



# South Carolina Disaster



# Recovery

People Helping People

Published by the Federal Emergency Management Agency and the South Carolina Emergency Preparedness Division  
**SOUTH CAROLINA / OCTOBER 25, 1999 / FEMA ISSUE 2**



FEMA photo by Keppie Keplinger

John Hucks of Lee's Landing explains to a FEMA representative his hopes to raise his home even higher following Hurricane Floyd.

## Raised out of harm's way

John B. and Anna M. Hucks of Lee's Landing, near Conway, have lived through Waccamaw River floods before, but they were always able to walk around their elevated home on dry ground. Not after Hurricane Floyd.

"If the river is going to flood, it's going into my yard. I knew that when we moved here over 22 years ago. So when we built the house, I chose a design with an elevation plan," Hucks said.

The Hucks' house on River Road is elevated about 18-inches off the ground

After Hurricane Floyd, the water came up 13 1/2 feet, and following Hurricane Irene the river at his house rose again. Floodwaters lapped about the Hucks' back door steps, but water did not enter their living quarters. However, insulation and ductwork were ruined under the house, and a small building, 10 feet from his back

door, was damaged by a foot of flood-water.

They now hope to raise the structure another four feet. Hucks, who has flood insurance, has applied for federal and state disaster assistance and is working with U.S. Small Business Administration (SBA) representatives to finance improvements that will limit damages from future storms.

Many flood preventive measures are easily worked into rebuilding plans. They are inexpensive and can save money and aggravation during the next flood. Damage prevention measures include elevating utility boxes, furnaces and hot water tanks.

While floodproofing won't make it possible for you to stay in your home during a flood, it does allow you to gain some control of your future by making it safer, less stressful and less expensive the next time.

### HELP STILL AVAILABLE

Although joint Disaster Recovery Centers (DRC) have closed in most declared counties, this is not a signal that federal and state disaster help will cease.

Help is still available in certain locations or just a toll-free call away for those South Carolina residents in declared counties who suffered damages from Hurricane Floyd and subsequent flooding from Sept. 14 - 30.

Representatives of the Federal Emergency Management Agency (FEMA) and U.S. Small Business Administration (SBA) are available in the Conway DRC at the Senior Community Center, 1519 Mill Pond Road, from 9 a.m. to 6 p.m., Mon. through Sat., until further notice.

SBA representatives also are available until further notice at their Myrtle Beach workshop in the Convention Center, 2101 North Oak Street, Mon. through Sat. from 9 a.m. to 6 p.m.

If you have disaster-related questions and have already applied for assistance, call the FEMA Helpline at: **800-525-0321 (TTY: 800-462-7585).**

The deadline to apply for disaster assistance is Nov. 19.

Apply by Phone

**1-800-462-9029**

(TTY: 1-800-462-7585)

7 a.m. to 7 p.m.  
Seven Days a Week

**TOLL FREE**



*A message from*  
**Federal Coordinating Officer**  
*Larry Bailey*

**E**ven before the wind and rain hit on Sept. 15, city, county and state police, fire-rescue organizations and emergency managers spent long, arduous hours on the job. The South Carolina Emergency Preparedness Division did an excellent job of coordinating and supporting their efforts. After the immediate danger passed, the demanding recovery process began — and it continues today — with help from FEMA and other federal agencies.

As repair and rebuilding gets underway, citizens and communities must look at ways to minimize the effect of future disasters. This is the goal of FEMA's nationwide initiative: *Project Impact: Building Disaster Resistant Communities*. This strategy encourages local public-private partnerships among homeowners, businesses and community officials to lessen the impact of disasters before they happen.

The wisest investment a property owner can make is to purchase flood insurance — it's the first line of defense in protecting against a flood disaster. But there are many other steps you can take, as individuals and as communities to lessen damage from future disasters.

We cannot stop disasters from happening, but we can protect ourselves the next time one comes along.



*A message from*  
**State Coordinating Officer**  
*Stan McKinney*

**I**f your life was disrupted by Hurricane Floyd, you know all too well how difficult the struggle can be to dig out, clean up and get back to normal. Although Floyd spared the state a direct hit, many people have suffered, nonetheless. Hurricanes Dennis, Floyd — and most recently Irene — caused flooding in South Carolina, and the combined effects of those storms caused hundreds of homes and businesses to be damaged or destroyed, especially along the Waccamaw River. In the Lowcountry and Grand Strand, people are still working to remove debris.

We must focus now not only on the recovery process; we must find ways to rebuild lives and reestablish communities so that future disasters will be less harmful to our state and the lives of the people who live and visit here. We can cut losses dramatically by taking the proper steps now. Those steps must include recognizing vulnerable areas, elevating homes in flood-prone areas and buying flood insurance. Great value also can result from the kinds of beneficial partnerships that FEMA's *Project Impact* encourages.

The State Emergency Preparedness Division will continue to work for you in partnership with federal and local governments, in full recognition that mitigation measures can help lead to safer, more secure lives for everyone in South Carolina.

## Protect your home from future damage

**M**any residents have cleaned up basements that have filled with sewage or water. They've torn out wet drywall and carpeting. They've replaced water heaters and furnaces. How can you keep from having to do this the next time disaster strikes?

Following are some low-cost measures to keep these damages from happening again.

**Water heaters, furnaces and major appliances:** Prevent damage to basement utilities by elevating them on a masonry base at least 12 inches above the base flood level. (Your local

building officials can tell you what that is for your community.) Or, you can relocate the utilities to a higher floor of your home or business.

**Electrical systems:** Electrical panel boxes, circuit breakers, wall switches and electrical outlets can be relocated at least 12 inches above the base flood elevation.

**Septic backflow valves:** To prevent sewage from backing up into your home or business, have a licensed plumber install a backflow valve either inside or outside the structure.

**Flood drain plugs:** Install a floating

floor-drain plug at the lowest point of the lowest finished floor to allow water to drain. When the floor drain-pipe backs up, the float rises and plugs the drain.

**Fuel tanks:** Heating fuel tanks, either inside or outside a home, should be anchored to prevent them from floating, overturning or breaking loose in a flood. Metal structural supports and fasteners should be non-corrosive and wooden supports should be pressure-treated.

Before starting any repair or rebuilding project, check with your local building officials.

# Caring for your family

In an effort to aid storm survivors, the Federal Emergency Management Agency (FEMA) has awarded the State of South Carolina a \$96,000 grant to provide immediate crisis counseling. The funds are to be used to help eligible residents cope with disaster-related stress created by Hurricane Floyd.

The crisis-counseling grant, awarded to the South Carolina Department of Mental Health (DMH), is to assist residents of Berkeley, Charleston, Colleton, Georgetown, Horry, Marion and Williamsburg counties. The grant funds family therapy services as well as individual counseling and culturally appropriate supportive counseling.

“Recovering from a disaster requires more than rebuilding homes. It often means rebuilding a sense of safety and security as well,” Federal Coordinating Officer Larry Bailey said.

State Coordinating Officer Stan McKinney added that stress is normal and common following a disaster.

“Stress appears in many forms, including despair, anger, alcohol or substance abuse, sleeplessness or ap-

petite loss, nightmares, depression and concentration loss,” McKinney said.

The state DMH will be responsible for the administration and implementation of the crisis-counseling program. Crisis counseling, community education services, assistance and training will be provided by the staff of the Waccamaw Center for Mental Health and the Charleston/Dorchester Community Mental Health Center.

Some simple steps can help people cope. Talk with family, friends and neighbors. Get back to one’s daily routine, eat well, exercise and get plenty of sleep. Pay attention to the children and talk them if they show any signs of stress or changes in their habits.

Anyone living or working in the declared counties who continues to experience stress, or who sees someone in his or her family showing the effects of stress following Hurricane Floyd, are encouraged to contact his or her local mental health center. All contacts will be kept confidential.

## Prepare now for the “next one”

Year after year, flooding is the leading cause of property loss. We cannot stop floods from happening, but here are some ways to protect your family and belongings the next time floodwaters threaten.

**Make your home flood resistant.** Make all appropriate structural or environmental changes to your home and property to limit the possibility of flood damage. See page 2 for suggestions.

**Purchase flood insurance.** Even if you have floodproofed your home, flood insurance is a wise investment.

**Make an evacuation plan.** Know your community’s flood evacuation routes. Get in the habit of keeping at least a half tank of gas in your car. Know how to shut

off the electricity, gas and water in your home.

**Make a record of your personal property.** Photograph or videotape your belongings and keep this record in a safe place.

**Store valuables.** Keep insurance policies, deeds, property records and other important papers in a safe place, preferably away from your home.

**Assemble a flood supply kit.** Include in your kit first-aid supplies and medications, canned food and a non-electric can opener, at least three gallons of water per person, protective clothing or rain gear, bedding or sleeping bags, a battery-operated radio, flashlight and batteries and special items for infants and the elderly.

## WHEN THE CHECK ARRIVES

• If you receive a check from the U. S. Treasury, it is from the Federal Emergency Management Agency (FEMA) for disaster housing. A housing check for repairs is intended to return the home to a safe and habitable condition. A check for temporary rental assistance is based on the fair market rates in your area to rent a place for your pre-disaster household to live.

• If you receive a check from the state of South Carolina, it is for the Individual and Family Grant (IFG) program, which is a state-administered program to provide funds for necessary expenses and serious needs of disaster victims that cannot be met through other means.

• If you receive a check from the U.S. Small Business Administration (SBA), it is to fund a low-interest loan made by the SBA for home repairs, business losses or economic injury.



## 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.



# Loan package is bridge to grants

Some flood victims seeking disaster assistance may have received a FEMA check and a loan packet from the U.S. Small Business Administration (SBA). Even if you don't want a loan, do not put the packet aside.

*The forms in the SBA loan packet must be completed and returned before any further assistance can be considered.*

"Frequently disaster victims don't understand that a FEMA check may be just the beginning of a larger assistance package for which they may be eligible," Federal Coordinating Officer Larry Bailey said. "Most applicants are sent a packet of forms from SBA. Even if they do not qualify for a loan, completing the forms is essential if applicants want to be considered for additional grant programs."

When evaluating an applicant's ability to repay a loan, SBA takes into consideration not only the person's income, but also the person's outstanding obligations. If the applicant does not qualify for a loan, the case may be automatically referred to the state-administered Individual and Family Grant program, which helps people cover the costs of disaster-related needs not covered by insurance or other programs.

*When you take that loan packet home, be sure you complete and mail it so that if you are eligible you will be considered for further disaster assistance.*



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

FEMA Fraud Hotline  
**1-800-323-8603**

**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.**



FEMA photo by Keppie Keplinger

*An SBA loan officer helps an applicant complete her low-interest loan paperwork at the Myrtle Beach SBA Workshop.*

## SBA

### Questions & Answers

**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 workshop to provide one-on-one service to disaster victims. To find out the nearest location, call the SBA toll-free number 1-800-659-2955.

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

A. Yes. If your property is located in 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.

**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.

**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, often making a loan with a monthly payment 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 refer you to the state-run Individual and Family Grant Program. 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.

# Smart rebuilding saves lives and property

**N**eed to make major repairs or rebuild as a result of recent flooding? Before spending any money, the Federal Emergency Management Agency (FEMA) and the South Carolina Emergency Preparedness Division urge first checking with the local building permit office to get required permits.

Checking with the local building permit office can help individuals avoid costly mistakes. Local building officials also can offer technical advice to show the best way to prevent future damages, including:

- rebuilding with materials less likely to be damaged by water, such as tile rather than carpeting;
- raising utility connections and electrical outlets; and
- elevating the structure above the base flood elevation.

"Flood proofing homes saves two dollars in taxpayers' funding of disaster relief for every dollar spent," said FEMA Federal Coordinating Officer Larry Bailey. "While the government can help flood victims get back on their feet this time, no one wants to experience such a disaster again. That's why we are so eager to help develop disaster-resistant communities," he added.

A nationwide initiative, *Project Impact: Building Disaster-Resistant Communities*, does just that. In its ongoing *Project Impact* commitment, the South Carolina Emergency Preparedness Division and FEMA partnered with Home Depot, Inc., the South Carolina Department of Insurance, various insurance companies, Clemson University and related organizations to sponsor a day-long *Hazard Mitigation Expo '99* on Oct. 16 at the Bluffton Home Depot outlet.



For information about *Project Impact* visit the FEMA website at [www.fema.gov](http://www.fema.gov) or call 800-227-4731.



FEMA photo by Rusty Rickart

*FEMA mitigation specialists provided information to thousands of visitors to the Project Impact booth at the State Fair and the Coastal Carolina Fair.*

More than 200 people attended to learn how to make their homes stronger and safer. Home repair experts offered advice on:

- Why elevating a home makes sense.
- How to protect personal objects.
- Why flood insurance is a smart idea.
- What financial assistance may be available.

FEMA mitigation specialists also were on hand this month at the South Carolina State Fair in Columbia and the Coastal County State Fair near Charleston. They explained steps that homeowners can take to reduce future disaster risks and how the development of disaster-resistant communities can help to prevent damages before disasters strike.

The message they carried was clear: Don't just build it back; build it back better.



*Recovery* is published by the Federal Emergency Management Agency and the South Carolina Emergency Preparedness 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 1-800-525-0321.

Internet/World Wide Web  
<http://www.fema.gov>  
DR 1299

LARRY BAILEY  
Federal Coordinating Officer

STAN MCKINNEY  
State Coordinating Officer

GEORGE HADDOW  
FEMA, Director of Public Affairs

AILEEN COOPER  
FEMA, Managing Editor

# Flood insurance myths and facts



Photo by Jennifer Rotenizer/The Sun News/Mrytle Beach

*A home in Conway that was flooded by Hurricane Floyd had its kitchen substantially damaged. Here, the owner's friend packs up dishes.*

**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.



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
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
U.S. Small Business Administration . . . . .	800-359-2227

### ■ STATE AGENCIES

Insurance Information . . . . .	800-768-3467
Legal Services . . . . .	800-868-2284
Tax Assistance . . . . .	803-898-5444
Dept. of Consumer Affairs . . . . .	800-922-1594
Employment Commission . . . . .	contact local office
Dept. of Health and Human Services . . . . .	800-868-9095
	(or call local county office)
Office in Aging . . . . .	803-898-2850
Dept. of Agriculture . . . . .	803-734-2210

### ■ VOLUNTARY AGENCIES

American Red Cross . . . . .	800-306-2029
Salvation Army . . . . .	800-SAL-ARMY