

R

RECOVERY



F E M A
I S S U E 1

PEOPLE HELPING PEOPLE

T I M E S



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Photo by K. Monroe/State Emergency Management Office

State and local emergency workers talk with a flood victim while completing the preliminary damage assessment in Keeseville.

HEAVY FLOODS HIT NEW YORK

A series of severe storms and subsequent flooding that have plagued parts of New York beginning June 25 caused Gov. George E. Pataki to request federal disaster assistance on July 6. In response to his request, President Clinton signed a major declaration for New York on July 7.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help individuals, families and businesses affected by storms and flooding in Cattaraugus, Clinton, Erie, Essex and Wyoming counties. Other counties may be added.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Pataki said.

The aid, to be coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related ex-

penses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages to sign up promptly for assistance.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA's *Project Impact*, an effort to build disaster-resistant communities."

Witt named Marianne C. Jackson to coordinate the federal relief effort to help victims of the flooding.

"We want to help people recover as quickly as possible," Jackson said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Recovery Information

Register by Phone

People in disaster-declared counties in New York who suffered the effects of storms and flooding that began June 25 are urged to begin the application process by calling **1-800-462-9029 (TTY 1-800-462-7585)** for those 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 Marianne C. Jackson 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 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 your insurance agent or company to file your claim. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-720-1090** for information.

APPLY BY PHONE

1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 6 p.m.
Seven Days a Week

Toll Free



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

PRESIDENT

BILL CLINTON

My heart goes out to all New Yorkers affected by the floods and storm.

This has been an extremely rough time for thousands of New York 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 New York 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 New York impacted by the flooding Godspeed in your recovery.



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

GOVERNOR

GEORGE E. PATAKI

The torrential rains that began in New York State on June 25 and subsequent flooding delivered a devastating blow from Cattaraugus, Erie and Wyoming counties in the west to Clinton, Essex and Franklin counties in the north.

This is the second time this year that residents in many of these counties have had to battle nature's wrath. Once again, our citizens' health and safety were imperiled and homes, property and businesses were damaged or destroyed.

The people of New York have shown tremendous courage and resiliency in the face of this natural disaster, but they need help to accelerate the recovery process. They know from painful experience that the damage doesn't end when the water dries up. These families, as well as the affected business community, can be further devastated by the financial impacts of the floods.

I am pleased by the quick, positive response of the President and the Federal Emergency Management Agency (FEMA) to New York's request for federal assistance. With the programs available through the presidential disaster declaration, New York is on the road to recovery.

In the next few weeks, FEMA and state recovery workers will be working in partnership to assist the flooding victims to take full advantage of the benefits of the federal programs designed to help them rebuild their lives, their homes and livelihoods.

That first step to recovery is calling the FEMA teleregistration number — **1-800-462-9029**. I urge you to make that call today.

FACE-TO-FACE HELP AVAILABLE

In a pilot project, the Federal Emergency Management Agency (FEMA) and the New York State Emergency Management Office (SEMO) are operating a mobile Disaster Recovery Center (DRC) to bring information on available aid to those affected by the disaster declared on July 6. They also are operating fixed-site DRCs.

Those affected by the disaster start the application process by calling **1-800-462-9029 (TTY 1-800-462-7585)**.

Anyone who has already applied can talk face-to-face with a specialist at the center about his or her application.

FEMA representatives will address questions about available aid and provide guidance on rebuilding techniques to reduce the effects of future flooding. Staff from the U.S. Small Business Administration will help fill out applications for low-interest disaster loans. N.Y. State Dept. of Labor staff will provide information and assistance about the Individual and Family Grant program and other state programs.

Applicants also can call the FEMA Helpline for information on assistance programs or on the status of their applications. The toll-free number is **1-800-525-0321 (TTY: 1-800-660-8005)**.

Danger: Flash Floods

Nearly half of all flash flood fatalities are automobile related.

Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 miles an hour.

When a vehicle stalls in water, the water's momentum is transferred to the car. For each foot water rises, 500 lbs. of lateral force are applied to the car.

But the biggest factor is buoyancy. For each foot the water rises up the side of the car, the car displaces 1,500 lbs. of water. In effect, the car weighs 1,500 lbs. less for each foot the water rises.

Two feet of water will carry away most automobiles.

HELP ON THE ROAD TO RECOVERY

Individuals and business owners who suffered damage because of the storms and flooding that began on June 25 and who live in the declared counties may be eligible for assistance. The declared counties are Cattaraugus, Clinton, Erie, Essex, and Wyoming.

In addition to assistance to individuals, FEMA provides funds to eligible municipalities, public agencies and certain private, nonprofit organizations for both emergency and permanent work needed to repair, restore or replace damaged or destroyed public facilities. Eligible applicants include state agencies and any county, town or other political subdivision for the state or Indian tribe within Cattaraugus, Clinton, Erie, Essex, Franklin and Wyoming counties.

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

Administered by the N.Y. State Dept. of Labor, grants may be made to meet disaster-related se-

rious 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.

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 unemployment 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 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 tax refunds.

MENTAL HEALTH/ STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

FRAUD PROTECTION AND LEGAL SERVICE

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 New York State Attorney General's Office of Consumer Fraud. Legal assistance and referrals may be available by calling the Bar Association.

INSURANCE INFORMATION

Assistance is available from the 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.

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.

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.

Out of Work Because of the Disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal disaster unemployment assistance program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster.

The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

What is the first thing I need to do?

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

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be eligible if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **1-800-462-9029 (TTY 1-800-462-7585)** for the speech and hearing impaired).



FEMA Photo by Helen Sheppard

New York and FEMA officials at opening of Mobile Disaster Recovery Center, which brings information directly to flood victims. Pictured from left: Edward F. Jacoby, Jr., State Coordinating Officer, Lynn G. Canton, FEMA Region II Director, and Marianne C. Jackson, Federal Coordinating Officer.

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, which is administered by the N.Y. State Dept. of Labor.

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 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 all disaster recovery centers.



Construction worker stands in the washout that destroyed a county road and railbed in Port Kent.

Photo by D. Mauer/State Emergency Management Office

Mud, Mildew? How to Get Rid of It

Mud and mildew can be challenging when trying to get your life back to normal.

Mud May Pose Hazards

Mud left behind by floodwaters may contain health hazards. It is important to get rid of 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 when you are done.

Solving Mildew Problems

High humidity may contribute to persistent mildew 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 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

As many New York 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. 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.

Some people resist buying flood insurance in the faulty belief that, if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other 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.

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, **1-800-720-1090**.

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

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the New York State Emergency Management Office (SEMO) 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**.

Marianne C. Jackson
Federal Coordinating Officer

Edward F. Jacoby, Jr.
State Coordinating Officer

Morrie Goodman, Director, FEMA
Communications

Vallee Bunting, Director, FEMA
Emergency Information and Media Affairs

Barbara Yagerman, Editor, FEMA
Emergency Information and Media Affairs

Aileen Cooper, Managing Editor, FEMA
Emergency Information and Media Affairs

Internet/WorldWideWeb
<http://www.fema.gov>
DR 1233

BEWARE OF DEBRIS AS CLEANUP BEGINS



Heavy equipment and manpower have their work cut out for them in Essex County, where flooding washed out 600 yards of railbed connecting Montreal with Albany.

The debris left behind by the storms 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 everyone to use extreme caution when returning to areas damaged by the

recent floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The flooding 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.

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

Damage inspectors will schedule appointments to visit people who have registered 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 line: **1-800-462-9029 (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** sends loss verifiers 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.

Photo by D. Maurer/State Emergency Management Office

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)	800-660-8005
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	
(Obtain policy/information)	800-427-4661
Small Business Administration	800-659-2955
Social Security Administration	800-772-1213
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development	
Discrimination Hotline	800-669-9777
Disaster Assistance Hotline	888-877-2061
Department of Veterans Affairs	888-838-7697

State Agencies

Consumer Affairs (New York Attorney General)	800-771-7755
Department of Insurance	800-339-1759
Department of Taxation & Finance	800-225-5829
Department of Agriculture & Markets	800-554-4501
Office for the Aging Senior Citizens Hotline	800-342-9871
Office of Mental Health Stress & Crisis Mgt.	800-597-8481
Dept. of Banking	800-522-3330
Dept. of Family Assistance	800-343-8859
Dept. of Environmental Conservation	800-457-7362

Volunteer Agencies

American Red Cross	716-241-4472
Salvation Army	315-434-1320