



Texas Flood Disaster



Recovery

People Helping People

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FEMA photo by Michael Rapheal

The Kindrick family's elevated home weathered Tropical Storm Allison without damage.

Elevation keeps family high and dry

Sally Kindrick and her husband, Kevin, were required to elevate their home in Jersey Village above the floodplain. But they're not complaining. In fact, after Tropical Storm Allison sent floodwaters surging through their neighborhood, Sally Kindrick said, "We're very thankful."

Nine years ago, the Kindricks bought a small 54-year-old house on 1.5 acres in the community near northwest Houston. Within a few years, the couple's family had grown, and they needed more space. Rather than remodel and enlarge the old house, they decided to tear it down and build a new home. Their new home was in the floodplain when it was built, and it is now considered to be in the floodway of White Oak Bayou. The city required that the home be elevated on a concrete slab 3-4 ft. thick.

The Kindricks moved into their 5,500-square-foot residence just before floods hit Southeast Texas in 1998. The house and contents were insured for the maximum amount allowed under flood insurance. But the Kindricks did not need to make claims for insurance benefits then, since the living space in their two-story home was not touched. When Tropical Storm Allison hit Texas this year, their home again was unscathed.

Many of their neighbors were not so fortunate. More than 500 homes were flooded in the area around the Kindricks' home.

Looking back, Sally Kindrick said, "If we had remodeled (without elevating), we would have been wiped out."

APPLY NOW FOR DISASTER AID

Southeast Texas residents who suffered damages from Tropical Storm Allison in the 31 counties declared for federal disaster aid should register for assistance as soon as possible.

"We want to remind people of the approaching deadline, and emphasize that anyone affected by Tropical Storm Allison should register for assistance," said Scott Wells, FEMA's federal coordinating officer. "A wide range of assistance is available, but people must call so we can help."

"We urge everyone affected to call. Don't decide in advance that you are not eligible," said Duke Mazurek, state coordinating officer for the Division of Emergency Management (DEM), Texas Department of Public Safety. "We also want people registering for assistance to know that they are not depriving someone else who might have greater needs from getting help."

And, it costs nothing to apply.

People can register by calling 800-462-9029, 7 a.m. to 10 p.m., seven days a week. Hearing- or speech-impaired persons may call a TTY line at 800-462-7585. Multi-lingual operators are available to take your call.

Apply by Phone
800-462-9029
(TTY: 800-462-7585)
TOLL FREE
7 a.m. to 10 p.m.



A message from

FEDERAL COORDINATING OFFICER

Scott Wells

It's only natural that the Southeast Texas victims of Tropical Storm Allison wish to forget the unpleasant past and move on. But I'm asking you to resist that temptation briefly and, while the memories of Allison are still fresh, think about what you can do to make sure that you're better protected in the future.

As many disaster victims discovered, flood insurance offers the best protection from financial losses. The only way you can buy flood insurance is if your community belongs to the National Flood Insurance Program and complies with sound floodplain management policies. Floodplain ordinances help keep your neighborhood safe. Compliance with these requirements will protect lives and property during the next flood.

Don't wait for the approach of another tropical storm. Now is the time to consider your options and reduce your future flood risks. The possibilities range from inexpensive flood reduction measures, such as elevating your water heater, to elevating your home or moving out of harm's way.

By taking personal responsibility and carrying adequate flood insurance, you can help protect your loved ones and give yourself peace of mind.



A message from

STATE COORDINATING OFFICER

Duke Mazurek

Texasans have been working for more than a month to rebuild their lives in the wake of Tropical Storm Allison's devastating floods.

We have months and possibly even years to go before we completely recover what was lost and the lingering effects of the floods are erased. State and federal agencies will continue assisting local communities throughout these recovery efforts.

As we rebuild our lives, we must begin to look at ways of reducing the future impacts of flooding through mitigation programs. You will be hearing a lot in future months about mitigation programs such as buy-outs, drainage projects or elevating homes out of the floodplain.

The mitigation programs proposed by your local governments are positive efforts to help save lives and protect property in the future. Keep in mind that your government officials are proposing methods to make your community safer.

Twenty-two people died in the Texas flooding, and more than 48,000 homes were damaged or destroyed. We all have a role to play in making sure we are better equipped to withstand a future disaster.

Where to find help

Ten Disaster Recovery Centers and one mobile unit in flood-ravaged Southeast Texas offer an opportunity to learn about programs to aid your recovery.

Representatives of various federal and state agencies are at the centers to provide information about assistance programs.

If you cannot live in your home because of the disaster, you may be eligible for funding to make essential repairs or to cover rent while repairs to your property are being made.

Lists of available rental homes and apartments can be found in the recovery centers.

Staff at the centers also can help you learn what steps to take to reduce damage to your property in the event of future disasters.

Centers operate Mon. through Sat., 8 a.m. to 6 p.m. To get the location of a Disaster Recovery Center near you or to get answers to your disaster-related questions, call the FEMA Helpline, 800-525-0321 (TTY: 800-462-7585).

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.*

Preparing for the next flood

Many Harris County residents out of the defined floodplain felt they were insulated from water damage. Then Tropical Storm Allison came and not only devastated Houston and Harris County, but 30 other counties in Southeast Texas. It rewrote the area flood history book.

Year after year, flooding is the leading cause of property loss from natural disasters in the United States. Southeast Texas residents need to think about what they will do when it floods again.

Here are some ways you can protect your family and belongings from danger before the next flood:

Floodproof your home. Make all appropriate structural and environmental changes to limit the potential for flood damage. For more information, call the FEMA Helpline at **800-525-0321**.

PROTECT YOUR PROPERTY FROM SEWAGE BACKUP

To protect your home from sewage backup, install backflow valves. These are designed to block drain-pipes temporarily and prevent the flow of sewage into the house. Valves should be installed on all pipes that leave the home or are connected to equipment that is below the potential flood level.

There are a variety of types of backflow valves. Among the simpler ones are flap or check valves, which open to allow water sewage to flow out of the house but close when the flow reverses.

Installing a floating floor-drain plug at the lowest part of the basement or lowest finished floor will reduce backups, too. When the floor drain-pipe backs up, the float rises and plugs the drain.

Changes to plumbing in your home should be done by a licensed plumber or contractor who will ensure the work is done according to all applicable codes. This is important for your safety.



FEMA photo by Andrea Booher

A FEMA representative helps a disaster victim cope with flood issues.

Purchase flood insurance. Even if you have floodproofed your home, you still need protection from unexpected flood events. Homeowner insurance policies do not cover flooding. Only flood insurance policies do.

Remember, there is a 30-day waiting period for new policies to take effect. Call the Flood Insurance Information Hotline at **800-427-4661** for more information.

Plan ahead. Know the terms used to describe flooding. A flood watch means flooding is possible. A flood warning means flooding is occurring or will occur soon. If advised to evacuate, do so immediately.

Make an evacuation plan. Know your community evacuation plan. Make an attempt to keep the gas tank in your vehicle above half-full at all times. Know how to shut off electricity, gas and water, and have the tools you will need on hand. Make arrangements in advance about what you will do with family pets.

Stay in touch. Decide how you and your family members will contact each other and where you will meet if you are separated during an approaching flood.

Make a record of your personal property. Photograph or videotape your belongings. Keep the records in a safe place.

Store valuables. Keep insurance policies, deeds, property records and other important papers in a safe place away from your home.

Assemble a food supply kit. Include first-aid supplies and required medications, canned food and a hand-operated can opener, at least three gallons of water per person, protective clothing, bedding or sleeping bags, a battery-operated radio, a flashlight with extra batteries and special items for infants and the elderly.

Flood insurance protects your assets

When you think about buying a flood insurance policy, do you worry that you can't afford it? Take a closer look. You may discover that you can't afford not to have it.

Conventional property insurance does not cover flood and mudslide damage. Federal flood insurance does.

Nor is it wise to forego flood insurance and count on federal disaster assistance to cover future flood damage. This aid is available only when the president declares a major disaster. More than 90 percent of floods are not declared disasters.

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).



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.

For a single-family home, you may purchase flood insurance coverage up to \$250,000 on the structure and up to \$100,000 on contents.

If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents.

Renters may purchase up to \$100,000 worth of coverage for personal belongings.

You can use this information when you talk to your insurance agent about purchasing flood insurance.

What does it cost?

The cost of flood insurance depends on where your home is located on the flood maps developed by the Federal Emergency Management Agency (FEMA). The maps show whether you live in a high, moderate or low risk flood zone.

To find out which zone designation your home is in, contact your local building department or ask your insurance agent.

Flood zone designations on FEMA maps are based on the risk of flooding. If you live in a high risk area (floodplain) you pay more for flood insurance. If you live in areas of lower risk, you pay less.

The main factors in determining rates are: zone designation; type of construction; elevation level; date of construction; and amount of coverage requested for building and contents.

If you live in a floodplain, you may be able to reduce your premium by elevating your home. If the lowest floor of your house is above the predicted level of flooding at your location (the "base flood elevation"), you may qualify for lower rates.

Rates will vary according to the date of construction of your property in relation to the date the flood insurance rate map went in to effect in your community. (Houston's flood insurance rate map went into effect in 1979.)

Covered costs

Besides repairing damage and replacing flood-damaged contents, flood insurance may cover additional costs.

Policies cover the expense of sandbagging homes (up to \$1000) and moving goods from homes (up to \$1000).

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

If Your Home or Business Was Substantially Damaged . . .

If your community officials determine that your home or business was substantially damaged by the flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild.

Help in covering the costs of meeting those requirements may be provided in your flood insurance policy. This is called Increased Cost of Compliance (ICC) coverage.

Flood insurance policyholders in high risk areas may be eligible to get up to \$20,000 to help pay the costs of bringing their homes or businesses into compliance with their community's floodplain ordinance.

There are four options policyholders have to comply with their community's floodplain management ordinance to save lives and property in a future flood.

- **Elevate:** Raise a home or business above the flood elevation level adopted by a community.
- **Relocate:** Move a home or business out of harm's way.
- **Demolish:** Tear down and remove flood-damaged buildings.
- **Floodproof:** Available for nonresidential buildings only, this involves making a building watertight to reduce the potential for flood damage.

If your home or business has been substantially damaged by the flood, contact the insurance company or agent to file a claim for help in meeting these costs.

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



FEMA photo by Michael Raphael

Flood insurance helped reimburse Gus "Paul" Meyer, Jr. for his storm damage.

Flood victim insured his future

If I stayed here, I would most definitely maintain my flood insurance policies. But I'm not going to go through another flood. I'm going to higher ground. And I most definitely will have insurance on my new house."

Gus "Paul" Meyer Jr. of Harris County is faced with cleaning up his home and deciding what to do next. It's the first time his two-bedroom home, which he built 39 years ago, has been flooded.

When flood insurance first became available, he "jumped on it," he says. He has \$150,000 of insurance on his two-bedroom, 1,200-square-foot home, and \$38,000 on its contents. "I'd advise anybody, no matter where they live, to have it," says Meyer, 66, of flood insurance.

He and his wife, Gloria, moved into the then-new house in 1962. The house sits about 1,500 feet from Cypress Creek, which generated widespread flooding in neighborhoods

throughout the North Harris County area. Meyer's home was one of thousands that were inundated by flooding June 8-9 when Tropical Storm Allison caused huge amounts of rain to fall on Southeast Texas.

His home was flooded at 6:15 a.m. June 9. "We watched the water rise," he says.

His water well was put out of commission by flooding, and he stayed in a motel for two weeks. He's been cleaning up since the flood receded. His house is still unlivable.

Meyer is retired after working 44 years in a variety of jobs for an oil company, including being supervisor of geological storage and doing seismic work off shore. He'd love to stay where he is, but says he can't. A native of Harris County, he says he "grew up on Cypress Creek. I know what this thing is."

His final comment about flood insurance: "I'd sure hate to be without it."

USE CARE IN SPENDING ASSISTANCE CHECKS

If you receive a check for damages or losses related to Tropical Storm Allison, you also will receive a separate letter giving a detailed explanation of how the money should be used. Read it carefully.

Checks and letters are mailed in coordination, but they may not arrive on the same day. If the check is received but the letter is not, you may get further information by calling the toll-free Helpline at **800-525-0321** (for speech- or hearing-impaired, call TTY **800-462-7585**).

Checks may come from one of three sources:

- If you receive a check from the U.S. Treasury, it is from FEMA for disaster housing. The check is intended for one of two uses: for basic housing repairs or short-term rental assistance.
- You may receive a check from the Individual and Family Grant Program (IFG), issued by the Texas Comptroller of Public Accounts. IFG provides funds for the necessary expenses and serious needs of disaster victims that cannot be met through other means or insurance. Items may include clothing, simple furnishings and reimbursement for uninsured emergency medical care. The Texas Department of Human Services will send a letter explaining the grant.
- If you receive a check from the U.S. Small Business Administration (SBA), it is a low-interest loan made by the SBA for disaster-related home repairs or a loan to businesses for material losses or economic injury due to the disaster.

Buyouts: saving lives and reducing losses

What is the purpose of the buyout program?

The goal is to allow homeowners who are at high risk from flooding to be able to sell their homes and move their families to safer areas outside the floodplain.

Will everybody who wants to sell his or her home be bought out?

No. The amount of money for this program is limited, and it is not possible to buy everyone's home. The priority will be to buy the homes that are located in the floodplain and have received the greatest amount of repetitive damages. These homes are at serious risk from continued damage in future floods.

What will happen to the land and my former house if I decide to participate in the buyout?

The land will be owned by your local government. Your home will be demolished, and the land will be returned to open space.

If my home is being bought out, will I have to give up the temporary housing FEMA is providing?

No. You can receive up to 18 months of temporary housing assistance from FEMA.

How does the community determine the fair market value of a property that is to be bought out?

The community must hire either a qualified appraiser to determine the pre-flood fair market value of the property or use an existing, documented estimate of value from determinations made before the flood (such as tax assessed value). All properties in a community must be appraised using the same criteria.

Do I have to accept the offer?

No. Participation in the program is strictly on a voluntary basis. The program contains provisions for homeowners to appeal the buyout offer. Contact your local officials for specific details.

I don't want to participate now, but if I change my mind later, can I get assistance to be bought out?

Your local officials could tell you if the community is still participating in the buyout program. If the project in your community has already been completed, you would no longer be able to participate.

If I think I might want to be part of a Hazard Mitigation Grant Program buyout, should I spend money repairing my house?

You may choose to make basic repairs to make the house livable, but all repairs must be fully documented with receipts. If you receive flood insurance or other federal assistance to make repairs, keep receipts to show they were made and that amount will not be deducted from the sale price.

If I want my property to be acquired, whom shall I call?

Contact your local officials to find out what is happening in your community.

Learning flood prevention lessons

As Harris County, Texas and 30 other counties recover from the destruction of Tropical Storm Allison, homeowners are being offered an Internet course that instructs them on how to protect their homes from future natural disasters.

The independent study course, *Mitigation for Homeowners (IS 394)*, is free of charge and can be downloaded from the FEMA website, www.fema.gov.

"The course enables people to learn valuable mitigation techniques at home and at their own pace," Federal Coordinating Officer Scott Wells said.

Mitigation for Homeowners will help residents:

- Identify which natural hazards affect their community.

- Determine which natural hazard is most likely to affect them.
- Locate specific risks unique to their particular home or business.
- Formulate a targeted plan of action to reduce risks to their property, family and home.

"Information is a powerful tool that people can use to help reduce damage from future hurricanes or flooding," said Duke Mazurek, state coordinating officer from the Division of Emergency Management, Texas Department of Public Safety.

In addition to signing up through the website, individuals and groups also can enroll by contacting the National Emergency Training Center in Emmitsburg, Maryland at 301-447-1200.



Recovery is published by the Federal Emergency Management Agency and the Texas Division 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.

Internet/World Wide Web
<http://www.fema.gov>
DR 1379

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FEMA photo by Andrea Booher

SBA representatives process SBA disaster loan applications at the disaster field office.

Facts about SBA loans

Misunderstandings and questions about SBA loans include:

I thought the U.S. Small Business Administration (SBA) only made loans to businesses.

The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. This includes uninsured losses incurred by homeowners, renters, landlords and non-farm businesses of all sizes.

I don't want a loan, I want a grant.

If SBA determines that an individual homeowner or renter does not have the ability to repay a long-term, low-interest loan, the application may be forwarded to the Texas Division of Emergency Management for a possible grant from the Individual and Family Grant Program.

I still don't want a loan.

Filling out the SBA application does not commit an individual to accept a loan.

I don't understand how to fill out the application.

SBA representatives are located at any of the Disaster Recovery Centers throughout Southeast Texas to help you complete your application. To find the

center nearest to you, call the FEMA Helpline at **800-525-0321**.

I already have a mortgage on my home. I can't afford another loan on top of that.

SBA tries to make each disaster loan fit the budget of the individual. When the property is substantially damaged and help is needed to pay both the mortgage and repair costs, SBA may be able to refinance the mortgage. However, the amount to be refinanced may not exceed the amount of the verified real estate damage. To find out if you qualify for refinancing, speak with your loan officer.

I can pay for the repairs on my own. Why should I apply for a disaster loan?

Many disaster victims discover later that the total costs to complete repairs are more than they planned. With an approved SBA loan, they know that the funds to make full repairs are available. While no one wants additional debt, a low-interest loan with affordable payments is a better alternative than not making complete repairs.

Any other questions applicants may have can be answered by calling the SBA at **800-366-6303** or TTY **817-267-4688** for those with speech or hearing impairments.

COMPLETE AND RETURN SBA LOAN APPLICATIONS

Many Texas residents seeking disaster assistance may have received an application package from the SBA after they registered with FEMA.

"Completing the SBA application is a vital step in the long-term recovery efforts of victims," said Raymond P. Chatham, SBA disaster area director. "Even if you feel you cannot qualify for a loan, the application package must be completed and returned before any further assistance can be considered."

If a loan cannot be approved, SBA will automatically refer you to the Individual and Family Grant Program. But in order to continue the recovery process, SBA encourages all victims to complete and return their application as soon as possible. Applications are processed in the order in which they are received.

SBA offers low-interest loans to disaster victims to help them recover from the damages caused by the storms and flooding. These loans will help repair homes, replace lost or damaged household goods such as furniture, appliances, automobiles and other personal property. The loans also help businesses repair physical damage to buildings, inventory, machinery and equipment and replace lost income needed to pay wages and debts.

Interest rates may be as low as 3.312 percent with terms up to 30 years under the SBA program for homeowners and renters.

Do not let pending insurance claims or no insurance stop you from applying for help, even if you feel your losses are small or other people have more damage than you.

The deadline for submitting applications for physical losses is Aug. 8, unless extended. Small business owners interested in applying for economic injury disaster loans may do so until March 8, 2002.

SBA representatives are available at Disaster Recovery Centers throughout the affected area; call **800-525-0321** for the center nearest you. Persons with damage from the storms and flooding are encouraged to seek assistance by calling **800-462-9029** or by visiting a Disaster Recovery Center.

Kemah rewarded for resisting disaster

With its waterfront attractions, the Texas city of Kemah on Galveston Bay draws thousands of tourists. Nevertheless, the popular tourist spot, which takes its name from a Native American word meaning “wind in the face,” is taking steps to protect itself from unwelcome visitors – hurricanes, floods and storm surge.

Kemah (population 2,333) adopted such stringent flood-management measures that in October 2000 it became the first Texas city to obtain a Class 5 rating from the National Flood Insurance Program under the Community Rating System (CRS) program. The designation means Kemah residents in the floodplain get a 25 percent discount on their flood insurance, the lowest rate in the state. Under the CRS, cities earn discounts in flood insurance in 5 percent increments from Class 9 (5 percent) to class 1 (45 percent).

Why did the city ask its residents to accept measures exceeding FEMA's requirements? “Initially, I think the council members were interested in lowering the flood insurance rates,” said Barbara Roberts, interim floodplain manager.

Tropical Storm Allison damaged nine homes and four businesses. “We feel we were very fortunate. Some homes had minor water damage and a few businesses reported minor damage,



This Kemah structure was elevated high enough to allow visitor parking underneath.

but overall we weathered the storm well,” said Roberts, adding that the city received no damage from Allison to streets or city property.

“In the past several years we have become very strict,” said Roberts. Anything in the floodplain has to be 18 inches above the FEMA required elevation. Homeowners planning new construction, substantial remodeling or homes that have a history of damage are all required to adhere to the requirements.”

Some additional measures that Kemah city officials have implemented, which earned them the low rate include:

- Acquiring and/or relocating flood-prone structures;
- Implementing a method to ensure the drainage system is maintained;
- Providing map information for citizens and other interested parties;
- Making flood insurance information available at the library for public use.



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
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
U.S. Small Business Administration	800-366-6303
Housing and Urban Development Hotline.	800-669-9777
Social Security Administration	800-772-1213
Veterans Affairs	800-827-1000

■ STATE AND LOCAL AGENCIES

Texas Workforce Commission	800-939-6631
Comptroller Taxpayer Assistance	800-252-5555
Consumer Protection	
(Attorney General)	800-337-3928
Department of Insurance	800-252-3439
Department of Transportation	
(Road conditions)	800-452-9292
Household Hazardous Waste Team	713-985-6728
Crisis Counseling	713-970-7070
Governor’s Ombudsman	800-843-5789

■ VOLUNTARY AGENCIES

American Red Cross	877-725-0400
Salvation Army	713-752-0677
Disaster Legal Services	800-504-7030