



Georgia Tornado Disaster



Recovery

People Helping People

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FEMA photo by Liz Roll

Camilla residents talk with a FEMA representative about registering for assistance after tornadoes devastated their town.

Tornadoes Sweep through Georgia

Some of the most severe tornadoes ever to hit Georgia swept through the southwest portion of the state Feb. 14, causing widespread devastation and prompting Gov. Roy E. Barnes to ask for federal aid.

In response, President Clinton declared portions of the state federal disaster areas.

"It's really tough when you see so many people lose loved ones and family possessions they have worked all their lives to accumulate," Federal Emergency Management Agency (FEMA) Director James Lee Witt said while touring the disaster area. "That's really hard on them. But we'll do what we can to help them recover."

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help victims begin the long journey to recovery.

"We want to help people recover as quickly as possible," Barnes said. "We want them to know we are concerned and we will be here to help them. The federal-state partnership enables us to offer a wide range of disaster recovery assistance."

Disaster aid 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 individual and business property losses that are not fully insured.

Witt urged those who suffered damages to call FEMA toll free at **800-462-9029** to begin the application process for disaster aid.

Witt named Tom Davies to coordinate the federal relief effort.

IMPORTANT RECOVERY INFORMATION

■ Register by Phone

Residents of disaster declared counties whose homes or personal property sustained damage as a result of tornadoes are urged to begin the application process. Call **800-462-9029** from 8 a.m. to 6 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **800-462-7585**.

■ Disaster Housing Assistance

FEMA provides four kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for rental housing, reimbursement for motel/hotel expenses, mortgage or rental payments to prevent eviction or foreclosure resulting from the storm, or funds for essential repairs to make the home habitable.

■ Safe Rooms: A life saver

Safe rooms can provide protection from winds up to 250 miles an hour. For details on how to build one, call FEMA publications, 888-565-3896, and ask for a copy of "Taking Shelter from the Storm: Building a Safer Room inside your Home," or visit the FEMA Website, www.fema.gov

■ 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 fully insured.

Apply by Phone

800-462-9029

(TTY: 800-462-7585)

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

TOLL FREE



*A message from
President
Bill Clinton*

As residents of Georgia faced the deadly tornadoes, I watched with great concern the terrible loss and destruction you faced. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the terrible destruction that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This has been the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen businesses that have fortified themselves to withstand hurricane winds, homes raised out of reach of flood areas, schools strengthened to withstand the fury of tornadoes. I encourage each of you to explore options available to you to make your homes and families safer in the event of future storms.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover from the terrible effects you have suffered from this storm. My prayers for you are that you soon will be able to pick up the threads of normal life again.



*A message from
Governor
Roy E. Barnes*

People throughout the nation watched news reports of the tornadoes that tore a path of destruction through South Georgia on February 14. Aside from the terrible damage, viewers saw victims, neighbors, volunteers, and emergency personnel working together to save lives, protect property and begin the recovery process.

This is one of the worst disasters ever to occur in Georgia. Nineteen people lost their lives and hundreds were injured. Within seconds, hundreds of people lost their homes and businesses. Accounts of remarkable acts of courage and heroism were told to me as I traveled the affected counties. And people were hopeful, not filled with despair, as they talked about rebuilding their lives.

There will be some difficult days ahead. Recovery will be slow. But the state of Georgia will do all it can to expedite this recovery. We have opened centers in Cairo, Camilla, Moultrie and Tifton where people, currently without telephones, can register for assistance by dialing, toll-free, 800-462-9029. We also have opened a Disaster Recovery Center at City Hall in Camilla where people who have registered for disaster assistance can receive additional information and assistance.

With the support of many dedicated disaster response personnel and volunteers, we will continue our efforts as long as there are needs to be met here in Georgia.

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 **800-462-9029 (TTY 800-462-7585)** for the speech- or hearing impaired).

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

A. 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 Federal Emergency Management Agency (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, 800-525-0321 (TTY 800-462-7585)**. When the inspector arrives, be sure to ask for his or her official FEMA identification.

Q. I registered with 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. 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.

Help on the Road to Recovery

Individuals and business owners who suffered losses because of the tornadoes and are located in the declared counties may be eligible for assistance. Designated counties are Colquitt, Decatur, Grady, Mitchell and Tift.

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 reimbursement for motel/hotel expenses, 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 (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 Farm Services Agency.

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 may be filed with the Governor's Office of Consumer Affairs. Legal assistance and re-

errals may be available by calling the State Bar Association.

INSURANCE INFORMATION

Assistance is available from the Georgia Insurance Department 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.

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you are someone you know has been discriminated against, you should contact the **FEMA Helpline 1-800-525-0321 (TTY: 1-800-462-7585)** or the State Equal Rights Officer.*



FEMA photo by Liz Roll

This woman found a large roast intact in the ruins of her home that was in the path of a tornado.

Use Care When Hiring Contractors

If you were affected by the recent storms, 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 Tom Davies 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 Gary McConnell said. "Often the work is never performed or the down payment is never returned." McConnell suggests that disaster victims call the Governor's Office of Consumer Affairs 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," Davies 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."

Rebuilding or Repairing?

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 Gary McConnell 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.



Recovery is published by the Federal Emergency Management Agency and the Georgia Emergency Management Agency 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>
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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 (DUA) 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 **800-462-9029** (TTY **800-462-7585** for the speech- and hearing-impaired) to register for disaster aid. Apply at your local unemployment office for disaster unemployment assistance.

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 **800-462-9029** (TTY **800-462-7585** for the speech- and hearing-impaired).



FEMA photo by Liz Roll

Salvaging undamaged items is the first step in rebuilding.

SBA Low-Interest Loans

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property 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. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of mitigation devices such as safe rooms. (See page 1.)

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically

refer that person to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of 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. These loans, of up to \$1.5 million, 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 help from an SBA representative at all disaster recovery centers.

Use Care When Cleaning up Debris



FEMA photo by Liz Roll

Cleaning up debris after the tornado requires care, as the article on this page describes.

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. EPA urges you to call the police or fire department to report locations of tanks.

Generator Safety Tips

If you are using portable generators to supply your electrical needs during repair and restoration, be extremely cautious:

- **Connections:** Before installing generators, be sure to disconnect from your normal electrical supply by shutting off the main circuit breaker or pulling the main fuses in your electrical service panel.
- **Ventilation:** Run generators outside, downwind of structures and as far away as possible. Deadly carbon monoxide gas from the generator's exhaust can spread throughout enclosed spaces.
- **Fire Safety:** Fuel spilled on a hot generator can cause an explosion. Shut off the generator and let it cool before refilling.
- **Overload:** Do not exceed the rated capacity of your generator. Overloading can damage the generator and the appliances connected to it, and may cause a fire.

SPECIAL WARNING: Do not connect a portable generator to your building's main power supply unless you have a special disconnect switch installed by an electrician.



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
Social Security Administration	800-772-1213
U.S. Small Business Administration	800-359-2227
Internal Revenue Service	800-829-1040
TTY for hearing/speech-impaired	800-829-4059
Housing and Urban Development Hotline	800-669-9777

STATE AGENCIES

Dept. of Agriculture	800-282-5852
Dept. of Human Resources	404-656-4303
Crisis Counseling	800-338-6745
Dept. of Labor	local unemployment office

Georgia Emergency

Management Agency	800-TRY-GEMA
Governor's Office of Consumer Affairs	800-869-1123
Commissioner of Insurance	800-656-2298

VOLUNTEER AGENCIES

Adventists' Community Services	800-381-7171
Church World Services	800-456-1310
American Red Cross Helpline	888-272-6563
Donations	800-842-2200
Field Offices: Colquitt	912-891-7147
Grady	912-377-6526
Mitchell	912-522-3630
Tift	912-386-3322
Georgia Baptist Convention	800-746-4422
Mennonite Disaster Services	717-859-3889
Salvation Army Helpline	912-435-1428
Donations	404-873-3101
United Methodist Committee on Relief	
Donations	800-554-8583
Volunteers	800-918-3100
World Vision Relief and Development	800-777-5777