



# Recovery Times



Massachusetts  
Dec. 20, 1996

"People Helping People"

FEMA  
ISSUE 1



Mail delivery in Cohasset involved using rowboat and planks of wood.

## Federal Aid for Hurricane Victims Tops \$30 Million

Two months after a Nor'easter hit parts of Massachusetts, the Federal Emergency Management Agency (FEMA) has approved more than \$30 million in disaster assistance. The deadline for applying for aid has been extended to Jan. 10.

After the Oct. 25 presidential disaster declaration, people in five counties became eligible to apply for federal disaster-assistance programs.

"The assistance from these programs, along with aid from state and local governments, has done a lot to help people and communities recover from the storm," FEMA Director James Lee Witt said.

The disaster housing program, administered by FEMA, has committed \$13 million to help home owners and renters. This program provides funds for people to rent alternative housing, for emergency repairs to make a home livable, or to help meet mortgage or rent payments for those who face foreclosure or eviction as a result of the disaster.

The federal government has allocated \$10 million through the state-run individual and family grant program, which provides emergency funds to meet serious disaster-related needs or necessary expenses which cannot be met in any other way.

The Small Business Administration approved \$6.4 million in low-interest loans to home owners, renters and businesses for replacing uninsured real or personal property.

The public assistance (infrastructure) program has earmarked millions more for municipalities to help cover the costs of debris removal, emergency services and repair or replacement of disaster-damaged public facilities, such as road, bridges and utilities. Other eligible applicants are certain qualified private, nonprofit facilities.

Municipalities are eligible to apply for additional FEMA funds to pay for long-term, cost-effective measures to reduce or prevent damage in the future.

## An Ounce of Prevention . . .

Digging out the mud and the muck from your home is one thing after a flood. It is quite another to be driven from your home because your electrical and plumbing systems have been destroyed.

Through years of repeated flood events, people in Massachusetts have learned there are any number of low-cost common-sense measures that can help ease the problems these floods cause.

"A few dollars spent now can save thousands in the future," FEMA Federal Coordinating Officer Alma C. Armstrong said. "As part of the federal and state recovery effort, we are working closely with community leaders to help people find the best ways to stay safe and protect their families from future floods."

State Coordinating Officer Peter La Porte said some of the flood safety measures can be as simple as elevating utilities, water heaters, furnaces, electric boxes and appliances or moving valuables to higher floors.

Communities throughout the state have adopted building codes designed to promote flood safety. The lowest floor in newly constructed buildings in flood-prone areas must be up to or above the "base flood elevation."

Homes that are severely damaged in a flood may be required to be reconstructed according to current standards. You will need to check with your local building or planning officials before beginning major repairs to your home.

**Apply by Phone**

**1-800-462-9029**

**TTY: 1-800-462-7585**

**8 a.m. to 6 p.m., Monday through Friday**

**Toll Free**



*A Message from*  
**Federal Coordinating  
Officer**  
**Alma C. Armstrong**

The excessive rainfall and flooding of late October left many eastern Massachusetts residents with damaged homes and disruption of their regular daily activities.

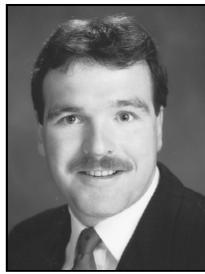
On October 23 and 25, President Clinton issued emergency and disaster declarations for Essex, Middlesex, Norfolk, Plymouth and Suffolk counties, authorizing the delivery of recovery assistance in the form of emergency housing, debris removal, low-interest loans and grants.

As Federal Coordinating Officer for this disaster, I urge you to apply for help if you need it by calling, toll free, **1-800-462-9029**. Those with speech or hearing impairments may use the TTY line, **1-800-462-7585**. The deadline for filing has been extended to Jan. 10.

If you have already registered for assistance and would like further information or clarification of your claim, you may call the toll-free FEMA Helpline at **1-800-525-0321**, TTY **1-800-660-8005**.

I also urge you to pay careful attention to the simple, relatively inexpensive measures discussed in this issue to help you prevent or reduce future flood damage. These are steps you can take during the repair of your home or business to make your properties less vulnerable to future flood damage.

Federal and state officials are here to coordinate recovery assistance to all who suffered losses or damage in this flood. But you must begin the process yourself.



*A Message from*  
**State Coordinating  
Officer**  
**Peter G. LaPorte**

On behalf of the governor and the citizens of the commonwealth of Massachusetts, I want to thank the president for responding so swiftly to Massachusetts' request for a presidential disaster declaration. The speed with which federal aid became available was critical to starting the recovery process.

The October '96 flooding devastated homes and businesses. Infrastructure, transportation systems and dams were all seriously impacted. The road to recovery required the combined efforts of volunteers and officials from a huge spectrum of agencies. James Lee Witt symbolized the beginning of the recovery effort with a visit to the disaster areas.

In the weeks which followed, partnerships between state, federal and local officials proved invaluable. We worked together to provide information, support the effective teleregistration process, determine and verify claims, and give assistance. Disaster Recovery Centers offered crisis counseling, human services, SBA advice and explanations of recovery programs and procedures.

Now we are exploring mitigation programs that could result in projects to lessen damage potential from future flooding. Homeowner mitigation workshops, community groups, and infrastructure planning were some ways of approaching this.

Although recovery is well under way, there is much still to be done. But, it's important to take time to thank all the men and women at the federal, state, and local levels, the volunteers, and others who worked long and tireless hours to ensure the safety of their neighbors throughout the affected counties. A job well done!

***Be Ready Next Time:***

**Get Flood Insurance**

Year after year floods are a major cause of property damage.

"Frequently, home owners learn after the fact that coverage against floods is not included in their normal insurance-protection package," Federal Coordinating Officer Alma C. Armstrong said. "But residents can take steps now to protect themselves against future losses."

Backed by the federal government, flood insurance is available to any home owner, 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 — the same one, for example, who handles your home owner or automobile insurance.

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 a 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 \$100,000 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, in case of flooding, the government will bail them out," Armstrong said. "However, 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."

In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited, and most assistance is in the form of loans that must be repaid, with interest.

And don't delay. There is a 30-day waiting period before new policies take effect. The next flood could occur much sooner than anyone expects.

# Flood Insurance Facts

**MYTH:** My standard home owners' insurance will cover me if my house is damaged or destroyed in a flood.

**FACT:** Home owners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

**MYTH:** Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.

**FACT:** Federal Emergency Management Agency (FEMA) disaster aid is available only during presidentially declared disasters. Federal aid often may be in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood-insurance policies pay claims whether or not a disaster is declared.

**MYTH:** I live outside the floodplain, so I don't need to buy flood insurance.

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

**FACT:** More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. Floods can occur anywhere. An area that is near a levee or a dam is at risk of the levee or dam breaking. People who face even moderate flood risks should get insurance, which can be purchased for as little as \$85 per year.

**MYTH:** I can't buy flood insurance because my home has been flooded previously.

**FACT:** If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

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If you want to change, add or ask questions about your disaster assistance application, call the toll-free Helpline number **1-800-525-0321** (TTY: **1-800-660-8005**) seven days a week, from 8 a.m. to 6:30 p.m.

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**MYTH:** Flood insurance is only available for home owners.

**FACT:** Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Renters may purchase insurance to protect contents of their homes or businesses.

**MYTH:** If a flood is forecast in the near future, it's too late for me to purchase insurance.

**FACT:** You can purchase flood insurance any time in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect. The policy will not cover a loss in progress.

**MYTH:** I can only buy federal flood insurance through the federal government.

**FACT:** You can buy federal flood insurance through most major private insurance companies and property insurance agents.

## 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.

*Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Massachusetts Emergency Management Agency (MEMA) with help from other federal, state and voluntary. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times* call **1-800-480-2520**.

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

DR 1142

**For Flood Insurance  
Information**

**Call**

**1-800-427-4661**



*FEMA  
Director  
James Lee  
Witt talks  
with Boston  
Mayor  
Thomas  
Menino  
during tour  
of Roslindale.*

**Make sure disaster aid goes  
to those who deserve it.**

**FEMA Fraud Hotline**

**1-800-794-6690**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.*

## *SBA Questions and Answers*

# Complete Your Disaster Loan Application Now

**Q: I registered with FEMA, then received a disaster loan application from SBA. Why?**

A: The U. S. Small Business Administration (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 which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from the SBA. By making affordable loans, the SBA disaster-loan program helps disaster victims pay for their repairs while keeping cost to the taxpayers reasonable.

**Q: How can I get help filling out my application for a disaster loan from SBA?**

A: SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location call the SBA at **1-800-659-2955**.

**Q: I didn't have flood insurance. Am I eligible for an SBA disaster loan?**

A: Yes. If your property is located within a designated high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. Congress does not want owners of property in flood-hazard areas to repeat-

edly rely on federal disaster assistance paid by the taxpayers. Instead, you are eligible for help on the condition that you carry flood insurance for your own protection and to avoid repetitious costs to the federal treasury. For this reason, if you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

**Q: I received a check from FEMA to pay for repairs to my home so I could live there, but it wasn't enough to fix all the disaster damages. Can I get more help?**

A: The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It isn't intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

**Q: I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?**

A: Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't

cover the full cost of making disaster repairs. SBA loans can cover these shortfalls including the amounts of insurance deductibles and other amounts which a policy doesn't cover.

**Q: I already have a mortgage on my home. I can't afford a disaster loan on top of my mortgage payment. Can SBA help me?**

A: In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

**Q: What happens if I can't afford a loan?**

A: If SBA determines that you are unable to repay a loan, SBA will automatically refer you to the individual and family grant program. The grant provides a safety net for individuals, and is available only when you have serious needs which cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical, dental and funeral expenses are referred directly by FEMA to the state-run grant program. Even if you believe you can't afford a loan, you must submit your completed loan application to SBA or you may not be considered for other forms of aid.

## Check for Fraud

The Federal Emergency Management Agency (FEMA) and the Massachusetts Emergency Management Agency (MEMA) have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

"Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused," Federal Coordinating Officer Alma C. Armstrong said.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Individuals may call the toll-free application number at **1-800-462-9029 (TTY: 1-800-462-7585)** to withdraw or correct an application and prevent prosecution.

## You May Qualify For Tax Refunds

Tax refunds may be available for some victims of the Nor'easter that struck Massachusetts in October. According to the **Internal Revenue Service**, tax benefits are possible if you have uninsured or underinsured losses from the storm.

The IRS recommends that anyone who has questions about the benefits to which they may be entitled call their toll-free tax assistance number 1-800-829-1040 or TTY 1-800-829-4059 for the speech- or hearing-impaired.

### Current Number is a Vital Link

If you have moved or cannot be reached at your usual phone number, call the **FEMA Helpline, 1-800-525-0321 (TTY 1-800-660-8005)** and provide a telephone number where you may be reached or the number of someone who can contact you.



*Andover home owner pumps water out of backyard before tackling water in his basement.*

## Rebuilding Your Emotional House after a Disaster

Stress. It's a common problem that goes hand-in-hand with a disaster. And why not?

Raging winds and floodwaters may have just reduced your world to ruins. Everywhere you turn there is dirt and stench. In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

**Keep the family together:** Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

**Discuss your problems:** Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

**Set a manageable schedule:** Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon as possible because it provides something

predictable to depend on.

**Take care of yourself:** Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to better cope.

**Listen to what children say:** Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

**Explain the disaster factually:** Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

**Reassure children:** Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

**Be understanding:** Try not to scold children for things they do that might be related to the flood such as bed-wetting, thumb sucking or clinging to you. They are also going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.

# Prevent Future Flood Damage to Your Home

You can prevent future damage to your property through a variety of reconstruction activities when making repairs to your home or property. This is called mitigation.

Damage prevention techniques can be designed for your home to minimize the effects of floodwaters on your property and your family.

## Low-cost Measures

If you live in a flood-hazard area, you should protect the main utilities of your house.

Heating and hot-water systems can be elevated by using a suitable masonry base at least 12 inches above the flood level. Electrical panels and utilities should also be relocated to an area above the flood level.

If the space is not high enough to allow elevation of the utility, the utility may be moved to an upper floor.

Other low-cost measures include building a floodwall around basement windows to protect the basement from low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

Before any alterations or repairs are made, you should contact your local building official to obtain any necessary permits.

## Elevate Your House

Most houses can be elevated above the flood level. This is a good alternative



*Support beams are placed under a flood-damaged house in preparation for raising it above flood level.*

to relocating your home out of the flood zone.

Your local building officials can determine safe flood-elevation heights (known as “base flood elevations”).

For this solution, the structure is raised so that the main living floor is above the base flood elevation and a new foundation is put under the existing structure.

New stairs and landings are built to provide access to the main floor.

## Relocate

You may also want to consider moving your family to a safe location.

This is the most permanent solution to protect yourself from the hazards of dangerous floodwaters.

If you own vacant land outside of the flood zone, it may even be possible to physically move the house to a new site.

This may take a lot of advanced planning, but the result may put you at ease for a lifetime.

## Important Phone Numbers — *Clip and Save*

### Federal Agencies

- FEMA Registraton. . . . . 1-800-462-9029  
(TTY for hearing/speech impaired). . . . . 1-800-462-7585
- Disaster Information Helpline . . . . . 1-800-525-0321  
(TTY for hearing/speech impaired). . . . . 1-800-660-8005
- FEMA Fraud Detection . . . . . 1-800-794-6690
- National Flood Insurance Program. . . . . 1-800-427-4661
- Small Business Administration. . . . . 1-800-659-2955
- Social Security Administration. . . . . 1-800-772-1213
- Department of Veterans Affairs . . . . . 1-800-827-0648
- Department of Housing and Urban Development . . . . . 1-800-669-9777

### Voluntary Agencies

- American Red Cross . . . . . 800-422-7935
- Humane Society . . . . . 617-522-7282
- Salvation Army . . . . . 617-536-7469

### State Agencies

- Attorney General. . . . . 617-727-8400
- Dept. of Insurance. . . . . 617-521-7777
- Dept. of Environmental Protection. . . . . 617-292-5500
- Elder Helpline. . . . . 800-882-2003
- Veterans Affairs. . . . . 800-827-1000
- Mental Health Counseling. . . . . 800-221-0053
- Dept. of Transitional Assistance. . . . . 800-221-4662