



Recovery Times



West Virginia
March 14, 1997

"People Helping People"

FEMA
ISSUE 1



Photo Courtesy of West Virginia National Guard

The floods isolate homes in Point Pleasant, West Virginia

West Virginia Flood Victims Apply Now for Disaster Assistance

Floods swept through West Virginia beginning on Feb. 28, causing major damage in 16 counties and prompting Gov. Cecil Underwood to request federal aid. In response to that request, President Clinton declared portions of the state a federal disaster area on March 7.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help flood victims in the designated counties.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Underwood said.

The aid, to be coordinated at the federal level by FEMA, will 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 (SBA) also will be avail-

able to cover individual and business property losses that are not fully insured.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to sign up promptly for assistance during the application period. FEMA may be able to help with losses that the insurance does not cover.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named Robert J. Gunter to coordinate the federal relief effort to help victims of the flooding.

"We want to help people recover as quickly as possible," Gunter said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Recovery Information

West Virginia residents whose homes or personal property sustained damage as a result of the heavy rains, mud slides and flooding are urged to begin the application process. Call **1-800-462-9029** from 8 a.m. to 8 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **1-800-462-7585**.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Robert J. Gunter said. "We encourage all who have suffered damage to call as soon as possible."

Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the floods.

U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest long-term loans to home owners, renters and businesses of all sizes that are not fully insured. You can't beat the low interest rates and attractive loan terms.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

Apply By Phone
1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 8 p.m. seven days a week.

Toll Free

President, Governor Pledge Fast, Caring Aid



A Message From

President Bill Clinton

My heart goes out to all West Virginia residents affected by the floods.

This has been an extremely rough time for thousands of West Virginians. Many of you are cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a flood is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of West Virginia be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of West Virginia affected by the flooding Godspeed in your recovery.



A Message From

Governor Cecil H. Underwood

Heavy rainfall triggered widespread flooding during the first weekend of March. High water from the Ohio River, its tributaries and other streams forced hundreds of West Virginians from their homes and closed roads, businesses, schools and other public buildings.

As a result, I declared a state of emergency in the 16 flood-stricken counties. The legislature was quick to respond to the disaster by immediately appropriating \$2 million in flood relief funds.

On Thursday, March 6, I asked President Clinton to declare West Virginia a federal disaster area. The president responded quickly and approved the declaration the next day. Vice President Albert Gore paid two visits to West Virginia to survey flood damage.

Our recent experiences underscore the importance of state government working with federal officials. Our Office of Emergency Services provided exemplary leadership and worked hand in hand with the Federal Emergency Management Agency, whose director, James L. Witt, visited West Virginia on Monday, March 10, when he joined with me to sign the federal-state emergency declaration.

The collaborative effort of state and federal officials have cleared the way for scores of West Virginians to obtain assistance they so desperately need. I encourage all West Virginians who experienced losses during the flooding to take advantage of that assistance.

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 **1-800-462-9029** (TTY **1-800-462-7585** for the speech- or hearing impaired).

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

A. Many federal, state, local and volunteer agency programs may help you, but none of these will provide help for expenses covered by insurance. If you have any insurance coverage, contact your insurance company.

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 trained inspector will call for an appointment to visit your property within two weeks after you have registered. If

you have not heard from FEMA by then, call the **FEMA Helpline, 1-800-525-0321 (TTY 1-800-660-8005)**.

Q. I registered with the Federal Emergency Management Agency (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 can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide assistance for needs that cannot be met with loans, housing assistance, insurance or help from other sources.

Loans, Grants and More

Helping West Virginians on the Road to Recovery

Individuals and business owners who suffered losses because of the floods and are located in the declared counties may be eligible for assistance. Designated counties include: Braxton, Cabell, Calhoun, Clay, Gilmer, Jackson, Kanawha, Lincoln, Mason, Putnam, Roane, Tyler, Wayne, Wetzel, Wirt and Wood. Additional counties may be added as damage assessments are completed.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include 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 home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet serious disaster-related 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 U.S. Department of Agriculture Service Center.

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.

MENTAL HEALTH/ STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

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 or other misrepresentation may be filed with the West Virginia Attorney General's Consumer Protection Division. Legal assistance and referrals may be available by calling the West Virginia Bar Association.

INSURANCE INFORMATION

Assistance is available from the West Virginia Department of Insurance 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.

Out of Work Because of the Disaster?

Check This Information

Your business has been destroyed. You no longer have a job or income. What do you do?

The federal Disaster Unemployment Assistance program 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 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 1-800-462-9029 (TTY 1-800-462-7585 for the speech- and hearing-impaired).

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 **1-800-462-9029 (TTY 1-800-462-7585)** for the speech- and hearing-impaired).



Photo Courtesy of West Virginia National Guard

Owners of this Roane County home built a gravel floodwall to protect their property, but to no avail.

Completed SBA loan applications key to assistance . . . **Apply for SBA Disaster Loans**

Home owners, renters and business owners who suffered damage from the floods that began Feb. 28 should complete and return their U.S. Small Business Administration disaster loan applications promptly.

“Filing an SBA disaster loan application in no way obligates the applicant to accept the loan,” said SBA Regional Administrator Susan Myrtetus McCann. “We urge anyone who has suffered losses to file as soon as possible.”

Even if applicants feel they may not qualify for or do not want an SBA loan, to protect their eligibility for other forms of assistance, they still should apply. If they receive an SBA loan application in the mail, they must complete and return it in order to be considered for the Individual and Family Grant Program.

Individuals are encouraged to apply for assistance and not wait for insurance settlements, which can take much longer to process than a loan. Flood victims must first register for all types of disaster assistance by calling the Federal Emergency Management Agency (FEMA) toll-free at **1-800-462-9029** and **1-800-462-7585** for the speech- and hearing-impaired.

SBA offers loans of up to \$200,000 to repair damaged homes and up to \$40,000 to replace personal belongings, including

automobiles. Loans of up to \$1.5 million are available to businesses and non-profit organizations to repair business premises and property.

Although SBA loans cannot be used to upgrade homes, additional funds may be available for improvements that will limit similar damage in the future. Economic Injury Disaster Loans (EIDLs) also are available to help small businesses with financial difficulties related to the disaster, allowing them to pay bills and meet expenses. EIDLs are available to small businesses in all declared counties and in contiguous counties.

Actual loan amounts and terms are set by SBA, based on each applicant’s financial situation. For specific information regarding SBA’s disaster loan program, call the SBA toll-free at **1-800-659-2955**.

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

Personal Inspections Ensure Proper Help

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector will schedule an appointment to verify losses after you apply for disaster assistance through the toll-free registration line: **1-800-462-9029**.

If you apply for a **U.S. Small Business Administration (SBA)** loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

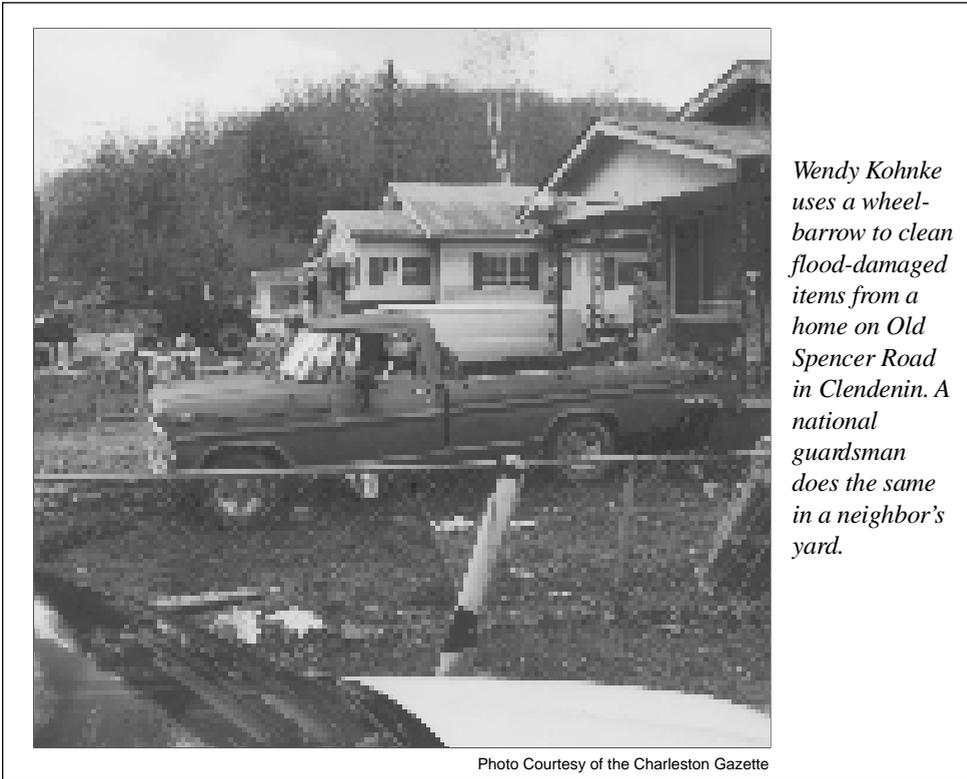


Photo Courtesy of the Charleston Gazette

Wendy Kohnke uses a wheelbarrow to clean flood-damaged items from a home on Old Spencer Road in Clendenin. A national guardsman does the same in a neighbor's yard.

Rebuilding or Repairing? Proceed with Caution

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 Carl Bradford 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 Times is published by the Federal Emergency Management Agency and the West Virginia Office of Emergency Services 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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DR1168

A Good Time to Think about Flood Insurance

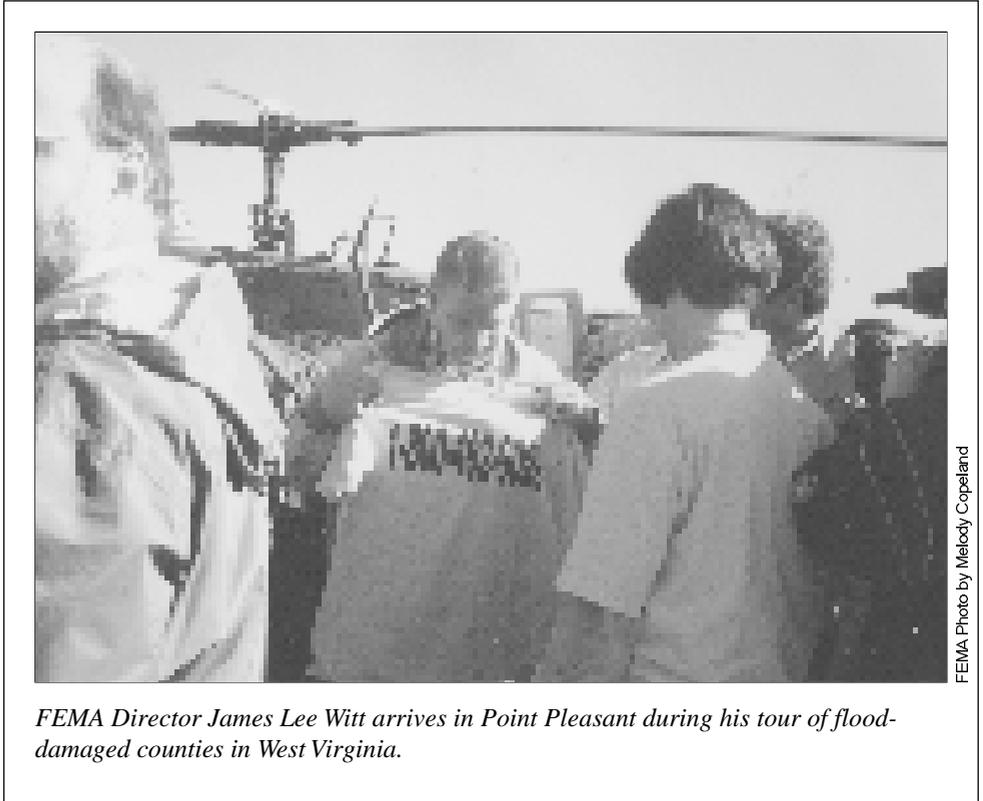
Although home owner policies do not cover damage from rising waters, West Virginia residents who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government 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.

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 per 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 \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.



FEMA Photo by Melody Copeland

FEMA Director James Lee Witt arrives in Point Pleasant during his tour of flood-damaged counties in West Virginia.

Some people resist buying flood insurance in the faulty belief that, if flooding occurs, the government will bail them out. 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.

Even if your neighborhood is not in a floodplain, flood insurance is advisable.

Floods can — and do — occur almost anywhere.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **1-800-427-4661**.

There is a 30-day waiting period before new policies take effect, so don't delay.

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
- Social Security Administration 800-772-1213
- U.S. Small Business Administration 800-659-2955
(TTY for hearing/speech-impaired). 716-282-0508
- 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 304-558-3662

State Agencies

- West Virginia Attorney General Hotline 800-368-8808
- West Virginia Dept. of Tax and Revenue 800-982-8297
- West Virginia Division of Motor Vehicles 800-642-9066
- West Virginia Insurance Commission 800-642-9004
(TTY for hearing/speech impaired). 800-435-7381

Other Service Providers

- West Virginia Donations Hotline 888-WV-GIVES
- American Red Cross. 800-422-7935
- Adventists Community Services 800-253-3000
- West Virginia Council of Churches 304-344-3141
- Flood Relief Network of Greater Wheeling
Council of Churches. 304-232-5315