this work are available at hardware stores.

If the risk of flood is severe, you may want to elevate your home.

To elevate a home, the structure is raised so that the main living floor is above anticipated flood levels and a new foundation is put under the existing structure. Contact your local building official to determine safe elevation heights. After the main structure is elevated, new stairs and landing are built provide access.

In some instances, the best alternative is to move your home and family out of harm's way. Check with your local community to learn about any assistance that may be available.

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).***



FEMA photo by Kevin Galvin

Residents return to their elevated home on the Blackwater River in Santa Rosa County. Many elevated homes in the area escaped the wrath of Hurricane Georges floods.

SBA LOW-INTEREST LOANS

Low-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. 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.

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 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 help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.



FEMA photo by Kevin Galvin

FEMA representatives fanned out in disaster-affected counties to advise storm victims about state and federal aid available to residents with damaged homes and businesses.

THINK ABOUT FLOOD INSURANCE

As many Florida residents found out in the aftermath of recent flooding, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future 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.

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 av-

erage 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.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above. Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

If you are a business owner, the maximum coverage 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.

For more information, contact your local insurance agent or company, or call the NFIP toll-free number, **1-800-720-1090**.

There is a 30-day waiting period before new policies take effect, so don't delay.

Flood Insurance Provision May Help Reduce Future Flood Damage

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild. Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$15,000 to help pay the costs to bring their home or business into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been substantially damaged by the flood, contact the insurance company or agent to file a claim for help in meeting these costs. For more information, call your insurance company, agent or the NFIP toll free at **1-800-720-1090**.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the 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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BEWARE OF DEBRIS DURING CLEANUP



FEMA photo by Kevin Galvin

A Shalimar resident cleans up after a tornado generated by Hurricane Georges set down in Okaloosa County.

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.

The debris left behind by the storms may be a source of injury or illness. State Coordinating Officer Joe Myers urges people to be “extremely 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.

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)	800-720-1090
Natural Resources Conservation Service	706-546-2272
Small Business Administration	800-359-2227
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	800-827-1000
(TTY for hearing/speech-impaired)	800-829-4833
Social Security Administration	800-772-1213

State Agencies

Attorney General (Consumer Fraud)	850-414-3600
Crisis Counseling & Referral	888-532-4006
Dept. of Insurance	800-22-STORM
Dept. of Agriculture	800-435-7352
Elder Helpline	800-963-5337
Veterans Affairs	813-319-7400
Legal Assistance (Young Lawyers Div. of Bar Assoc.)	800-310-7029
Dept. of Labor & Employment Security	Call local office

Volunteer Agencies

American Red Cross	Call local chapter
Humane Society	850-386-3435
Salvation Army	407-423-8581