

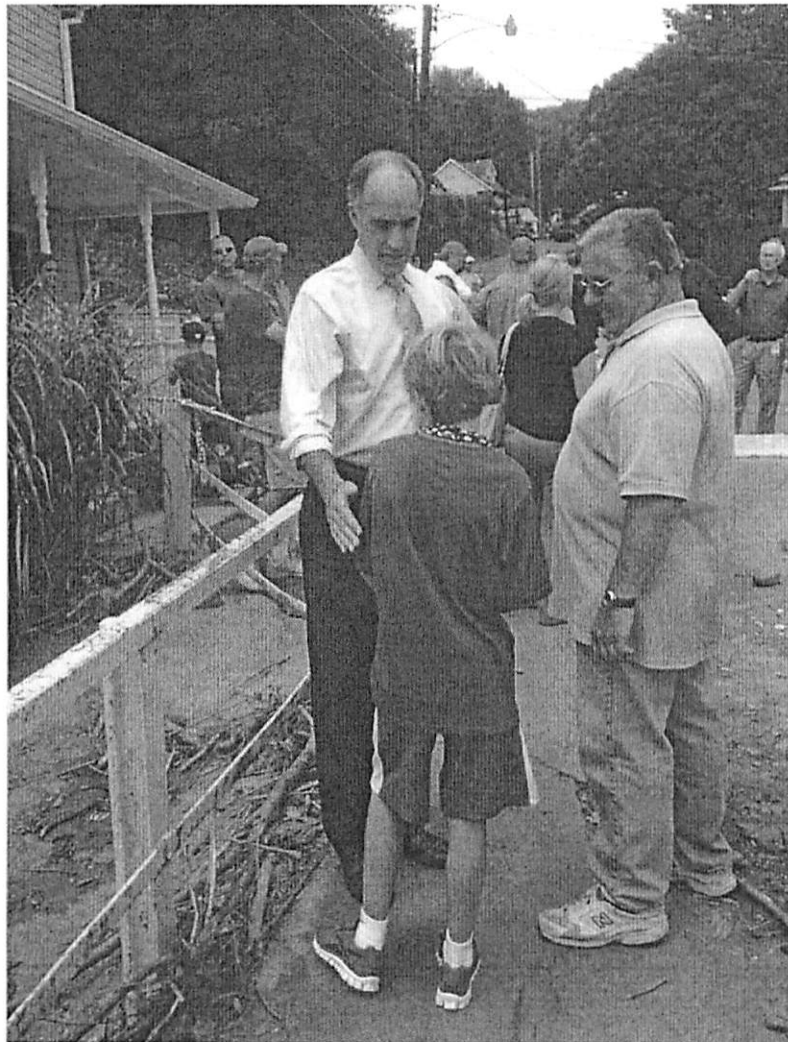


Bob Casey

United States Senator for Pennsylvania



Pennsylvania Flooding Recovery Guide



Quick Guide

For more information or assistance please feel free to contact any of my offices, or visit my website at www.casey.senate.gov

Central PA Office:

817 E. Bishop Street, Suite C
Bellefonte, PA 16823
Phone: (814) 357-0314

Erie Office:

17 South Park Row, Suite B-150
Erie, PA 16501
Phone: (814) 874-5080

Harrisburg Office

22 S. Third Street, Suite 6A
Harrisburg, PA 17101
Phone: (717) 231-7540
Toll Free: (866) 461-9159

Lehigh Valley Office

840 Hamilton Street, Suite 301
Allentown, PA 18101
Phone: (610) 782-9470

Philadelphia Office

2000 Market Street, Suite 1870
Philadelphia, PA 19103
Phone: (215) 405-9660

Pittsburgh Office

Regional Enterprise Tower
425 Sixth Avenue, Suite 2490
Pittsburgh, PA 15219
Phone: (412) 803-7370

Northeastern PA Office

417 Lackawanna Avenue, Suite 303
Scranton, PA 18503
Phone: (570) 941-0930

Washington, DC, Office:

393 Russell Senate Office Building
Washington, D.C. 2051
Phone: (202) 224-6324

Quick Guide Continued

For an immediate life safety emergency – call 911

FEMA: 800-621-3362. 800-462-7585 for the speech/hearing-impaired apply online at www.fema.gov or www.disasterassistance.gov

Small Business Administration (SBA) Disaster Assistance Customer Service Center: 800-659-2955. www.sba.gov/services/disasterassistance

National Flood Insurance Program Hotline: 888-379-9531, www.floodsmart.gov

Pennsylvania Emergency Management Agency:

Individual Assistance	Cole Probst	(717) 651-2163
Public Assistance	Chris Evans	(717) 651-2171
Hazard Mitigation	Tom Hughes	(717) 651-2726

For Housing and other Emergency needs: American Red Cross:
Pennsylvania Red Cross (1-800-733-2767)

Pennsylvania Department of Health: 1-877-PA-HEALTH (1-877-724-3258)
(http://www.health.state.pa.us/portal/server.pt/community/departement_of_health_home/17457)

USDA Farm Service Agency: 717-237-2114 www.fsa.usda.gov

A Note from Senator Bob Casey

Hurricane Irene and Tropical Storm Lee have caused the worst flooding in Pennsylvania since Hurricane Agnes in 1972.

I have visited several counties along the Susquehanna River and its tributaries and witnessed the devastation first hand. I have spoken to federal officials, including the White House, to make the urgent case for federal assistance to help families, business owners and farmers who have been hit hard by the floods. In addition, I have coordinated with local and state officials on the phone and on the ground in Northeastern, Central and Southeastern Pennsylvania since the storms struck. I will remain committed to this effort until these communities are made whole.

Communities are coming together to help each other during this difficult time, but given the scale of the destruction, it is clear that more help is needed. Time is of the essence and we must move quickly to ensure that the affected communities receive immediate relief and long-term assistance to begin rebuilding.

This Pennsylvania Flood Recovery Guide provides information on the available programs and key information on applying for assistance. This information should benefit home owners, renters, businesses, and farmers.

If you have any questions please contact any of my offices or visit my website at www.casey.senate.gov.

Sincerely,

A handwritten signature in black ink that reads "Bob Casey". The signature is written in a cursive, flowing style.

Robert P. Casey, Jr.
United States Senator

Table of Contents

Disaster Assistance FEMA.....	6
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Frequently Asked Questions about FEMA Assistance.....	6
Small Business Administration Disaster Loans.....	7
Assistance to Individuals and Households	10
Agriculture Assistance	12
Tax Relief and IRS Assistance.....	14
Tips for Filing Your Claim, and Working with Your Damaged Property.....	15
Staying Healthy While Cleaning Up After the Flood.....	16
Supporting Those in Need	17

Disaster Assistance – FEMA

If you have been affected by the historic Tropical Storm Lee or Hurricane Irene flooding of 2011, there are several federal and local assistance programs available to help you get back on

your feet. The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with provided disaster relief.

Frequently Asked Questions About FEMA Assistance

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you will have to register with FEMA, either by telephone or online. The registration number you will receive will be needed whenever you call with questions, so make sure to write or record this number

What is the difference between FEMA and the SBA? FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).

What happens after I register? You will receive a call from the FEMA housing inspector. On-site inspections are an important early step helping to speed aid to homeowners and renters suffering flood damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected.

This is a free inspection and only an official FEMA inspector will have the number that was provided during registration. Beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. *You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage.*

The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends that data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance, nor the amount of assistance an individual may receive.

You may also receive a call from a representative of the U.S. Small Business Administration, which provides low-interest disaster loans to eligible applicants for long term recovery. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process. You will never be required to take out an SBA loan if you do not wish to do

so. However, it is important that you apply because doing so may open other opportunities for federal assistance.

No appointment is necessary to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business Recovery Center. There is no cost to apply for an SBA disaster loan, and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case by case basis.

Where can I find updated information from FEMA? Up-to-date information on floods and flood assistance in Pennsylvania is accessible at <http://www.fema.gov/news/event>. The site identifies the locations of all Disaster Recovery Centers, and contains recent news on disaster response and recovery.

Small Business Administration Disaster Loans

Hundreds of businesses were impacted by flooding – either directly or indirectly. The Commonwealth of Pennsylvania and the federal government are working to provide businesses with financial resources to help rebuild, recover and make up for lost business. If you own a business you should report damage to Pennsylvania Emergency Management Agency's Individual Assistance Office by calling 717-651-2163 or 800-635-969. This will assist the state and federal partners in determining damages.

When the state receives a disaster declaration, the Small Business Administration will provide direct low-interest loans to businesses, homeowners and landlords for uninsured losses and working capital contingent upon the business' ability to repay the loan and credit history. The SBA will deploy disaster assistance officers for you to work with to local disaster offices immediately upon the disaster designation.

Whether you rent or own your own home, business, or small agricultural cooperative located in a declared disaster area, you may be eligible for financial assistance. For more information about SBA loans, call 800-659-2955. SBA also offers you the option of filing your home and business disaster loan applications here - <https://disasterloan.sba.gov/ela/>

Frequently Asked Questions About SBA Assistance

What Types of Disaster Loans are Available? There are three types of loans available through the SBA:

- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and

equipment. Businesses of any size are eligible as are non-profit organizations such as charities, churches, private universities.

- **Economic Injury Disaster Loans (EIDL)** – Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious, and non-profit organizations are not eligible for an EIDL.

What are Mitigation Loans? If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of the approved loan amount. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

What are the Credit Requirements?

- **Credit History** - Applicants must have a credit history acceptable to SBA.
- **Repayment** - Applicants must show ability to repay all loans.
- **Collateral** – Collateral is required for physical loss loans over \$10,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates? By law, the interest rates depend on SBA's determination of whether each applicant has the ability to receive credit from other sources. SBA bases this decision on whether the applicant has sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for their own disaster recovery. Interest rates are fixed for the term of the loan, and are determined from disaster to disaster with market conditions. Currently the applicable interest rates range from 4% to 8% depending on the type and size of the loan.

What are Loan Terms? While the maximum term is 30 years, the law restricts businesses with credit available elsewhere to a maximum 3-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits? The loan limits vary by type of loan. The limits are as follows:

- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Loan amounts cannot exceed the verified uninsured disaster loss.
- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDL(s) to 2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** - Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages reduce loan eligibility.
- **Ineligible Property** - Secondary homes, personal pleasure boats, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value.
- **Noncompliance** - Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or federally insured loans.

Is There Help Available for Refinancing? SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage, which is defined as 40 percent or more of the value of the property, and (3) intends to repair the damage.

- **Homes** – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- **Businesses** – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery, and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate? You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans? To protect each borrower and the agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose

damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

Assistance to Individuals and Households

FEMA also may determine that you qualify for the Individuals and Households Program (IHP). IHP provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means such as insurance or loans. Up to \$29,900 is available in financial help (adjusted each year), while some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Re-placement, and Semi Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Please Note: Though the maximum available grant is \$29,900 and would only be available if insurance and loan options were first exhausted. Even then, very few applicants qualify for the full amount.

The following types of assistance may be available through IHP:

Housing Assistance: Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$29,900 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to \$29,900 for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance:

The Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Covered expenses include: medical and dental expenses, funeral and burial costs, vehicle repair and/or replacement, generators for individuals who have durable medical equipment that require power, and dehumidifiers.

Please contact FEMA at 800-621-3362 for questions about other items that may be covered.

Conditions and Limitations of IHP Assistance: Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories: To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen (or have a child who is a citizen), a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

Type of Assistance: Generally, only one type of IHP assistance is provided to a household. Only FEMA – in conjunction with the Commonwealth of Pennsylvania – has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

Proper Use of Assistance: All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

Documentation: It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

Insurance: If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home) is provided for an initial period of two months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.

Appeal Rights: If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Call 800-621-3362 or 800-462-7585 (TTY) immediately to let FEMA know of your intention to appeal. Then, send your appeal letter to: Appeals Officer, FEMA Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782 7055.

Agriculture Assistance

After Tropical Storm Lee, many Pennsylvania farmers were left with flooded fields, damaged barns, debris, and stranded milk and produce. Federal assistance may be available through one of the authorized disaster assistance programs under the United States Department of Agriculture (USDA), such as nutrition, conservation, and crop assistance. These programs are summarized on the USDA website at www.usda.gov.

The Pennsylvania Department of Agriculture urges all farmers to contact the Department of Agriculture at the Pennsylvania Emergency Management Agency agriculture desk at 717-651-2062 for emergency assistance. For general disaster relief questions about agriculture please contact the Pennsylvania Department of Agriculture at 717-787-4737.

Farmers whose crops have been submerged in floodwaters need to have crops tested. Farmers should contact their local county Agriculture extension office for testing. Farmers whose crops have been harvested for forage and were submerged should also be tested before use. Farmers can contact local county Agriculture extension offices or the Department of Agriculture. Those dealing with flood-related crop damage should note the following:

(1) If participating in a federally-sponsored crop insurance plan, you must notify an agent within 72 hours of discovery of crop damage. (2) All residue and crop damage should be left intact until insurance agents can properly assess extent of damage.

Reporting Damage: Farmers experiencing any losses are encouraged to keep in touch with their county USDA offices. To access the complete list of county offices, please access the following website: <http://offices.sc.egov.usda.gov/locator/app?state=vt&agency=fsa>

You may also call Pennsylvan's USDA Farm Service Agency at: 717-237-2114.

Accurate and timely damage reporting is crucial to successfully requesting and receiving federal assistance in the form of either low-interest loans or grants to help Pennsylvania's citizens, businesses and infrastructure recover from a disaster. The recovery process begins with the identification of damages at the local level and the expeditious reporting of those damages within the emergency management channels:

- Individuals and businesses report property damages to the community's Emergency Management Coordinator.
- Elected Officials report municipal property and infrastructure damages to the community's Emergency Management Coordinator.
- Community Emergency Management Coordinators report damages to residential, business and municipal property and infrastructure within their community to the County Emergency Management Coordinator.
- County Emergency Management Coordinators report overall damages to residential, business and municipal property and infrastructure within their county to PEMA using the Initial Damage Reporter function of the automated Pennsylvania Emergency Information Reporting System (PEIRS).

PEMA analyzes the damage information it receives from the county(s) to determine if the event warrants requesting assistance from either FEMA or the SBA.

Tax Relief and IRS Assistance

Businesses and residents in the Pennsylvania counties that have been declared federal disaster areas may qualify for tax relief. The IRS is extending certain tax deadlines for those individuals to October 31, 2011. This includes the tax payment deadline for the third quarter, which is usually September 15. The IRS will also be waiving some penalties. More information can be obtained by calling the IRS disaster hotline at 1-866-562-5227.

The Internal Revenue Service is providing tax relief to individual and business taxpayers impacted by Tropical Storm Lee and living in the areas designated by FEMA under the Federal Disaster Declaration. For the latest information about tax relief, please see: <http://www.irs.gov/newsroom/article/0,,id=245671,00.html>.

The tax relief is part of a coordinated federal response to the damage caused by the storm and is based on local damage assessments by FEMA. For information on disaster recovery, individuals should visit www.disasterassistance.gov.

Victims of Tropical Storm Lee that began on Sept. 3, 2011 in parts of Pennsylvania may qualify for tax relief from the Internal Revenue Service.

The President has declared the following counties a federal disaster area: Adams, Bradford, Columbia, Cumberland, Dauphin, Lancaster, Lebanon, Luzerne, Lycoming, Montour, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wyoming, York. Individuals who reside or have a business in these counties may qualify for tax relief.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Sept. 3, and on or before Oct. 31, have been postponed to Oct. 31, 2011. This includes corporations and other businesses that previously obtained an extension until Sept. 15 to file their 2010 returns, and individuals and businesses that received a similar extension until Oct. 17. It also includes the estimated tax payment for the third quarter, normally due Sept. 15.

In addition, the IRS is waiving the failure-to-deposit penalties for employment and excise tax deposits due on or after Sept. 3, and on or before Sept. 19, as long as the deposits are made by Sept. 19, 2011.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 1-866-562-5227 to request this tax relief.

Basic Tips for Filing Your Claim

- Contact your insurance agent or company as soon as possible. If possible, have your policy numbers available when you call. Ask what documents, forms, and data you'll need to file a claim. Advise them if you no longer have documents and learn what alternative documents can be provided.
- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork.
- Take photographs or video of the damage.

- If your property is partially damaged, try to protect it against further losses by making temporary repairs. Make the repairs necessary to prevent further damage to your property. Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Keep receipts associated with such repairs, as these may be reimbursable under your insurance.
- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses. Call the company to advise them of your temporary location. Also leave information about how you can be contacted at your property in case an adjuster comes to the property for a damage assessment.
- If you have damaged appliances, furniture, and other contents for which you will be filing claims, don't throw that damaged property away unless instructed to do so by your insurance adjuster, and don't start permanent repairs without prior approval from your insurer.
- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal or replacement. Check with the Better Business Bureau, or the Pennsylvania Attorney General's office Bureau of Consumer Protection at 800-441-2555 to make sure the company has a good track record or to report suspected price gouging.
- Obtain more than one estimate, and get everything in writing. Don't be pressured into signing the first contract that is presented to you. Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- You have the right to choose which contractor will repair your home. Your insurer may provide you with a list of pre-approved contractors, but as the policyholder, you have the final say in contractor selection.
- Contact your creditors; if you can't cover all of your expenses, try to negotiate a payment plan. Keep a diary of all conversations with insurance companies, creditors, or relief agencies.
- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Department for assistance and advice.
- When water pools, the risk of sickness grows. But a few precautions can keep people safe as they clean up after the deluge.

Staying Healthy While Cleaning Up After the Flood

It is important to remember that floodwaters are likely to contain sewage. If you must wade in, wear long pants, rubber boots, rubber gloves and goggles. Always wash your hands thoroughly after cleaning up or coming in contact with floodwaters.

As the waters recede, the risks outdoors will lessen, but indoors it is essential to clean and dry homes and offices and everything in them to kill bacteria and viruses and prevent the growth of mold.

If you have a private well and standing water has pooled around the well cap, consider the well contaminated and take these steps:

- Boil water for one minute before drinking, cooking and brushing teeth.
- Get well water tested for coliform bacteria as soon as possible.
- Once flood waters have receded, disinfect your well with chlorine and test it before you resume drinking from it.

Other tips on safe cleanups inside your home:

- Throw away anything that was wet with floodwater and can't be cleaned. (For insurance purposes, take photographs of the damaged property.)
- Cover your body by wearing pants, long sleeves, boots, and rubber gloves.
- Protect your eyes, nose and lungs. Use goggles and an N-95 respirator, which you can find in hardware stores, and use them when working in flooded areas or cleaning mold.
- Use soap or cleaning products with a disinfectant for killing germs. Never mix bleach with other cleaning supplies in the same bucket.
- Open windows and if available use fans to pull fumes from your work area.
- Dry flooded areas thoroughly because mold can grow in areas that stay damp for more than 48 hours. Items such as carpets or clothes that cannot be completely dried should be thrown away.
- Run bathroom and kitchen ventilators to keep the air moving in your home.
- If there is no standing water and it is safe to use electric appliances, use fans to help dry damp areas. Mount them in windows blowing out to avoid spreading dust or mold spores.

For more information, call the Pennsylvania Department of Health toll-free at 1-877-PA-HEALTH or 1-877-724-3258

Supporting Those in Need

These are very challenging times and many Pennsylvanians are in need of a helping hand. Thankfully, resilient Pennsylvania communities are coming together and will rise above this tragedy. Relief efforts are already under way as people work together and help those in need, but the recovery will take time. If you would like to get involved, here are a few of the many sites that provide information on voluntary opportunities:

- FEMA – Helping Others provides information on how individuals can lend a hand to those in need. <http://www.fema.gov/rebuild/recover/howtohelp.sht>

- Pennsylvania Red Cross : <http://redcrossphilly.org/>
- Red Cross Volunteer Information: <http://redcrossphilly.org/page.cfm?info=Volunteer>