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Recovery Times



Valley Center resident Brandon Cesmat examines the damage left by the recent fires, which spared his house but scorched part of his yard. FEMA photo by Michael Raphael

Taking Personal Responsibility Can Pay Off

Brandon Cesmat prepared for wildfires before they struck, and because of his hard work, he saved his home in Valley Center.

"We've been expecting the canyon (less than 20 yards from his home) to burn for decades," said Cesmat, who has lived in northern San Diego County since 1964. "It's an old, old canyon that never had burned."

Cesmat, who shares the large home with his wife and three sons, began to prepare for disaster in early 2003. Last spring, armed with permits, he gathered and burned debris, branches and leaves on his property. In August, Cesmat started clearing brush from much of his 2.2-acre home site, opening up large spaces while leaving some trees and other vegetation on the property. He cleared areas at least 100 feet from his house on all sides except the side closest to the deep canyon to the east.

Cesmat's house is constructed of slump stone, and there is a stucco-covered wall around much of the house that further protects it. At that, when Cesmat and his family evacuated, the approaching flames were higher than his house. Despite his preparations, he wondered whether he would ever see his house again.

When he returned, he found some damage. One four-by-four post holding up a deck on the west side of his house was charred. A workshop containing tools was destroyed even though he cleared a space 30 feet around the structure. But the house itself was intact – one of three out of 15 in the immediate area to survive the massive blaze.

APPLY NOW FOR DISASTER AID

State and federal disaster officials are urging residents and business owners who suffered damages from the recent wildfires in five disaster-declared counties – Los Angeles, Riverside, San Bernardino, San Diego and Ventura – to register for assistance by the Jan.9 deadline.

"We can't replace everything people lost in the wildfires, but we can give them the helping hand they need to get back on their feet," said State Coordinating Officer Dallas Jones of the California Governor's Office of Emergency Services.

Federal Coordinating Officer William Carwile, III of the Federal Emergency Management Agency added that fire victims should not wait for insurance settlements before registering for assistance to cover uninsured or underinsured losses.

"Apply now to protect your ability to get help if you find out later that you need it," said Carwile.

To register, homeowners, renters and business owners should call the FEMA's toll-free at **800-621-FEMA (3362)**. The TTY number is 800-462-7585.

Apply by Phone
800.621.FEMA (3362)
TTY: 800.462.7585

8 a.m. to 6 p.m.
Mon. through Sat.,
until Jan. 9

CULTIVATE FIRE-SAFE LANDSCAPING

Improper landscaping around homes in wildfire areas of San Diego County is worrisome because it can greatly increase the risk of fire damage. The amount of cleared space around a home is directly related to a home's ability to survive wildfire. Removal of grasses, brush, trees and other common fuels improves the odds that the structure will survive.

State and federal fire officials offer the following guidance:

Grasses: Mow grasses low in areas close to the house, garage, outbuildings, decks and trees with low-growing branches. You can gradually increase the height of grass that grows farther from these places, but it should be no higher than eight inches.

Wildflowers: Tall, dense patches of wildflowers can be powerful fuel for fires, particularly when the flowers are in the dormant stage. Plant wildflowers in widely separated beds. The beds should be separated by gravel walkways, rock retaining walls or low grass areas. Do not place flowers near structures, unless beds are frequently irrigated and promptly removed when they become dormant.

Shrubs: Shrubs in wildland fires can serve as "ladder fuels," enabling fire to travel from the ground into shrubs and from there to trees. Low-growing, non-resinous varieties of shrubs should be planted in small clumps away from each other and away from trees. Do not place them directly beneath windows or vents or where they might spread under wooden decks.

Trees: Trees can be a significant source of firebrands and, when burning, can ignite nearby shrubs, trees or structures. Consult with local plant specialists on the best trees to plant in your area. When planting trees, do not place them near structures and allow plenty of room between trees.

Fire Prevention Checklist

The deadly wildfires that struck Southern California served as a reminder of the hidden dangers lurking in the forests and brush-covered open spaces and canyons surrounding homes and businesses. Trees and chaparral, normally valued as part of the natural environment, became fuel for fast-moving, wind-driven flames. Thousands were forced to evacuate, and 22 lost their lives. In the five disaster-declared counties, wildfires charred a total of 739,247 acres, destroyed 3,631 homes and damaged 152 others.

If your home is near an area vulnerable to wildfires, you can take steps to limit the potential damage fire can do to your property.

The U.S. Fire Administration offers the following tips.

Fireproofing your property

Keep lawns trimmed, leaves raked and the roof and rain gutters free from debris such as dead leaves.

Stack firewood away from your house.

Store flammable materials, liquids and solvents in metal containers at least 30 ft. away from structures and wooden fences.

Thin trees and brush within 30 ft. around your home to create a "defensible space." Remove dead and low-hanging branches. For specific clearance requirements, check with local officials.

Provide access for emergency vehicles by having properly constructed driveways and roadways at least 12 ft. wide and adequate turnaround space. Check with your local fire district.

Protecting your home

Use fire-resistant, protective roofing and materials such as stone, brick and metal. Avoid using wood, where possible.

Cover all exterior vents, attics and eaves with metal mesh screens.

Install multi-pane windows, tempered safety glass or fireproof shutters to protect large windows from radiant heat.

Use fire-resistant draperies for added window protection.

Have chimneys, wood stoves and all home heating systems inspected and cleaned annually by a certified specialist.

Questions about FEMA assistance?

Call: 800.621.FEMA (3362)
TTY: 800.462.7585

A Good Time to Think about Flood Insurance

U.S. SMALL BUSINESS ADMINISTRATION (SBA) Q&A

The wildfires in San Diego County that stripped vegetation from hillsides have increased the risk of flooding and mudflows. One way to help protect yourself from the financial cost of such damage is to maintain a flood insurance policy. Homeowners' policies do not cover damage from rising waters. But those 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 homeowner, 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 homeowners 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.

On a single-family home, you may purchase flood insurance coverage up to \$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.

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 or is declared by the administrator of the U.S. Small Business Administration (SBA).

Most floods are not federal disasters. In the majority of floods, victims are on their own, unless they have flood insurance. And even for floods that are declared federal disasters, most assistance is in the form of SBA loans.

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, 800-720-1090.

Flood Hazard Maps Available

The dramatic increase in flood risks in and around areas burned by the wildfires has prompted disaster officials to create new flood hazard maps to help inform residents and local governments.

The Post-Fire Advisory Flood Hazard Maps are available on the Internet at <http://www.capostfirefloods.net>.

The maps do not replace the current Flood Insurance Rate Maps (FIRMS) for determining the flood insurance premiums. The cost of flood insurance for the burned areas will not be changed because of the temporary increase in the flood hazard.

Although federal, state and local agencies are working on hills and mountainsides to protect property and lives, it may take three to five years for the vegetation to recover enough to counter the impact of the wildfires. The burned slopes, stripped of moisture-absorbing vegetation, accelerate the runoff.

Residents and business owners in and around the burned areas in the disaster-declared counties are urged to buy flood insurance to help protect them from future flood and mudflow losses. For more information, call your county or city public works department.

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

A. SBA is the main 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 and SBA center to provide one-on-one assistance 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 toll-free number 800-488-5323.

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 deductible.

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 if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you may not be considered for other forms of aid.



Workers at the erosion control center in Ramona carry a specially made flood-diversion blanket to homeowner's vehicle. FEMA photo by Michael Raphael

County Provides Help on Erosion Control

Help is available for San Diego County homeowners who want to take steps to defend their property from floods and mudflows – a risk made worse this year because of the burned out slopes left by the wildfires.

Erosion control centers have opened in Ramona, Alpine, Julian, Lakeside and Valley Center. They dispense free sandbags, bags of gravel and special blankets made of straw provided by the county's Department of Public Works.

An average of 70 to 80 clients per day have been visiting each center. They receive advice and literature telling where and how to place sandbags and rolled-up blankets held together with nylon mesh to get the best results. The literature includes "environmental considerations," erosion control center officials said.

According to the experts, sand bags slow water flows. Gravel bags and two types of blankets divert flows. Hay blankets are rolled out on slopes and staked down. Fiber blankets can be used on flatter ground, and act similarly to gravel bags.

Homeowners also received bags containing seed for several species of flowers, including lupine and poppy and other plants native to San Diego County that don't require fertilization and which germinate quickly to help restore watershed damaged by the destructive Cedar and Pine wildfires.

"This is the best seed mix we could come up with, and these seeds won't be invasive to the native habitat," said Ken Brazell, erosion control center manager at the Ramona erosion control center. The specially made-up bags of seeds were provided by the U. S. Department of Agriculture and the county of San Diego.

The erosion control centers, established immediately after the fires were controlled, are tied to a total erosion control program instituted in San Diego County. The program also includes grading roads and vacuuming debris and other items from culverts.

For more information, call the County Stormwater Hotline at 888-846-0800 or the Burn Area Emergency Response (BAER) team at 858-879-2535.

LANDSLIDES POSE SERIOUS THREAT

After heavy rainfalls, residents should monitor rain-soaked hillsides for signs of slippage. The combination of heavy rainfall, steep slopes and loose soil can produce landslides or mudflows, often without warning.

To be safe, assume that all drainage in steep areas is subject to dangerous mudflows, especially if the soil is loose and sandy.

Warning signs of landslides include cracks opening in slopes of hills; evidence of the slow, downhill movement of rock and soil; tilting of trees, poles or walls; and visible changes in the slope, such as sags and bumps.

Check outside your home for signs of walls, walks or stairs that begin pulling away from the building. Inside your home, warning signs can include doors or windows that stick or jam for the first time or new cracks that appear in plaster, tile, brick or foundations.

If you have concerns or questions, call your local building officials immediately.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline:
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 FEMA at 800-621-FEMA (3362) TTY: 800-462-7585 or contact the state equal rights office.

Prepare a Family Disaster Plan

It is a good idea to develop a plan of action for you and your family to prepare for the next wildfire or other type of disaster that could strike.

Household emergency plans should be kept simple. The best emergency plans are those that are easy to remember.

Identify family meeting places in case you are separated from each other. Choose a place in a building or park outside your neighborhood. Everyone should be clear about this location.

Be familiar with escape routes. It may be necessary to evacuate your neighborhood. Plan several escape routes for different contingencies.

Maintaining a link to the outside can be crucial. Keep a battery-operated radio and extra batteries on hand. Make sure that all family members know where the radio is kept.

Post emergency phone numbers (fire, police, ambulance) by the telephone. Teach children how to call 911 for help.

Teach household members how to turn off utilities. Develop an emergency communication plan. In case family members are separated from one another, develop a plan for reuniting after the disaster. Ask an out-of-state relative or friend to serve as the family's contact.

Make sure everyone knows the telephone number of this contact.

Assemble a disaster supply kit with items you may need if advised to evacuate. Include the following:

- a three-day supply of water and food that won't spoil
- one change of clothing and footwear per person
- one sleeping bag per person
- a first-aid kit containing your family's necessary prescription medicines
- an extra pair of eyeglasses
- emergency tools
- an extra set of car keys
- a credit card or traveler's checks
- special items for infants, the elderly or disabled family members.

Store disaster kit items in backpacks, duffelbags or other easy-to-carry containers. It's advisable to keep a smaller, more compact version of a disaster kit in your car.

If you are warned that wildfire is threatening your area, activate your family disaster plan.

Listen to your battery-operated radio for reports and evacuation information. Follow the instructions of local officials.

FINDING COPIES OF YOUR LOST RECORDS

As recovery gets under way, you will need records of your finances for short and long-term financial planning. If your personal financial documents have been lost, you will need to find copies.

Call your insurance agent or company to get copies of your insurance policies, recent billing statements, cash-value statements and other applicable information.

Contact your local credit bureau and financial institutions (banks, credit union) for copies of credit reports, loan applications, bank statements or other such records.

The IRS has copies of your tax records and filings for the last three years. For federal records, call 800-829-1040.

The State Franchise Tax Board, which keeps individual state income tax records, can be reached by calling 800-852-5711.

Are you worried that the recent wildfires may increase the chances that your property will flood? Do you want to know more about rebuilding after the fire?

A San Diego County Web site offers a wealth of information that could help residents recover from the effects of wildfires and protect themselves from future disasters.

It also offers valuable tips ranging from landscaping in the burned-out areas to suggestions on how to cope with the emotional impact caused by the devastating fires.

The information is available at http://www.co.san-diego.ca.us/enterprise_portal/announcements/san_diego_county_fires.htm

Recovery Times

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PH: 800.621.FEMA (3362)
<http://www.fema.gov>
DR1498

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Farmers May be Eligible For Disaster Aid

Farmers and ranchers who suffered losses from the recent wildfires may be eligible for disaster assistance. For those in the five disaster-declared counties, the U.S. Department of Agriculture's Farm Service Agency offers emergency loans, the Emergency Conservation Program and the Tree Assistance Program.

Emergency loans are designed to help producers recover the production and physical losses caused by the wildfires. To be eligible, the applicant must be an established family farmer or rancher and be able to provide collateral to secure the loan.

The Emergency Conservation Program is designed to rehabilitate farmland damaged by the fires, specifically when the disaster causes new conservation problems. County FSA committees may set a cost-share level for an applicant of up to 64 percent. Emergency Conservation Program practices to rehabilitate the farmland may include debris removal; fence restoration; and grading, shaping and restoring conservation structures.

Damage from fires caused by arson have not traditionally been eligible for Emergency Conservation Program assistance. Although most of the Southern Califor-

nia fires are suspected of resulting from arson, FSA officials say that in this case, the damage may still be eligible for assistance. Damage resulted not only from the initial blaze, whatever its cause, but from the difficulty in controlling wildfires fanned by high Santa Ana winds. The wind factor may be taken into account when considering eligibility.

The Tree Assistance Program provides payments for eligible orchardists who produce annual crops from trees, bushes or vines for commercial purposes. Applicants must have suffered 15 percent or greater loss in mortality to qualify for a reimbursement of 75 percent of the cost of replanting trees destroyed by the wildfires.

For on-line information, go to www.fsa.usda.gov and <http://disaster.usda.gov>. The Farm Service Agency office for San Diego County can be reached at 760-347-3675 ext. 2.

For disaster-related information visit FEMA on the Web @ www.fema.gov

IF YOU HAVE TO EVACUATE

If your home is threatened by wildfire, you may be required by law enforcement officers to evacuate.

If a wildfire is threatening your area, listen to your radio for updated reports and evacuation information.

Gather your pets and make plans to take care of them in case you must leave your home on short notice. Arrange for temporary housing with friends or relatives who live outside the threatened area.

Take important papers and mementos that are not stored in fireproof containers.

Wear sturdy, protective clothing and take a change of clothing and shoes for each family member.

Be sure you have a disaster supply kit and an extra set of car keys, credit cards and cash or traveler's checks.

Choose a route away from the fire, if possible.

Watch for changes in the speed and direction of fire and smoke. Keep the radio on for news about the path of the fire.



Clip & Save

FEDERAL AGENCIES

FEMA Registration	800-621-FEMA (3362)
TTY for hearing/speech impaired.....	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program.....	800-720-1090
U.S. Small Business Administration.....	800-488-5323
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
Dept. of Veterans Affairs	800-827-1000

STATE AGENCIES

Dept. of Insurance	800-927-4357; 213-897-8921
Contractors State License Board Hotline	800-962-1125
Franchise Tax Board (Income Tax)	800-852-5711
Board of Equalization (Property Tax)	800-400-7115
Veterans Assistance (CALVET)	800-952-5626
Unemployment Insurance	800-300-5616; 800-326-8937
Disaster Legal Services Hotline	800-310-7029
Crisis Counseling	800-479-3339
Farm Service Agency	760-347-3675 ext. 2

VOLUNTEER AGENCIES

American Red Cross	866-GET-INFO
Salvation Army	317-937-7000