



Recovery Times



New York
Dec. 9, 1996

"People Helping People"

FEMA
ISSUE 1



Photo By Meri Biasco

FEMA operators at work taking applications from victims through the toll-free registration lines.

New York Storm Victims: Apply Now for Disaster Assistance

All five boroughs of New York City and the counties of Nassau and Suffolk were declared major federal disaster areas as a result of damage to homes and businesses from the October Nor'easter. President Clinton issued a major disaster declaration on Nov. 19 at the request of Gov. George Pataki.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help victims of the storm in New York.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Gov. 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 expenses. Low-interest loans from the U.S. Small Business

Administration 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, including people with insurance, to sign up promptly for assistance during the application period. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people who have worked all their lives to accumulate family belongings only to lose them," Witt said. "That's really hard on them, but we'll do what we can to help them rebuild and recover."

Witt named Barbara T. Russell to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Russell 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 Information about Disaster Assistance

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

If you have insurance: Many programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

Information you will need: When you apply for assistance, you will be asked your name, address of damaged property, phone number where you may be reached and description of your losses.

After you apply: A trained FEMA inspector will make an appointment to visit your property within 10 days. The inspector verifies your losses to establish your eligibility for disaster assistance programs.

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

Role of the U.S. Small Business Administration (SBA): 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.

Grants vs. loans: 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.

Apply by Phone
1-800-462-9029
TTY: 1-800-462-7585
8 a.m. to 5 p.m., Monday-Saturday
Toll Free

President, Governor Pledge Fast, Caring Aid



A Message From

President Bill Clinton

My heart goes out to all people in New York who were affected by the October Nor'easter.

This has been an extremely rough year for thousands of New Yorkers. You are cleaning up debris and trying to preserve your precious keepsakes and belongings following the October Nor'easter. It is hard to do all this and still hold back the tears. Recovering from storms and floods 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 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 and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people of New York impacted by the storm Godspeed in your recovery.



A Message From

Governor George Pataki

The Oct. 19-20 Nor'easter delivered a devastating blow that was felt from Bayville to New York City. Once again, our citizens' health and safety were imperiled and homes, property and businesses were damaged or destroyed.

For the third time this year, the region bore the full impact of nature's fury.

The people of New York have shown tremendous courage in the face of a natural disaster, but they need help to accelerate the recovery process. Residents in the 2,500 flooded homes from Queens to Freeport 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 nature's fury.

I am pleased by the quick, positive response by the president and the Federal Emergency Management Agency (FEMA) to New York's request for federal assistance. With their help, New York is on the road to recovery.

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

As we work together in recovering and rebuilding what was lost, let us also recognize and appreciate the critical ingredient that will assure our eventual success ... the caring, compassion and expertise of those who have come to the aid of New Yorkers during these trying times.

Important Phone Numbers — *Clip and Save*

Federal Agencies

FEMA Registration	1-800-462-9029
TTY for hearing/speech impaired	1-800-462-7585
Disaster Information Helpline.	1-800-525-0321
TTY for hearing/speech impaired	1-800-660-8005
FEMA Fraud Detection	1-800-323-8603
National Flood Insurance Program	
Obtain policy/information.	1-800-427-4661
TTY for hearing/speech impaired	1-800-427-5593
Policyholders/claims.	1-800-638-6620
TTY for hearing/speech impaired	1-800-447-9487
Social Security Administration.	1-800-772-1213
U.S. Small Business Administration.	1-800-659-2955
Internal Revenue Service	1-800-829-1040
TTY for hearing/speech impaired	1-800-829-4059
Housing and Urban Development Hotline	1-800-669-9777
Department of Veterans Affairs	1-800-827-0648

State/Local Agencies

NY State Office for Aging.	1-800-342-9871
NY State Dept. of Tax and Finance	1-800-225-5829

NY State Dept. of Insurance.	1-800-342-3736
NY State Attorney General's Office	
of Consumer Fraud	1-800-771-7755
Nassau Regional Office.	516-248-3300
Suffolk Regional Office.	516-231-2400
NY City	212-416-8345
NY City Dept. of Consumer Affairs	212-487-4444
NY City Housing Preservation & Development.	212-960-4800
NY City Dept. of Environmental Protection.	718-DEP-HELP
Social Services	
NY City Human Resources	718-291-1900
Nassau County.	516-571-4444
Suffolk County.	516-854-9700
Agricultural Aid (Nassau and Suffolk Counties)	
Farm Service Agency	516-727-2732

Volunteer Agencies

American Red Cross	
NY City	212-787-1000
Nassau.	516-747-3500
Suffolk.	516-924-6911

Loans, Grants and More, Helping New York...

On the Road to Recovery

Individuals and business owners who suffered losses because of the storm and flooding that occurred Oct. 19-20 and are located in the declared areas may be eligible for assistance. Designated areas as of Nov. 19 include all boroughs of New York City and the counties of Suffolk and Nassau.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners 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. Homeowners may also be eligible for assistance to mitigate against future losses.

HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs. An additional loan is available to qualified home owners for mitigation measures to reduce future damages. 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.

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. Eligible businesses can be in the declared as well as contiguous counties. An additional loan amount may be obtained by eligible borrowers for mitigation purposes.

CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available 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 your local unemployment office.

AGRICULTURAL ASSISTANCE

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

INSURANCE INFORMATION

Assistance is available from the New York State 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.

Home Inspectors Help You Get Correct Aid

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 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** sends loss verifiers if you apply for Red Cross assistance.
- **Local building and safety inspectors** may be sent to see if damaged buildings are not 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.

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.

Take Steps Now to Avoid Future Damage

You can take steps right now to limit damage to your home if flooding strikes again. FEMA may be able to help. If you are eligible for disaster housing assistance, you may also be eligible for funds to take one or more of the following measures:

- Install interior flood walls to protect utilities and appliances against low-level flooding.
- Relocate main electrical panel to an upper floor or elevate it to a recommended 12-inch safety margin above the base flood elevation.
- Elevate washer/dryer, water and/or central heating systems. The heating system may also be suspended with sufficient reinforcement of the ceiling joists.
- Anchor fuel storage tank to prevent floating and overturning.
- Install floating floor drain plug to allow water to drain or to prevent the drain from backing up.
- Install interior or exterior backwater valves to help prevent storm water backup from entering your home through your basement.

RecoveryTimes is published by the Federal Emergency Management Agency and the New York State Emergency Management Office 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**.

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Photo by Henry Colton

FEMA community relations representative disseminates information to New Yorkers affected by Nor'easter.

Completed SBA loan applications key to assistance...

Apply for SBA Disaster Loans

Home owners, renters and business owners who suffered damage from the October Nor'easter should complete and return their U.S. Small Business Administration disaster loan applications promptly.

"Filing an SBA disaster loan application in no way obligates the applicant to accept the loan," said SBA Regional Administrator Thomas Bettridge. "We urge anyone who has suffered losses to file as soon as possible."

Even if applicants feel they may not qualify for or do not want an SBA loan, to protect their eligibility for other forms of assistance, they still should apply. If they receive an SBA loan application in the mail, they must complete it and return it in order to be considered for the Individual and Family Grant Program.

Individuals are encouraged to apply for assistance and not wait for insurance settlements, which can take much longer to process than a loan. Storm victims must first register for all types of disaster assistance by calling the Federal Emergency Management Agency (FEMA) toll-free at **1-800-462-9029** and **1-800-462-7585** for the speech- and hearing-impaired.

SBA offers loans of up to \$200,000 to repair damaged homes and up to \$40,000 to replace personal belongings, including automobiles. Loans of up to \$1.5 million are available to businesses and non-profit

organizations to repair business premises and property.

Although SBA loans cannot be used to upgrade homes, additional funds may be available for improvements that will limit similar damage in the future. Economic Injury Disaster Loans (EIDLs) also are available to help small businesses with financial difficulties related to the disaster, allowing them to pay bills and meet expenses. EIDLs are available to small businesses in all declared counties and in contiguous counties.

Actual loan amounts and terms are set by SBA, based on each applicant's financial situation. For specific information regarding SBA's disaster loan program, call SBA toll-free at **1-800-659-2955**.

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