

RECOVERY



F E M A
ISSUE 2

PEOPLE HELPING PEOPLE

T I M E S

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FEMA photo by David Gantley

FEMA representative hands out disaster information to residents in Utuado.

PREPARATION PAYS OFF

Becky Fraticelli was ready for Hurricane Georges when it struck. Her 36 foot by 36 foot home on top of a hillside in Guaynabo weathered the Category III hurricane winds with only moderate damage. By contrast, several neighbors lost their roofs. Key differences were proper planning, attention to construction details and preparation.

"There's nothing you can do to control the weather, but you can invest in a variety of preventative measures that will help your home survive," Ms. Fraticelli said.

Even before laying a foundation, Ms. Fraticelli planned for ways to lessen wind effects.

"I positioned my home away from high wind areas and planted neem trees to break the wind and keep bugs away," she said.

Ms. Fraticelli obtained expert information from a FEMA publication on structural mitigation techniques for building her home.

"First, I built a concrete foundation and floor. Then I connected each wall stud every 24 inches to the foundation with metal

connector plates and 10 inch lag bolts. Finally, I tied the wall studs to the roof rafters with metal connectors," she said.

Because utilities are often interrupted during a storm, Ms. Fraticelli powered her refrigerator, stove and clothes dryer with propane gas. She installed a solar water heater and the emergency potable water came from a 650-gallon cistern anchored to the ground.

Other preparations included stocking up on nonperishable food, maintaining a first aid kit and making sure that her liquid propane tank and car gas tank were full before the severe weather threatened. A gas generator kept the lights burning bright.

"Ms. Fraticelli planned for her own survival when building her home by meeting or exceeding all building codes and inspector suggestions," Tom Kane, FEMA's deputy federal coordinating officer for mitigation, said. "It is always less expensive to protect your home than to rebuild it again and again."

For more information on how to build back safer, stronger and smarter, contact the FEMA mitigation staff at the Disaster Field Office or call (787) 772-2607.

Building Back Stronger, Safer

Six weeks after Hurricane Georges swept across Puerto Rico, President Clinton's Long-Term Recovery Task Force met in San Juan to identify actions to help the island's long-term recovery.

"The response to Hurricane Georges has been one of the largest and most difficult ever initiated by the federal government," FEMA Deputy Director Mike Walker said.

The focus of the task force was on housing needs, infrastructure repair, transportation, economic revitalization and ways to build back stronger and better. FEMA Director James L. Witt will present the Long-Term Recovery Action Plan developed by the Task Force to President Clinton in December.

In addition to Walker, participants in the task force meeting included Pedro Rosselló, Governor of Puerto Rico; Resident Commissioner for Puerto Rico Carlos Romero Barceló; Jeffery Farrow, chair of the President's Interagency Group on Puerto Rico; Angel Morey chairman of the Governor's Long-Term Task Force; Lacy Suiter, executive associate director for FEMA's Response and Recovery Division; State Coordinating Officer José Fuentes Agostini; Federal Coordinating Officer José A. Bravo. Representatives of agencies of the government of Puerto Rico and other federal agencies also are participants in the Long-Term Recovery Task Force.

All the participants at the Nov. 4 meeting called for building Puerto Rico back stronger and better. "We must build back stronger, safer, better," said Walker at the meeting. "The Task Force will support Puerto Rico's long-term recovery at all levels, including its effort to protect the island against future damages."



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

FEMA DIRECTOR

JAMES LEE WITT

My heart goes out to all of you in Puerto Rico affected by Hurricane Georges. This has been a difficult time for many Puerto Rico residents. Many of you are repairing damaged homes and cleaning up debris.

In the five years I have been at the Federal Emergency Management Agency (FEMA), I have witnessed the resilience and resourcefulness of disaster victims as they recover from hurricanes, earthquakes and floods and begin to rebuild. The costs are staggering, not only financially, but emotionally as well.

It has brought home to me the need for us to change the way we deal with disasters. *Project Impact* is a national initiative that FEMA has launched that challenges everyone to undertake actions that protect families, businesses and communities to reduce the effects of natural disasters – before they occur. Our goal is to build disaster-resistant communities everywhere. It will take efforts by governments, businesses and each individual to make this a reality.

In the meantime, President Clinton and I are committed to providing all the resources at our disposal to aid in your recovery. We are committed to working with your community officials to repair and rebuild your homes and businesses. And beyond that, we are committed to working with you to build disaster-resistant communities through *Project Impact*.

Voluntary Agencies Active in Puerto Rico

Puerto Rico residents who still have emergency needs may find help through the American Red Cross (ARC) and other voluntary agencies, according to Hurricane Georges recovery officials.

“We urge anyone who was affected by Hurricane Georges and still has emergency needs they can’t meet with current resources to contact the American Red Cross by calling **1-888-725-0400**,” José A. Bravo, federal coordinating officer for the recovery, said. “The voluntary programs are designed to offer extra assistance that cannot be provided through any other source.”

According to Bravo, more than 10,000 volunteers and 37 local and national agencies are working to help meet the immediate needs of hundreds of Puerto Rico residents who need emergency food, clothing, shelter and other services.

“While the public is aware of the vital role the Red Cross, the Salvation Army and other agencies play in providing emergency assistance during a disaster, people often don’t realize that these organizations continue to provide help long after the emergency phase has passed,” Bravo said. “The voluntary agencies have done a tremendous job responding to the needs of thousands of families.”

For more information or for assistance, Puerto Rico residents are urged to call the American Red Cross Hotline at **1-888-725-0400** or call the FEMA Disaster Information Helpline at **1-800-525-0321**. Speech- or hearing-impaired persons may call the TTY Helpline at **1-800-660-8005**.

BE SURE TO REGISTER WITH FEMA

Some people who filled out Civil Defense damage assessment forms may believe they have applied for federal assistance. They have not.

“We want to make sure that everyone registers for federal disaster assistance,” José A. Bravo, federal coordinating officer, said. “The only way is to call the FEMA toll-free registration number, **1-800-462-9029**.” The deadline to register is Dec. 31.

After you register with FEMA, an inspector will contact you within two weeks to arrange an appointment to check the damages.

Once application information and damages have been confirmed, FEMA can determine the type of assistance needed.

If you are eligible for temporary housing assistance, FEMA will send a check within 15 days of the inspection to pay for the rent

or cover emergency repairs to make your home habitable. If three weeks or more have passed, or if you have other questions about the process, go to a recovery center or call the FEMA Helpline at **1-800-525-0321**.

Many registered applicants are automatically considered for a low-interest disaster loan from the U.S. Small Business Administration (SBA). If you receive an SBA loan application, be sure to fill out the forms and return them immediately in order to continue the registration process. If you don’t qualify for a loan, you may be considered for an Individual and Family Grant.

If you qualify, these grants may be provided to help meet serious disaster-related needs and necessary expenses not covered by insurance or other disaster-assistance programs.



FEMA photo by Dave Gatlley

Resident of Caguas who sheltered six families left homeless by Hurricane Georges hugs child. Boy scout helped aid many families in need.

The Recovery Process

Recovering from disaster is not easy, but it is something everybody must do for themselves. Here are some steps to help you get started:

- Make a list of things that need to be done, and then plan what you are going to do day by day.
- Do one thing at a time. Revise your plans when necessary.
- Register for federal disaster assistance by calling **1-800-462-9029**. The TTY number is **1-800-462-7585**. If you haven't registered with FEMA, you haven't registered for federal disaster assistance.
- Don't wait for an inspector to come to start cleaning up. If you haven't heard from an inspector within two or three weeks after you registered, call the FEMA Helpline at **1-800-525-0321**, or go to a Disaster Recovery Center.

- If you have emergency needs, call the American Red Cross at **1-888-725-0400**.

- Make time for your family and friends. Offer to help someone else.

- Rebuild your home better and stronger so that the next time a hurricane hits, it has a better chance of withstanding the storm.

- Remember, you have the right to appeal any decision about your disaster assistance if you don't agree.

- If you or any member of your family is feeling overwhelmed or depressed, call the Puerto Rico Mental Health Hotline at **1-800-981-2463**, the American Psychiatric Association at **1-800-981-8250** or the American Red Cross at **1-888-725-0400**.

Remember, FEMA will be here as long as it takes to help you get on the road to recovery.

CARING FOR YOUR FAMILY

Stress. It's a common problem that goes hand-in-hand with disaster. The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

Following are some suggestions to relieve disaster-induced tensions:

Keep the family together. Doing things together provides support for everyone in the family. Make an effort to establish normal routines. Include children in cleanup activities.

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 disaster and a good way to release tensions.

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. Remember that your children reflect your fears. If they

see you striving to recover after the disaster, they can learn from you, enabling them to cope better.

Listen to what children say. Signs that children are troubled include fear of being left alone, bed wetting, thumb-sucking, nightmares, fear of the dark, not wanting to go to school or making trouble in class.

Reassure children. Show them through words and actions that life will return to normal. Encourage them to talk or otherwise express their feelings.

Be understanding. Try not to scold children for things they do that might be related to the disaster. They also are going through a difficult 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.

Officials of Puerto Rico and the Federal Emergency Management Agency are urging residents to prepare for the next storm season as they rebuild following Hurricane Georges.

“An ounce of prevention is worth a pound of cure,” Federal Coordinating Officer José Bravo, the lead official from the Federal Emergency Management Agency said. “The rebuild-and-repair phase of a disaster is the ideal time to consider ways of reducing future hurricane damage.”

“While many recommended mitigation measures require a professional contractor, some can be accomplished by a competent homeowner,” said State Coordinating Officer José Fuentes Agostini.

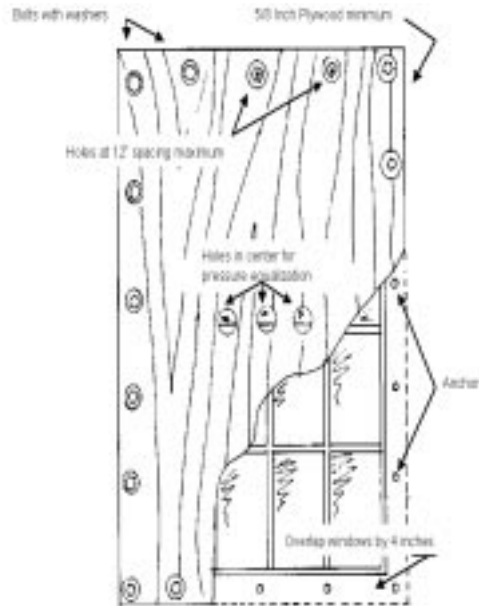
To get your house in shape to stand up to strong winds, you need to strengthen the roof, walls and foundation and to be ready to cover windows, doors and other openings when a storm threatens.

Strengthening the Roof

The roof of your home is most prone to failure during the high winds of a hurricane, and homes with gable-end roofs are most likely to suffer damage.

A gabled roof looks like an “A” on the ends. The end walls of gabled roof homes are heavily stressed in high wind conditions. If not properly braced, they

Fig. 2



may suffer heavy damage or collapse. To help a gable-end roof withstand high winds, follow these directions (see Fig.1):

Place two 2 foot by 4 foot boards in an X pattern: one going from the top of the outside gable wall to the bottom center of the fourth truss; and the other going from the top of the fourth truss to the center of the bottom part of the outside wall of the roof. This bracing should be done on both sides of the roof. In addition, a 2 foot by 4 foot board should be placed in the center, perpendicular to the top of the bottom piece of the truss.

Fig. 1

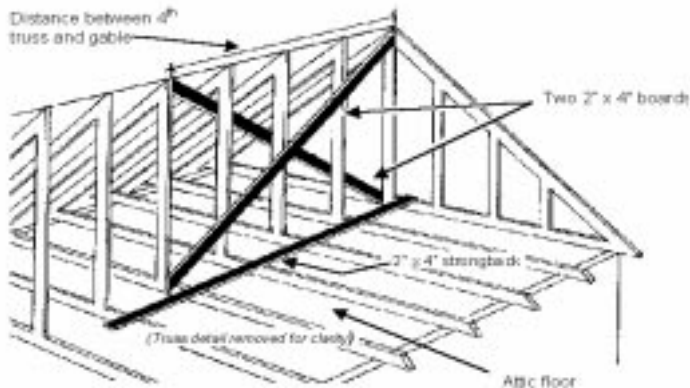
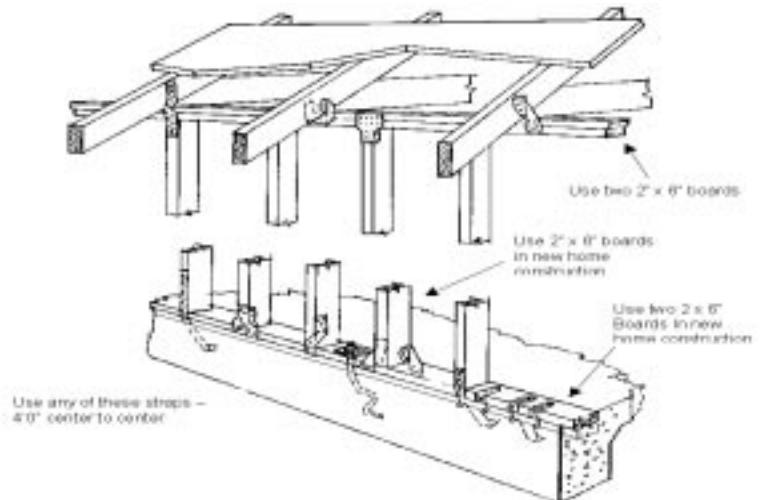


Fig. 3



Covering Windows, Doors and Other Openings

Covering windows, doors and other openings with commercially available shutters or plywood makes it harder for wind to get into your home. Fig. 2 shows how to make plywood coverings.

For more information and plans on making and installing plywood shutters, call FEMA at **1-800-480-2520** and ask for FEMA Publication #247, *Against the Wind: Protecting Your Home from Hurricane Wind Damage*.

Tying Down Your House with Hurricane Straps

Tying down the roof to the foundation of a building is a highly effective means of resisting damage from high winds.

Use metal connectors to attach the roof rafter, attic joist and supporting stud walls together, and attach the bottom stud wall and bottom plate to the foundation. (See Fig. 3.) Be sure to purchase connectors made of galvanized or stainless steel to avoid corrosion.

“It is important to talk with local Regulation and Permit Administration (ARPE) officials before you start any work. They can assist with local building codes and permitting requirements,” said Marshall Mabry, FEMA’s hazard mitigation officer.



FEMA photo by Andrea Booher

The hurricane straps in this house in Viegies should keep it safe from future storms.

Call FEMA's Helpline to Change Your Assistance Registration

If you have registered for disaster assistance with FEMA and have moved or changed your telephone number, you need to call FEMA's Helpline at **1-800-525-0321 (TTY 1-800-660-8005)** or go to a Disaster Recovery Center to report the changes.

FEMA established the Helpline for those affected by Hurricane Georges who need information about assistance programs or the status of their registration for aid. Residents of Puerto Rico should use the Helpline to report changes in their telephone number or place where they can be reached.

The Helpline is available seven days a week, from 8 a.m. to 10 p.m. and the Disaster Recovery Centers operate from 9 a.m. to 6 p.m., Monday to Saturday.

Remember, the only way to register for federal/state disaster assistance is through the FEMA toll-free registration number, **1-800-462-9029 (TTY 1-800-462-7585)**.

There are telephones at the DRCs that can be used for registration purposes. The deadline for application is Dec.31, 1998.

GRANTS MAY BE AVAILABLE

As part of the Hurricane Georges recovery effort, the Government of Puerto Rico has activated a grant program to help people with the cost of disaster-related needs not covered by insurance or other relief programs.

The program, referred to as the Individual and Family Grant (IFG) Program, is funded 75 percent by the Federal Emergency Management Agency (FEMA) and 25 percent by the Government of Puerto Rico. As of Dec. 7, the Government of Puerto Rico had approved more than \$255 million in grants for nearly 112,000 households.

"The IFG Program provides a safety net for people who have exhausted all other means of assistance and still have serious and necessary needs not met by other disaster assistance programs," said José Fuentes Agostini, coordinating officer for the Government of Puerto Rico.

"The amount of the grant depends on the unmet needs of the applicant," Federal Coordinating Officer José A. Bravo of FEMA said.

Individual and Family Grants are a last resort and, in most cases, are only available if an applicant has been denied a disaster loan from the U.S. Small Business Administration (SBA). These grants may be used to cover disaster-related expenses, such as essential home repairs, replacement of essential personal property and transportation. Grants also may be used for items not normally covered under the SBA Disaster Loan Program such as disaster-related medical, dental and funeral expenses.

The Individual and Family Grant Program is one of the many assistance programs triggered by the major disaster declaration, which President Clinton issued on Sept. 24 at the request of Gov. Pedro Rosselló.

"Remember, it is important that if you have an SBA disaster loan application, you cannot be referred to the grant program unless the completed loan application is returned to SBA and SBA determines you are not eligible to receive a loan," Bravo said.

Disaster victims do not apply directly for IFG grants, but must register for disaster assistance by calling the FEMA toll-free registration number at **1-800-462-9029 (TTY: 1-800-462-7585)**. Applicants who do not qualify for an SBA disaster loan will be referred to the IFG program, which may be able to provide assistance for necessary disaster-related expenses and serious unmet needs.

For disaster-related information, visit FEMA on the World Wide Web
<http://www.fema.gov>

FLOOD INSURANCE MYTHS AND FACTS

MYTH: My standard homeowners' insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Homeowners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood insurance policies pay claims whether or not a disaster is declared.

MYTH: I live outside the floodplain, so I don't need to buy flood insurance.

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. Floods can occur anywhere. An area that is near a levee or a dam is at

Persons who previously received an Individual and Family Grant (IFG) and received a group flood insurance policy should report their flood claims to the Flood Insurance Claims Office in Hato Rey by calling 1-800-275-9917.

If you purchased your flood insurance policy through an agent, call your agent to report your flood loss.

If you would like to purchase a flood insurance policy, call 1-888-468-6323.

risk of the levee or dam breaking. People who face even moderate flood risks should get insurance, which can be purchased for as little as \$85 per year.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

MYTH: Flood insurance is available only for homeowners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: If a flood is forecast in the near future, it's too late for me to purchase insurance.

FACT: You can purchase flood insurance anytime in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect. The policy will not, however, cover a loss in progress.

MYTH: I can only buy federal flood insurance through the federal government.

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.

MYTH: The NFIP does not offer any type of coverage for basements.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

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.

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

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DR1247

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 Dave Carley

FEMA Director James Lee Witt and SBA Administrator Aida Alvarez talk with Hurricane Georges survivor at the Vega Baja Disaster Recovery Center.

COMPLETE YOUR SBA APPLICATION NOW

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (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 which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in with-in a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your

existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant provides a safety net for individuals and is available only when you have serious needs that cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical, dental and funeral expenses are referred directly to the state-run grant program. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.

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

PREVENT FUTURE FLOOD DAMAGE



More than 65,000 homes in Puerto Rico had emergency tarps installed to replace roofs blown off by Hurricane Georges.

FEMA photo by Dave Gatlley

Access is then provided by building new stairs and landings up to the main floor.

The cost of elevating a home varies widely depending on the type and condition of the existing foundation.

Protect Utilities

If it is not possible to relocate or elevate your home, you still can protect the main utilities in your house. Most utilities can be elevated or relocated to a safe place above the base flood elevation.

Some of the utilities that are commonly elevated or relocated include electrical panels, water heaters, washers, dryers and propane fuel tanks.

If utilities are in an area where they received damage from floodwaters, they can be set on a platform high enough to protect them from future damage. If the space is not high enough to elevate utilities, they may be moved to an upper floor or attic.

Before beginning these damage prevention projects, or for further information, contact your local building or planning officials.

You can prevent future flood damage to your property in various ways when making repairs. These techniques can minimize the effect of future floodwaters on your home and family.

Relocate

The most permanent solution to protect yourself and your family is to move to a safe location outside of a flood-hazard area.

Elevate Your House

Houses also can be elevated above the flood level.

Your local building officials can determine the safe flood-elevation heights, referred to as “base flood elevations.”

To elevate a home, the structure is raised so that the main living floor is above the base flood elevation and a new foundation is put under the existing structure.

C L I P A N D S A V E

IMPORTANT PHONE NUMBERS

Federal Agencies		State Agencies	
FEMA Registration	1-800-462-9029	Administration of Mental Health and Drug Abuse	763-7575
(TTY for hearing/speech impaired)	1-800-462-7585	Water and Sewer Authority	281-7878
Disaster Information Helpline	1-800-525-0321	Electric Power Authority	289-3434
FEMA Fraud Detection	1-800-794-6690/283-5555	Civil Defense of Puerto Rico	724-0124
National Flood Insurance Program	1-800-427-4661	Department of Consumer Affairs	721-1930
Small Business Administration	1-800-659-2955	Internal Revenue Services	721-2020
Social Security Administration	1-800-772-1213	Department of Justice	721-2900
U.S. Department of Agriculture	729-6872	Department of the Family	722-7400
Department of Veteran Affairs	1-800-827-1000	Department of Housing	274-2525
Volunteer Agencies		Department of Natural Resources	724-8774
American Red Cross	1-888-725-0400	Department of Transportation (Public Works)	722-2929
Salvation Army	Call your local chapter		