



# Recovery Times



Arkansas  
March 10, 1997

"People Helping People"

FEMA  
ISSUE 1



Photo by Benjamin Krain /Arkansas Democrat-Gazette

Volunteer firefighter consoles his friend, who can't hold back tears as she views damage to her home.

## Arkansas Tornado Victims Can Apply Now for Disaster Assistance

Tornadoes swept through Arkansas on March 1, causing massive devastation in 13 counties and prompting Gov. Mike Huckabee to request federal aid. In response to that request President Clinton declared portions of the state a federal disaster area on March 2.

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 victims in the designated counties.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Huckabee 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 (SBA) also will be avail-

able to cover individual and business property losses that are not fully insured.

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 the insurance does not cover.

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

Witt named James E. McClanahan to coordinate the federal relief effort to help victims of the flooding.

"We want to help people recover as quickly as possible," McClanahan 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

Arkansas residents whose homes or personal property sustained damage as a result of the tornadoes are urged to begin the application process. Call **1-800-462-9029** from 7 a.m. to 8 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **1-800-462-7585**.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer James E. McClanahan said. "We encourage all who have suffered damage to call as soon as possible."

### Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners 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 floods.

### U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest long-term loans to home owners, renters and businesses of all sizes that are not fully insured. You can't beat the low interest rates and attractive loan terms.

### 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. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

Apply By Phone  
**1-800-462-9029**

(TTY: 1-800-462-7585)

7 a.m. to 8 p.m. Central time, seven days a week.

**Toll Free**

# President, Governor Pledge Fast, Caring Aid



*A Message From*

## **President Bill Clinton**

The storm systems that passed through Arkansas and the Southeast have left a terrible path of destruction in their wake. Hillary and I are deeply saddened by the tragic loss of life and property. The storm hit places and people we know well, and our hearts and prayers are with everyone who lost loved ones, homes and businesses.

When I visited some of the hardest hit areas, I met with people who have the courage and determination to recover. People like Mayor Mike Kolb of Arkadelphia, who has shown such strong leadership under the most trying conditions. And people like Hezekiah Stewart, pastor of Mt. Nebo A.M.E. church, who is such a magnificent inspiration in the community.

Based on the damage in Arkansas and in the other states heavily impacted by floods, I am forming a task force, comprised of representatives from all federal agencies involved in the recovery effort. This will help the state and local governments maximize federal dollars and will make the recovery process much more efficient and effective.

Police departments, fire departments and the National Guard have responded to this emergency with courage and skill, and I want to commend them for the tremendous job they are doing.

This is a difficult time and there may be difficult times ahead. But we will help you recover as quickly as possible and start building again. You are in our hearts and our prayers. God bless all of you.



*A Message From*

## **Governor Mike Huckabee**

The nation watched as a March 1 storm left a trail of damage 260 miles across Arkansas. What people will remember is that the worst of times brought out the best in Arkansans.

There is no doubt that this was the worst of times. Twenty-five people lost their lives and hundreds were injured. Others lost their homes and businesses—all they had worked for was lost in a few minutes.

But Arkansans didn't dwell on what they had lost. As I traveled the state looking at the storm damage, people talked about what they had left and how they could best use it to rebuild their lives. They were filled with hope, not despair.

There is no doubt the days ahead will be difficult. The process of recovery will be slow. In an effort to ease the frustration we will all feel in the coming days, the state will establish centers in the hardest hit areas, where state agencies involved in the recovery will have information available. These centers will provide "one-stop shopping" for those in need of assistance. This will eliminate duplication of effort and ensure that the delivery of state assistance will be faster and more efficient.

I know it will not seem fast enough for those of you who have lost so much, but please remember this is the biggest disaster in recent state history. Work with us, and we will come out of this dark time into a brighter future.

## Disaster Questions and Answers

**Q. What is the first step I should take to register for disaster assistance?**

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

**Q. If I have insurance can I still get assistance?**

A. Many federal, state, local and volunteer agency programs may help you, but none of these will provide help for expenses covered by insurance. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

**Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

**Q. What happens after I apply?**

A. A FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard from FEMA by then, call the **FEMA Helpline, 1-800-525-0321**

(TTY **1-800-660-8005**). When the inspector arrives, be sure to ask for his or her official FEMA identification.

**Q. I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

**Q. What happens if I cannot afford a loan?**

A. If SBA determines that you are unable to repay a loan, it will automatically refer you to Arkansas Individual and Family Grant (IFG) Program. This program is for home owners and renters only. The IFG Program is a safety net and is available only when you have needs which cannot be met with loans, housing assistance, insurance or help from any other source. Even if you believe you cannot afford a loan, if you were referred to SBA, you must submit your application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for a loan.

## *Loans, Grants and More*

# Helping Arkansans on the Road to Recovery

Individuals and business owners who suffered losses because of the March 1 tornadoes and are located in the declared counties may be eligible for assistance. Designated counties include: Clark, Cross, Greene, Hempstead, Hot Spring, Jackson, Lonoke, Mississippi, Nevada, Poinsett, Pulaski, Saline and White. Additional counties may be added as damage assessments are completed.

### **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.

### **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners 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 business assets. For small businesses only, SBA makes economic injury loans available 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, 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.

### **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. Complaints of fraud or other misrepresentation may be filed with the Arkansas Attorney General's Consumer Protection Division. Legal assistance and referrals may be available by calling the Arkansas Bar Association.

### **INSURANCE INFORMATION**

Assistance is available from the Arkansas 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.

## Out of Work Because of the Disaster?

# Check This Information

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 state/federal toll-free application 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 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;
- an employee 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).



Photo by Arkansas Democrat-Gazette

Arkansas resident finds photo of his child, while trying to salvage what's left of his home, one of many razed by fierce tornadoes.

## SBA low-interest loans to help you recover . . .

# Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners 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 home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a home owner 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 nonprofit organizations may apply for low-interest disaster loans from the 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 assistance in completing your loan application, you can get one-on-one help from an SBA representative, at all disaster recovery centers.

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



Photo by Arkansas Democrat-Gazette

*Arkadelphia resident begins the harsh task of cleaning up what's left of his possessions following the March 1 tornado - does.*

## Rebuilding or Repairing? Proceed with Caution

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

"If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations," State Coordinating Officer David Maxwell said. "If you must hire a contractor you don't know, talk to several before signing anything."

To help the process go as smoothly as possible, follow these suggestions:

**Check the contractor's reputation.** The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

**Ask for references.** Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

**Ask for proof of insurance.** Be sure the contractor has disability and workers' compensation insurance. If not, you may be liable for accidents on your property.

**Ask for a written estimate.** Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

**Ask for a contract.** The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

**Ask for guarantees in writing.** If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

**Get a copy of the final, signed contract.** Once signed, the contract is binding upon both you and the contractor.

**Do not sign off before the job is finished.** Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

## Use Care When Hiring Contractors

If you were affected by the recent tornadoes, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," Federal Coordinating Officer James E. McClanahan of the Federal Emergency Management Agency (FEMA) said.

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," State Coordinating Officer David Maxwell said. "Often the work is never performed or the down payment is never returned."

Maxwell suggests that disaster victims call the Arkansas Attorney General's Consumer Protection Division (501-682-1324) if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for their services," McClanahan said. "If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department."

*Recovery Times* is published by the Federal Emergency Management Agency and the Arkansas Office of Emergency Services 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**.

**James E. McClanahan**  
Federal Coordinating Officer

**David Maxwell**  
State Coordinating Officer

**Morrie Goodman**, Director, FEMA,  
Strategic Communications

**Vallee Bunting**, Director, FEMA,  
Emergency Information and Media Affairs

**Barbara Yagerman**, Editor, FEMA,  
Emergency Information and Media Affairs

**Internet/WorldWideWeb**  
<http://www.fema.gov>  
DR1162



*Trucks and other heavy equipment begin the grim job of cleaning up debris.*

Photo by Arkansas Democrat-Gazette

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

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 registration 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.

## Beware of Debris as Cleanup Begins

The debris left behind by the tornadoes 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 tornadoes.

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

For information on how to dispose of unknown substances or large quantities of hazardous materials contact the Arkansas Department of Pollution Control, **501-682-0716**.

## Important Phone Numbers - *Clip and Save*

### 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. . . . .	800-638-6220
Policyholders/claims. . . . .	800-767-4341
Social Security Administration . . . . .	800-772-1213
U.S. Small Business Administration . . . . .	800-366-6303
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,	
Arkansas Regional Office. . . . .	501-370-6622

### State Agencies

Office of Emergency Services. . . . .	501-329-5601
Department of Labor. . . . .	501-682-4500
Insurance Department. . . . .	501-371-2600
Department of Human Services. . . . .	501-682-8932
Arkansas Attorney General	
Consumer Protection Division . . . . .	501-682-1324
Employment Security Division . . . . .	501-682-3305
Department of Health . . . . .	501-661-2301
Department of Pollution Control and Ecology. . . . .	501-682-0716

### Volunteer Agencies

American Red Cross . . . . .	1-800-HELPNOW
Salvation Army . . . . .	1-800-725-9005