



Providence Emergency Management Agency  
+ Office of Homeland Security

David N. Cicilline, Mayor | Peter T. Gaynor, Director

## Tips on Flood Disaster Recovery

### Register Now:

- **Don't wait.** Homeowners, renters and business owners who suffered disaster-related damage or loss should call the Federal Emergency Management Agency (FEMA) registration line at **800-621-FEMA (3362)** or 800-462-7585 for the hearing- or speech impaired. Online registration is available at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov). Multilingual operators are available.
- **Register, even if you are insured.** Your insurance coverage may not be adequate and some foundation damage may not appear until later. Anyone who suffered any damage or loss should register for assistance.
- **Disaster assistance covers a wide range of losses.** Structural damage or repair is covered, as is damage or loss of essential personal property, such as a major appliance or medical equipment (wheelchairs, etc).

### After Registering:

- **Keep critical appointments.** A FEMA-contracted inspector will make an appointment to visit your home, usually within a week. Make every effort to be at home or you can authorize an agent to be present. Use the Helpline option at the FEMA registration toll-free numbers for contact updates, including your agent's name, a new phone number, or to change appointment times.
- **Return all forms promptly.** After registering, you may receive a U.S. Small Business Administration (SBA) disaster loan application package in the mail. Fill out and return these forms promptly since they are an essential part of the disaster-assistance process.
- **Stay in touch.** Use the Helpline for answers to your questions about federal assistance, the same number you called to register for aid.
- **Have realistic expectations.** You should not expect disaster assistance to restore you to pre-disaster conditions. It is intended to help you get safe and sanitary housing and meet other critical needs so you can begin your long-term recovery.

- **Read all FEMA letters and documents.** Applicants deemed eligible for disaster assistance will receive a letter from FEMA providing guidance on their disaster relief grant. It will tell you about ways the money can be spent in your recovery. Be advised that federal assistance may have to be repaid if it is duplicated by insurance or other assistance received.
- **Talk to FEMA if you have questions, especially about insurance.** If you receive a FEMA letter saying your application has been denied, it often means that one or more aspects of your application require further information or correction. An “INS-Insured” denial does not necessarily mean “case closed,” it means you must first settle with your insurer to prevent any duplication of payments.
- **Keep FEMA in mind after your insurance settlement.** You may have been underinsured and some uncompensated losses may be eligible for some form of disaster aid. Call the Helpline if your insurance settlement is delayed, if it does not cover all of your loss, if you can’t find rental housing in your area, or if your additional living expense benefits are exhausted. Remember, failure to file a claim with your insurer within 12 months can affect your eligibility for FEMA assistance.
- **Rebuild with disaster prevention in mind.** Before starting any repairs or reconstruction, check with local building officials on required permits and inspections. If you were displaced from your home and incurred hotel or motel expenses, save your receipts and check with FEMA on possible reimbursement.

*FEMA's mission is to support our citizens and first responders and to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

In addition to the resources you’ll find in this document,  
you can also visit the  
STATE OF RHODE ISLAND FLOOD RECOVERY WEB PAGE

**<http://www.floodrecovery.ri.gov/>**

**Resources in this document were compiled from multiple public sources.**



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# How to Get Help

## By Phone:

**Federal Emergency Management Agency: Application Deadline May 28, 2010**

Personal damage, real estate or business losses due to the flooding.

You can contact FEMA by the following three options:

1. Web: [FEMA online \(http://www.fema.gov/\)](http://www.fema.gov/)
2. In Person: A **Mobile Disaster Recovery Center** is open in Warwick from 8 a.m. to 7 p.m. every day at the following two locations.

Lowes Parking lot	Cranston Portuguese Club parking lot
555 Greenwich Ave	20 2nd Ave
Warwick, RI	Cranston, RI
3. Call FEMA at 1-800-621-FEMA from 7 a.m. until 1 a.m. The TTY number is 1-800-462-7585.

## Before applying you will need:

1. To provide your Social Security number (or Federal Employer Identification number)
2. Phone number where you can be reached
3. Address of damaged property
4. Current residence
5. Brief description of disaster related damages

**Note:** Be sure to take photos of the damage. And make lists of repairs and keep receipts to support your claim. Currently this is approximately a 10 day turn around if the applicant provides a direct deposit number

## FEMA Assists in:

1. Households program (Individual household program)  
Currently only takes one phone call and they will assist with the following:
  - Rental Assistance- 2 months of pay
  - Repair to Owners Home
  - Replacement for family and total destruction to home

## **Dial 211**

Operators will refer you to help that you need.

## **Special Needs Community**

Assistance is being provided for individuals by [Department of Public Health](#)

## **Unemployment Help**

R.I. Department of Labor and Training [Businesses Impacted by Flooding: Unemployment Insurance Relief and Waiting Period Waivers](#)

## **Food Assistance**

RI Community Food Bank [WEBSITE](#) can assist online and at the Mobile Disaster Recovery Center online or via phone.

## **Small Business Owners**

Apply for help at [Small Business Association](#) or call 1-800-659-2995.

## **Emergency Water Distributions sites**

For a list of water distribution sites [CLICK HERE](#)

Also can be picked up at the Mobil Disaster Recovery Centers

## **The Cleanup**

The Environmental Protection Agency has advice on dealing with the cleanup such as drinking water, dealing with mold, wastewater, private wells, septic systems, etc.

[EPA online](#)

Also, The American Red Cross developed a booklet as well [Repairing your flooded home](#) and FEMA has a [Mold & Mildew](#) packet with instructions as well.

RI Gov Website has [Mold](#) information.

## **Disposing of Household Materials**

The R.I. Department of Environmental Management is asking residents to use extreme caution when disposing of household hazardous waste. For more information on disposing of flood damaged materials:

Related article: [How to dispose of flood damaged items](#)

Web site: [Rhode Island Resource Recovery Corporation Extends Hours](#)

RIRRC by phone Call: 401-942-1430, ext. 775 or ext. 241.

## **Volunteering**

How You Can Help Others

[Serve Rhode Island Volunteers](#) or call (401) 331-2298.

## **Donations**

Donations will be taken care of by United Way

Other places accepting donations are: [The Red Cross](#), [State of RI](#), [United Way of RI](#)

## **Other Resources**

### **CDC**

After a Hurricane or Flood: Cleanup of Flood Water

<http://emergency.cdc.gov/disasters/floods/cleanupwater.asp>

Cleaning and Sanitizing With Bleach after an Emergency

<http://www.bt.cdc.gov/disasters/bleach.asp>

### **Projo**

What now? Dry out basement, fix the foundation

[http://www.projo.com/news/content/HOMEOWNER\\_FLOOD\\_04-01-10\\_F4HVATU\\_v11.36e40b3.html](http://www.projo.com/news/content/HOMEOWNER_FLOOD_04-01-10_F4HVATU_v11.36e40b3.html)

How to fight a mess of mold

[http://www.projo.com/news/content/FLOODING\\_MOLD\\_04-02-10\\_F4HVN8N\\_v10.3a5357c.html](http://www.projo.com/news/content/FLOODING_MOLD_04-02-10_F4HVN8N_v10.3a5357c.html)

### **Business & Employment Help (from Projo)**

[http://www.projo.com/news/content/FLOOD\\_RESOURCES\\_6\\_04-06-10\\_MOIOLP9\\_v18.3b33162.html](http://www.projo.com/news/content/FLOOD_RESOURCES_6_04-06-10_MOIOLP9_v18.3b33162.html)

Employers can attend rapid-response sessions to learn about loans, resources and how to qualify for business unemployment insurance relief and unemployment insurance waiting period waivers. Sessions, which are free to any businesses, not just Chamber of Commerce members, are planned at:

Cranston Chamber, 505 Atwood Ave., Cranston, Tuesday, 9 to 11 a.m., call (401) 462-8724;

East Providence Chamber, at the library, 401 Grove Ave., East Providence, Wednesday, 10 a.m. to noon, call (401) 438-1212;

East Bay Chamber, 15 Cutler St., Suite 102, Warren, Wednesday, 1 to 3 p.m., call (401) 245-0750.

Employers who qualify can get relief from unemployment benefit charges and help their idled workers waive the one-week waiting period for benefits. Employers can apply for a waiver at the Department of Labor and Training by calling (401) 462-8999, or e-mailing [uiemployerhelp@dlt.ri.gov](mailto:uiemployerhelp@dlt.ri.gov). These contacts are not for workers. Applications can be downloaded from [www.dlt.ri.gov](http://www.dlt.ri.gov).

Workers who get laid off or can't reach their jobs because of flooding can file for unemployment benefits online at [www.dlt.ri.gov](http://www.dlt.ri.gov). This is the quickest way, said Sandra Powell, director of the Department of Labor and Training. (See next items if you don't have a computer.) Once an employer is deemed eligible, employees will be credited for all available benefits, Powell said. For help by phone, call (401) 243-9100 during business hours.

Laid-off workers who don't have access to a computer can get help at the following public libraries:

Cranston: 140 Sockanosset Cross Rd., Monday and Tuesday, 3 to 6 p.m.

Warwick, 600 Sandy Lane, Tuesday and Thursday, 9 a.m. to noon.

Woonsocket Harris, 303 Clinton St., Monday, 9 a.m. to noon and Friday 1 to 3 p.m.

Computers, and help using them, are also available at the netWORKri centers in:

Woonsocket, 219 Pond St., (401) 235-1201;

West Warwick, 1330 Main St., (401) 828-8382;

Providence, 1 Reservoir Ave. (Route 2), (401) 462-8900;

Pawtucket, 175 Main St., (401) 721-1800.

Self-employed people not covered under regular unemployment insurance may qualify for Disaster Unemployment Assistance. If you were unable to work because of flooding anywhere in Rhode Island on or after March 12, and you file 1099 tax forms and do not receive W-2 tax forms, you may be eligible. (Bristol County, which did not meet the original disaster area threshold, was added on Friday retroactive to March 12.) Claims must be filed in person with the assistance of a staff member and cannot be done online or over the phone. Special claims-filing sessions for Disaster Unemployment Assistance will be held at all netWORKri centers (see item immediately above for locations), Tuesdays through Thursdays, April 6-8 and April 13-15 from 4 to 8 p.m. and Saturdays, April 10 and 17 from 8 a.m. to noon. More sessions will be scheduled, based on demand.

Bring your Social Security number, driver's license or a Rhode Island I.D., mailing address and ZIP code, income tax for 2009 with profit and loss statement, business license, telephone number where the worker can be reached for additional information, alien registration card if applicable, and names and addresses of any other employers (in addition to self-employment) during the past 18 months.

Directions to centers are available at [www.networkri.org](http://www.networkri.org).

## **Banking Assistance**

Citizens Bank is offering low-interest loans to individuals as well as bridge loans to get businesses opened while the Small Business Administration is processing their disaster loan applications.

Businesses and nonprofit agencies that have a FEMA disaster loan application number can apply for a bridge loan at any Citizens Bank or by calling 1 (888) 389-4222. Businesses can borrow \$200,000 for 90 days at 4 percent, with payments of interest only, and nonprofits can borrow the same amount at 3 percent.

Individuals with car or home-equity loans at Citizens can defer one payment, and people with an annual income of less than \$200,000 can apply for \$1,000 to \$10,000 in an unsecured loan at 2.65 percent at any Citizens branch or by calling 1 (866) 992-4725.

## **Healthcare Assistance**

United Healthcare offers a free line at 1 (866) 342-6892, to help people dealing with trauma symptoms such as stress, anxiety and grieving.

## **Legal Assistance**

The R.I. Bar Association is offering free consultation and representation to people seeking legal help for flood issues. Call (401) 421-7722, or e-mail [sfontaine@ribar.com](mailto:sfontaine@ribar.com)

The Rhode Island Foundation has a list of flood assistance resources at:  
<http://www.rifoundation.org/News/Floodassistanceresources/tabid/705/Default.aspx>

## **Arts Assistance**

People who make their living from craftsmanship or artistry can get emergency help at <http://craftemergency.org/>

Also, the Rhode Island State Council on the Arts is offering a Web page of information for artists affected by flooding at <http://www.arts.ri.gov/flood1>.

## **Fire Prevention Assistance**

The Division of State Fire Marshal and the State Building Code Commission have established a joint task force to help cities and towns inspect buildings closed by flood damage.

The group will be available to support electrical service assessments, inspections required to reestablish utilities, fire-alarm and fire-protection system assessment, inspections required to reestablish protection systems, or any issue regarding either the state building code or state fire code due to flood damage.



To request these services during business hours Monday to Friday from 8:30 a.m. to 4:30 p.m., contact the Division of State Fire Marshal at (401) 462-4200. For emergency requests, call (401) 222-2331 and ask that they relay the message to the Emergency Management Agency.

These requests do not have to be made by a city or town official. Anyone can make them.

### **Emergency Water Distribution**

Emergency water distribution sites are operated by Rhode Island National Guard at:

RICAN, 2075 Matunuck School House Rd., Charlestown, Wednesday 9:30-11:30 a.m., 6:30-7:30 p.m.; Thursday 9:30-10:30 a.m., 6-7 p.m.; Tuesday 9-11 am. If you cannot come during these hours, call 364-9412 for emergency service.

CCAP, 311 Doric Ave., Cranston, Monday-Friday 10 a.m.-1 p.m.

R.I .Community Food Bank, 200 Niantic Ave., Providence, Monday-Friday 9 a.m.-4:30 p.m.

### **Engineering Help**

The Rhode Island Manufacturing Extension Services is offering up to 10 hours of engineering services free for clients needing to move equipment within a facility, find alternate storage, seek partners to help fulfill orders and/or relocate. Call RIMES at (401) 270-8896.

### **Precautions**

Flood safety reminders from the state:

Do not touch electrical equipment if you are wet or are standing in water.

Avoid contact with floodwater, which can contain raw sewage and hazardous substances, even in your own home.

Keep children, pets, cuts and food away from floodwater.

For more on food safety after a flood, visit

<http://www.fda.gov/Food/ResourcesForYou/Consumers/ucm076993.htm>

If your well is flooded, use bottled water or boil water until your well tests clean. Visit

<http://www.epa.gov/safewater/privatewells/whatdo.html>.

Check <http://www.health.ri.gov> for Boil Water Advisories.

For more information, visit <http://www.health.ri.gov> or call (401) 222-5960.

For more flood safety reminders, see <http://www.ri.gov/press/view/11066>.

For tips on safe cleaning after a flood, see <http://www.ri.gov/press/view/11068>.

## **Environmental Assistance**

The Department of Environmental Management's Office of Customer and Technical Assistance is the primary point of contact at the agency for residents and businesses with questions about environmental permitting or compliance assistance. Call (401) 222-6822 or e-mail [RIDEMfloodinquiries@dem.ri.gov](mailto:RIDEMfloodinquiries@dem.ri.gov).

## **Legal & Fraud Assistance**

State and federal officials offer advice about avoiding fraud and scams:

Never pay a fee for FEMA help. The federal agency never charges for disaster assistance, and official inspectors never ask for money. They always wear a photo ID, which bears the FEMA seal, an expiration date, the notation "property of the U.S. Government," and a return address and barcode. They never drive a vehicle bearing a FEMA logo. They always know the applicant's name and registration number, and they always call to schedule an appointment before they arrive.

Never reveal personal information to anyone without first establishing they are legitimate.

Phony contractors look for obviously damaged homes. They may carry a clipboard and look official. Homeowners are advised to refuse offers from contractors knocking on doors. Instead, use insured local contractors, ask for references and check the references before signing a contract. Read the fine print. Get written estimates from at least three contractors, including labor and materials.

Rhode Island has no certification system for private contractors.

Consumers who believe they have been defrauded may file a complaint with the Rhode Island State Police Financial Crimes Division at (401) 444-1201, or with the Attorney General's Consumer Protection Unit at (401) 274-4400.

If you believe someone is posing as a FEMA inspector, contact the local or state police.

Anyone who witnesses fraudulent activity is asked to report it immediately to the Department of Homeland Security Office of Inspector General's Fraud Hotline at (800) 323-8603. Reports can be anonymous.

## **Mortgage Assistance**

Mortgage Insurance for Disaster Victims - Section 203 (H)

<http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>

203(k) Rehab Mortgage Insurance

<http://www.hud.gov/offices/hsg/sfh/203k/203k--df.cfm>

Rhode Island Flood Recovery

<http://www.floodrecovery.ri.gov/>

Donate to the Rhode Island Flood Recovery Fund

<http://www.uwri.org/>

Welcome to the Aidmatrix Network™ - Rhode Island

<http://www.aidmatrixnetwork.org/CashDonations/Default2.aspx?ST=RhodeIsland#>

Donate

<http://www.floodrecovery.ri.gov/donatevolunteer/>

Health and Safety Tips

<http://www.floodrecovery.ri.gov/healthandsafety/>