



# North Dakota Flood Disaster



# Recovery

People Helping People

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FEMA photo by Barb Sturmer

*This Fargo mom helps her little girl be part of the cleanup.*

## Disaster Aid Available Now

Residents and business owners in 18 counties and two Indian reservations became eligible for federal disaster aid when President Clinton declared them federal disaster areas on June 27. The declaration was made after a request from Gov. Edward Schafer in response to the severe storms, flooding and groundwater seepage that began June 12.

"The declaration allows victims access to a wide range of federal and state assistance programs to help them repair and rebuild," said Schafer.

The aid is coordinated at the federal level by the Federal Emergency Management Agency (FEMA). Brief descriptions of federal and state aid programs are given on page 3 of this newsletter.

Those who suffered damage are urged to begin the application process by calling **800-462-9029** (**800-462-7585** for those who have speech or hearing impairments).

"I urge all those who suffered flood damage, including people with insur-

ance, to sign up promptly for assistance," said FEMA Director James Lee Witt. "FEMA may be able to help with losses that insurance does not cover."

When you call the application number, you will be asked to give your name, address of damaged property, insurance information, phone number where you may be reached and a description of your losses.

What happens next depends on which sources of aid you may be eligible for. In some cases, you will be asked to contact the agency directly.

After you register, you may receive a disaster loan application from the U.S. Small Business Administration (SBA). A low-interest SBA loan is the basic form of federal assistance for damage to private property that is not fully covered by insurance. Even if you believe you cannot afford a loan, submit your application. If SBA determines you cannot afford a loan, it will refer you to the state-run grant program.

Witt named Steve Emory to coordinate the federal relief effort.

### DISASTER UNEMPLOYMENT ASSISTANCE

Farmers, ranchers, self-employed business persons and others normally not eligible for unemployment insurance may qualify for the federal Disaster Unemployment Assistance program.

This program may provide you with a weekly check if your ability to work was interrupted by the severe storms, flooding and ground saturation that began June 12.

You may be eligible if you are:

- out of work as a result of the disaster;
- a self-employed person, such as a farmer or rancher, a migrant/seasonal worker or a tradesman whose ability to work was interrupted by the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor who as a result of the disaster became a head of household.

Local Job Service North Dakota offices process applications, determine eligibility and disburse checks.

Apply by Phone

**800-462-9029**

(TTY: 800-462-7585)

8 a.m. to 6 p.m.  
Mon. — Sat.

TOLL FREE



*A message from  
President  
Bill Clinton*

**A**s residents of North Dakota faced the severe storms, flooding and ground saturation, I watched with great concern the loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the devastation that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This is the focus of FEMA's *Project Impact: Building Disaster Resistant Communities*.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that were raised out of reach of flood areas, schools that were strengthened to withstand the fury of tornadoes. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future storms.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover. My prayers for you are that you soon will be able to pick up the threads of normal life again.



*A message from  
Governor  
Edward Schafer*

**T**he disaster declaration is opening the doors to numerous federal and state programs that help flood victims get back on their feet. Past experiences prove that the system for providing relief to those in need really works. Calling the toll-free number to register connects you to this recovery system, so please call today. It's free and will only take about 20 minutes of your time.

As you start the recovery process, I also ask that you plan now for the future. Rebuilding takes a lot of hard work, and now is an opportunity to incorporate preventative measures that can help protect lives and investments in the future. Take a minute and explore options such as drain tiles and sump pumps with back-up power sources. Also consider relocating or elevating your utilities and appliances above the base flood level.

It's obvious that this disaster has touched the lives and livelihoods of many North Dakotans. This is a great time to be a good friend and neighbor to those in need. Share your feelings and concerns, and don't be afraid to ask for help.

## A Good Time to Think about Flood Insurance

**F**loods are the most common natural disaster, and maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. 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).

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. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **800-720-1090**.

**Damage from groundwater seepage is not covered under the NFIP unless the seepage is the result of flooding above ground. If there were multiple causes, or if there is a question about the cause of your damage, call your agent. When in doubt, file a claim.**

# Help on the Road to Recovery

Individuals and business owners who suffered losses because of the storms beginning June 12 and are located in the declared counties may be eligible for assistance. Designated counties and reservations as of June 27 are Benson, Bottineau, Cass, Eddy, Foster, Grand Forks, Griggs, Kidder, McHenry, McLean, Nelson, Pierce, Ramsey, Ransom, Sheridan, Traill, Walsh and Wells and the Spirit Lake Tribal Reservation and the Turtle Mountain Band of Chippewa Reservation.

## **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 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.

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline.**

**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 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

## **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.

## **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided 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 job service offices.

## **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches. Loans are 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 Farm Service Center.

## **SOCIAL SECURITY BENEFITS**

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

## **TAX ASSISTANCE**

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

## **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud

or other misrepresentation may be filed with the North Dakota Attorney General's Office. Legal assistance and referrals may be available by calling the North Dakota Bar Association.

## **INSURANCE INFORMATION**

Assistance is available from the North Dakota Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

## **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



*Recovery* is published by the Federal Emergency Management Agency and the North Dakota Department 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 800-525-0321.

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# SBA Low Interest Loans Not Only for Businesses



FEMA photo by Barb Stumer

*Piles of household goods are put out on the curb in Fargo after it rained seven inches in six hours.*

**L**ow-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners, renters and businesses.

These SBA loans fund repairs of damages to 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 and up to \$40,000 for homeowners and renters for the 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 state-run 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 impacted by the disaster, even if they had no property damage. Small business 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 all disaster recovery centers.



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
Social Security Administration	800-772-1213
Small Business Administration	800-366-6303
Internal Revenue Service	800-829-1040
Department of Agriculture	
Farm Service Center	call local center
Housing and Urban	
Development Hotline	800-669-9777
Department of Veterans Affairs	800-827-1000

### STATE AGENCIES

Dept. of Agriculture	800-242-7535
Agriculture Mediation Service	800-642-4752
Individual & Family Grant Program	800-472-2911
Aging Services	800-451-8693
Dept. of Human Services	800-472-2622
Job Service North Dakota	call local office
Dept. of Taxation	800-638-2901
Economic Development and Finance	701-328-5300
Attorney General's Office, Consumer	
Protection	800-472-2600
Crisis Counseling	800-472-2911
Dept. of Insurance	800-247-0560
Legal Services (ND Bar	
Association)	800-634-5263

### VOLUNTEER AGENCIES

American Red Cross	888-853-5001
Salvation Army	800-735-9625