

# RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



F E M A  
I S S U E 1



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Lon Cain/Las Vegas Sun

Hundreds of motorists were stranded in the worst flooding to hit Las Vegas since 1984.

## Heavy Rains Drench Nevada Disaster Recovery Begins

A severe storm drenched Clark County on July 8 prompting Gov. Kenny Guinn to request federal disaster assistance.

In response to this request, President Clinton declared Clark County a federal disaster area. The declaration enabled the Federal Emergency Management Agency (FEMA) and other federal agencies to team with state and local disaster agencies to help affected residents in Clark County.

“Our goal is to get assistance out as soon as possible,” FEMA Director James Lee Witt said. “We want to help people recover as quickly as possible.”

The aid may 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 may be available to cover private and business property losses not fully covered by insurance.

“I’m glad the White House was able to grant our request for assistance so quickly,” Guinn said.

Witt named Michael Lowder to coordinate the federal relief effort to help victims of the severe storms and flooding. Lowder urged those who suffered flood-related damage to sign up promptly for assistance by calling FEMA’s toll-free registration number 1-800-462-9029 (TTY 1-800-462-7585).

### Important Recovery Information

#### Register by Phone

People in disaster-declared Clark County in Nevada who suffered the effects of heavy rain and flooding July 8, are urged to begin the application process by calling **1-800-462-9029** (TTY **1-800-462-7585** for speech or hearing impaired).

“We want to be sure that everyone who is eligible for disaster assistance understands how to get help,” Federal Coordinating Officer Michael Lowder said.

#### Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may 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 non-farm businesses of all sizes that are not fully covered by insurance.

#### National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Call your insurance agent or company to file your claim. Call **1-800-427-4661** for information about NFIP.

APPLY BY PHONE

**1-800-462-9029**

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

9 a.m. to 5 p.m.  
Mon. — Fri.

Toll Free



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

## PRESIDENT

BILL CLINTON

My heart goes out to all Nevada residents affected by the recent flooding.

This has been an extremely rough time for thousands of Nevada residents. This is not the first time that many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a disaster 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 Clark County be eligible to apply for federal disaster assistance by using the toll-free registration 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 government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of Nevada impacted by the flooding Godspeed in your recovery.



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

## GOVERNOR

KENNY GUINN

The summer floods of 1999 will certainly be remembered as a devastating catastrophe that impacted thousands of southern Nevada residents. In my 35 years as a Las Vegas resident, I have never seen anything quite like it. I will never forget the strength and determination of those whose homes and property were destroyed or damaged. They epitomize the character of Nevada. I am proud of the positive spirit they demonstrated.

Recovering from the floods will require that same type of determination and willingness to work together to provide relief for those whose lives were turned upside down in hours the day those flood waters raged through their neighborhoods.

I'm proud to say that Nevada's Division of Emergency Management and the Federal Emergency Management Agency have taken that spirit of cooperation to form a cohesive team that is successfully streamlining the relief process. In doing so, they are providing flood victims with the essential aspect of recovery — peace of mind. Dealing with government bureaucracy at times of great personal stress can be intimidating but state and federal people have approached their job with utmost compassion for victims.

It is naive to wish that a disaster of this magnitude would never again strike our community, but when emergencies befall us in the future, Nevadans can be assured that relief efforts will be rapid, efficient and compassionate.

# 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 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 pre-

sents 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.

## QUESTIONS?

**Call the FEMA Helpline**

**1-800-525-0321**

**TTY: 1-800-462-7585**

**Toll Free**

# Help On The Road To Recovery

Individuals and business owners who suffered damage because of flooding in southern Nevada may be eligible for assistance. The affected area is Clark County.

## 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

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

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: 1-800-462-7585).***

## 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 only, SBA makes economic injury loans for working capital to pay necessary obligations.

## CONSUMER SERVICES

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

## 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.

## INSURANCE INFORMATION

Assistance is available from the Nevada 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 faith-based 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.

## Use Care When Hiring Contractors

If you were affected by the recent flooding you should be aware that some unscrupulous contractors may try to take advantage of you.

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

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” State Coordinating Officer Kamala Carmazzi said. “Often the work is never performed or the down payment is never returned.” Carmazzi suggests that disaster victims call the Nevada State Contractors Board if they have concerns about people representing themselves as contractors.

“You should remember that federal workers and federal contract workers do not charge victims for their services,” Lowder said. “If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department.”

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you are someone you know has been discriminated against, you should contact the FEMA Helpline 1-800-525-0321 (TTY: 1-800-462-7585).*



Craig L. Moran/Review-Journal

*A Las Vegas resident gets flood insurance and mitigation information at the disaster recovery center.*

## SBA Low-Interest Loans

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 private property that is 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, and 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 non-

profit 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 impacted 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 help from an SBA representative at the disaster recovery center.



Clint Karlson/Review-Journal

This mobile home was destroyed when it fell into a Las Vegas wash following flash flooding.

## Think About Flood Insurance

As many Nevada residents found out in the aftermath of recent flooding, 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 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.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above of non-elevated buildings. Coverage for items in basements and on the ground floor of elevated buildings is limited. Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

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

For more information, contact your local insurance agent or company, or call the NFIP toll-free number, **1-800-427-4661**.

There is a 30-day waiting period before new policies take effect, so don't delay.

## Flood Insurance Provision May Help Reduce Future Flood Damage

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild. Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$15,000 to help pay the costs to bring their home or business into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been substantially damaged by the flood, contact the insurance company or agent to file a claim for help in meeting these costs. For more information, call your insurance company, agent or the NFIP toll free at **1-800-427-4661**.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Nevada Division of Emergency Management (DEM) 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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Federal Coordinating Officer

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# Flood Insurance Pays Off for Homeowner



Ethan Miller/Las Vegas Sun

Three inches of rain fell July 8, causing the worst flooding in the Las Vegas area since 1984.

On July 8 when flash floods inundated her yard within minutes, Dorothy Panamaroff of Las Vegas wasn't thinking about insurance. But when she called her insurance agent and explained the damage to her home in the Miracle Mile Mobile Home Park, she was surprised to learn she was one of the few people who were covered by flood insurance.

"I was so relieved and thankful I had the insurance," Panamaroff said. "It was peace of mind to know I had it, but I was sorry others didn't."

Panamaroff found out that her flood insurance

will replace the air conditioning, deck, shed, ducts and trailer support – items which are not covered by her homeowner's insurance.

"I'm cleaning up and I'll be okay. But the insurance sure helps," said Panamaroff, adding "here in Las Vegas where the rain has no where to go, it is so important to protect yourself."

Unfortunately, many homeowners don't realize until too late that homeowners' policies do not cover losses from flooding and that flood insurance is available to protect homes, businesses and contents in communi-

ties that participate in the National Flood Insurance Program (NFIP), including Las Vegas and Clark County. (See related stories on page 4.)

Panamaroff's home was among more than 350 that were damaged or destroyed by flooding in many areas of Las Vegas and Clark County after rain poured down on the area. Some areas were deluged with more than 3 inches within hours in an area that normally has rainfall of 4 inches a year.

Numerous motorists whose vehicles stalled in deep water were rescued. Some of the area's natural waterways and flood control channels were overwhelmed, with water flooding into neighborhoods and business areas. Many streets were flooded, underpasses were swamped, and some roads and other infrastructure were damaged. Millions of dollars of damage resulted.

City, county and state agencies responded quickly and effectively. The American Red Cross provided shelters for people made temporarily homeless, and the Federal Emergency Management Agency quickly dispatched a team to conduct a preliminary damage assessment. That led to President Clinton's declaration of Clark County as a disaster area where recovery efforts are well underway, with the first temporary housing checks sent out just days after the disaster field office opened.

## 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) . . . . .	800-462-7585
FEMA Fraud Detection . . . . .	800-323-8603
National Flood Insurance Program	
(Obtain policy/information) . . . . .	800-427-4661
Natural Resources Conservation Service . . . . .	706-546-2272
Small Business Administration . . . . .	800-488-5323
Internal Revenue Service . . . . .	800-829-1040
(TTY for hearing/speech-impaired) . . . . .	800-829-4059
Housing and Urban Development Hotline . . . . .	800-669-9777
Department of Veterans Affairs . . . . .	800-827-1000
(TTY for hearing/speech-impaired) . . . . .	800-829-4833
Social Security Administration . . . . .	800-772-1213

### State Agencies

State Taxation Department . . . . . 702-486-2331 / 702-486-2359

### Legal Services

Nevada Legal Services . . . . .	800-522-1070
Clark County Bar Association . . . . .	702-387-6011
Nevada State Bar Association . . . . .	800-382-2200
Nevada Bureau of Consumer Protection . . . . .	702-486-3194
Nevada State Contractors Board . . . . .	702-486-1100
Nevada Special Flood Hotline . . . . .	888-807-9899
Property Flood Damage Hotline . . . . .	702-486-1126

### Department of Business and Industry

Agriculture Division . . . . .	702-486-4690
Business Advocacy Office . . . . .	702-486-4124
Manufactured Housing Division . . . . .	702-486-4135

### Volunteer Agencies

American Red Cross, Clark County Chapter . . . . .	702-791-3311
Salvation Army . . . . .	702-649-8240
Farm Services Agency (FSA) . . . . .	Call your local FSA Office