



# Recovery Times



Virginia  
Sept. 11, 1996

"People Helping People"

FEMA  
ISSUE 1



Photo by Stuart T. Wagner, © Richmond Times-Dispatch

*South Boston  
Streets disappear  
under flood-  
swollen waters of  
the Dan River.*

## Recovery from Hurricane Fran

# Virginia Gets Fast Help from FEMA and State

When Hurricane Fran cut a path of destruction through the state of Virginia, the **Federal Emergency Management Agency (FEMA)** immediately sent disaster teams to help. This prompt response enabled President Clinton to issue a major disaster declaration within hours of receiving a request from Gov. George Allen.

"From the moment Hurricane Fran threatened Virginia, state agencies have been available to assist our citizens and meet emergency needs," Gov. Allen said. "To further assist our local communities, we have requested, and are receiving, disaster assistance from the federal government."

"Federal, state, volunteer and local emergency workers have worked in a united effort on behalf of the residents of Virginia," FEMA Director James L. Witt said. Commenting on the devastation of the storm, Witt said, "It's really tough when you see so many people who have worked all their lives to accu-

mulate family treasures and then have to start all over again. That's really hard on them. But we'll do what we can to help them put those memories back in place."

FEMA, in partnership with the Virginia Department of Emergency Services, mobilized disaster response teams from across the country. "The deployment of field personnel assured an efficient response to the home owners, renters and business people affected by this disaster," Federal Coordinating Officer Robert Gunter of FEMA said.

"Disaster victims shouldn't hesitate to ask us for help," Gunter said. "We want them to know we are concerned and we are doing everything we can to support their recovery."

Gunter urged anyone who suffered losses as a result of Hurricane Fran to start the application process by calling toll-free **1-800-462-9029**, TTY **1-800-462-7585**. The lines are open from 8 a.m. to 10 p.m., seven days a week.

## Important Recovery Information

### Register by Phone

People in Virginia who suffered the effects of Hurricane Fran are urged to begin the application process by calling **1-800-462-9029** from 8 a.m. to 10 p.m., seven days a week. Call TTY **1-800-462-7585** if you are speech- or hearing-impaired.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Robert Gunter said.

### Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home livable or help for those facing eviction or foreclosure because of Hurricane Fran.

### U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes that are not adequately insured.

### 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 **1-800-427-4661** for information. Flood insurance to protect against future flood losses can be purchased through your local insurance agent.

**Apply By Phone**

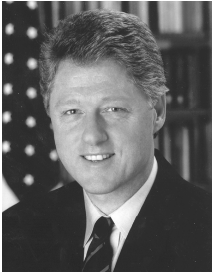
**1-800-462-9029**

(TTY: 1-800-462-7585)

8 a.m. to 10 p.m., seven days a week

**Toll Free**

# President, Gov. Pledge Fast, Compassionate Aid



## A Message from President Bill Clinton

My heart goes out to all people in Virginia affected by Hurricane Fran.

This has been an extremely rough year for thousands of Virginians. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings for the third time in less than a year. It is hard to do all this and still hold back the tears. Recovering from a hurricane 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 Virginia 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 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 Virginia impacted by Hurricane Fran Godspeed in your recovery.



## A Message from Governor George Allen

During the past few days I have visited with the citizens across the Commonwealth affected by the flooding that resulted from Hurricane Fran. Unfortunately, this calamity has devastated entire localities and uprooted families throughout the state. But, it has also given us an opportunity to demonstrate the generosity and dedication of our citizens.

Our state agencies are mobilized and working around the clock to alleviate the effects of Hurricane Fran. In addition to seeking disaster assistance from the federal government, I have established a donations referral system that allows fellow Virginians to assist those who have suffered at the hands of Hurricane Fran. Already, the Philip Morris Company has volunteered \$100,000 to help in the recovery from the storm, and I encourage other Virginia corporations, businesses, organizations and private citizens to follow their example. If you or your business would like to join in the efforts to assist communities damaged by these flood waters or would like to request this assistance, you may call 1-800-747-8920.

Susan and I offer our heartfelt prayers to all Virginians who have suffered loss as a result of this tragic event. All Virginians are committed to helping their neighbors recover and rebuild. I know that together, we as Virginians — with our strong appreciation for community — will triumph over this tragedy by pushing forward with hope, courage and perseverance.

## Disaster Questions and Answers

### **Q. What should I do to get help with my disaster losses?**

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-impaired).

### **Q. If I have insurance can I still get assistance?**

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

### **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. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies the nature of your losses to establish your eligibility for disaster assistance programs.

### **Q. When can I expect a check?**

A. About seven to 10 days after a FEMA inspector's visit, if eligible, you can expect a housing assistance check.

### **Q. I'm a home owner and don't have a small business. After I registered with FEMA, I was referred to the U.S. Small Business Administration (SBA). Why?**

A. SBA makes low-interest loans to renters, home owners and non-farm businesses of all sizes that are not fully covered by insurance. It is the primary source of funds for long-term disaster recovery.

### **Q. I don't want a loan, I just want financial assistance.**

A. If you believe you cannot afford a loan but were referred to the SBA, it is important for you to return your completed application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for an SBA loan.

## Loans, Grants and More

# Helping Virginia on Road to Recovery

Individuals and business owners who suffered losses because of Hurricane Fran and are located in the declared cities and counties may be eligible for assistance. Designated cities are: Danville, Harrisonburg, Staunton and Waynesboro; designated counties are Augusta, Halifax, Madison, Mecklenburg, Page, Pittsylvania, Rappahannock, Rockingham, Shenandoah and Warren. The designation of additional jurisdictions is expected to occur after this issue goes to press.

### DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners who are uninsured or underinsured, and 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 home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

### INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants 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.

### CONSUMER SERVICES

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

### DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits 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 local unemployment offices.

### AGRICULTURAL ASSISTANCE

Emergency loans 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 Service Center.

### SOCIAL SECURITY BENEFITS

Help in speeding the delivery of checks delayed by the disaster and with applications 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.

### MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for those who are experiencing stress-related problems associated with the disaster.

### FRAUD PROTECTION AND LEGAL SERVICES

Complaints of fraud or other misrepresentation may be filed with the Virginia Department of Professional and Occupational Regulation Enforcement Division. Legal assistance and/or referrals may be available by calling the Virginia Bar Association.

### INSURANCE INFORMATION

Assistance is available from the Virginia Bureau of Insurance on matters

such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

### VETERANS BENEFITS

Information 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 personal hygiene kits to "last resort" financial assistance.

### 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 Hurricane Fran, 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 Robert Gunter said.

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” State Coordinating Officer Addison E. Slayton, Jr., said. “Often the work is never performed or the down payment is never returned.”

Slayton cautions you not to sign contracts or make down payments without first receiving written estimates from contractors, and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Slayton suggested that disaster victims call the Virginia Attorney General’s Consumer Council 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. If someone posing as a federal employee or federal contractor attempts to collect money for help, report the person and his or her vehicle license number to your local police department,” Slayton said.

**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.*



Photo by P. Kevin Morley, © Richmond Times-Dispatch

*This car is in the wrong spot as a tree crashes down on it in Richmond.*

## **SBA low-interest loans to help you recover . . .**

# **Not Just for Small Businesses**

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners 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 home owners 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 home owner 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.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative.

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

## Beware as You Begin Cleanup

The debris left behind by Hurricane Fran may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots
- Separate hazardous materials from other debris
- Always wash your hands after cleanup
- Treat electrical lines and outlets with extreme care. **Don't assume power is off.**

The Environmental Protection Agency (EPA) advises you to use extreme caution when returning to damaged areas.

Potential chemical hazards may be encountered during the repair and recovery efforts. The hurricane may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the EPA urges you to call the police or fire department to report locations of tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

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

**Robert J. Gunter**  
Federal Coordinating Officer

**Addison E. Slayton, Jr.**  
State Coordinating Officer

**Morrie Goodman**, Director, FEMA,  
Strategic Communications

**Vallee Bunting**, Director, FEMA,  
Emergency Information and Media Affairs

**Barbara Yagerman**, Editor, FEMA,  
Emergency Information and Media Affairs

**Internet/WorldWideWeb** <http://www.fema.gov>  
DR1135



Pastor of the Mt. Carmen Church in Danville stands on bridge as floodwaters surround the church.

### Did You Know . . .

## Facts About the National Flood Insurance Program

While the National Flood Insurance Program is a government-based program, coverage is available from any insurance agent who is licensed to sell property and casualty insurance. Rules and rates are federally regulated, and therefore, flood insurance premiums are not competitive.

Homeowners policies DO NOT provide coverage for damage caused by a flood.

No matter what flood zone you live in, you can purchase flood insurance, as long as the community you live in participates in the National Flood Insurance Program. Coverage is available whether you are inside or outside the "100-year flood plain."

If you live in the "100-year flood plain" (the special flood hazard area) and you receive federal disaster assistance in the form of a loan or a grant, you will be required to purchase flood insurance and maintain the coverage. If this requirement is not met, you will not be eligible for future disaster assistance, and you will have to return any payments already made.

If you live in the special flood hazard area or if you are considering buying a home in that area, flood insurance may be required. It is a federal law that lending

institutions that provide access to federal loans or are backed by FDIC, FSLIC, etc. **MUST REQUIRE FLOOD INSURANCE** prior to the closing and funding of a loan. This includes FHA, VA, SBA and HUD loans.

One third of all flood claims in the country occur in areas outside the special flood hazard area.

Flood insurance can be purchased on all eligible homes, home-based businesses and businesses. Coverage can also be purchased on contents alone, for those who do not own their residence or the structures where the business is located.

You may purchase flood insurance even if you have been flooded in the past. A standard flood insurance policy will not be cancelled because of claims. The purpose of the Flood Insurance Program is to provide financial relief from another source, rather than from the taxpayers through government relief.

You may purchase flood insurance even if flooding is imminent. There is a 30-day waiting period from the time you purchase the coverage until it is effective, but there is never a "moratorium" on the sale of flood insurance during times of storms or storm warnings.



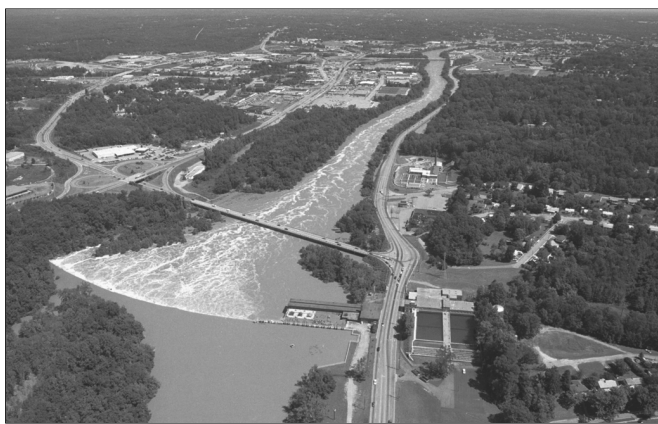


Photo by Stuart T. Wagner, © Richmond Times-Dispatch

*Heavy rains fell even before Hurricane Fran, causing a "double whammy" that sent the Dan River over its banks near Danville.*

## Disaster Teams Reach Out to Storm Victims

Community Relations teams fanned out across areas of Virginia meeting with people who suffered losses from Hurricane Fran.

"We have people going door-to-door making personal contact and answering questions," State Coordinating Officer Addison E. Slayton, Jr. said.

Community Relations teams of FEMA and Virginia Department of Emergency Services personnel are making contact with victims, elected officials and community organizations in all impacted areas.

"We bring people as much information as possible to get them to start the recovery process," Federal Coordinating Officer Robert Gunter said. "This also is an opportunity to start people thinking about preparedness, so if disaster strikes again, the community is better able to cope with it.

## Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free registration line: **1-800-462-9029** (TTY **1-800-462-7585** for speech- and hearing-impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** may send a representative if you apply for Red Cross assistance.

**Local building and safety inspectors** may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

**As of September 9, the Red Cross had opened 61 shelters in 29 counties. These shelters served 944 people a total of 2,429 meals.**

### Important Phone Numbers — *Clip and Save*

#### 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  
 (Obtain policy/information) . . . . . 800-427-4661  
 (TTY for hearing/speech impaired). . . . . 800-427-5593  
 (Policyholders/claims). . . . . 800-638-6620  
 (TTY for hearing/speech impaired). . . . . 800-447-9487  
 Social Security Administration . . . . . 800-772-1213  
 Small Business Administration . . . . . 800-659-2955  
 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 . . . . . 800-827-0648

#### State Agencies

Crisis Counseling (Call Collect) . . . . . 804-786-3906  
 Dept. of Agriculture and Consumer Services. . . . . 804-786-2042  
 Dept. of Health (Vital Records). . . . . 804-786-6228  
 Dept. of Social Services (Food Stamps). . . . . 800-552-3431  
 Dept. of Taxation. . . . . 804-367-2062  
 Disability Rights. . . . . 800-552-3962  
 Dept. of Professional and Occupational Regulation. 804-367-8504  
 State Fire Marshall (Building Codes) . . . . . 804-371-7153  
 Virginia Bureau of Insurance . . . . . 804-371-9744

#### Other Service Providers

Legal Services. . . . . 800-552-7977