

# RECOVERY



F E M A  
ISSUE 2

PEOPLE HELPING PEOPLE

T I M E S



K A N S A S / J U N E 1 , 1 9 9 9  
SPECIAL INSERT ON TORNADO PREPAREDNESS INSIDE



FEMA Photo by David Saville

When the tornado hit May 3, employees of Norland Plastics, Inc., were sheltered in the plant's safe room, alerted 10 minutes earlier by NOAA Weather Radio.

## Weather Radio/Safe Room Saved Lives

For the more than 75 employees of Norland Plastics, Inc., who were working on the night of May 3, a weather radio and safe room proved to be lifesavers.

Plant Manager Elmer Matzek heard the tornado warning issued over his National Oceanic and Atmospheric Administration (NOAA) weather radio and told his supervisor, Robert Moore, who decided to initiate their tornado drill procedures. Alerted through the plant's intercom system, all employees made it to the shelter approximately 10 minutes before the tornado hit the plant.

The tornado caused major damage to the plant and lives certainly would have been lost if it weren't for the advance warning and availability of the safe room.

"Management is to be commended for its rapid response and the safety measures they have put in place for their employees, especially construction of the safe room," said

Robert Bissell, FEMA deputy federal coordinating officer for mitigation.

The key to surviving a tornado is early warning and adequate shelter.

NOAA weather radio provides continuous broadcasts of the latest weather information from the National Weather Service. Residential-grade receivers cost from \$20 to \$200, depending on the model. Some models will sound only when a severe weather alert is broadcast so it is not necessary to listen continuously. Other models can be programmed to sound the warning only for specific areas. NOAA weather radios are widely available at retail stores.

Safe room design specifications are available in the FEMA publication *Taking Shelter from the Storm*, which can be ordered by calling FEMA Publications at 1-800-480-2520. Ask for publication number 320.

## Dealing with Stress

Heightened stress and emotions are normal following traumatic events. Reactions often include anger, fatigue, worry, depression, irritability, restlessness and substance abuse. Victims also may have trouble eating or sleeping.

Ways for victims to cope include:

- Talking about their disaster experiences and sharing feelings with friends and family.
- Realizing that not everyone reacts in the same way or heals at the same pace.
- Giving themselves and their families an occasional break from cares, worries and home repairs.
- Paying attention to their health — maintaining a good diet and getting adequate sleep and physical exercise.

Children are not equipped with the same resources as most adults and often find it difficult to express fears and anxieties. To help children work through their emotions:

- Encourage them to share their feelings.
- Talk to them about what happened, giving children simple facts they can understand.
- Reassure them that the family is safe and will stay together.
- Maintain as many familiar routines as possible.
- Hold children and hug them frequently.
- Make bedtime a special moment of calm and comfort.

APPLY BY PHONE  
**1-800-462-9029**  
(TTY: 1-800-462-7585)  
8 a.m. to 6 p.m.  
Mon. through Sat.  
Toll Free



A M E S S A G E F R O M

## FEDERAL COORDINATING OFFICER

CURTIS D. MUSGRAVE

The devastating tornado is now a memory. Still, the work and hardship for the victims of the recent tornadoes continues across Kansas. Immediately following the severe storm our recovery workers arrived and began assisting disaster survivors.

Disasters not only destroy homes, jobs and businesses, they also dramatically disrupt lives. By working together, we can pool our resources and unite behind a common goal to restore things to normal as quickly as possible.

Starting now, individuals must take simple inexpensive measures to help protect their properties against natural disasters. Government agencies need to enact and enforce building codes that protect structures from future damage. Homeowners, renters and business owners need to buy and maintain insurance, including flood insurance, that covers the value of their property. Employers have to develop contingency plans and educate their employees how to respond to disaster threats.

It is only a matter of time before Mother Nature unleashes her unforgiving fury again, BUT, with everyone's pre-planning and preparation, next time we will be better prepared.

Don't disqualify yourself. I encourage all individuals, insured and uninsured, who suffered damage from the tornadoes and storms on May 3 to register with FEMA.



A M E S S A G E F R O M

## STATE COORDINATING OFFICER

TERRI PLOGER

Again we find ourselves faced with a disaster in our state, our third presidential declaration in seven months. But, as expected, we rose to the challenge and, through joint efforts with our federal, state and local partners, coordinated a professional response and recovery operation.

Our hearts go out to those families and friends who lost loved ones and to all of those impacted by the storms.

It is always gratifying to see the sense of fellowship that comes forth during times of disaster. Many thanks are extended to the volunteers and professionals who stepped forward in our time of need, not only in service but in acts of giving as well. Thanks and compliments must be given to all the organizations and agencies that united in these efforts.

Disaster management goes beyond just responding when disaster strikes. It's working together as a team on a regular basis that will assure a most effective resolution to any problem situation. We rely heavily on our citizens all across Kansas to assess their own preparedness levels and seek ways to mitigate potential emergency and disaster situations. By planning ahead and taking necessary actions today, we can assure that we will be better prepared for future challenges.

## Emergency Planning and Emergency Supply Kit

Whether or not you decide that you need a shelter in your house, you can take two important steps to protect yourself and your family during a hurricane or tornado: prepare an emergency plan and put an emergency supply kit together.

If you decide to build a shelter, your emergency plan should include notifying local emergency managers and family members or others outside the immediate area that you have a shelter. This will allow emergency personnel to quickly free you if the exit from your shelter becomes blocked by debris.

You should also prepare an emergency supply kit and either keep it in your shelter or be ready to bring it with you if you need to

evacuate your house. The emergency supply kit should include:

- An adequate supply of water for each person.
- Non-perishable foods that do not have to be prepared. (Remember a can opener.)
- First aid kit and necessary medicines.
- Flashlight.
- Battery-operated radio.
- Cellular phone or CB radio.
- Extra batteries.
- Wrench to turn off gas and water.

- Clothing and bedding.
- For babies, formula, diapers, bottles, powdered milk.
- For adults, contact lenses and supplies, extra glasses.

You can get more information about emergency planning from FEMA publications including *Emergency Preparedness Checklist*, *Food and Water in an Emergency*, *Your Family Disaster Supplies Kit*, and *Preparing for Emergencies—A Checklist for People with Mobility Problems*.

They can be ordered by calling FEMA at 1-800-480-2520 or using the FEMA web site at <http://www.fema.gov>

# Complete Your SBA 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 SBA.

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

A. SBA has loan officers in every disaster 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.

## **Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?**

A. Yes. If your property is located within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. 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 in it, but it wasn't enough to fix all the disaster damage. 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 is not 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 insurance

deductibles and other amounts which a policy does not cover.

## **Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to 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 cannot afford a loan?**

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

## SBA: Not Just for Businesses

People who seek disaster assistance may find that they have been issued a U.S. Small Business Administration (SBA) loan application. These forms are sent to all applicants (both individuals and business owners) who may qualify for a loan. This form must be completed and returned before any further assistance can be considered.

The SBA can provide loans to homeowners, renters and non-farm business owners to help pay for the repair or replacement of disaster losses. These loans are at low interest rates and long terms that make them affordable to almost any budget. The SBA can make loans up to \$200,000 to repair homes and up to \$40,000 to replace

disaster-damaged personal property. Loans of up to \$1.5 million are available to businesses and eligible non-profit organizations to repair business premises and equipment.

"It is important that you complete this application if you need financial assistance," said Curtis Musgrave, federal coordinating officer.

Angee Morgan, individual assistance officer, Kansas Division of Emergency Management, said, "If after returning the packet, you qualify for the Individual Family Grant Program, you will receive a check and letter explaining the losses for which you are being reimbursed. The average grant is about \$2,000."

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Kansas Division of Emergency Management of The Adjutant General's Office with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**.

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[www.skyways.Lib.KS.US/Kansas/Adjutant](http://www.skyways.Lib.KS.US/Kansas/Adjutant)  
DR 1273



FEMA photo by David Saville

All 42 homes in the new Country Club Court subdivision in Wichita will be equipped with 9 x 17 ft. safe rooms.

## Disaster Resistant Communities

Johnson County and the City of Kinsley joined Riley County/City of Manhattan to become participants in a nationwide effort to reduce the impact of future disasters on individuals and communities. *Project Impact* is a national initiative launched by the Federal Emergency Management Agency (FEMA) in October, 1997, to build disaster-resistant communities.

“We have an opportunity to cut losses, the know-how to reduce the risks and the responsibility to save lives,” FEMA Director James Lee Witt said.

*Project Impact* encourages communities to assess their vulnerabilities to hazards and implement strategies to limit damage before disasters occur.

Since 1993, Riley County has purchased approximately 500 homes in the floodplain. The county, the City of Manhattan, and the Unified School District 383 currently are developing a master plan for park facilities for land that was acquired to ensure that it remains a permanent open space.

Johnson County bought four homes in high-risk flood area resulting in fewer flood losses from the recent October storms and flooding. Since then the county decided to fund its own buyout program using local funds.

## Safe Rooms: Put a House Around It

These are *safe rooms*. Eventually, each will have a house around it.

The *safe rooms* are features of a 42-patio-home development by J and D Properties in Wichita. They are designed to provide a safe haven in a Class 4 tornado, said builder Greg Johnson.

These are the first homes he has built with above-ground *safe rooms*, Johnson said. In the past they were put in the basement, but he has stopped building homes with basements because of complications of foundation construction in clay soils. The 9x9x17-foot rein-

forced concrete rooms are on slabs tied to foundations 2 feet wide and 3 feet deep. And they are more than just safety refugees – they are an integral part of the house. As laundry rooms they deaden the sound of machines throughout the house and are used as pantries, wine cellars and for storing vital records.

Johnson estimates the above-ground *safe rooms* add about \$2,500 to the cost of the house, which is a big saving over the cost of a house with a basement.

CLIP AND 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 . . . . .	800-366-6303
Internal Revenue Service . . . . .	800-829-1040
TTY for hearing/speech-impaired . . . . .	800-829-4059
Department of Veterans Affairs . . . . .	913-371-5968
Housing and Urban Development Hotline . . . . .	800-669-9777

### State Agencies

Attorney General . . . . .	316-269-6481
Kansas Department on Aging . . . . .	800-432-3535

Kansas Disaster Unemployment . . . . .	800-292-6333
Farm Services Agency (FSA) Sedgwick . . . . .	316-721-6127
Kansas IFG Helpline . . . . .	800-342-7946
Kansas State Insurance Department . . . . .	800-432-2484
Kansas Division of Housing . . . . .	800-752-4422
Crisis Counseling . . . . .	316-660-3303
Legal Services Corporation of Kansas . . . . .	800-723-6953
Displaced Worker Program	
Sedgwick/Sumner . . . . .	316-266-8613
Reno . . . . .	316-663-6131
Department of Health	
Reno . . . . .	316-694-2900
Sedgwick . . . . .	316-268-8351
Sumner . . . . .	316-326-2774

### Volunteer Agencies

American Red Cross . . . . .	877-603-4189
Salvation Army . . . . .	316-263-2769