



Recovery

People Helping People

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FEMA photo by Andrea Booher

Children often need help coping with the trauma and damage caused by flooding.

Counseling offered to disaster victims

In an effort to reach out to storm victims, the Federal Emergency Management Agency (FEMA) has awarded the state a grant of more than \$160,000 to provide immediate crisis counseling. The funds are earmarked to help victims of Hurricane Floyd cope with disaster-related stress.

Mental health professionals trained in disaster relief are available at the three federal/state disaster recovery centers and one shelter. Additional outreach counselors will be available in affected communities.

"When disaster occurs, people experience more than physical devastation," said State Coordinating Officer Ed O'Neil. "A disaster's toll is also emotional. And, rebuilding your emotional house is just as crucial as rebuilding your residence."

Federal Coordinating Officer Peter Martinasco added that stress is normal and common.

"It appears in many forms, including despair, anger, alcohol or substance abuse, sleeplessness or appetite loss, nightmares, depression and concentration loss," Martinasco said.

Some simple steps can help you cope. Talk with family, friends and neighbors. Get back to your daily routine, eat well, exercise and get plenty of sleep. Pay attention to your children.

If you or your family continues to experience stress in the aftermath of Floyd, professional assistance is available by calling the New Jersey Crisis Counseling Hotline, **1-800-382-6717**.

For Your Safety

The physical devastation that follows a flood is huge. As floodwaters recede, there may be even more hazards to your health. Floodwaters pick up sewage and chemicals from roads, farms, factories and storage buildings. Many flooded items, such as wallboard, carpets and mattresses, will hold mud and contamination forever.

You can help reduce the possibility of health problems:

- Clean walls, floors and other household surfaces with soap, water and a solution of one cup of bleach to five gallons of water.
- Disinfect surfaces that come in contact with food, such as counter tops, pantry shelves and refrigerators.
- Clean areas where small children play.
- Wear rubber boots and waterproof gloves during cleanup if there's been a backflow of sewage into your house.
- Remove and discard contaminated household materials that can't be disinfected, such as wallcoverings, cloth, rugs and drywall.

Damage inspectors are visiting people who have registered with FEMA for assistance. Don't wait for an inspector to come before you clean-up. If you have a camera, take photographs. Keep your receipts because expenses incurred while cleaning up may be reimbursable.

The Red Cross is distributing cleaning supplies. Call **1-800-947-1828** for distribution locations.

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
Federal Coordinating Officer
Peter Martinasco

Last week I saw first hand what the Raritan River did to the residents of Manville. I saw mounds of damaged furniture and personal property, and knew that memories were embedded in these piles of ruin.

My heart went out to those who lost so much. It was devastating for me. I know it was even more devastating for those people.

In one particularly poignant case, I met a newly retired couple who had recently redone their entire home and bought a new car only to have Hurricane Floyd destroy their dreams of the future. They had three or four feet of water in their home. Everything was ruined. Worst of all... they didn't have flood insurance.

It doesn't have to be that way. I looked it up and discovered that flood insurance costs about \$500 a year for a home *and* the contents in it. That's pretty reasonable compared to trying to repay several hundreds of dollars in monthly loan payments to rebuild a home.

The wisest investment a property owner can make is to purchase flood insurance — it's the first line of defense in protecting against a flood disaster.

A message from
State Coordinating Officer
Lt. Ed O'Neil

During the last several weeks I have visited many of our communities and have witnessed the devastation that you encountered. As the state coordinating officer, I want to address all the needs of the people affected by Hurricane Floyd.

We as a State and each of the counties and towns involved in the recovery process, need to address all the issues necessary to return to a sense of normalcy.

The psychological stress associated in a flood situation presents yet another matter that we must recognize and contend with during the recovery phase of a disaster.

Obviously each of us has our own ways of dealing with the "normal" stresses in our daily lives. In a situation such as this, however, these are sometimes overlooked. We should be able to identify common symptoms, of stress, in both ourselves and our loved ones, during these trying times.

Once we identify these feelings, we need to recognize that they are normal and that's the first step toward feeling better. We should talk out our feelings with family, friends, and neighbors. If this doesn't help perhaps we need to seek a form of crisis counseling.

Crisis counseling is just one of the many services that we have provided at the Disaster Recovery Centers to address those special needs in order to return our communities to normal.

Agencies team up in hurricane recovery efforts

Within weeks after Hurricane Floyd hit New Jersey, the Federal Emergency Management Agency (FEMA) approved nearly \$13 million in disaster housing assistance to help homeowners and renters. This program provides funds for people to rent alternative housing, for emergency repairs to make a home livable or to help meet mortgage or rent payments for those who face eviction or foreclosure as a result of the disaster.

Three Disaster Recovery Centers opened Oct. 1 in Somerville, Paramus and Wayne.

As of Oct. 8, more than 16,000 people registered for federal/state help in nine declared counties. There were 54 shelters at the height of the disaster response. According to the Red Cross, floodwaters damaged more than 8,000 homes. FEMA has scheduled more than 10,000 home inspections. By Oct. 6, FEMA had completed nearly 8,000 inspections.

U.S. Small Business Administration (SBA) -- The SBA approved more than \$2 million in low-interest loans to homeowners, renters and businesses for replacing uninsured real or personal property. The SBA has issued more than 13,000

applications for low-interest loans, roughly 3,000 for businesses and 10,000 for residences.

New Jersey Department of Labor - The agency increased staffing hours to better serve victims and had processed 550 Disaster Unemployment Assistance claims as of Oct. 1.

Voluntary agencies -- The American Red Cross has served more than 100,000 meals to date, and as of Oct. 4, had distributed 6,166 household clean-up kits.

Area churches provided blankets, clothes, food and pet food to victims. Volunteers helped make repairs to several homes in Manville.



FEMA photo by Andrea Booher

An inspector in the field checks out residential flood damage.

Inspectors visit damaged residences

In a step to help people rebuild, more than 112 Federal Emergency Management Agency (FEMA) inspectors have hit the streets to assess damage inflicted to thousands of area homes.

Individuals and families whose homes have been damaged by floodwaters from Hurricane Floyd may be eligible for a wide range of disaster assistance from FEMA, the U.S. Small Business Administration (SBA) and other state, federal and voluntary agencies. They are urged to begin the recovery process by calling **1-800-462-9029**. People with speech or hearing impairments should call **1-800-462-7585**.

After registering with FEMA, owners and renters of damaged homes and businesses should expect a phone call from an inspector.

Inspectors from FEMA and SBA will verify the nature and extent of the damage suffered by those who have applied for federal disaster aid. This aid includes housing assistance, grants for essential needs unmet by other programs and low-interest loans from SBA. Each applicant must receive an inspection before his or her application can be completed and approved.

"Applicants can speed the inspection process by having important documents ready," said Lt. Ed O'Neil, state coordinating officer. "These documents include proof of ownership for property and vehicles, and proof of occupancy for renters. Also, if repairs have already begun, pictures of damages would be helpful. And, save all receipts."

Disaster officials warn applicants to be cautious about letting unfamiliar visitors into their homes, even if they introduce themselves as an inspector.

"Don't be taken in by imposters," said Federal Coordinating Officer Peter Martinasco. "All our inspectors are ready and willing to produce their official photo identification."

Inspectors from other agencies also may visit damaged property during the recovery process. The SBA sends loss verifiers to inspect damaged property of those who have submitted loan applications. Local building and safety inspectors may also check damaged structures to assess their safety and to monitor and review rebuilding efforts. FEMA does not approve or refer contractors.

Fraud hotline available

Individuals who think they have been victimized by fraud or suspect fraudulent activity should call the New Jersey Office of Attorney General's Consumer Affairs Division at **1-800-242-5846**.

State Coordinating Officer Lt. Ed O'Neil warned homeowners, "Be especially alert for door-to-door solicitors who hand out make-shift flyers and ask for large cash deposits or advance payments in full."

"As always, if the offer seems too good to be true," said Federal Coordinating Officer Peter Martinasco, "it probably is."

He suggested looking first to licensed local contractors who have performed well in the past. If they cannot help you, ask them to recommend a reputable contractor. Some building departments and trade associations keep lists of contractors. If you must hire someone whom you do not know, talk to several contractors before signing anything.

A wise consumer should:

Check on the firm's reputation. The Better Business Bureau, homebuilders' association or trade council are good sources of information. Ask if the firm in question has had unanswered complaints filed against it.

- Ask for proof of insurance. Be sure that the contractor has disability and workers' compensation insurance. If the contractor is uninsured, you may be liable for accidents on your property.

- Ask for references. Contractors should be willing to provide names of previous customers.

- Ask for a written estimate. Check it to make sure it includes everything you expect the contractor to do as well as costs for taxes or other fees.

- Ask for a written contract. Never sign a blank contract. State all tasks to be performed, all associated costs, payment schedule and who is responsible for applying for necessary permits and licenses.

- Ask for a written guarantee. This should state what is guaranteed, who is responsible and how long the guarantee is valid.

- Pay by check. Avoid on-the-spot cash payments.

- Cancel quickly. You may cancel a contract within three business days of signing. Be sure to follow contract cancellation clauses.

Prepare for the next disaster

Did you know that a home is four times more likely to flood than burn during a 30-year mortgage? But there are steps you can take to reduce your risk of future floods, federal and state disaster recovery officials said.

“There’s one thing we know for sure about floods: if your area flooded this fall, it’s likely to flood again,” said Lt. Ed O’Neil, state coordinating officer with the New Jersey Office of Emergency Management. “So, property owners should rebuild in a way that reduces future flood losses. In fact, these steps may be required for all new construction or substantial improvements to flood-damaged homes.”

Disaster recovery experts recommend taking the following steps when you rebuild or repair your home:

- Be sure you have flood insurance. Standard homeowner’s policies don’t cover flood damage.
- Contact your local building



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.

permit office before you begin repairs.

- Follow local building codes and ordinances.
- Elevate existing residences above flood elevation.
- Raise electrical outlets, switches, light sockets, the main breaker or fuse box, utility meters, baseboard heaters and wiring at least 12 inches above potential flood levels.
- Connect all receptacles to a ground fault interrupter circuit to avoid shock or electrocution. A licensed electrician should do all electrical work.
- Raise washers and dryers on masonry or pressure-treated lumber at least 12 inches above projected flood levels.
- Elevate outside air conditioning compressors and heat pumps on masonry or pressure-treated lumber, raising them 12 inches above potential floods.
- Relocate or elevate hot water heaters.
- Suspend furnaces that operate horizontally from ceiling joists if the joists are strong enough to hold the weight. Install a draft-down furnace in the attic, if local codes allow.
- Install flood shields for doors and other openings (after evaluating whether the building can handle the forces) to prevent floodwater entering.
- Install backflow valves or plugs to prevent floodwaters from entering your home through drains, toilets and other sewer connections.
- Rebuild with materials less likely to be damaged by water, such as tile rather than carpeting.
- Anchor fuel tanks with metal straps and fasteners to prevent

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.

them from overturning or floating away.

- Secure shelves and water heaters to nearby walls.
- Store important documents and irreplaceable personal objects (such as photographs) where they won’t get damaged.
- Relocate residences outside the floodplain.

For clear, straightforward rebuilding options and guidance, check out “The Homeowner’s Guide to Retrofitting” available online at www.fema.gov. Or call the FEMA Distribution Center during business hours at 1-800-480-2520 and ask for publication #312. Also see the Floodplain Management Association web page at <http://floodplain.org>.

Smart rebuilding saves lives and property

Need to make major repairs or rebuild as a result of recent flooding? Before spending any money, the Federal Emergency Management Agency (FEMA) and the New Jersey Office of Emergency Management disaster recovery officials urge first checking with the local building permit office to get required permits.

Checking with the local building permit office can help individuals avoid costly mistakes. Local building officials also can offer technical advice to show the best way to prevent future damages, including:

- rebuilding with materials less likely to be damaged by water, such as tile rather than carpeting;
- raising utility connections and electrical outlets; and
- elevating the structure above the base flood elevation.

“Flood-proofing homes saves two dollars in taxpayers’ funding of disaster relief for every dollar spent,” FEMA’s Federal Coordinating Officer Peter Martinasco said. “While the government can help flood victims get back on their feet this time, no one wants to experience such a disaster again. That’s why we are so eager to help develop disaster-resistant communities.”

A nationwide initiative, *Project Impact: Building Disaster-Resistant Communities*, does just that. Taking this project to New Jersey, FEMA and the state teamed with Home Depot, the Bank of New York and Chevy Chase Bank to host its first Disaster Prevention Weekend, Oct. 2-3.

More than 800 people stopped by at seven Home Depots to learn how to make their homes stronger and safer. Home repair experts offered advice on:

- Why elevating a home makes sense.



FEMA photo by Michael Raphael

Disaster Prevention Weekend provided information on how to reduce future damage.


- How to protect personal objects.
- Why flood insurance is a smart idea.
- What financial assistance may be available.

In addition, people received disposable masks and were coached on how to wear them when cleaning with solvents, bleach and other chemicals.

Jim Ragan of the Bank of New York, a *Project Impact* partner, gained personal value from the event. “I have to replace my heater, and I’m not going to put it on the basement floor. I’m going to have it raised, just the way it’s described in FEMA’s homeowner’s guide,” he said.

A Wayne resident said, “I’m not a doomsday kind of guy.

“I’d tell anybody who faces a potential flood to get flood insurance. It’s going to save me next time there’s a flood. It’s a practical thing to do.”



Recovery

Recovery is published by the Federal Emergency Management Agency and the New Jersey 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>
DR 1295

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FEMA photo by Andrea Booher

This New Jersey homeowner is better off because he has flood insurance.

Best assurance? Flood insurance

When Brenda Garcia bought her Manville home three years ago, she was told that on a scale from one to 10, her likelihood of getting flooded in the future was an eight.

“I figured I worked so hard for what I owned, I wasn’t going to take a chance,” said Garcia, a laboratory technician with three children. “So I bought flood insurance.”

Garcia was one of 28,389 New Jersey residents in the declared counties who had purchased flood insurance before the arrival of Hurricane Floyd.

In Garcia’s case, Floyd sent 15 feet of water into her basement and first floor, ruining furniture, floors, walls and the entire kitchen. The flooding happened so fast that Garcia didn’t even have time to grab clothes before she raced from her house with the water rising quickly across a nearby park, she said. It would be four days before she could return.

“It’s a horrendous feeling. You see everything upside down.”

But with a \$1,000 deductible and coverage for structure and contents, Garcia knows she will recover, saying, “Thank God I have insurance. You can get back on your feet again.”

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).

Peter Martinasco, federal coordinating officer for the disaster, said, “The smartest thing these property owners did was to purchase flood insurance. It’s one of the wisest investments you can make in protecting against the loss.”

Lt. Ed O’Neil, the state coordinating officer added, “People will find that it’s better to pay a few hundred dollars annually than to repay a loan of several hundred dollars monthly to rebuild a home.”

Facts about flood insurance

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 coverage 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: FEMA disaster aid is only available during Presidentially declared disasters. Federal aid may often be in the form of a loan 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’s (NFIP) flood insurance claims are for structures outside identified flood plains. Floods can occur anywhere. An area that is near a levee or a dam is at risk of levee or dam breakage. People who face even moderate flood risks should get insurance.

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 only available for homeowners.”

FACT: Contents coverage also is available, so coverage is available to renters as well.

MYTH: “If they predict a flood 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 licensed property insurance agents who sell homeowners’ or property insurance.

MYTH: “The NFIP does not offer any type of basement coverage.”

FACT: Yes it does. Basement coverage under an NFIP policy includes clean-up expenses and items used to service homes and buildings. Flood insurance will not cover the contents of a finished basement and basement improvement such as finished walls, floors and ceilings.



A resident helps remove debris from flood-damaged Manville.

FEMA photo by Andrea Booher

Getting copies of financial records

As recovery from the flood gets under way, you will need records of your finances for short- and long-term financial planning. If your personal financial documents have been lost, you will need to find copies.

Call your insurance agent or company to get copies of your insurance policies, recent billing statements, cash-value statements and other applicable information.

Contact your local credit bureau and financial institutions (banks, credit union) for copies of credit reports, loan applications, bank statements or other such records.

The IRS has copies of your tax records and filings for the last three years. For federal records call 1-800-829-1040. The New Jersey state tax hotline is 609-588-2200.

Complete your disaster loan 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 recovery center or SBA workshop 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. To find out the nearest location, call the SBA toll-free number **1-800-659-2955**.

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

A. Yes. If your property is located

within 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 often can make a loan with a monthly payment for both the repairs and the refinancing which you can afford.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA may refer you to the state-run grant program.

Elevated house escapes storm's high waters

When Ernest Braxton moved his three-story house 10 years ago, he knew the nearby Rahway River might flood his home. So he elevated his house eight feet.

When Hurricane Floyd came in September, flooding the Eastern Seaboard with record rains, the water rose seven feet in Braxton's neighborhood. Other houses in his area along the riverbank were devastated. Braxton's house was the only one among the homes by the riverbank that didn't flood. The efforts he took ahead of the storm paid off.

Braxton lives in Rahway, N.J., a community that just joined a nationwide effort called *Project Impact: Building Disaster-Resistant Communities*. *Project Impact* encourages communities to identify local risks to disasters and to take steps to reduce or prevent damage before a disaster strikes.

"I knew that no matter how high the water got, it would never get in the house," said Braxton, a 20-year resident of Rahway whose four-bedroom house sits just yards from the river.

An architectural designer, Braxton first built an 8-foot-high reinforced



FEMA photo by Michael Raphael

Ernest Braxton avoided flood waters in his elevated home near the Rahway River.

block wall upon which the house was set. It cost \$17,000 for professional house movers to raise the structure. Braxton worked closely with a licensed engineer and architect who did all the state-required work on the elevation. He also worked with

the city's building inspector to make sure the modifications met all local requirements. Braxton did the rest of the work himself.

Now, the only thing Braxton has to do is elevate his furnace a little higher. The furnace was already elevated four feet off the ground, but in this case, that wasn't high enough. He's moving it up to the first floor.

Braxton says he'll continue to live in his disaster-resistant house.

"I have no worries here," Braxton said. "My house is well-fortified."



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
- Agricultural Aid
- Rural Development Agency. 609-265-3600
- Farm Service Agency 609-298-3446

■ STATE AGENCIES

- N.J. Dept. of Insurance 609-292-5360
- Legal Services 732-249-5000
- N.J. Tax Hotline 609-588-2200
- N.J. Division of Consumer Affairs 800-242-5846
- N.J. Health/Senior Services 800-792-8820
- Unemployment and Disability Claims . . 609-292-2121

■ VOLUNTARY AGENCIES

- American Red Cross 800-947-1828
- Salvation Army 800-SAL-ARMY