

# RECOVERY

PEOPLE HELPING PEOPLE

T I M E S



F E M A  
ISSUE 1



V E R M O N T / J U L Y 1 4 , 1 9 9 8



Photo by Jason Redmond/Burlington Free Press

Rescue workers come to the aid of a small survivor of the flooding.

## SEVERE STORMS HIT VERMONT

A series of severe storms and subsequent floods hit Vermont starting June 17, causing Governor Howard Dean to request federal disaster aid. In response to his request, President Clinton declared 10 counties as federal disaster areas — Addison, Caledonia, Chittenden, Franklin, Lamoille, Orange, Orleans, Rutland, Washington and Windsor. Additional counties may be designated.

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

“The federal-state partnership enables us to provide individual and communities with easy access to a wide range of disaster recovery assistance,” Dean 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 disaster 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 Edward A. Thomas to coordinate the federal relief effort to help victims of the flooding.

“We want to help people recover as quickly as possible,” Thomas 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 Vermont who suffered the effects of storms and flooding that began June 17 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 Edward A. Thomas 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 storms.

#### 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 people in Vermont affected by the severe storms and flooding.

This has been an extremely rough time for many Vermont 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 Vermont 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 Vermont impacted by the flooding Godspeed in your recovery.



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

## GOVERNOR

HOWARD DEAN

It was shocking to look down on the devastation of the June 1998 flooding from the air — to see the remains of bridges hanging on crumbling riverbanks and the miles of washed out roadways isolating fearful residents in remote areas of the state.

I cannot help but marvel once again at how Vermonters pulled together as a community in the water's wake. Leading the effort were the Red Cross, the Vermont National Guard, state agencies and many volunteer organizations. But the hard work was also shared by ordinary Vermonters, those who dug mud from basements, shored up riverbanks and checked on their neighbors.

I was proud of the utility and telephone workers who moved quickly to restore service in the hardest hit areas. Any my thanks also to the Guard and highway workers who immediately focused on getting roads open for emergency workers to reach people stranded by the water.

I am grateful to community and state disaster workers for their professionalism. The work of FEMA officials and President Clinton's immediate response to our request for federal assistance also has meant much to the counties hit by the floods.

We are still trying to grasp the full impact of the water's destruction on our roads and property. But we fully recognize the community spirit that has enabled Vermont to move forward with the rebuilding and recovery we now face.

## 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 the 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 presents a health hazard or which may ham-

per 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.

## 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 that began June 17 and who live in the declared counties may be eligible for assistance. The declared counties are Addison, Caledonia, Chittenden, Franklin, Lamoille, Orange, Orleans, Rutland, Washington and Windsor.

## 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.

## BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration

## Protection from Wind Storms

- Remove trees and things that could become potential wind-borne missiles from the area immediately surrounding your house.
- Secure sheds and other outbuildings either by constructing a permanent foundation or using straps or ground anchors.
- Reinforce double entry doors by adding a heavy-duty deadbolt or slide bolts at the top and bottom.
- Install shutters or plywood window covers.
- Reinforce or replace garage doors.

(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 SERVICES

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

plaints of fraud or other misrepresentation may be filed with the Vermont State Attorney General's Office, Consumer Assistance Program. Legal assistance and referrals may be available by calling a local legal aid office.

## INSURANCE INFORMATION

Assistance is available from the Vermont 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 care.
- 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.

# 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).



*Farmer surveys his flood-damaged cornfields.*

Photo by Jason Redmond/Burlington Free Press

## 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 all disaster recovery centers.



Lincoln Library patrons look over a pile of books ruined by floods.

Photo by Adam Pike Reischer/Barrington Free Press

## 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 Vermont 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 State of Vermont 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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# BEWARE OF DEBRIS AS CLEANUP BEGINS



Bristol resident salvages items from flood-damaged mobile home.

Photo by Jason Redmond/Burlington Free Press

## 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.

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.

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) . . . . .	800-720-1090
Natural Resources Conservation Service . . . . .	706-546-2272
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 . . . . .	800-827-1000

### State Agencies

VT Dept. of Aging . . . . .	Call your local office
VT Dept. of Agriculture . . . . .	802-828-2430
VT Dept. of Insurance	
Consumer Assistance Section . . . . .	800-964-1784
VT Dept of Employment & Training . . . . .	Call your district office
VT Dept. of Environmental Conservation	
Hazardous Waste Division . . . . .	802-241-3888
VT Dept. of Public Service, Consumer Hotline . . . . .	800-622-4496
VT State Attorney General's Office	
Consumer Assistance Program . . . . .	800-649-2424
VT State HazMat Hotline . . . . .	800-641-5005
VT State Office of Emergency Management . . . . .	800-347-0488

### Other Service Providers

Better Business Bureau . . . . .	800-422-2811
American Red Cross . . . . .	800-660-9130