

PUBLISHED BY THE GOVERNMENT OF PUERTO RICO AND THE FEDERAL EMERGENCY MANAGEMENT AGENCY

RECOVERY

PEOPLE HELPING PEOPLE

T I M E S

PUERTO RICO / OCT. 15, 1998



F E M A
I S S U E 1




FEMA photo by David Gattley

A boy looks at possessions damaged when rising waters of the Rio de Aveibo flooded his home during the hurricane.

APPLY NOW FOR DISASTER AID

Thousands of victims of Hurricane Georges are applying for federal and state aid to help repair damages left in the wake of the vicious storm. The aid is available because of the major disaster declaration issued by President Clinton Sept. 24 following the request of Gov. Pedro Rosselló.

The declaration enabled the Federal Emergency Management Agency (FEMA) and other federal agencies to team up with state and local disaster workers to help hurricane victims in the affected municipalities.

"This is a joint effort among the state, federal and local governments and the Puerto Rican family. We must all work together and coordinate efforts to build a better Puerto Rico," Rosselló said.

The aid, coordinated by FEMA, can include grants to help pay for temporary housing, minor home repairs and other se-

rious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered hurricane damages to call promptly for assistance during the application period.

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

Witt named José A. Bravo to coordinate the federal relief effort to help victims of Hurricane Georges.

"We want to help people recover as quickly as possible," Bravo 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

The best way to apply for assistance is to call the toll-free registration line at **1-800-462-9029**. Because of the enormous number of victims, the line may be busy. Don't worry, FEMA assistance will be available as long as necessary.

It's recommended that people who suffered minimal damages wait a few days to call so that those who suffered major property damage can apply first.

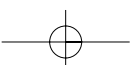
If you have applied for or received assistance from other state or voluntary agencies, it does not mean that you have applied for assistance from FEMA. The best way to register for FEMA assistance is to call **1-800-462-9029**. You do not have to visit a center to apply for aid. A toll-free call is sufficient.

Have a list of your damaged items and, if possible, take photographs. Throw out items that can no longer be used and, as soon as possible, clean and disinfect the damaged area. It is not necessary to keep damaged articles because they could present a health risk.

When you call, have your social security number, the address of the structure that sustained damages, whether it is your home or business, and a telephone number where you can be reached.

If the line is busy, call after 6 p.m., when the number of calls decreases. The line is available from 8 a.m. to midnight. Despite the difficulties, thousands of victims have been able to apply for assistance.

APPLY BY PHONE
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to midnight
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 people in Puerto Rico who were affected by Hurricane Georges.

This has been an extremely rough time for thousands of Puerto Ricans. 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 storms and floods 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 Puerto Rico be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are 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 commonwealth 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 Puerto Rico impacted by Hurricane Georges Godspeed in your recovery.



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

PUERTO RICO GOVERNOR

PEDRO ROSSELLÓ

Dear Sisters and Brothers:

Nature has presented our island with a great challenge. After the devastating passage of Hurricane Georges, today we are faced with the enormous task of rebuilding our homes, our businesses, our communities and our daily lives.

To help us in the recovery process, the Federal Emergency Management Agency (FEMA) has innumerable benefits for which you may qualify, according to your particular circumstances. These benefits are listed in this manual, along with the steps to follow in applying for funds to cover your necessities and those of your family.

We have seen that our people suffered great losses, but we also know that what we haven't lost, and what we will never lose, is the flaming spirit and impetus of progress that lives in the heart of each and every one of us.

With this sense of will and fraternity, and with the help of God, we will all build a better Puerto Rico.

God bless our Island of Enchantment.

DISASTER QUESTIONS AND ANSWERS

How can I obtain assistance from FEMA?

The best way is to call **1-800-462-9029**. Even if you fill out papers for your municipality or with other agencies, you still have to call the FEMA toll-free number.

What are they going to ask me when I call for assistance?

You will be asked to give your name, the names of family members living in your house, your social security number, your home address, directions to your house, your household income and other general questions.

What happens after I apply?

In about two weeks, a FEMA inspector will go to your home to verify damages. FEMA inspectors carry identification.

Don't let anyone into your house who does not have identification.

After I apply, what should I expect? Can I throw out items and clean or must I wait for the inspector?

If you have damaged items in the house, such as clothing and furniture, you can throw them out. Make a list of what you discarded and, if you can, take pictures of the items.

Do I have to pay FEMA or other government officials for the inspection?

No, no and no. The FEMA inspection is free.

Will FEMA and the government pay for everything?

No. You will only be paid for serious unmet needs.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of Hurricane Georges and are located in the declared municipalities may be eligible for assistance.

DISASTER HOUSING ASSISTANCE

Help 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

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 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.

CONSUMER SERVICES

Assistance in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits 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 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 in speeding the delivery of checks delayed by the disaster and with applications for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service 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. Complaints of fraud or other misrepresentation may be filed with the fiscal office of the Puerto Rico Department of Justice. Legal assistance and/or referrals may be available by calling the Bar Association of Puerto Rico.

INSURANCE INFORMATION

Assistance is available from the Puerto Rico Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information 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 cleanup 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.

Use Care When Hiring Contractors

“If you have disaster-related damages, I urge you to be very careful when contracting for repairs,” said Federal Coordinating Officer José A. Bravo of the Federal Emergency Management Agency (FEMA).

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” State Coordinating Officer José A. Fuentes Agostini said.

Fuentes cautions you not to sign contracts or make down payments without first receiving written estimates from contractors and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Fuentes suggested that disaster victims call the Puerto Rico Department of Consumer Affairs 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,” said Bravo. “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.”

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-794-6690

*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 David Gatley

FEMA and Puerto Rican civil defense officials meet with a family whose home in Barriada of Invasion Villa Quintero was totally destroyed.

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. SBA loans may be used to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. 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 are eligible for loans to replace 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 will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and 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 assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers 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 affected financially 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.

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

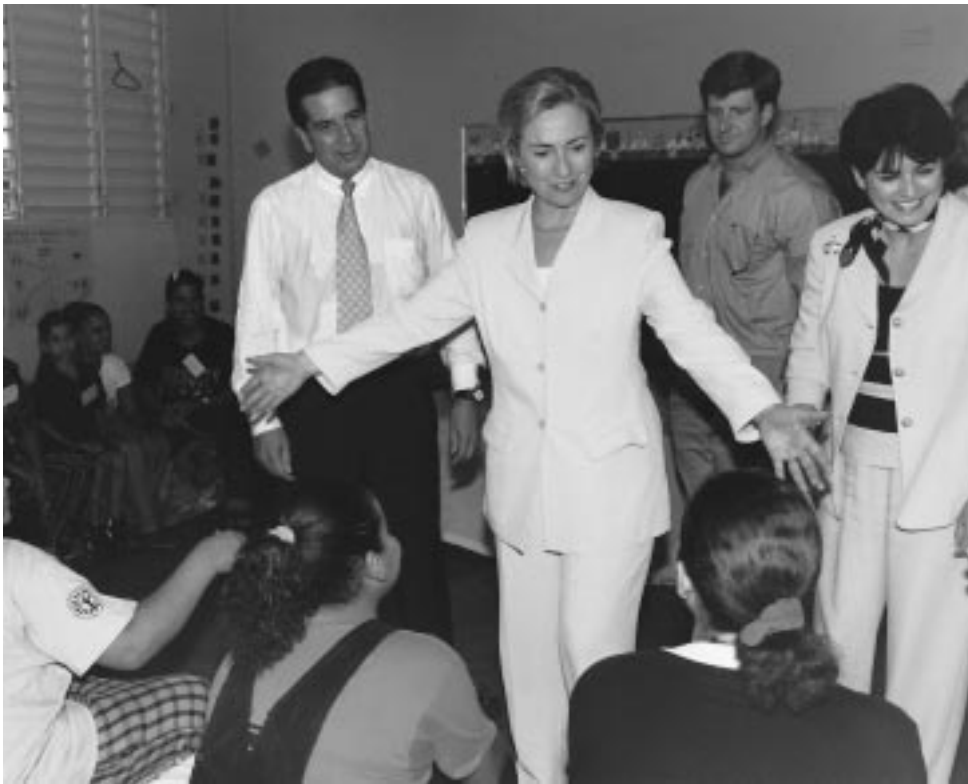


Foto de FEMA por David Gaitley

First Lady Hillary Rodham Clinton, Governor Pedro Roselló and Maga Rosselló expressed concern for Puerto Ricans impacted by Hurricane Georges.

HELP AVAILABLE FROM THE GOVERNMENT OF PUERTO RICO

The **Government of Puerto Rico** is offering immediate help to all those who suffered hurricane-related damages through the following programs and agencies:

- **Governor Pedro Roselló** has authorized a **\$3 million emergency fund** that will provide **\$1,000 vouchers** toward the purchase of construction materials to repair damaged homes. The vouchers can be requested at the regional offices of the **Housing Department**: San Juan 274-2765; Arecibo 274-2766; Aguadilla 274-2767; Mayaguez 274-2769; Ponce 274-2770; Orocovis 274-2771; Guayama 274-2774; Humacao 274-2773; Carolina 274-2774 y Fajardo 274-2774.
- The **Family Department** has issued **thousands of checks ranging from \$400 to \$600** as an initial source of relief for families affected by the hurricane. For more information, call 1-800-981-8333.
- The **Department of Agriculture** has set aside **\$10 million** to help farmers who suffered losses in the hurricane. **Grants of up to \$2500** are available. The

Administration of Services and the Development of Agriculture and Livestock Industries will administer the funds. They will be distributed through the seven Department of Agriculture regional offices located in the municipalities of Orocovis, Lares, Ponce, Arecibo, Mayaguez, San Juan, and Caguas.

- The **Legislature** has assigned **\$125 million** to the **Department of Agriculture** for the rehabilitation and development of the agriculture industry. Also the Governor has directed the Puerto Rico Secretary of Agriculture to redirect funds, aid, and materials to the most damaged agricultural industries. Furthermore, the Governor has authorized a grace period of six months in rental payments on agricultural land owned by the **Authority of Lands**.
- The **Bank for Economic Development** offers loans of up to \$25,000 to its industrial and commercial clients to allow them to reestablish operations.
- The **Company for Industrial Promotion** is the liaison between indus-

Recovery Times is published by the Government of Puerto Rico and the Federal Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs.

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tries and government agencies to assist in reestablishing operations in the industrial sector.

- The **Water and Sewer Authority** has established 171 oases throughout the island to provide potable water to those communities whose regular service has not been restored. For information on the location of the oases, call 281-7878.
- The **Department of Health** is providing medical support and mental health counseling through its Center of Intervention. Call 1-800-981-2463 or contact the Department of Health at 274-7676, 274-7624, or 274-7625 for information.
- Dialysis patients who need information regarding their turns to receive service or treatment can call the **Department of Health** at 756-5982, 648-2806, 274-7600, 274-7601, or 274-7602.
- The **911 Emergency Service** continues to serve the population. Remember to use 911 only during a real emergency, when life or property is in danger.

BEWARE OF DEBRIS



FEMA photo by David Gatley

Victims and disaster officials examine homes destroyed by the hurricane in Barriada of Villa del Sol in toa Baja.

The debris left behind by the hurricane 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 areas damaged by the recent floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The hurricane 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

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 registration 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.

CLIP AND SAVE

IMPORTANT PHONE NUMBERS

Federal Agencies

FEMA Registration 1-800-462-9029
 (TTY for hearing/speech impaired) 1-800-462-7585
 Disaster Information Helpline 1-800-525-0321
 FEMA Fraud Detection 1-800-794-6690/283-5555
 National Flood Insurance Program 1-800-427-4661
 Small Business Administration 1-800-659-2955
 Social Security Administration 1-800-772-1213
 U.S. Department of Agriculture 766-5481
 Department of Veteran Affairs 766-5141

Volunteer Agencies

American Red Cross 1-888-725-0400
 Salvation Army Call your local chapter

State Agencies

Administration of Mental Health and Drug Abuse 763-7575
 Water and Sewer Authority 281-7878
 Electric Power Authority 289-3434
 Civil Defense of Puerto Rico 724-0124
 Department of Consumer Affairs 721-1930
 Internal Revenue Services 721-2020
 Department of Justice 721-2900
 Department of the Family 722-7400
 Department of Housing 274-2525
 Department of Natural Resources 724-8774
 Department of Transportation (Public Works) 722-2929