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Pat Elaman-Wooten begins a new life in a temporary home located near Rocky Mount.

First-ever lump sum checks

he Federal Emergency Management Agency (FEMA) will provide lump sum benefits of up to \$10,000 to uninsured homeowners whose homes were substantially damaged or destroyed by Hurricane Floyd.

"These grants will get money into the hands of flood victims quickly and help them begin to rebuild their lives," said FEMA Director James Lee Witt.

Governor Jim Hunt said, "I know I can count on FEMA to continue finding innovative solutions to help us get the people of Eastern North Carolina back on their feet."

Disaster aid experts say that up front payments will provide greater flexibility for those victims seeking housing.

Instead of rental assistance on a monthto-month basis, FEMA now offers those homeowners three choices to meet their housing needs:

• Grants up to \$10,000, which can be used to repair their damaged homes or rent another place to live.

- Rental assistance, payable in threemonth increments for as long as 18 months.
- Mobile-home accommodations for as long as 18 months, in lieu of rental assistance or a lump-sum grant.

Housing the victims of Hurricane Floyd remains a top priority of the disaster recovery effort, led jointly by FEMA and the North Carolina Emergency Management Division (NCEM).

Housing assistance for other homeowners whose homes were damaged by Floyd may include minor home repair funds, rental assistance and emergency repair grants. Qualified renters may receive rental assistance.

Because of the shortage of rental units in the hardest hit counties of North Carolina, state and federal officials exercised another option for those who need short-term lodging—travel trailers.

"It's vital that swift action be taken to assist these storm victims before the onset of cold weather." Witt said.

HELP IS HERE

If you suffered losses due to Hurricane Floyd, you may be eligible for disaster assistance. To apply for help, first call **800-462-9029**.

A variety of federal and state programs help provide housing for hurricane and flood victims. Housing assistance for qualified applicants may include:

- Minor home repair funds
- Low-interest loans
- Temporary rental assistance
- Hotel bill reimbursement
- Mortgage foreclosure intervention
- Temporary housing

Landlords with properties available for rent to disaster victims, call **800-525-0321**.

If you have urgent needs, call the CARE-LINE at **800-662-7030**. Aid provided by local agencies may include free food, clothing, shelter and medical assistance.

For free legal help call **800-662-7407**.

The NC Hurricane Flood Relief Fund can provide additional emergency assistance. Contact your county manager's office.

Apply by Phone **800-462-9029**

(TTY: 800-462-7585) 7 a.m. to midnight Seven Days a Week

TOLL FREE



A message from FEMA Director James Lee Witt

y heart goes out to all of you in North Carolina affected by Hurricane Floyd. In my visits there I have seen the dislocation and trauma this disaster has caused so many families. Recovering from a disaster is a long and arduous process, but from past observation, I know that you have the strength and determination needed.

We at the Federal Emergency Management Agency (FEMA) and the rest of the federal family pledge to support your recovery efforts. FEMA can't make people whole after a disaster —no government program can do that. But we can help you rebuild and we can help you avoid being damaged by the next storm. Preventing future damage is the goal of FEMA's *Project Impact: Building Disaster Resistant Communities*. Across the country, 120 communities have joined this initiative, including New Hanover County, Charlotte and Boone in your state.

In the meantime, President Clinton and I are committed to providing all the resources necessary to aid in your recovery. We are committed to working with your community officials to rebuild and we will work together to create a safer place for you to call home.



A message from Governor Jim Hunt

ver the last month, the people of Eastern North Carolina have been devastated by the worst natural disaster in the history of our state.

Federal, state and local governments have been working together to make sure that our families and communities are getting the help they need to recover from the storm. They are committed to working around the clock—law enforcement, National Guard and emergency specialists—to get people the help victims need. And, generous people from all over the country are lending their hands and their hearts to help those in need.

There are a number of state and federal assistance programs to support those who were affected by the storm, and this publication provides important information about services that are available—for individuals, families, farms and businesses.

It will be a long and difficult job restoring people and their communities to their normal lives. But we can do it. We will do it. And we won't quit until the job is finished.

North Carolinians have always risen to the challenge, and, together, we can do it again.

My warmest personal regards.

Flood insurance myths and facts

MYTH: My standard homeowner insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Homeowner insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available.

MYTH: Federal disaster aid will reimburse me for losses. So, I don't need to buy flood insurance.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood insurance policies pay claims whether or not a disaster is declared.

MYTH: I live outside the floodplain, so I don't need to buy flood insurance.

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified

floodplains. An area that is near a levee or a dam is at risk of the levee or dam breaking. People who face even moderate flood risks should get insurance.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

MYTH: Flood insurance is available only for homeowners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: I can only buy federal flood insurance through the federal government.

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.



Be aware that children feel the stress of a disaster. The two girls shown here were at a distribution center in Wilson.

Caring for your family

tress. It's a common problem that goes hand-in-hand with disaster. Raging floodwaters may have just reduced your world to ruins. In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

Experts offer these suggestions for relieving disaster-induced tensions in you and your children.

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-disaster routine as soon as possible to show everyone that "life goes on."

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you successfully striving to ad-

just to your loss, they can learn from and imitate your efforts, enabling them to better cope with their loss.

Listen to children: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Inform children: Children have vivid imaginations. Knowing the facts may ease fears of the unknown. Keep explanations simple and timely.

Reassure children: Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Try not to scold children for unusual behavior that might be a sign of stress—such as bed-wetting or thumb-sucking. They're going through a tough time, too.

Remember, recovery can be long, hard and confusing. If your loved ones exhibit or notice signs of chronic stress, take heed and get help.

Professional crisis counselors are on hand to lend an ear and offer support as part of a state outreach program for survivors of Hurricane Floyd. Look for counselors at Disaster Recovery Centers. For immediate attention, if you feel overwhelmed or depressed, call your local mental health office or the North Carolina HOPE AFTER FLOYD hotline at **800-662-7030**.

OUT OF WORK?

If you're out of work as a result of the disaster, you may be eligible for a federal program that funds temporary jobs at disaster relief agencies—including cleanup, clerical work, restoration and humanitarian aid. For information about those jobs or a special training program for disaster victims, call **877-562-0001**.

Call **800-662-7030** for information on relocation and employment available in other areas of North Carolina.

Disaster Unemployment Assistance may provide weekly payments to those out of work due to the disaster—including farm workers, farm and ranch owners, self-employed individuals and others not normally eligible for unemployment benefits.

To be eligible for DUA benefits you must be out of work, have lost substantial income or exhausted all entitlement to regular unemployment benefits as a direct result of the hurricane.

To apply, call **888-834-6284** or contact your local office of the Employment Security Commission.



Recovery is published by the Federal Emergency Management Agency and the North Carolina Emergency Management Division 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.

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People moving to safety

Tust one day after Woodrow and Ethel Taylor completed a \$5000 remodeling job on their \$45,000 home near Kinston, floodwaters from Hurricane Fran rushed in and ruined it. The couple rebuilt. But last year they gladly accepted a buyout offer and said goodbye to the house they'd shared for 40 years.

"It was one of the best decisions we made in 51 years of marriage," said the Taylors, who both suffer from failing health. "We just couldn't go through another flood."

When the floods swamped Kinston in 1999, the couple and their new home remained high and dry just 12 miles away in La Grange. The Taylor family knew from later news reports that if their old house still stood, floodwaters "would have swallowed it whole."

Voluntary buyout programs move people like the Taylors out of harm's way. The North Carolina Emergency Management Division (NCEM) administers the program that gives property owners in high flood risk areas the chance to sell their properties and move to a safer area.

The Federal Emergency Management Agency (FEMA) funds 75 percent of the buyout program—viewed as a long-term solution to recurrent flooding of low-lying properties. The state pays the remaining 25 percent.

Eligible applicants include government entities, nonprofit organizations and medical facilities, as well as rental property owners with full-time tenants and homeowners with primary residences located in certain floodprone areas. The buyout offer does *not* include secondary homes.

SPECIAL THANKS

A special thank you to the newspapers that graciously agreed to insert *Recovery* in their publications.

Daily Advance; Kinston Free Press; Perquimans Weekly; Raleigh News & Observer; Rocky Mount Telegram; State Port Pilot; The News Reporter; Wilmington Journal; Wilson Daily Times. NCEM limits this opportunity to properties that sustained substantial damage—up to and including destruction—and that lie within the 100-year floodplain. The relevant community will offer owners the pre-flood fair market value of their property, as determined by a licensed appraiser. Interested residential property owners should contact their local emergency management office.

Once a project earns approval, NCEM urges residents to relocate out of the flood-plain. Any property owner may back out of the program without penalty at any point prior to closing. Afterward, the local government clears the land, which then becomes permanent public open space.

"Only one thing bothers me," Taylor said recently about his buyout. Although he holds no doubts about the selling price of his old residence or his need to move to higher ground, Taylor regrets leaving behind his new ceiling fans, custom patios and expensive carpet. "It was a waste," he said, "but I understand."

Yet the Taylors still count their blessings. With good neighbors and the four grandkids still within easy driving distance of his high-sitting home, "I'm grateful and satisfied."

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.

Meet the inspectors

everal people may visit your damaged property to verify your loss and ensure your safety.

A FEMA inspector schedules an appointment to verify losses after you apply for disaster aid through the toll-free line: **800-462-9029 (TTY 800-462-7585)**. To help speed up the process:

- Display your street address in big numbers on the front of your house.
- Call **800-525-0321 (TTY 800-462-7585)** if you move, change phone numbers or need to reschedule an appointment

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

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

Local inspectors may check to see if damaged buildings are safe to enter. Oc-

cupational safety and health workers continue to canvass affected areas to hand out advice and personal protective gear, such as rubber gloves, hard hats and safety glasses. The teams act strictly as consultants—none carry "ticket books."

Epidemiologists can answer questions on sewage backwash, indoor air quality, chemical toxicity and well contamination. Call **919-733-3410.** (For protection against air-borne mold, mildew or fungi, state health officials recommend using a NIOSH respirator with a filter face piece—preferably with N95 organic vapor for odor control.)

State fire marshals can answer questions on inspection, condemnation and demolition of hazardous structures. For more information, call **919-733-3901.**

FEMA completed 85 percent of applicant inspections, about 41,000, as of Oct. 20.

FLOOD-PROOF MOBILE HOME BEATS FLOYD

n New Bern, Joseph and Angela Pruden rode out Floyd in their 10-yearold mobile home.

Angela Pruden said, "We just got out of bed and prayed till it passed!" The eye of the storm passed right over, but the small home stood fast.

Preparations the Prudens made in 1989 clearly paid off. When they bought their land, one-and-a-half acres near the Neuse River, local officials said they'd have to haul in dirt to raise their home site above flood level. Instead, the couple chose to elevate their mobile home.

They built a foundation of cement blocks piled four feet high, backed up by railroad ties. Then they used metal straps to anchor the home to the foundation.

When bad weather threatened this September, the Prudens checked the integrity of their preparations. Joseph Pruden tightened the bottom straps to protect against high wind damage. Angela Pruden stashed loose items—such as lawn furniture and bicycles—in the storage space underneath to prevent them from becoming wind-carried or waterswept hazards.

As a result of their prevention actions, the Pruden home—with an estimated property value of \$30,000—sustained no damage from Floyd and its fury.

NC Speeds Coastal Rebuilding Permits

Coastal property owners with flood damage may need a permit from the Division of Coastal Management to rebuild.

The state Coastal Resources Commission is expediting the permitting process for rebuilding damaged coastal property in certain areas. The temporary measure speeds issuance, defers permit fees and waives the requirement that property owners notify adjacent property owners before rebuilding.

All projects must conform to current use standards under the Coastal Area Management Act. For more information, call 888-4RCOAST.



Be cautious when entering or cleaning your flood-damaged home.

Entering flooded buildings

he greatest threat you are likely to face in a flooded home is injury. Among other hazards, there may be electrical hazards, structural hazards, hazardous materials and risk of injury to your hands, back, knees or shoulders. Young children should not be allowed in homes that are being inspected or repaired.

Electrical

If water has come in contact with electrical circuits, and especially if the water rose above the electrical outlets, turn off power at the main breaker or fuse on the service panel. Do not turn power back on until electrical equipment has been repaired and inspected by a qualified electrician. Do not enter flooded areas or wet buildings if the power appears to be on.

Structural

Never assume that water-damaged structures are safe. You can not be sure that a building is stable until an engineer or building inspector has inspected it. Leave immediately if unusual noises signal a possible collapse or shifting of the building.

Household Hazardous Materials

Damaged building materials may contain asbestos or lead-based paint. Before disturbing suspect material, take precautions to prevent exposure.

If there is a noticeable chemical odor indoors, contact your local utility, health department or fire department for help. Avoid skin contact with contaminated materials

or water and keep the area well ventilated or, even better, play it safe and leave.

Injury

Be careful when handling or lifting heavy loads like furniture or carpet. To avoid back injury, try not to lift loads of more than 50 pounds per person. Wear rubber boots or hard-soled shoes when working or lifting.

If a building has been flooded to the ceiling or if you are doing work that is higher than your shoulders, wear a hard hat and safety goggles.

Fatigue

You are most likely to be injured when you are tired and not paying attention to common-sense safety issues. Take the breaks you need, and never drink alcohol when you are working in a flooded building.



For information on making your home disaster resistant see the FEMA *Project Impact* website at www.fema.gov or call 800-227-4731 and ask for *Project Impact* information.

Disaster loan Q&A

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

A. The U.S. Small Business Administration (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 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 field office or recovery center to provide one-on-one service 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 **800-659-2955**.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full

costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

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 deductibles and other amounts which a policy does not cover.

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 happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the state-run Individual and Family Grant Program. The grant provides a safety net for individuals and is available only when you have serious needs that cannot be met with insurance, loans or help from any other source. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.

BUSINESS OWNER? STATE OFFERS FREE HELP

If you need help in applying for SBA loans, minimizing loss or reconstructing financial records, call the Business Recovery Assistance Center at **800-258-0862**.

Wastewater plant operators needing technical advice should contact their regional office of the North Carolina Department of Environment and Natural Resources (NCDENR). The NCDENR also offers free advice to livestock farmers, Call **877-623-6748**.

If Hurricane Floyd hurt your business, you may receive as much as a \$10,000 advance against your Disaster Business Loan from SBA. For more information on quick turnaround cash to get your facilities up and running, call **800-258-0862**.

FREE LEGAL HELP

The North Carolina Bar Association is offering free legal aid for victims of Hurricane Floyd at Disaster Recovery Centers or by phone. If you have questions about legal matters, such as property issues, insurance concerns or landllord problems, visit a DRC or call **800-662-7407**. An attorney will call you back within 48 hours.



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, you should contact the federal or state Equal Rights Officer.

Caring for water-damaged family treasures



Family treasures, including pets, were safe from Hurricane Floyd in this elevated home.

ne of the most painful losses flood victims suffer is the destruction of family treasures such as the family bible and wedding album. Experts offer the following tips for salvaging waterdamaged valuables.

- If the object is still wet, rinse with clear water or fine hose spray. Clean off dry silt and debris with soft brushes or dab with damp cloths. Be careful not to grind debris into objects.
- Air dry objects indoors, if possible. Sunlight and heat may dry certain materials too quickly—causing them to split, warp or buckle.
- To curb growth of mold and mildew, increase air flow with fans, open windows, air conditioners and dehumidifiers.
- Remove heavy deposits of mold growth from walls, baseboards, floors and other household surfaces with commercially available disinfectants
- If objects are broken or begin to fall apart, place all broken pieces, bits of veneer and detached parts in

clearly labeled containers. Do not attempt to repair objects until they are completely dry.

- Wet documents, books, photographs and works of art on paper must be handled with extreme care. Free the edges of prints and paper objects in mats and frames and air dry them. Sodden books and papers should also be air dried, or they may be kept in a refrigerator or freezer until an expert can treat them.
- Air dry textiles, leather and other organic materials.
- Remove wet paintings from frames but not from the stretcher. Air dry face up, away from direct sunlight.
- Furniture finishes and painted surfaces may develop a white haze from contact with water and humidity. These problems do not require immediate attention.
- Rinse metal objects exposed to water, mud or silt with clear water and dry immediately with a clean, soft cloth. Allow heavy deposits of mud on large metal objects, such as sculptures, to dry before removing.

RESTORATION RESOURCES

The N.C. Division of Archives and History can provide assistance on how to salvage and preserve important documents, papers and heirlooms that may have been damaged in Hurricane Floyd.

For information on preserving personal items, call **919-733-3952**.

For information on salvaging local or county records, call **919-733-3540.**

Staff at the state's Historic Preservation Office can answer questions about repairing historic buildings and historic landscapes. Call 919-733-6547. For identification of historic properties and information on the National Register Program, call 919-733-6545.

For more information on disaster restoration techniques, call **800-999-8558**.

For a free list of professional conservators in your area, call **202-452-9545**.



PRIVATE WELL USER?

If floodwaters reached your private well, continue to boil water until samples show no bacteria.

For a free test of private well water, contact your county health department.

Cleaning up hazardous waste

lood-carried debris and hazardous household chemicals may pose a threat to your safety and to the environment if handled incorrectly.

Debris includes oil, paint and fertilizer—as well as stray drums and propane tanks. The North Carolina Department of Environment and Natural Resources (NCDENR) asks you to separate hazardous waste from organic material and household garbage for easier collection and safer disposal.

Proper handling means that you:

- Heed warnings—such as DAN-GER, TOXIC or POISON.
 - · Wear gloves and/or masks.
- · Keep products in original containers.



The Environmental Protection Agency collects orphan tanks and drums.

- · Never mix hazardous materials.
- Pack products upright and tight.
- · Use kitty litter, sawdust or newspapers in plastic bags to contain leaks.

For information on approved drop-off sites, scheduled pick-up dates or door-to-door collection drives for chemical waste, call 877-623-6748.



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
Internal Revenue Service	
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development	
Discrimination Hotline	800-669-9777
Social Security Administration	800-772-1213
Veterans Affairs	
Rural Development	. contact local office
U.S. Small Business Administration	800-359-2227
■ STATE AGENCIES	
Attorney General's Office	919-716-6000
Consumer Protection Division	877-99-SCAMS
Business Recovery Assistance	800-258-0862
Commission on Aging	
Crisis Counseling/Mental Health	
Dead Animal Disposal	919-733-7601
Debris & Solid Waste Removal	contact local office

Department of Labor 800-522-6762 Department of Transportation......877-368-4968 Division of Coastal Management 888-472-6278

Governor's Disaster Hotline	888-835-9966
Farm Service Agency	
Environment	877-623-6748
Environmental Emergencies	800-858-0368
Hog Lagoon Information	919-733-5083
Human Services	
Insurance	800-546-5664
Legal Services	800-662-7407
NC Donations Hotline	
Occupational and Environmental Epidemiolog	
Pest Management Control	919-715-3287
Price Gouging	877-253-2436
Public Health	919-733-0802
Public Water Supply	919-733-8276
Social Services	ontact county office
Social Security	800-772-1213
Tax Assistance	
Travel and Tourism	
Water Quality (surface & groundwater)	919-733-5083
■ VOLUNTARY AGENCIES	
Adventist Community Services	800-381-7171
American Red Cross	800-958-2351
CARE LINE	800-662-7030
Church 2 Church Cleanup	888-595-1459
Church World Service	
Christian Reform World Relief Committee	e 800-848-5818
Salvation Army	800-SAL-ARMY
Southern Baptist Relief 800	-462-8657 EXT.6440
United Methodist Committee on Relief	
UMCOR Volunteer Line	
	800-918-3100