



Connecticut Disaster



Recovery

People Helping People

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FEMA photo by Denis Martin

Debris from flooding caused by Tropical Storm Floyd backs up against the West Road Bridge in Danbury.

Weakened Floyd drenches state

Although Floyd had been downgraded to a tropical storm by the time it reached Connecticut, it still caused extensive flood and wind damage in central and western parts of the state. When Gov. John G. Rowland requested federal assistance, President Clinton responded by issuing a major disaster declaration for Fairfield and Hartford counties on Sept. 23.

"We're pleased that the federal government is helping residents cope with this disaster," Gov. Rowland said. "The federal-state partnership provides victims with access to a wide range of disaster recovery assistance."

Programs available to eligible disaster assistance applicants, coordinated at the federal level by the Federal Emergency Management Agency (FEMA), can include grants to help pay for temporary housing, minor home repairs and other

serious disaster-related expenses.

Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover individual and business property losses that are not fully insured.

"It's really tough when people who have worked all their lives to accumulate family possessions have to watch them disappear overnight," said FEMA Director James L. Witt. "But there are steps people can take to protect themselves from future disasters."

Witt named Sharon L. Stoffel to coordinate the federal relief effort.

Stoffel urged anyone who suffered losses as a result of Tropical Storm Floyd to start the application process by calling toll-free 1-800-462-9029.

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

IMPORTANT RECOVERY INFORMATION

■ Register By Phone

People who suffered the effects of Tropical Storm Floyd and live in a disaster-declared county are urged to begin the application process by calling 1-800-462-9029 (TTY 1-800-462-7585 if you are speech- or hearing-impaired).

■ Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) may provide grants to 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 of all sizes. (See page 4.)

■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 1-800-720-1090 for information. (See page 5.)

■ Project Impact

Communities can form partnerships among businesses, individuals and government to reduce damage from future storms. (See page 6.)

Apply by Phone

1-800-462-9029

(TTY: 1-800-462-7585)

7 a.m. to 7 p.m.
Seven Days a Week

TOLL FREE



A message from
PRESIDENT
Bill Clinton

My heart goes out to people in Connecticut who were affected by Tropical Storm Floyd.

This has been a rough time for all residents as you clean up and repair your flood-damaged properties and attempt to get your lives back in order. It is hard to do all this. Recovering from a disaster is never an easy 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 affected counties in Connecticut be eligible to register for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, 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 thoughts and prayers are with you. I wish all of the people impacted by Tropical Storm Floyd Godspeed in your recovery.



A message from
GOVERNOR
John G. Rowland

In response to Tropical Storm Floyd, Connecticut's Emergency Plan was implemented and the Emergency Operations Center activated. State and local officials worked together through the storm to coordinate emergency response activities. I am grateful to the state and local officials who, along with many volunteers, worked tirelessly through the storm to protect the citizens of Connecticut.

Although most of the state escaped major damage, the 18 hours of rain caused major flooding and damage to homes and businesses in Fairfield and Hartford counties. Temporary shelters were established to help the many individuals who were evacuated from their homes.

The very next day the process of assessing the damage began, under the leadership of the Connecticut Office of Emergency Management. Through the assistance of the Federal Emergency Management Agency, the President declared two counties disaster areas, opening doors for citizens to critical federal and state relief programs. More than a dozen federal and state agencies pulled together in a unique partnership to deliver aid to the hardest hit communities.

This partnership works. Just two weeks after the storm, the first of the flood victims to apply for federal assistance were presented with checks to assist their recovery. On behalf of all Connecticut citizens, thank you to all those emergency response professionals who give of themselves to care for others.

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 the 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 presents 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.

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future damage when you repair or rebuild.

Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

If your community officials determine that your home or business has been substantially damaged by the flood, contact your insurance company to file a claim for help in meeting those costs. Call your insurance company or the NFIP toll-free number 1-800-720-1090.

Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of Tropical Storm Floyd and are located in the declared counties may be eligible for assistance. Designated counties as of Sept. 23 are Fairfield and Hartford.

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 aid.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm owners and others not covered by reg-

PROGRAMS

Types of help available

ular unemployment. Apply at your local unemployment office.

CONSUMER SERVICES

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

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. Contact your local U.S. Department of Agriculture 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 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 state Department of

Consumer Protection. office. Legal assistance and/or referrals may be available by calling the state bar association.

INSURANCE INFORMATION

Assistance is available from the Insurance Department 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 offer a wide range of services to meet disaster related 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.

Unemployed by the disaster?

If you are self-employed and have lost work or business in the wake of the recent storm, you may be eligible for help.

Disaster Unemployment Assistance (DUA), a federal disaster program funded by FEMA and administered by the state, may provide you with a weekly check. The amount of the check is determined by state guidelines.

The program is designed to help those not normally covered by unemployment compensation, such as the self-employed, farm workers, fishermen and tradesmen.

In order to be eligible for DUA benefits you must be out of work, have lost substantial income or exhausted all entitlement to regular unemployment benefits as a direct result of the storm.

Applicants in disaster-declared counties may file at the local unemployment office.



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, you should contact the federal or state Equal Rights Officer.



FEMA photo by Art Navarro

FEMA Disaster Recovery Center Director Cliff Fisher (center) explains operations at the Danbury center to Lt. Gov. M. Jodi Rell, as State Coordinating Officer John Wiltse looks on.

SBA

**Not Just for
Businesses**

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 homes, businesses and private property that are 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. Homeowners and renters may borrow 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 nonprofit 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 affected 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 it from an SBA representative at all disaster recovery centers. You may also call 1-800-659-2955 or visit SBA's website at www.sba.gov.

The deadline for filing an SBA loan application is Nov. 22.



The Jensen Trailer Park in Danbury sustained flood damage from the heavy rains that came with Tropical Storm Floyd.

Photo by Scott Chouquette, CT, DEP

MUD, MILDEW? HOW TO GET RID OF IT

Mud in your house and car and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

MUD MAY POSE HAZARDS

The mud left behind by rain and surge waters may contain health hazards. It is important to get rid of this mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves and, if possible, a face mask when cleaning. Use a soap containing disinfectants to wash your hands when you are done.

SOLVING MILDEW PROBLEMS

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew problems which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

A WORD OF CAUTION

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

Think about flood insurance

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many Connecticut residents found out in the aftermath of Tropical Storm Floyd, 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 flood 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 average 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. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

For more information, contact your 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.



Recovery is published by the Federal Emergency Management Agency and the Connecticut Office of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
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Make your community disaster-resistant



This house was saved from major damage because it was elevated out of harm's way.

Two Connecticut communities have said “enough is enough” and have taken steps to become disaster-resistant. Both the city of Milford and the town of Westport have partnered with the Federal Emergency Management Agency (FEMA) in *Project Impact: Building Disaster Resistant Communities*.

Milford, with 14 miles of shoreline along Long Island Sound, has a long history of shoreline tidal flooding. The coastal community of Westport has suffered repeated flooding, erosion and wave damage from storms and hurricanes.

The nationwide initiative, *Project Impact*, which is active in 120 communities, seeks to change the way America deals with natural disasters. Communities are reducing the personal and economic cost of disasters by bringing together community leaders, citizens and businesses to prepare for and protect themselves against the ravages of nature.

Milford, for instance, has installed a flood-warning system and a coastal warning system, the first in Connecticut. Westport will be moving people out of harm's way with a series of elevation projects.

Under *Project Impact* principles, a disaster-resistant community is one in which:

- schools teach students about hazards the community faces;
- businesses floodproof their premises and help employees and customers improve their safety;
- homeowners clear leaves from street drains, anchor their water heaters or install hail-resistant roofs;
- stores circulate information about how to minimize the risks of disasters;
- news media provide consumer tips and other disaster-prevention information to their viewers and listeners.

Some of these actions may already be under way in your community. If not, the Federal Emergency Management Agency is a resource in getting the process going.

For information on *Project Impact*, see the FEMA website, www.fema.gov, or call 1-800-227-4731 and ask for *Project Impact* information.



CLIP & 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)	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Social Security Administration	800-772-1213
Veterans Affairs	800-827-1000
U.S. Small Business Administration	800-659-2955

■ STATE AGENCIES

Attorney General's Office	860-808-5420
CT Office of Emergency Management	860-566-3180
Dept. of Agriculture	800-861-9939
Dept. of Consumer Protection	800-842-2649
Dept. of Environmental Protection	860-424-3000
Dept. of Labor	860-263-6000
Dept. of Social Services	800-842-1508
Elderly Services	800-443-9946
Dept. of Transportation	860-594-2000
Dept. of Veterans Affairs	800-447-0961
Dept. of Insurance	800-203-3447

■ VOLUNTARY AGENCIES

American Red Cross	203-778-1741
Salvation Army	860-225-8491, 203-792-7505