



Wisconsin Flood Disaster



# Recovery

People Helping People

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Photo by Lori Getter/WEM

Residents of Fountain City load sandbags in a truck.

## Flooding hits Wisconsin

Severe storms and flooding that began April 10 swamped the western part of the state, prompting Gov. Scott McCallum to seek federal assistance. President Bush responded by issuing a disaster declaration that enables people and businesses in 11 counties to receive state and federal assistance. More counties may be added later.

"FEMA is committed to working hand-in-hand with state and local officials to speed help to victims of the recent storms," said FEMA Director Joe M. Allbaugh. "Our aim is to do all we can to help rebuild lives and communities that have suffered from the damage these storms have caused."

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help victims begin the long journey to recovery.

"We want to help people recover as quickly as possible," Governor McCallum said. "The federal/state partnership enables us to offer a wide range of disaster assistance."

Government disaster aid covers basic needs, but will not normally compensate disaster victims for their entire loss. Direct disaster aid does not have to be repaid, and other help may be in the form of low-interest loans. The types of assistance available are outlined in this newsletter and will be explained when you call to apply for assistance.

Allbaugh urged those who suffered damage to call FEMA toll-free at **800-462-9029** to begin the application process for aid.

Allbaugh named Thomas P. Davies to coordinate the federal relief effort.

### IMPORTANT RECOVERY INFORMATION

■ Register By Phone  
People who suffered the effects of the storms and flooding and live or own businesses in a disaster-declared county are urged to begin the application process by calling 800-462-9029 (TTY 800-462-7585 if you are speech- or hearing-impaired) 8 a.m. to 6 p.m., seven days a week until further notice.

■ Disaster Housing Assistance  
The Federal Emergency Management Agency may provide grants to pay for alternate rental housing, essential repairs to make the home livable or help for those facing eviction or foreclosure because of the storm.

■ U.S. Small Business Administration  
During disasters, the U.S. Small Business Administration provides low-interest, long-term loans to homeowners, renters and businesses of all sizes. (See page 5.)

■ National Flood Insurance  
Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 800-720-1090 for information. (See page 4.)

Apply by Phone  
**800-462-9029**  
(TTY: 1-800-462-7585)  
TOLL FREE  
8 a.m. to 6 p.m.



*A message from*  
**FEMA DIRECTOR**  
*Joe M. Allbaugh*

**T**he recent severe storms and flooding delivered a devastating blow to residents of Wisconsin. My heart goes out to all who were affected. Be assured that the Federal Emergency Management Agency, along with other federal, state and voluntary agencies will be there to help you through your recovery.

After the storms hit, President Bush signed a disaster declaration that put the federal assistance wheels in motion. This assistance provides aid to residents and businesses that suffered damage from the storms. By calling the toll-free registration number listed in this publication, people in Wisconsin impacted by the storms can apply for low-interest loans, home-repair grants and other aid programs.

While new in this position, I am no stranger to emergencies and natural disasters. As chief of staff for then-Governor George W. Bush, I oversaw the recovery process for numerous disasters in Texas. I know rebuilding will take a lot of hard work, but we will be there to support and aid you for as long as it takes.

May God bless you and your families as you continue on the road to recovery.



*A message from*  
**GOVERNOR**  
*Scott McCallum*

**T**he mighty Mississippi River proved once again that nature is all-powerful. I visited a number of communities and witnessed the efforts of filling sandbags, pumping water and trying to protect homes and businesses.

As the Mississippi River climbed, it claimed homes and businesses. The water caused extensive damage and, in some homes, remained an unwelcome houseguest for weeks on end. Through it all, the river failed to consume your spirit and I was grateful to see how neighbors helped neighbors.

We have survived the month-long floods. Now we start the clean-up and recovery process. We are pleased that President Bush has ordered disaster assistance for residents of the affected counties.

We are grateful for the continuing efforts and teamwork of local, state and federal agencies to assist the people of Wisconsin during this difficult time. Also, a thank you to the numerous volunteers, businesses and organizations that have provided food, shelter and money to help those in need. Once again, your dedication and assistance are invaluable.

I know there will be countless challenges in the weeks ahead, but as you reclaim and restore your homes and communities let me assure you that as your governor, the state of Wisconsin is here to help you.

## Filing a flood insurance claim

**I**f you have flood 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 assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property which presents a health hazard or which may ham-

per clean-up operations. Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Good records can speed up settlement of your claim.

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 the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

# Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of severe storms and flooding that began April 10 and are located in the declared counties may be eligible for assistance. Declared counties are Buffalo, Burnett, Crawford, Douglas, Grant, LaCrosse, Pepin, Pierce, St. Croix, Trempealeau and Vernon.

## DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners 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 aid.

## HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of 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.

## INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious 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 assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## DISASTER UNEMPLOYMENT ASSISTANCE

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

## CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable

## PROGRAMS

### *Types of help available*

business practices and other problems.

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms, 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 Farm Service Agency office.

## 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 refunds.

## 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 state Attorney General's office. Legal assistance and/or referrals may be available by calling the Wisconsin Bar Association.

## INSURANCE INFORMATION

Assistance is available from the Wisconsin Insurance Commissioner 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.

## DISINFECTING PRIVATE WELL/WATER SYSTEMS

Private wells and water systems should be disinfected when contamination has been confirmed or is likely to have occurred. The following procedure has proven to be effective by the State Laboratory of Hygiene:

Mix 1 gal. of household laundry bleach with 100 gals. of water.

If your well is more than 150 feet deep, mix 2 gals. of bleach with 200 gals. of water. If you do not have a large-enough container, mix 25 gals. at a time in a clean plastic garbage can.

Remove the cap from the well and pour the entire bleach and water solution into the well.

Rinse the sides of well casing with a garden hose for 5 to 10 minutes. The rinse water should be from a hose bib on the water system being disinfected.

To disinfect your plumbing system, turn on all cold water taps until you smell the bleach. Then turn the taps off. Hot water lines do not need disinfection.

Let the bleach remain in the system for at least eight hours and preferably 24 hours.

Pump all the bleach out of the water system by running the water through a garden hose to an area where the bleach will not damage shrubbery or septic systems. Pump until you can no longer smell the bleach.

Two or three days after disinfection, a sample from the well should be submitted for bacteria analysis.

Continue to use water from a safe source (bottled or other well) for drinking and cooking purposes until laboratory results confirm the water is safe.



Photo by Grant County EM

Many residents in flooded areas had to use boats to get to their homes.

## FLOOD INSURANCE PROVISION HELPS REDUCE FUTURE FLOOD DAMAGE

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild. Help in covering the costs of meeting these requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$20,000 to help pay the costs of bringing their homes or businesses into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been substantially damaged by the flood, contact your insurance agent or company to file a claim for help in meeting those costs. For more information, call your insurance company or agent or the NFIP toll-free number, **800-720-1090**.

# Think about flood insurance

**M**aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, homeowner policies do not cover damage from rising waters.

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

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.

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. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

For more information, contact your insurance agent or company or call the NFIP toll-free number, **800-720-1090**.



*Recovery* is published by the Federal Emergency Management Agency and the Wisconsin 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* may be directed to 800-525-0321.

Internet/World Wide Web  
<http://www.fema.gov>  
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## 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?

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, ranchers and those not normally eligible for unemployment insurance.

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

You may be eligible 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.



Residents in Buffalo County stacked sandbags to try to hold back floodwaters.

Photo by Lori Getter/WEM

# SBA

**Not Just for  
Businesses**

**L**ow-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to homes, businesses and private property, including automobiles, that are 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.

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

SBA analyzes the income and debts of a homeowner or renter and if SBA

determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private non-profit 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 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 after the disaster. These working capital loans are available to businesses financially affected by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers. Or, you can call 800-359-2227 or visit SBA's website at [www.sba.gov](http://www.sba.gov).

# Flood Health and Safety Tips



Photo by Larry Reed/WEM

*The Mississippi River at Prairie du Chien crested at 24 ft.; flood stage is 16 ft.*

## **Water Safety** - If the water is cloudy, odorous or colored, **DO NOT DRINK IT OR USE IT!**

Do not use contaminated water to wash dishes, brush your teeth, wash and prepare food or make ice.

Drink bottled water, if available, or to make water safe do one of the following:

- Bring water to a rolling boil for one minute.
- Add household bleach (4-6%), using two to four drops per quart, or 1/4 teaspoon per gal. of water. Shake and let stand for 30 minutes.
- Strain cloudy water by pouring it through a clean, tightly woven cloth, then disinfect it by boiling or bleaching.

Do NOT swim or bathe in rivers or lakes in flooded areas!

**Food Safety** - Do not eat any food that may have come into contact with floodwater. Undamaged, commercially canned foods can be saved if you remove the can labels, thoroughly wash the cans, and then disinfect them with a solution consisting of one cup of bleach in five gallons of water.

Food containers with screw-caps, snap-lids, crimped caps (soda pop bottles), twist caps, flip tops and home canned foods should be discarded if they have come into contact with floodwater.

**Human Waste Precautions** - If sewage backs up from your septic or

municipal system through floor drains into basements, disinfect the area with a chlorine solution. Anything that cannot be cleaned should be discarded.

**Preventing Injuries** - Do not attempt to restore or work on power sources. Contact your utility company.

**Mud and Mildew** - A major health concern after flooding or other water damage is the growth of mold, mildew, bacteria and other biological contaminants

Discard any water-damaged furnishings such as carpet, drapes, stuffed toys, upholstered furniture, mattresses, wicker furniture, ceiling tile and other porous items, unless they can be cleaned by steam cleaning or hot water washing and thorough drying. Remove and replace wet insulation.

Wash surfaces and floors with 4 oz. of bleach per gal. of water. The bleach solution should stay in contact with the affected surface for at least 15 minutes before rinsing off with clean water. **Persons with respiratory health problems (e.g., asthma, emphysema) as well as children and pets should NOT perform the clean up.** When using a bleach solution, open windows to provide good ventilation. **Wear boots and rubber gloves at all times.**

If you have questions, contact your local health department.



CLIP & 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) . . 800-462-7585
- FEMA Fraud Detection . . . . . 800-323-8603
- National Flood Insurance Program . . . . 800-720-1090
- Small Business Administration . . . . . 800-359-2227
- Internal Revenue Service . . . . . 800-829-1040  
(TTY for hearing/speech-impaired) . . 800-829-4059
- Housing and Urban Development Hotline. . 800-669-9777
- Social Security Administration . . . . . 800-772-1213

Veterans Affairs . . . . . 800-827-1000

### ■ STATE AGENCIES

- Dept. of Food, Agriculture, Trade and Consumer Protection,  
Consumer Hotline. . . . . 800-422-7218
- WI Emergency Management . . . . . 608-242-3232
- Area Agency on Aging . . . . . call local office
- Insurance Commissioner . . . . . 800-236-8517
- Dept. of Public Health. . . . . call local office
- Disaster Unemployment . . . . . 800-822-5246
- Dept. of Veterans' Affairs . . . . . 800-947-8387

### ■ VOLUNTARY AGENCIES

- American Red Cross . . . . . call local office