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RECOVERY

PEOPLE HELPING PEOPLE

TIMES

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Photo by Win Henderson

U.S. Small Business Administration low-interest loans can help replace personal property as well as homes and businesses.

TOUGH DECISIONS SAVE LIVES AND PROPERTY

Informing a family they cannot move back to a home that has been in their family for more than a generation is a tough job, but it can save lives and property.

"Local officials often take a lot of criticism when they enforce floodplain ordinances that require properties in hazard areas to be built above the flood level," State Coordinating Officer Ed Laundry said.

In Del Rio, the community hardest hit by Tropical Storm Charley, specially trained teams inspected homes to determine if they could be repaired. Nearly a third of the homes in the San Felipe neighborhood were severely damaged and to prevent future damage, cannot be rebuilt unless they are elevated, according to Chief Building Inspector Memo Reyes.

"Even though people are willing to live in their damaged homes, we cannot let them risk their lives in the event of

future floods," Eagle Pass City Planner Celestino Hernandez said. He is working with property owners to identify structures that may be included in a voluntary acquisition program.

"Some time ago, I had a guy come for a permit to build a convenience store," Benny Salinas, building permit official and flood plain administrator in Laredo, said. "When I told him he had to elevate it four feet, he wasn't happy."

A few years later, the neighborhood around the store flooded, but the convenience store was safe.

"He called me and said 'Benny, I owe you an apology. Thanks to you, I'm high and dry,'" Salinas said.

Property owners in the eight counties designated for disaster assistance should consult with local building officials or floodplain managers before beginning any repair or rebuilding projects.

Be Cautious When Beginning Repairs

State and federal disaster recovery officials warn disaster victims to be careful when selecting contractors to repair damage caused by Tropical Storm Charley.

"Fraudulent contractors sometimes come to disaster areas to take advantage of people's misfortunes," Federal Coordinating Officer Robert E. Hendrix said. He urged residents to be especially careful of door-to-door solicitors who ask for large deposits or for entire payments in advance.

Ask for references. Select contractors known in the community and recognized for their competence.

If possible, get written estimates from several contractors before deciding on one. Make sure the contractor has general liability insurance.

Sign only contracts and work orders that thoroughly identify the work to be done and the estimated cost. It also should include a warranty on the work. Be sure to get a copy of the complete contract.

Do not sign off or make the final payment before the job is completed. When you do sign off, pay by check rather than cash.

"Don't be a victim," Hendrix said. "Choose your contractor carefully so you get what you pay for."

HELPLINE
1-800-525-0321
TTY: 1-800-660-8005
8 a.m. to 5 p.m.
Monday - Friday
Toll Free

PREVENT FUTURE FLOOD DAMAGE TO YOUR HOME

Damage prevention techniques can be designed for your home and can 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 also should be relocated to an area above the flood level.

Another low-cost measure is anchoring fuel tanks to prevent them from floating and overturning.

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

Elevate Your House

Most houses can be elevated above the flood level.

Your local building officials can determine safe flood elevation heights referred to 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.

Then new stairs and landings are installed to provide access to the main floor.



This home, in Laredo, which was built on property elevated with additional dirt, is above the projected 100-year flood level.

Relocate

You may also want to consider moving your home and 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 the flood zone, it may be possible to physically move the house to a new site.

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

DEALING WITH STRESS

Waves of emotion can occur weeks and months after floodwaters recede, according to Federal Emergency Management Agency (FEMA) and Texas Department of Mental Health and Mental Retardation officials.

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 their 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—maintain a good diet, get 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, the following is recommended:

- Encourage children to share their feelings and concerns.
- Talk 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.

FLOOD INSURANCE FACTS

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

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

MYTH: Federal disaster aid, available following a presidentially declared disaster such as 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 an U.S. Small Business Administration (SBA) loan 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.

FACT: More than 25 percent of the National Flood Insurance Program's (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 for levee or dam breakage. People who face even moderate flood risks should get insurance, which can be purchased for as little as \$300 per year for \$100,000 coverage.

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.

MYTH: If people don't want to purchase flood insurance, it's their own business. It doesn't really affect me.

FACT: When people do not buy flood insurance, you pay more for federal and state disaster relief. Flood insurance is one of the best ways to keep disaster relief costs down for all taxpayers.

MYTH: Flood insurance is only available for homeowners.

FACT: Flood insurance is available to protect homes, condominiums and non-residential buildings, including farm and commercial structures whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: If they predict a flood 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, however, 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.

FEMA May Help With Wells and Septic Tanks

If your septic tank or well is damaged as a result of the recent flooding, you may be eligible for assistance from the Federal Emergency Management Agency (FEMA).

For homeowners, the Disaster Housing Home Repair Program covers septic system damage. Those eligible may receive funds to pump out a septic tank, perform required repairs and even replace a septic system. Homeowners with damaged private wells that are their only source of water may receive assistance from FEMA for required repairs.

Renters who have septic system problems can apply for FEMA rental assistance, which can help relocate renters until the landlord completes septic system repairs.

Recovery Times is published by the Federal Emergency Management Agency and the Texas 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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DR1239

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

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

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 that 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 helps disaster victims pay for repairs while keeping cost to the taxpayers reasonable.

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

A. Even if you believe you can't afford a loan, you must submit your completed loan application to SBA so you may be considered for other forms of aid. If SBA determines that you are unable to repay a loan, SBA automatically will refer you to the Texas 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.

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

A. Yes, individuals, renters and businesses with disaster-related losses are eligible for SBA disaster loans regardless of insurance coverage. If you are approved for an SBA loan, you may be required to purchase flood insurance, especially if you are in a flood hazard area. 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 to get federal help for losses from the storms.

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 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, 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 not enough to cover the full costs of making disaster repairs. SBA loans can cover these shortfalls, including the amounts of insurance deductibles and other costs which a policy does not 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 often can 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. 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 and recovery center to provide one-on-one service. You may visit SBA at any of these locations. You do not need an appointment. To find out the nearest location, call the SBA toll-free number, 1-800-366-6303.

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)	800-660-8005
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Natural Resources Conservation Service	706-546-2272
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	800-827-1000

State Agencies

Texas Dept. of Agriculture	512-463-7476
Natural Resources Conservation Commission	
Texas Dept. of Health (Water Questions)	512-239-6020
Texas Workforce Commission	
Unemployment	512-463-2999
Texas Dept. of Human Services	
Food Stamp Replacement	800-252-9330
Texas Dept. of Insurance	800-252-3439
Office of Attorney General	
Consumer Protection	800-337-3928

Volunteer Agencies

American Red Cross	800-775-6803
Church World Service	800-297-1516