

# R

# RECOVERY



F E M A  
I S S U E 1

PEOPLE HELPING PEOPLE

T I M E S



V E R M O N T / F E B . 2 , 1 9 9 8



Photo by John Thornton, St. Albans Messenger

West Swanton resident paddles canoe to check damage during flooding near Lake Champlain.

## DISASTER AID AVAILABLE

Severe ice storms, high winds, rain and flooding caused havoc in Vermont, downing trees and power lines, and leaving homes and businesses without electricity for up to two weeks. The severity of the storm prompted Gov. Howard Dean, M.D., to request a federal disaster declaration for the affected areas.

Responding to that request, President Clinton issued a disaster declaration for six counties: Addison, Chittenden, Franklin, Grand Isle, Orange and Windsor.

The declarations enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help victims of the storm in Vermont.

“The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance,” Dean said.

The state and federal aid that results from a presidential declaration is coordinated at the federal level by FEMA and can in-

clude grants to help pay for temporary housing, minor home repairs and other disaster-related expenses. Low-interest loans from the **U.S. Small Business Administration (SBA)** also are available to cover individual and business property losses that are not fully insured. (See page 3 for a listing of available aid.)

FEMA Director James Lee Witt urged those who suffered storm damages, including people with insurance, to apply for assistance during the registration period.

“It’s really tough when you see so many people suffer,” Witt said. “But we’ll do what we can to help them recover.”

Director Witt appointed Lawrence L. Bailey to coordinate the federal relief effort.

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

## Winter Weather Brings Increased Fire Risk

Each year, poorly maintained furnaces and the improper use of heating, cooking and lighting equipment cause thousands of fires in the United States. To protect against fire, the following are recommended:

- Install smoke detectors and test them monthly.
- Equip your home with Type ABC fire extinguishers.
- Have furnaces cleaned and inspected annually by qualified technicians.
- Never use a range or oven to heat your home.
- Read and follow the manufacturer’s instructions for electric space heaters.
- Do not overload circuits, and be sure to keep the heater away from curtains, drapes and other flammable material.
- Never thaw frozen pipes with a blow torch or open flame.
- Never discard ashes inside or near your home. Place them outdoors in a covered metal container.
- Keep fire hydrants clear of snow.
- Never use treated lumber or creosote covered wood in the fireplace or wood burning stoves. These materials may produce toxic fumes.
- Develop a disaster plan in case the storm or ice knocks out local power.

APPLY BY PHONE

1-800-462-9029  
(TTY: 1-800-462-7585)

8 a.m. to 8 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 people in Vermont who were affected by the winter snow and ice storms, high winds and flooding.

This is a difficult time for thousands of Vermont residents who have to repair damaged homes and clean up debris. It is hard to do all this and still hold back the tears. Recovering from storms 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 Vermont 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 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 partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people of Vermont impacted by this January winter storm Godspeed in your recovery.



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

## GOVERNOR

HOWARD DEAN, M.D.

I will never forget the sight of downed power lines snaked around power poles and mighty trees that had snapped in half and tumbled to the ground.

The ravages of the January 1998 ice storm shocked us all. But, what we will all take away from this experience, more than anything else, is a shared sense of pride about working together to help our neighbors through this disaster. From volunteers who served food at the local shelters to utility crews who worked around the clock to restore power, the ice storm brought out the best in Vermonters.

I was proud to stand with a utility lineman and announce that the last Grand Isle home without power came back on line just 10 days after the storm hit. It's astonishing that so much repair work was accomplished so quickly.

I am grateful to community and state disaster workers for their professionalism. And to the hundreds of Vermonters who loaned generators, your willingness to pitch in literally meant the difference between survival and death for some dairy herds. The work of FEMA officials and President Clinton's quick response to our request for federal assistance has meant so much to so many people in the six counties hit.

We will not fully understand the complete impact of the storm until the spring. But, we fully understand and appreciate the meaning of community spirit so evident these past several weeks.

## DISASTER QUESTIONS AND ANSWERS

**Q. What is the first step I should take to register for disaster assistance?**

A. Call the toll-free registration number **1-800-462-9029 (TTY 1-800-462-7585)** for the speech- or hearing 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 have been referred to. In some cases, you will have to contact the agency directly. If you are applying for disaster housing assistance, a 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 Administration (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 can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it will automatically refer you to the state-run grant program. This grant program may provide help from other sources.

# HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered losses because of severe storms and flooding that began Jan. 6 and are located in the declared counties may be eligible for assistance.

## 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

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.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the State of Vermont 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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## BUSINESS DISASTER LOANS

Businesses of all sizes and non-profit 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 disaster loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available 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 your local unemployment office.

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures.

## SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

## FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful

discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Vermont State Attorney General's Office, Consumer Assistance Program. Legal assistance and/or referrals may be available by calling a local legal aid office.

## INSURANCE INFORMATION

Assistance is available from the Vermont State 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.

# USDA Help Available to Rural Residents

The U.S. Department of Agriculture (USDA) offers help to rural residents who are victims of the recent ice storms through its Farm Service Agency and Rural Development programs.

The Farm Service Agency (FSA) provides emergency loans to help established family farm operators cover production and physical losses. Emergency loans for crop, livestock and non-real estate losses are normally repaid in one to seven years. Up to 20 years are allowed in special circumstances. Loans for physical losses are normally repaid in 30 years. Applications for FSA loans must be submitted by Sept. 28

In addition, the Disaster Set-Aside program allows FSA borrowers who are up to date or not more than one installment behind in any farm loan program to delay one scheduled annual installment in each eligible loan to the end of the loan term. The intention of the program is to relieve the borrower's immediate financial distress.

Rural Development assistance offers minimal-interest loans for home repairs for low and very low-income families. Grants up to \$7,500 for home repairs for very low-income families (age 62 and older) living in rural areas where there are health and safety issues are also available.

For more information and to apply for assistance under these programs, call or visit your county FSA office.

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



Photo by Anne S. Brown, North Avenue News

Burlington Electric Department workers were among hundreds of crews making line repairs in Vermont.

## 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 are offered 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.

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)**.



Photo courtesy of Vermont National Guard

*Vermont National Guardsmen remove fallen trees before electrical repairs can be made on Grand Isle.*

## Spoiled Food: When in Doubt, Throw It Out

When your power goes out, all the food in your refrigerator and freezer is at risk. How do you decide what to keep and what to throw out?

Fresh milk spoils rapidly without refrigeration. Custards and creamed foods also are dangerous when left unrefrigerated. The same is true for cream cheese, cheese spread and cottage cheese.

Hamburger, pork, fish and poultry spoil rapidly without refrigeration and should be discarded if they've been without cooling for several hours. Don't rely on your sense of smell.

It's not a good idea to try to salvage food by cooking it and keeping it unrefrigerated for a few days.

If your power is off, clean out the refrigerator. Throw away perishables. Wipe the interior with baking soda and water.

Dispose of spoiled food by placing it in plastic garbage bags. Tie or seal them and place in a garbage can with a tight-sealing lid or in the neighborhood dumpster.

To keep the food in your freezer from spoiling, follow these guidelines:

- A full freezer stays cold longer than one that is less full. Combine the contents of your freezer with a neighbor's, if possible.
- Dry ice keeps food frozen for about one to four days, depending on the freezer size and contents. Use 50 pounds for a 20-cubic foot freezer.
- Meats and solid items stay frozen longer than baked goods.
- Refreezing partially thawed food is risky. Generally, if the food still contains ice crystals, it's all right to refreeze it, though the quality may suffer.

## CARBON MONOXIDE POISONING

Carbon monoxide, a product of combustion, is one of the most common causes of accidental poisoning in the United States. It is a gas that has no color, odor or taste. It is produced by home appliances such as gas or oil furnaces, clothes dryers, ranges, space heaters, wood stoves and gasoline-powered generators.

The early stages of carbon monoxide poisoning can resemble food poisoning or influenza. Symptoms may include headaches, nausea and fatigue. A person may feel drowsy and confused and may experience a faster heart rate. The next stages can produce unconsciousness, convulsions, brain damage and, finally, death.

Young children and pets are usually the first to be affected.

To prevent carbon monoxide poisoning, follow these safety tips:

- Do not run portable generators in an enclosed space, such as a basement or closed garage.
- Make sure all stoves, fireplaces, furnaces and space heaters are properly installed, vented and maintained.

- Check flues, chimneys and vents often to make sure they are clear of snow, ice and other debris.

- Repair rusted or pitted flue pipes leading from the furnace or water heater or the chimney.

- Do not block the furnace air intake.

- Do not operate a barbecue grill indoors or in an enclosed porch or garage, even with the door open.

- Do not use a gas range or oven for home heating.

- Do not adjust pilot lights yourself.

- Do not leave a vehicle running in a garage and never leave the door between the house and garage open if a vehicle is running.

- Start snow blowers outside rather than inside a garage or storage shed.

- If you are trapped in a vehicle, check to see that the exhaust pipe is free of snow. Open a downwind window slightly for ventilation.

If you think you may have a carbon monoxide problem, contact your service technician. Turn off the furnace or other appliance you think may be causing the problem and open doors or windows.

# FLOOD INSURANCE: THE BEST PROTECTION

Most home owners policies do not cover flood damage. Fortunately, federally backed flood insurance protection is available through the National Flood Insurance Program (NFIP).

NFIP coverage is available from most property and casualty insurance agents or brokers.

Flood insurance is available for virtually any building that is walled, roofed and principally above ground, along with building contents. Separate policies are needed for each structure.

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. If you are a business owner, the ceiling is \$500,000 on the building and \$500,000 on contents. If you are a renter, you can purchase coverage up to \$100,000 for personal belongings.

Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

NFIP rates are set by the federal government. There is a 30-day waiting period from the date of purchase before coverage becomes effective.



Photo courtesy of the Vermont National Guard

*A Red Cross Mobile Canteen provides disaster assistance to ice storm victims on Grand Isle.*

If property is located in a designated high-risk flood area, flood insurance must be purchased to be eligible for any federally insured mortgage or construction loan.

Those who live in high-risk flood areas and receive federal disaster loans or grants are required to purchase and main-

tain flood insurance. Otherwise, many forms of disaster assistance may be denied in future floods.

All NFIP claims and operating expenses are paid by policy premiums. No federal tax dollars are used for this purpose.

For more information about flood insurance, call toll free **1-800-427-4661**.

CLIP AND SAVE

## IMPORTANT PHONE NUMBERS

### Federal Agencies

FEMA Registration .....	800-462-9029
(TTY for hearing/speech-impaired) .....	800-462-7585
Disaster Information Helpline .....	800-525-0321
(TTY for hearing/speech-impaired) .....	800-660-8005
FEMA Fraud Detection .....	800-323-8603
National Flood Insurance Program .....	800-427-4661
U.S. Small Business Administration .....	800-659-2955
Social Security Administration .....	800-772-1213
Internal Revenue Service .....	800-829-1040
(TTY for hearing/speech-impaired) .....	800-829-4059
Housing and Urban Development Hotline .....	800-669-9777
U.S. Dept. of Veterans Affairs .....	888-838-7697
U.S. Dept. of Agriculture, Farm Service Agency .....	802-658-2803

### State Agencies

VT Dept. of Aging .....	Call your local office
VT Dept. of Agriculture .....	802-828-2430
VT Dept. of Insurance	
Consumer Assistance Section .....	802-828-3302
VT Dept of Employment & Training .....	Call your district office
VT Dept. of Environmental Conservation	
Hazardous Waste Division .....	802-241-3888
VT Dept. of Public Service, Consumer Hotline .....	800-622-4496
VT State Attorney General's Office	
Consumer Assistance Program .....	800-649-2424
VT State HazMat Hotline .....	800-641-5005
VT State Office of Emergency Management .....	800-347-0488

### Other Service Providers

Better Business Bureau .....	800-422-2811
American Red Cross .....	800-660-9130