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# Recovery Times



FEMA trucks arrive at Lakeland Linder Regional Airport to pick up supplies to deliver to disaster areas. FEMA photo by Mark Wolfe.

## Disaster Help Available Now!

Even before Hurricane Charley ripped through Florida on Aug. 13 leaving a wake of destruction, Gov. Jeb Bush sought and received federal assistance. That same day, President George W. Bush, responding to the needs of thousands of Floridians whose lives were so suddenly turned upside down, issued a federal disaster declaration.

Twenty-five counties were declared disaster areas (for a list of disaster-declared counties, see page 3) eligible for assistance to individuals.

The disaster declaration enables the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and other federal agencies to team up with state and local disaster workers to help residents and business owners in the affected counties recover.

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you call to register for aid.

Those affected by the storms who live or own businesses in one of the disaster-declared counties may apply for aid by calling: **800-621-FEMA (800-621-3362)**. Those with speech or hearing impairments should call 800-462-7585.

### IMPORTANT RECOVERY INFORMATION

❖ **Register by phone**  
Residents of declared counties whose homes, businesses or personal property sustained damage as a result of Hurricane Charley are urged to begin the application process. Call **800-621-FEMA (3362)** 24 hours a day, seven days a week, until further notice. Those with speech or hearing impairments should call 800-462-7585.

❖ **Assistance to Individuals and Households**  
Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary housing, repairs to make the home livable and other serious, disaster-caused needs including uncovered medical, dental or transportation expenses.

❖ **U.S. Small Business Administration (SBA)**  
During disasters, SBA provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

❖ **National Flood Insurance Program (NFIP)**  
Flood victims insured with NFIP are eligible to file claims to repair or replace their damaged property. Call your licensed insurance agent for information.

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

24 hours a day  
seven days a week  
until further notice

## HOW TO FILE AN INSURANCE CLAIM

If you have homeowners insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to help you.

If possible, photograph the outside and the inside of the damaged property, showing the damage.

Dispose of damaged property that presents a health hazard or that may hamper clean-up operations. Be sure to describe fully all discarded items so that when the adjuster examines your losses and your records, these articles are included.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices, where possible. Try to locate receipts and proofs of purchase, especially for large appliances. Good records can speed settlement of your claim.

## DEALING WITH MOLD AND MILDEW

A major health concern after a storm is the growth of mold and bacteria.

If your home has been water damaged, inspect and clean all appliances that have been in contact with floodwaters. Look for mold growth throughout the house, including the attic, basement and crawlspaces. Have professionals check heating/cooling ducts and wall insulation for mold growth.

Wash all items that came in contact with floodwaters with a household bleach solution of 4 ounces of bleach to 1 gallon water. Leave the solution on the item for at least 15 minutes before rinsing off with clean water.

When using a bleach solution, open the windows and wear rubber gloves.

Questions? Call your local health department.

# Q&A:

## Disaster Assistance

### Q. What should I do to get help on my disaster losses?

**A.** Call the toll-free registration number, 800-621-FEMA (3362). If you have a speech or hearing impairment, call the TTY number, 800-462-7585.

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

**A.** If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not covered by your insurance, do not delay in applying for disaster assistance.

### Q. What information do I need to give when I call for assistance?

**A.** Your name, address of damaged property, Social Security number, insurance information, gross income and a phone number where you may be reached.

### Q. What happens after I apply?

**A.** It depends on the source of aid. In some cases, you will be referred to other agencies for assistance. If you are applying for disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call FEMA at 800-621-FEMA (3362).

### Q. I registered with 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 main source of federal recovery aid 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 for long-term recovery is a low-interest disaster loan from SBA.

### Q. What happens if I cannot afford a loan?

**A.** Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to other programs for assistance.

*Questions about FEMA assistance?*

**Call:** 800.621.FEMA (3362)  
TTY: 800.462.7585

# Aid to Help You

## On the Road to Recovery

**Individuals and business owners who suffered losses because of Hurricane Charley that struck beginning Aug. 13 may be eligible for assistance . . .**

**Declared counties are:** Brevard, Charlotte, Collier, DeSoto, Dixie, Duval, Glades, Hardee, Hendry, Highlands, Indian River, Lake, Lee, Levy, Manatee, Monroe, Okeechobee, Orange, Osceola, Pasco, Polk, St. Johns, Sarasota, Seminole and Volusia.

### **ASSISTANCE FOR INDIVIDUALS AND HOMEOWNERS**

Help is available for renters and homeowners whose primary homes were damaged or destroyed or who face displacement from their homes because of disaster damage. Aid can include grants for temporary housing or money for emergency repairs to make a home livable. Help also is available to meet disaster-related serious needs or necessary expenses such as medical, dental or transportation costs.

### **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) low-interest disaster loans up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

### **BUSINESS DISASTER LOANS**

Businesses of all sizes and certain non-profit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to pay for repairing or replacing real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic injury loans available for working capital. Eligible businesses can be in the adjoining as well as declared counties.

### **If you're insured, should you apply for assistance?**

If you suffered damage from Hurricane Charley that struck beginning Aug. 13 and you live or own a business in one of the disaster-declared counties, you may be eligible for federal disaster assistance

**even if you were insured.**

The law does not allow disaster aid to duplicate insurance benefits; however, if your insurance does not cover all your costs or damage, FEMA may be able to help.

Register for aid by calling 800-621-FEMA (3362)

essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Services Agency office.

### **SOCIAL SECURITY BENEFITS**

If delivery of your check has been delayed by the disaster, help is available from your local Social Security office.

### **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for under-insured or uninsured losses on homes, personal property and household goods.

### **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development (HUD) can assist in cases of unlawful discrimination in federally subsidized or insured housing. File complaints with the state Office of the Attorney General. Legal assistance and/or referrals may be available from the state bar association.

### **INSURANCE INFORMATION**

The state insurance bureau can help with matters such as speeding up settlements, getting copies of lost policies, verifying losses and filing claims.

### **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and mortgage loans.

### **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies such as the American Red Cross, Salvation Army and other groups offer a range of services from supplying disaster victims with home clean-up kits to financial assistance to meet emergency disaster needs.

### **CONSUMER SERVICES**

Complaints about business practices and other consumer problems should be filed with the state attorney general's office.

### **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work because of the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

### **AGRICULTURAL AID**

Emergency loans may be available to farmers or ranchers for actual losses to



An aerial view shows how extensive the damage was to homes in Punta Gorda. FEMA photo by Andrea Booher

## Rebuilding or Repairing?

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. 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.

### **DO YOU NEED A BUILDING PERMIT?**

Always check with your local building, engineering, planning or development department to determine whether you need a permit before you make repairs to your home or business.

Permits are usually required for permanent repairs; they are always required when repairing or rebuilding buildings in the "100-year" floodplain in communities that participate in the National Flood Insurance Program.

Even if the damage was caused by wind, the floodplain ordinance will apply in the designated floodplain and require compliance with building elevation and floodproofing standards.

For information on house repairs, check with your local building official.

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**

# SBA Low-Interest Loans: Not Only for Business

A low-interest loan from the U.S. Small Business Administration (SBA) is the main form of federal help for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

## **Loans for homeowners and renters.**

SBA disaster loans up to \$200,000 are available to homeowners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

An additional 20 percent may be added to the disaster loan to cover the costs of devices to prevent future damage.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to another source of help.

**Loans for businesses and nonprofit organizations.** Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties next to the declared counties also may apply for these loans.

When you register for assistance by calling the FEMA toll-free number, **800-621-FEMA**, you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any disaster recovery center. Also visit SBA on the Web at [www.sba.gov](http://www.sba.gov).

## **OUT OF WORK BECAUSE OF THE DISASTER?**

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 as a result of the disaster. The program is designed to help the self-employed, farmers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are:

- out of work as a result of the disaster;
- self-employed or a seasonal/migrant worker whose income is affected by the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information.

# Personal Home Inspections Ensure the Right Kind of Help

To ensure you get the right kind of 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 schedules an appointment to verify losses after you apply for disaster assistance through the toll-free application line: 800-621-FEMA (TTY: 800-462-7585 for those with speech or hearing impairments).

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

The **American Red Cross** may conduct home visits to verify the loss and need for Red Cross assistance.

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

To help inspectors find your home, be sure the house number is prominently displayed.

## Recovery Times

*Recovery Times* is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Florida Division of Emergency Management with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to

**PH: 800.621.FEMA (3362)**  
**<http://www.fema.gov>**  
**DR1539**

**Federal Coordinating Officer**  
**BILL CARWILE**

**State Coordinating Officer**  
**CRAIG FUGATE**

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**AILEEN COOPER**

# Beware of Debris

## As Cleanup Begins

The debris left behind by Hurricane Charley may be a source of injury or illness. Be careful when cleaning damaged structures or when handling debris.

Here are some safety tips to keep in mind:

- ◆ Always wear gloves and work boots.
- ◆ Separate hazardous materials from other debris.
- ◆ Treat electrical lines and outlets with extreme care. Don't assume power is off.
- ◆ Do not allow children to play in or around debris piles.
- ◆ Maintain a safe distance from trucks hauling debris.
- ◆ Be careful when driving at night. Piles of debris awaiting removal are a hazard.
- ◆ Keep open flames and lit cigarettes away from debris piles.
- ◆ Always wash your hands after cleanup.

You may encounter potential chemical hazards during your cleanup and repair efforts. The storm may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks that may have been displaced by the storms. These represent a real danger of fire or explosion. Call the police or fire department to report the location of these tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

**For disaster-related information visit FEMA on the Web @ [www.fema.gov](http://www.fema.gov)**

### FEMA/STATE CHECK FOR FRAUD

The Department of Homeland Security's Federal Emergency Management Agency (FEMA) and the Florida Division of Emergency Management have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

If you have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Call the toll-free application number at **800-621-FEMA (TTY: 800-462-7585)** to withdraw or correct an application and prevent prosecution.



## 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.....	800-359-2227
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 Financial Services	
Hurricane Charley Stormline .....	800-227-8676
Dept. of Agriculture and Consumer Services .....	800-435-7352
Agency for Workforce Innovation and	
Disaster Unemployment .....	800-204-2418
Dept. of Legal Affairs/Price Gouging .....	800-646-0444

### ■ VOLUNTEER AGENCIES

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