



Recovery Times



North Dakota
Aug. 4, 1997

"People Helping People"

FEMA
ISSUE 4



FEMA photo by Kevin Galvin

Contractors prepare manufactured home sites in the Grand Forks Industrial Park.

Housing Available for Flood Survivors

For the first time since April floodwaters flowed through his Lincoln Park house, George Thompson of Grand Forks has a place to call home.

Thompson, his mother Clarice and their dog, Buckwheat, were among the first families to move into one of nearly 50 manufactured homes in a specially constructed community located in the Industrial Park area. When the site is complete, over 250 units will be available for temporary housing.

A second site in Princeton Park on the University of North Dakota campus also is being readied for about 40 manufactured homes.

The homes are provided to flood survivors by the Federal Emergency Management Agency (FEMA).

For the past three months, the Thompsons had been staying at the home of a friend. There, they shared

living space with other evacuated families and a multitude of pets. "This house has been a real boost," Thompson said. "Just having a place to stay that's ours where we can put things where we want is really nice."

Personal touches inside their 720 sq. foot home will come in time. There are three bedrooms, a bathroom and a good-sized kitchen area, all furnished. All homes are built to meet winter conditions in the area.

The city will manage the park once construction and initial leases are complete. Residents are responsible for paying their own utilities.

Flood survivors who wish to be considered for a manufactured home should visit the Grand Forks Recovery Center at the Civic Center Auditorium or call the FEMA Helpline at **1-800-525-0321** or **(TTY 1-800-660-8005** for the speech or hearing impaired).

Relief Totals More Than \$285 Million for North Dakota Storms

More than \$285 in federal and state disaster assistance has been approved to help North Dakota residents, businesses and government jurisdictions with recovery.

As of Aug. 1, more than 36,000 North Dakota residents had registered for assistance.

"We are making every effort to help those who suffered damages from the snow and floods that struck the state" Lesli A. Rucker, federal coordinating officer for the Federal Emergency Management Agency (FEMA), said. "We would like to get people back on their feet as quickly as possible."

The assistance, made available as a result of president Clinton's April 7 disaster declaration, includes housing grants, disaster unemployment assistance, individual and family grants, Small Business Administration (SBA) low-interest disaster loans, infrastructure grants to state agencies and local governments and reimbursement of costs for emergency services provided by other federal agencies participating in disaster relief.

Of the \$285 million approved through Aug. 1, more than \$49 million was for disaster housing assistance. This amount included grants for alternate rental housing and money for emergency repairs. The state-administered Individual and Family Grant Program has approved almost \$9 million in assistance and SBA has approved more than \$154 million in low-interest disaster loans.

"Meeting the needs of disaster victims is our top priority," National Guard Major Gen. Keith D. Bjerke, state coordinating officer, said. "We are making every effort to get assistance to those affected."

People who have applied for assistance and have questions about the status of their applications, may call the toll-free FEMA Helpline, **1-800-525-0321 (TTY: 1-800-660-8005)**.



A Message From

FEMA Director James Lee Witt

As North Dakotans continue to clean up in the wake of the devastating winter storms and spring floods, we at the Federal Emergency Management Agency (FEMA) urge you to take advantage of the many programs available to help you along the road to recovery.

FEMA, along with our state partners and the rest of the federal family, pledge to continue to support your recovery efforts. We are sensitive to the trauma these disasters have caused many families. We can't make people whole after a disaster – no government program can. What we can do is get you started down the road to recovery.

We pledge to continue the recovery process by giving you individualized attention and by making sure you know and understand the range of housing, loan and grant assistance programs available and how to apply for them.

We are meeting immediate needs and are continually evaluating new and changing needs to ensure that relief is provided. We are working together to insure you receive disaster assistance as quickly as possible.

President Clinton and I are committed to providing all the resources available under the law to aid in your recovery. We are committed to working with your community officials to rebuild and, where applicable, build better and safer. We will work together to create a safer place for you to call home.



A Message From

Governor Edward T. Schafer

Let me first send my warm greetings to everyone who reads *Recovery Times*. North Dakota is recovering, day by day. Despite the inevitable frustrations in the process, I sense a growing recognition of the progress we're making.

I am pleased by that progress. Federal dollars have started to flow to the areas affected by the disaster. State agencies and private organizations are playing their important roles and individuals are continuing their remarkable efforts.

More can be done, of course. I recently asked Secretary Andrew Cuomo for an additional \$40 million in aid from Department of Housing and Urban Development dollars allocated within the disaster-relief bill. Blizzards and flooding hit North Dakota especially hard, and I believe the federal government understands our special circumstances. FEMA's good work is just one sign of that understanding.

As a final note, I encourage you to enjoy the wonderful summer season by spending some time with friends and family. The recovery work will still be there, but a day or two in the fine North Dakota sunshine can help ease stress and renew your energies. A picnic or a small excursion certainly serves as a reminder of this state's many attractions and why we make it our home.

Our home was worth defending from floodwaters, and it is worth rebuilding even better. My best wishes to all of you as we work toward that common goal.

State Teamwork and Planning Aid Recovery

Until April, North Dakota had never experienced a catastrophic disaster. That quickly changed after a series of paralyzing blizzards and a record-level spring flood.

The flood, the state's most costly disaster in history, required a comprehensive, cohesive response that tested the flexibility and durability of local, state, federal, private and volunteer resources.

"Local officials took immediate action to protect peoples' lives and property," Douglas C. Friez, state director of the Division of Emergency Management (DEM), said. "They assessed their capabilities and asked state officials to help meet shortfalls."

North Dakota's effective response to the disaster is the result of the state's Emergency Operations Plan. The plan calls on the expertise of staff in more

than 35 state agencies to help meet the needs of disaster victims. The DEM coordinates response and recovery efforts by state agencies.

When the disaster struck, key personnel gathered at the state Emergency Operations Center (EOC) in Bismarck. Many agencies, such as the DEM, the state Water Commission, the National Guard, the Highway Patrol and the Department of Transportation (DOT), staffed the center around the clock.

The DOT and Highway Patrol tackled road and safety issues. The state Water Commission tracked the flood's progress and helped secure pumps for flooded communities. The National Guard and Emergency Preparedness Liaison Officers helped coordinate military resources, such as rescue helicopters, engineering equipment and personnel.

When Grand Forks flooded, the director of the Department of Human Services and the chancellor of the state's university system arrived at the EOC to find shelter for flood victims.

"Agency coordinators worked diligently to help North Dakotans address the flood crisis," Ray Staiger, Operations Officer for the DEM, said. "Their efforts demonstrate the very best in team work."

People touched by the plight of Red River Valley residents sent a tremendous amount of unsolicited donations. The N.D. League of Cities, through its leadership, helped coordinate receipt and delivery of these donations.

"The efforts by the League of Cities demonstrate how state, local, federal and private resources can join forces together to help in times of need," Friez said.

Flood Insurance Makes a Difference

When the winter snow in North Dakota exceeded 100 inches, National Flood Insurance Program (NFIP) officials sprang into action. Beginning in January, they launched an aggressive campaign on the need for flood insurance that helped the almost 7000 North Dakotans who responded.

"I bought my flood insurance in early March, knowing there was a 30-day waiting period. I bought the maximum amount for both structure and contents," Olive Hill, a Fargo home owner said. "Over the nearly 30 years I've lived in this house, I have bought flood insurance, but not every year."

Some Fargo home owners insured their property from the time they bought their homes. Others bought NFIP insurance when flooding seemed imminent. Having it made a big difference in recovering from the spring flood. Those with insurance were able to file a claim and recoup their losses.

In addition to buying flood insurance, retired bank accountant Hill took other steps

to protect her mortgage-free home, which is in the floodplain, a high-risk area.

She sandbagged her home and hired a contractor to raise the level of the dike around the house. The Red River reached its first crest in Fargo on April 12 and continued to rise for the next six days. The dike around Hill's house did not hold. She was another victim of the spring flood, but she was insured and was reimbursed for her losses.

Hill is currently living in a borrowed mobile home in her driveway while contractors work on her house. She plans to raise her dike higher and fill in her backyard to extend the dike completely around her house, leaving only the driveway to be sandbagged in case of future flooding.

She has also been notified recently that she has been approved for a low-interest Small Business Administration disaster loan to help her pay for these improvements.

A Few Facts about Flood Insurance

As many North Dakotans know, ordinary home owners' policies do not cover flood damage. However, low-cost flood insurance is available from the National Flood Insurance Program (NFIP) to residents and businesses in communities that have agreed to adopt and enforce sound floodplain management practices to reduce future flood damage. This insurance is available whether the property is in or out of the floodplain and is available for buildings and contents.

Rates are non-competitive. The average cost for a \$100,000 policy for a home owner in North Dakota is just under \$300 a year.

Coverage is not only for home owners. Businesses also may apply for coverage for structures and contents, including equipment. There also are separate policies for contents of homes for both home owners and renters. If you have a home business, a separate NFIP policy is available.

NFIP coverage is available from North Dakota insurance agents licensed to sell property and casualty insurance. For the name of a local agent, call the NFIP toll-free number, **1-800-427-4661**.

You May Be Required to Have Flood Insurance

Home owners and renters who have received disaster aid as a result of the flooding may be required to purchase and maintain flood insurance for the life of the property.

The National Flood Insurance Reform Act of 1994 requires home owners and renters who have received assistance from the Individual and Family Grant Program (IFG) and who live in the floodplain to buy and maintain this insurance.

"The law is designed to protect people from financial loss from future flooding," FEMA Federal Coordinating Officer Lesli A. Rucker said. "Year in and year out, flooding is the leading cause of property loss from natural disasters in this country."

As part of the IFG program, the state will purchase flood insurance for home owners or renters for a period of three years. After that, the insured parties must renew the policies at their own expense.

Property owners who do not purchase and maintain the required flood insurance will not be eligible for disaster assistance in the future. If the property is sold, the seller must inform the buyer of the requirement to maintain coverage.

Persons who obtain federally guaranteed loans also must maintain flood insurance for the life of those loans. If you receive a loan from the Small Business Administration for a property in a high-risk flood area, you will be required to have flood insurance as a condition of the loan.

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.



FEMA photo by Jesse Seigal

Heavy equipment operators in Grand Forks demolish flood-damaged buildings deemed unsafe and hazardous to the public.

Grand Forks to Acquire Flood-Damaged Homes

Owners of more than 200 Grand Forks homes are being helped to move out of harm's way by a program started in mid-July.

The city began the first phase of a program offering property owners in the areas of the city hardest hit by flooding the chance to sell their homes and move to a safer area.

"We are working with local government so that residents will not have to face the threat of future flooding," Federal Coordinating Officer Lesli A. Rucker said. "The pro-

gram is strictly voluntary. We want to offer an option for those who want to leave."

Residential properties considered for acquisition were those in the lowest lying areas of the 100-year floodplain in the Lincoln Drive, Central Park and Riverside neighborhoods. Owners have 30 days to accept or reject the city offer or submit a counter-offer. Owners may back out of the program at any time prior to closing.

The city offer is based upon the pre-flood value of each property. Grand Forks hopes to acquire 293 properties during Phase I at an estimated cost of \$13.9 million. Phase I acquisitions are being paid by the state (10 percent), local government (15 percent) and the Federal Emergency Management Agency (FEMA) (75 percent).

"The time between the city submitting the application for funding and the final approval from the state and FEMA was exceptionally short," Grand Forks City Attorney Howard Swanson said.

Additional funds will also be available from the Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program. According to HUD, CDBG funds also can be used for long-term recovery efforts and resident relocation projects to prevent future flood damage.

Hazardous Buildings Demolished in Grand Forks

After standing up to the raging waters of the Red River this spring, 125 heavily flood-damaged Grand Forks structures are falling to the swing of the wrecking ball.

The demolitions, part of a project to remove buildings that have been deemed unsafe and hazardous to the public, began in early July.

"The reason these structures are being removed at this time is because they are structurally unsound and pose a threat to public health or safety if left in place," Tim Manz, acting city building and zoning administrator for the city of Grand Forks, said.

Johnny F. Smith Truck and Dragline of Slidell, Louisiana, under the supervision of the U.S. Army Corps of Engineers, is in charge of the demolitions.

The project is being paid for by the Federal Emergency Management Agency (FEMA) as part of its disaster response effort. Army Corps and FEMA officials are working closely with city leaders in implementing the project.

The project began July 3 when a home at 80 Lincoln Dr. was demolished. The roof was destroyed and the structure pushed into the basement. Three other homes and two garages also were demolished the first day.

Once structures are knocked down, debris is loaded into trucks and hauled off for burning. The basements are filled with dirt and packed down with a bulldozer.

Approximately 20 structures will be demolished each week, with the entire project lasting about two months.

The structures, located throughout the community, were selected by the city of Grand Forks for demolition. The majority are in the heavily damaged Lincoln Drive and Central Park areas.

According to Grand Forks City Attorney Howard Swanson, affected property owners were notified through posted notices, letters, publication in the local newspapers and personal contacts by the Army Corps of Engineers.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

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, call the FEMA Helpline 1-800-525-0321 (TTY: 1-800-660-8005).

Bowesmont Faces Final Flood

All that soon will remain of the tiny Red River town of Bowesmont will be the historic Bowesmont Church. Residents of the town, which has been the site of numerous floods in the past 100 years, will not have to face another. All the buildings have been acquired by a program run jointly by FEMA, the state and the county.

“FEMA’s goal is to purchase the property rather than pay recurring damages,” FEMA Federal Coordinating Officer Lesli A. Rucker said. “The town has been flooded three times in the last five years.” Land purchased with FEMA funds must remain permanently as open space.

The acquisition program in Bowesmont is administered by Pembina County. This is the first time an entire community has been acquired in a federal program in North Dakota. Some other places where acquisition has been successful are Grafton, Harwood, Valley City and Barnes County.

“The flooded families were saddened that they had to leave their homes,” Karol Dupree of the Red River Regional Planning Council said “but they’re all relieved that they didn’t have to do the clean-up again.”



FEMA photo by Jerry DeFelice

FEMA Director James Lee Witt, left, discusses FEMA’s proposed Native American policy with Jesse Taken Alive, chairman of the Standing Rock Sioux Tribe, during a historic meeting on the Standing Rock reservation.

FEMA Reaches Out to Native Americans on Disasters

In a historic meeting with the leaders of tribes from 10 Indian nations, Federal Emergency Management Agency (FEMA) Director James Lee Witt announced that FEMA will develop a tribal policy to foster a government-to-government relationship with Native American Tribes.

“The guiding principle of FEMA is people helping people,” said Witt. “It is in this spirit that FEMA declares its policy toward Native Americans.”

The meeting, held on the Standing Rock Sioux Reservation at Fort Yates, North Dakota, on June 25, was the first meeting on this reservation between a presidential cabinet officer—Director Witt—and Indian leaders. It addressed tribal concerns about emergency management after a severe winter of blizzards and spring floods.

In forming this policy, FEMA acknowledges that the tribal right of self-government flows from the inherent sovereignty of tribes and nations and that federally recognized tribes have a unique and direct relationship with the federal government.

The proposed policy will allow federally recognized Native American tribes

and Alaskan Natives to deal directly with FEMA to coordinate disaster recovery efforts on tribal lands. It creates a consistent policy on a national level, but is flexible enough to allow for variations in each separate relationship. The policy will provide guidance to FEMA employees on issues affecting the tribes.

While recognizing the need for a policy to assist Native American groups in times of disaster, FEMA also stresses the need for continued cooperation between the tribes and neighboring governments, whether other tribes, states, counties or local governments. It recognizes that in the field of emergency management problems are often shared, and the principal of partnership between equals and neighbors often serves the best interests of both.

Among the tribes represented at this historic meeting with Witt were members of the Standing Rock Sioux Tribe, Spirit Lake Nation, Turtle Mountain Sioux Tribe, and Three Affiliated Tribes of North Dakota; the Cheyenne River Sioux Tribe, Pine Ridge Sioux Tribe, Rosebud Sioux Tribe, Lower Brule Sioux Tribe and Yankton Sioux Tribe of South Dakota; and the Mdewakanton Sioux Tribe of Minnesota.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the North Dakota 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 Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR 1174

Disaster Related Stress: Helping Children Cope

Disasters affect people in many ways. Most disasters involve a change from the usual and familiar to the unusual and uncertain. This change creates fear, and no one is more susceptible to fear and the resulting stress than children.

Give your children your undivided attention. Take a walk together, enjoy a warm summer day, or find a quiet place to sit and have a chat. Share experiences, reaffirm your love, plan an outing together or just “be there” for each other.

To help you help children cope, the North Dakota Crisis Counseling Program, American Red Cross and the Federal Emergency Management Agency have developed a list of tips.

Some of the suggestions include:

- *Understand the fears of children.* Fear is a normal reaction to disasters. Children often express fear, through anxieties, long after a disaster. In dealing with emotions, it is important parents accept anxieties as being real to children.

- *Encourage children to talk.* Encourage children to describe what they’re feeling. Let children talk about the disaster and ask questions as much as they want. Listen to what they say. Be attentive. Include the entire family in the discussion, if possible.



FEMA photo by Kevin Galvin

A daycare worker on the Standing Rock Sioux Reservation shares a quiet moment with a child.

- *Return to a normal routine.* Structure and normalcy are essential in providing support and comfort to the entire family.

- *Inform children.* Parents should make every effort to keep children informed about what is happening. Explanations should be in simple language.

- *Have fun.* Remember adults and children both need to have fun. Schedule time

for activities that the entire family enjoys together.

- *Take care of yourself.* Rest often and eat well. Remember that your children reflect your fears and worries.

For more information on the availability of counseling services in your area, contact your local community mental health center. These centers have special flood related materials for your information.

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	800-427-4661
Small Business Administration	800-366-6303
Social Security Administration	800-772-1213
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Department of Veterans Affairs	800-827-1000
Department of Agriculture, Farm Service Agency	Call local office

State Agencies

Agriculture Disaster Assistance Hotline	888-337-8632
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Division of Emergency Management	701-328-2111
Department of Human Services	701-328-2310
Aging Services	800-755-8521
Department of Labor, Unemployment Insurance	Call local job office
Tax Department	800-638-2901
Economic Development and Finance	701-328-5300
Attorney General’s Office, Consumer Protection	800-472-2600
Insurance Department	701-328-2440
Department of Transportation	701-328-2500

Volunteer Agencies

American Red Cross	800-272-2684
Salvation Army	800-735-9625
Crisis Counseling	800-472-2911