



**FEMA**

# DISASTER ASSISTANCE

If you sustained losses or damage you may be eligible for disaster aid

## CALL: 1-800-621-FEMA (3362)

When you apply for disaster assistance please have the following available:

- Social Security Number (including spouse)
- Private insurance information, if available
- Address and zip code of the damaged property
- Directions to the damaged home or property
- Daytime telephone number

FOR THE SPEECH AND HEARING IMPAIRED

**TTY: 1-800-462-7585**

**On The Web: [www.fema.gov](http://www.fema.gov)**

**ONLINE INDIVIDUAL ASSISTANCE CENTER**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, contact FEMA at 800-621-FEMA (3362) TTY: 800-462-7585. If suspicious of any abuse of FEMA programs please contact the fraud hotline at 1-800-323-8603.*

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**FEMA**

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Hurricane Wilma  
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Response Team



**Apply Online:**  
[www.fema.gov](http://www.fema.gov)

**Apply By Phone:**  
**800-621-FEMA (3362)**  
**TTY 800-462-7585**

# Recovery Times



*Wilma blew apart homes in a Sweetwater mobile home park before exiting into the Atlantic.  
FEMA photo by Dasha Castillo.*

## Disaster Assistance Available Now!

Within hours of Hurricane Wilma making landfall on October 24, President Bush issued a disaster declaration for parts of Florida. Wilma was the eighth hurricane to impact Florida in less than 15 months, and Floridians were once again in the recovery mode, cleaning up damage left behind by yet another powerful storm.

The disaster declaration enables the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) and other federal agencies to team with state and local disaster workers to help residents and business owners in the affected counties recover. Counties designated for aid to homeowners, renters and business owners include Brevard, Broward, Collier, Glades, Hendry, Indian River, Lee, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach and St. Lucie.

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 that are not covered under your insurance policy. The types of available help are outlined in this newsletter and will be explained when you register.

If you were affected by the storm and live or own a business in one of the disaster-designated counties, you should apply for aid by calling: **800-621-FEMA (3362)**. Those with speech or hearing impairments should call 800-462-7585. Or, you may register online at [www.fema.gov](http://www.fema.gov).

### Important Contacts

**FEMA**  
800-621-FEMA (3362)  
800-462-7585 (TTY)

**Florida Disaster News:**  
[www.floridadisaster.org](http://www.floridadisaster.org)

**Florida Volunteer and  
Donations Hotline**  
800-354-3571  
[www.volunteerflorida.org](http://www.volunteerflorida.org)

**American Red Cross**  
**For unmet immediate needs**  
866-GET-INFO

**Salvation Army**  
800-SAL-ARMY

**Florida Department of  
Elder Affairs**  
For seniors in need of aid  
**800-96ELDER (963-5337)**

**Operation Blue Roof**  
Temporary roof repairs  
888-ROOFBLU

**U.S. Postal Service**  
To change your address  
800-275-8777

**U.S. Small Business  
Administration (SBA)**  
For disaster loan information  
800-659-2955

## WEB SITE LINKS RESIDENTS, CONTRACTORS

The Disaster Contractors Network (DCN) Web site, [www.dcnonline.org](http://www.dcnonline.org), connects contractors and vendors offering services in the aftermath of Hurricane Wilma with homeowners and business owners seeking repairs.

The core of the DCN site is the Virtual Emergency Operations Center (VEOC). To reach the VEOC, click on the map of Florida. Then click the green VEOC icon near the top of the screen. From there, homeowners, business owners and contractors can list items and resources they need to help recover from the storm. They can also search for contractors by specialty, including architects, engineers and general contractors.

Homeowners and contractors can check if a particular contractor's license is valid and current, and contractors can learn about permitting and licensing in each Florida county.

The DCN is a virtual organization of construction-related associations, state and federal emergency management organizations and regulatory agencies. The DCN's Web site is funded by the state of Florida and staffed by FEMA.

## GET RENTAL INFORMATION ONLINE

Victims of Hurricane Wilma who have been displaced from their homes can search for available rental housing using Disaster Housing Resources Online (DHROnline) at [www.dhronline.org](http://www.dhronline.org).

DHROnline is an easy-to-use Web site that lists available rental properties. Properties can be searched by location, price range and housing description, including number of bedrooms and bathrooms.

If you do not have access to the Internet, ask a friend or family member or visit a public library to use a computer free of charge.

WANTED:  
PROPERTY OWNERS TO LIST  
RENTAL PROPERTIES ON  
[WWW.DHROnline.org](http://WWW.DHROnline.org)

# Q & A: Disaster Assistance

## Q. What should I do to get help with 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. Or you can register online at [www.fema.gov](http://www.fema.gov).

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

**A.** If you have insurance, contact your insurance company as soon as possible. However, you should also apply for federal disaster assistance if you believe you have needs not covered by your insurance.

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

**A.** Your name, address of damaged property, Social Security number, insurance information, gross income and a phone number where you may be reached. If your contact number or address changes, call the FEMA Helpline at 800-621-FEMA to update your information. You also can log on to [www.fema.gov](http://www.fema.gov) to update your information and check on the status of your application.

## Q. What happens after I apply?

**A.** It depends on which sources of aid you are referred to. 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.

## 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.** 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. *If you receive a disaster loan application, it is necessary to fill it out and return it, even if you may not want the loan, in order to be considered for other types of assistance.*

Questions about FEMA assistance?

Call: 800-621-FEMA (3362)  
TTY: 800-462-7585

## DISASTER LEGAL ASSISTANCE

Lawyers and legal experts from Florida are available to provide free legal assistance and counseling to individuals in the disaster-designated counties who were affected by Hurricane Wilma.

Attorneys can provide legal assistance with things such as:

- insurance claims;
- landlord/tenant problems;
- replacement of wills and other important documents destroyed or lost.

If you are in need of legal help, you are urged to contact disaster legal services, 8:30 a.m. to 4:30 p.m., weekdays, at **866-550-2929**.

When calling the legal service line be prepared to discuss your particular problems and to provide a phone number where you can be reached. The Florida Bar Association will then contact a local lawyer to be assigned to the case. This attorney will then contact the victim.

## FEMA in the Community

Within days of the disaster declaration hundreds of community response team members – including Spanish, Creole, French, and Vietnamese speakers – were canvassing the areas where Wilma downed powerlines and trees and damaged homes and businesses.

Community response team members are perhaps the first – and often the most frequent – personal contact that residents of affected areas have with FEMA. Their job is to get information about available aid directly to the people who need it most. They make sure citizens understand the registration process and where the nearest Disaster Recovery Center is located.

Community response staff also

connect citizens to aid available from charitable groups such as the American Red Cross and the Salvation Army. In addition, community field specialists visit churches, citizens groups, business groups, local governments and emergency managers to advise them how FEMA might be of assistance.

Many of the community response team members in Florida for Wilma are volunteer firefighters back home. They've left their regular jobs to serve as the point-of-contact between individual citizens and FEMA. At the peak of recovery activity, more than 800 community response specialists were reaching out to victims.

### FLOOD INSURANCE MAY HELP REDUCE FUTURE DAMAGE

If a flood substantially damages your home or business, you may have to meet certain building requirements in your community to repair or rebuild.

Help in covering the costs of meeting floodplain management related requirements might be provided in your flood insurance policy.

Flood insurance policyholders may be eligible to get up to \$30,000 to help pay the costs to bring their home or business into compliance with their community floodplain ordinance.

If your community officials determine that your home or business has been "substantially damaged" by the flood, contact your insurance company or agent to file a claim for help in meeting these costs.

For more information, call your insurance company or agent or the NFIP toll-free number, 888-275-6347.

## DRCS OFFER WORLD OF INFORMATION

Throughout the area affected by Hurricane Wilma, Disaster Recovery Centers (DRCs) serve the surrounding communities as points of access to information about available aid. There are currently 39 DRCs serving Wilma-impacted Florida residents and, to date, have served more than 90,000 Wilma victims.

Disaster Recovery Centers provide a single location where people can talk face-to-face with disaster recovery specialists. **No cash, checks, debit cards or vouchers are distributed at DRCs.**

FEMA specialists can help residents begin the aid process by registering them for disaster assistance and can also check the status of applications that have been submitted.

To find the nearest DRC, Wilma victims can call FEMA's toll-free number, **1-800-621-FEMA (3362)**, or **TTY 1-800-462-7585** for those with speech or hearing impairments.

## Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency, the Florida Long Term Recovery Office and the Florida State Emergency Response Team. Comments and inquiries may be directed to

**PH: 800-621-FEMA (3362)**  
**www.fema.gov**  
**FEMA-1609-DR-FL**

**Federal Coordinating Officer**  
**Justin DeMello**  
**State Coordinating Officer**  
**Craig Fugate**



*U.S. Army Corps of Engineers staff works with roofers to install a temporary roof as part of the Blue Roof program funded by FEMA. Photo by Dasha Castillo*

## Hiring a Contractor? Ask Questions First

Beyond wind and rain, hurricanes also may bring scam artists looking to take advantage of disaster victims. Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

**Check the contractor's reputation.** Make sure the contractor has a valid license. Contact the Better Business Bureau, home builders' association or trade council to see if the contractor has any unanswered complaints.

**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 a written estimate.** Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

**Ask for proof of insurance.** Be sure the contractor has disability and workers' compensation insurance. If a contractor is uninsured, you may be liable for accidents on your property.

**Ask for a written contract.** The contract should state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. Get a copy of the final signed contract.

**Do not give anyone an advance cash payment.** Pay by check in order to keep a record and avoid double charges. 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.

**If you feel uncomfortable about a contract, cancel it quickly.** You may cancel a contract within three business days after signing.

### OPERATION BLUE ROOF

Operation Blue Roof is a FEMA-assigned mission of the U.S. Army Corps of Engineers that provides the installation of temporary plastic coverings on roofs damaged by Hurricane Wilma.

To sign up for the free program, homeowners must complete a Right of Entry (ROE) form to allow government and contract employees on their property for damage assessment and sheeting placement. For locations of centers in your county where you can sign an ROE, call **888-ROOF-BLU**.

This Operation Blue Roof program is for damaged and badly leaking roofs, and is only a temporary fix until the roof can be repaired. The plastic sheeting is installed using strips of wood that are secured by nails and/or screws into the roof. Types of roofs that do not work with this type of temporary fix are tile, concrete and flat roofs. Roofs with greater than 50 percent structural damage will not qualify.

Call **888-ROOF-BLU** for more information.

**Make sure disaster aid goes to those who deserve it.**

**If you know of someone making false claims for disaster assistance or attempting to gain money illegally from disaster victims, please call the Hurricane Fraud Hotline: 866-720-5721**

**For suspected fraud, scams and price gouging, call the Florida Consumer Fraud Hotline: 866-966-7226**

**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.**

# Aid to Help You

## On the Road to Recovery

**Individuals and business owners who suffered losses because of Hurricane Wilma may be eligible for aid.**

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

Help is available for renters and homeowners whose primary homes were damaged or destroyed or who cannot live in their homes because of disaster damage. Aid can include grants for temporary housing, to help in replacing a destroyed home or money for emergency repairs to make a home livable. Help is also available to meet disaster-related serious needs or necessary expenses including 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 nonprofit 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.

### **CONSUMER SERVICES**

Complaints about business practices, price gouging and other consumer problems should be filed with the state attorney general's office. Call 866-966-7226.

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

If you suffered damage from the hurricane and you live or own a business in one of the disaster-designated 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) or online at [www.fema.gov](http://www.fema.gov)

### **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work because of the disaster, including self-employed persons, farm/ranch owners, farm and fishing industry workers, and others not covered by regular unemployment. To apply, call 800-204-2418.

### **AGRICULTURAL AID**

Emergency loans may be available to farmers or ranchers for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation

measures. Contact your local Farm Service Agency office.

### **SOCIAL SECURITY BENEFITS**

Help to speed delivery of checks delayed by the disaster is available from your local Social Security office.

### **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured losses on homes, personal property and household goods. For more information, call 800-342-2762 (state) or 800-829-1040.

### **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. Complaints may be filed with the state Office of the Attorney General, 866-966-7226. Legal assistance and/or referrals may be available by calling the state bar association at 866-550-2929.

### **INSURANCE INFORMATION**

The state insurance bureau can help with matters such as speeding up settlements, getting copies of lost policies, verifying losses and claims. Call 800-22STORM.

### **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans. Florida office, 727-319-7408; Federal office, 800-827-1000.

### **VOLUNTARY AGENCY SERVICES**

Volunteer relief agencies such as the American Red Cross, Salvation Army and other groups offer a wide range of services from supplying disaster victims with home clean-up kits to financial assistance to meet emergency disaster needs. Call 866-GET-INFO or 800-SAL-ARMY.

## Crisis Counseling for Disaster Victims

Crisis counseling is available by phone or face-to-face at various locations, through home visits and at some Disaster Recovery Centers. Call the hotline, **866-518-1825**, to receive a referral to counselors who can offer assistance with mental health well being, stress and depression related to the disaster.

## COPING AFTER A DISASTER

### A few suggestions:

- Talk to others about how you are feeling; express your sadness, grief, anger and fears over what has happened.
- Do not let yourself become isolated. Maintain connections with family and friends.
- Pay close attention to your physical health as long periods of stress can take a toll on the body.
- This is a confusing and frightening time for children. Spend time each day giving each child your undivided attention, even if just for a few minutes. Share experiences, reaffirm your love, make plans together and just "be there" for each other.
- Encourage your kids to talk about the disaster and their fears. Reassure them that everything will be all right. Try to restore a normal routine for them and encourage activities with their friends.
- Call the crisis counseling hotline if you are feeling stressed by the hurricane. Talking helps.

## Clip & Save

### ■ FEDERAL AGENCIES

FEMA Registration .....	800-621-FEMA (3362)
TTY for hearing/speech impaired .....	800-462-7585
FEMA Fraud Detection .....	866-720-5721
National Flood Insurance Program .....	888-275-6347
U.S. Small Business Administration .....	800-659-2955
Social Security Administration .....	800-772-1213
Internal Revenue Service .....	800-829-1040
TTY for hearing/speech impaired .....	800-829-4059
U.S. Housing and Urban Development .....	800-669-9777
U.S. Department of Veterans Affairs .....	800-827-1000

### ■ STATE AGENCIES

Attorney General's Office & Fraud Hotline .....	866-966-7226
Department of Elder Affairs .....	800-963-5337
Department of Agriculture Consumer Service ..	800-435-7352
Agency for Workforce Innovation Disaster Unemployment .....	800-204-2418
Food Stamps .....	866-762-2237
Insurance Questions .....	800-22STORM
Tax Assistance .....	800-342-2762
Veterans Affairs .....	727-319-7408
Contractors – Department of Business Professional Registration .....	850-487-1395
Road Information – State Highway Department ...	888-638-0250

### ■ VOLUNTARY AGENCIES

American Red Cross.....	866-GET-INFO (438-4636)
Salvation Army .....	800-SAL-ARMY
Volunteer Florida.....	800-FL-HELP1 (354-3571)
(For volunteer and donation information)	

America's Second Harvest .....

(For locations of food banks)

800-771-2303

Florida Emergency Information .....

800-342-3557

### ■ COUNTY EMERGENCY MANAGEMENT OFFICES

For immediate disaster needs, residents can call their county emergency management office. For information about services in the area, call 211, if available in the county.

Brevard .....	321-637-6670
Community services...211	
Broward .....	954-831-4000
Community services...211	
Collier .....	239-774-8444
Glades .....	863-946-6021
Hendry .....	863-612-4700
Indian River .....	772-978-6405
(Sheriff's Office)	
Lee .....	239-477-3600
Community services...211	
Martin .....	772-288-5694
Community services...211	
Miami-Dade .....	305-468-5900
Community services...211	
Monroe .....	305-289-6065
Key West .....	305-809-1058
Okeechobee .....	863-763-3212
Palm Beach .....	561-712-6400
Community services...211	
St. Lucie .....	772-461-5201
Community services...211	