UNIVERSITY OF IDAHO

College of Agriculture

JAN 5 '67

How to obtain

# HELP

in time of natural disaster

IDAHO Agricultural Extension Service Bulletin No. 472 September 1966

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# HOW TO OBTAIN HELP IN TIME OF NATURAL DISASTER

By H. C. Tankersley\*

Every year many people suffer the hardships of natural disaster. Ability to withstand these setbacks and continue our way of life with as little interruption as possible is basic to our character.

Natural disasters occur in a variety of forms from the blizzard and the flood to drouth and disease. Each delivers blows that test our endurance.

We are occasionally unable to cope alone with natural disasters. We have found it necessary to depend upon community action to hold back the flood waters or to recover from the devastation of a storm. As communities, cities, counties and states have grown, mutual protection from disaster has been one of the primary eon-siderations in developing formal government.

So order may be maintained in providing assistance in event of natural disaster and to assure equitable distribution of available assistance, rules and regulations have been established. This pamphlet is intended as a guide to help you in understanding general areas of responsibility and sources of assistance for the individual.

# WHEN IS ASSISTANCE AVAILABLE?

Generally an individual is eligible for some type of assistance any time he suffers losses beyond his capability to continue his normal way of life. Some kinds of assistance are available from various agencies of the local, state and federal governments, while other kinds may be available from an agency such as the American Red Cross or Salvation Army.

A local government is generally eligible for assistance when its resources are committed to the maximum and are not adequate to meet the needs of a disaster or when it is obvious that local resources will not meet the need.

## With a disaster declaration

If the Governor and/or the President of the United States de-

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clares an area a disaster area, certain broad forms of emergency assistance are made available by the state and federal governments to help local governments and individuals. This includes federal funds, federal manpower and equipment, emergency financing and other forms of substantial assistance.

### Without a disaster declaration

Even though a disaster may not be widespread enough or serious enough to permit declaration of a disaster area, assistance is available. The Red Cross, Salvation Army and other private organizations carry on relief work according to their own programs. State and federal agencies can function in any matter which normally would come under their jurisdiction and most agencies have authority to take limited measures without declaration of a disaster. Generally, these measures are similar to the normal functions of the agency or are done for humanitarian purposes.



# TO WHOM IS ASSISTANCE AVAILABLE?

Emergency assistance and disaster relief are available to individuals, groups, county governments, municipal governments and state governments. Generally, the federal government assists the state government, which assists the local government, which assists the individual. In some instances the federal government or state government will assist the individual directly. This is especially true in recovery operations following a disaster. Means to combat a disaster are seldom afforded an individual by state or federal government except for humanitarian purposes.

Generally the federal government cannot help a state government and the state government cannot help a local government until asked by those in need of assistance.

# ASSISTANCE TO INDIVIDUALS

- 1. Disaster Recovery Information—The Agricultural Extension Service provides information through the county extension agent's office on minimizing damage and recovering from the effects of a natural disaster. This information applies to houses, other structures, home furnishings, food, clothing, appliances and other personal property as well as for the farmstead, farm machinery, feed, fences and other things which might be damaged.
- 2. Disaster Warning—For both natural and nuclear disaster—Disaster warning is provided by the local government in cooperation with the U.S. Weather Bureau, Office of Civil Defense, State Department Disaster Relief and Civil Defense and the U.S. Department of Agriculture.

The local Civil Defense Director, county commissioners and/or city councilmen are responsible for working with local communications media to assure relay of disaster warning. This warning is usually given over radio, T.V. and in the local newspapers. Contact your Civil Defense Director, your nearest weather station or your radio or T.V. station.

- 3. Emergency Housing, Feeding and Clothing for Your Family—The Red Cross, Salvation Army, city and county government provide these services. Contact your county civil defense director, county commissioners, Red Cross local representative or nearest Salvation Army Commander. All are interested in providing housing, food and clothing.
- 4. Emergency Medical Aid—City and county government, Red Cross and local medical personnel provide this service. They attempt to follow as nearly normal processes as possible. Contact your local hospital or doctor's office. If this is not possible, contact your local civil defense director or Red Cross. If the patient can be moved, take him to the nearest medical facility.
- 5. Search, Rescue and Evacuation—This service is a function of the local government and Red Cross. Contact the sheriff's office or civil defense director.



- 6. Protection of Life and Property—The local government is responsible for protection of life and property including such things as flood fighting, fire fighting, snow removal and emergency transportation. Contact your local civil defense director in a disaster. Contact the appropriate local agency for a local emergency.
- 7. Demolition of Unsafe Structures—Local government is responsible. Contact your local civil defense director. This work is generally done in cooperation with the U.S. Corps of Army Engineers but the local government must request the assistance.
- Water Purity Testing and Damage to Sewer Systems—Local government health officials work in cooperation with the State Department of Health. Contact your local director of civil defense or local health officer.
- Rehabilitating Homes—Rehabilitation of homes is generally considered an individual responsibility but certain kinds of assistance are available.

The Red Cross will help to rehabilitate urban or rural families to the limit of available resources. The Red Cross provides assistance to those in need to restore them to their normal way of life. Anyone is eligible for assistance. Contact the local field office or service officer of the American Red Cross. In areas of extensive damage the Red Cross usually sets up a special field office to counsel and work with those in need.

The Federal Housing Administration through approved local lending institutions can provide the following assistance:

- a. Authorize FHA mortgage insurance for eligible persons for rehabilitation or rebuilding of housing destroyed in a natural disaster.
- b. Authorize lenders to permit suspension of payments on insured home loans and on home repair and modernization loans by disaster-affected borrowers. See your local lending institution.

The Federal National Mortgage Association through approved lending institutions can provide the following relief:

- a. Purchase over-the-counter mortgages, insured under certain sections of the National Housing Act, for replacement of housing destroyed as a result of a major disaster.
- b. Purchase Veterans Administration guaranteed mortgages to replace veterans' homes destroyed in natural disaster. See your local lending institution.

The Farmers Home Administration may offer assistance under certain circumstances. This may be long-term, low-interest loans, deferment of payments or other financial assistance for rural homeowners.

See your local lending institution.

10. Rehabilitating Farms—The United States Department of Agriculture can provide technical and financial assistance in restoring the productive capacity of the farm. The key contact for the local farmer is the County USDA Disaster Committee. The county agricultural extension agent, the chairman of the county Agricultural Stabilization and Conservation Committee and the local Farmers Home Administration officer comprise the committee. The county office manager of the ASCS is the secretary. This is the point at which any request for local assistance must begin. See your county office manager, Agricultural Stabilization and Conservation Service or any member of the committee.

Under prescribed conditions the USDA can make available the following kinds of assistance:

A. Emergency agricultural loans.

B. Regular agricultural loans.

C. Temporary grazing on soil bank, feed grain, wheat stabilization or other supply adjustment programs.

D. Emergency livestock feed at reduced prices.

E. Long term grazing and harvesting of hay on land retired from production under any of the several supply adjustment programs.

F. Agricultural Conservation Program emergency conservation measures from special funds. Makes technical assistance available to farmers and ranchers for carrying out emergency

conservation measures.

G. Agricultural Conservation Program emergency conservation measures from regular funds. Cost sharing payments to farmers and ranchers for carrying out approved conservation practices for treatment of new conservation problems.

H. Cost sharing up to 80 per cent on the following conservation

practices.

1. Removal of debris other than sand, gravel or silt.

2. Cost of shaping, grading or filling, including the removal

of sand, gravel or silt.

 Cost of establishing permanent cover. Maximum per unit rates shall be specified in the county ACP handbook as necessary.

4. Cost of releveling irrigated crop land.

5. Cost of restoring dikes, levees and tidegates.

- Cost of restoring stream channels, including riprap and revetment.
- Cost of restoring open or underground storage drainage systems.

8. Cost of restoring dams, pits or ponds.

- Cost of restoring irrigation ditches and other irrigation installations of a permanent nature.
- Cost of restoring diversion ditches, terraces and outlets.

Cost of restoring sod water ways.

12. Cost of restoring farm fences in some cases.

Other practices deemed necessary by the county or state USDA Disaster Committees should be requested following a natural disaster. The committee can:

. Furnish technical assistance in rehabilitation of damaged

land and water resources.

J. Furnish technical assistance in dealing with emergency protection from flooding.

K. Loan heavy earth-moving equipment.

L. Furnish technical assistance with transportation problems when major highways cannot be used.

M. Assist in obtaining freight rate reductions for livestock and

feed.

The American Red Cross has the same interest in rehabilitating the farming unit as in rehabilitating an urban family's business. Generally, this help is confined to personal things such as the home the family lives in, occupational supplies and equipment and certain things for the duration of an emergency. See your local representative of the American Red Cross.



11. Emergency Livestock Feeding Programs—Local and state governments are responsible for emergency feeding of livestock. Contact your local director of civil defense, county commissioners

or county agricultural extension agent.

Under certain conditions the U.S. Department of Agriculture can release Commodity Credit Corporation feed grain, free of charge to a state agency on short-term basis, to feed livestock flood-stranded, unidentified or commingled because of disaster, until owners can resume responsibility for them. Or the U.S. Department of Agriculture can furnish Commodity Credit Corporation feed grain free of charge to a state agency, on a longer-term basis, for livestock otherwise faced with starvation or liquidation at distress prices because their owners cannot buy feed. The USDA has no responsibility to transport the feed to the animals. This a function of the state or local government or the individuals.

- 12. Rehabilitating Small Businesses & Non-profit Institutions— The Small Business Administration can make available the four following kinds of assistance under certain circumstances:
  - a. Direct loans or loans in participation with banks or other lending institutions to individuals and business concerns to restore or rehabilitate property damaged or destroyed by natural disaster. Loans may be up to twenty years duration and up to actual loss incurred.

b. Loans, direct or in participation with lending institutions, to small business to provide relief from economic injury due to

drought or excessive rainfall.

c. Loans, direct or in participation with lending institutions, to small businesses which have or will sustain economic injury by being physically displaced by federally aided urban renewal, highway or other construction programs.

d. Make available survey and technical personnel as needed to render advice and financial assistance to disaster victims.

Individuals, churches, businesses, charitable institutions and other non-profit organizations may come under the provisions of assistance offered by the Small Business Administration.

Contact your local lending institutions cooperating with the Small Business Administration or the Small Business Administration Field Office, Boise, Idaho.

The American Red Cross is also interested in helping to rehabilitate people, owners of small businesses, who may not otherwise have the means of returning to their normal standard of living. Contact your local Red Cross representative.

13. Rehabilitation of Private Roadways—Private roadways are those normally built and maintained by one or more individuals to serve their own needs. These roads also include any appurtenances thereto such as bridges, culverts and other structures.

There is no government assistance available for rehabilitating a private road except as it might be necessary for humanitarian purposes such as search and rescue. The American Red Cross or other private institution would be the only sources of possible assistance for such a matter. See your local Red Cross representative.

14. Tax Assistance or Advantages—There are available certain tax advantages or reductions to persons or businesses which have suffered losses in a disaster or casualty losses. Deductions of these losses are allowed on State and Federal income tax computations under very specific rules. Different rules apply for computing a casualty loss deduction on property used for personal purposes and property used for business purposes. Those suffering casualty, disaster and theft losses are urged to contact the nearest Internal Revenue Service office for further information and procedure.

Adjustment of property taxes for casualty losses or loss of income is also possible. In this case the procedure would be to contact your county assessor and ask for an adjustment. These adjustments are made as a matter of judgment and you have avenues of appeal if you feel the adjusted position is not fair.

- 15. Crop Loss—Federal Crop Insurance Corporation reimburses farmers for losses of insured crops by natural disasters. See nearest office of Federal Crop Insurance Corporation in counties where insurance is available.
- 16. Employment—The U.S. Department of Labor in cooperation with the state department of employment provides the following services in a major disaster area:

a. Open sub-offices within the disaster area to serve better those in need of employment services and those who may be without transportation.

b. Recruit and refer workers for cleanup operations to both

public and private employers.

c. Use radio and sound trucks in the immediate area of disaster

to inform workers where to report for work.

d. When conditions warrant, recruit workers from the disaster area for temporary work outside the area until job opportunities are again available in the disaster area.

e. Recruit and refer workers for employment in reconstruction

and rehabilitation operations following the disaster.

f. Refer workers for training in new occupations and give vocational counseling to workers who no longer have employment opportunities in their previous occupation.

See your local department of employment office if you need any of the above services.

# Civil Defense Status

This statement is by the National Association of Counties:

"We recognize Civil Defense as an integral part of the total national defense, equal in importance to military preparedness. The National Association of Counties urges that at an early date effort be made to clarify, particularly for the benefit of state and local government, the relationship of Civil Defense activities to other non-military emergency preparedness activities so as to eliminate possible confusion in any period of emergency operation."

## Further Effort Needed

"Efforts to improve the Civil Defense operational capability within each state through intensive training and use of educational resources, expanded instruction and improved training techniques will have to be increased."

-Robert S. McNamara, Secretary of Defense

# OTHER HELPFUL REFERENCES

You can get these bulletins from your county agent.

Defense Against Radioactive Fallout on the Farm, USDA 2107

Rural Preparedness for Dairymen, PNW 66

Rural Preparedness for Beef Producers, PNW 67

Rural Preparedness for Poultry Producers, PNW 68

Rural Preparedness for Sheep Producers, PNW 74

Rural Preparedness for Swine Producers, PNW 75

The Safest Place, Ext. Bulletin 422

Fallout Protection—What to Know and Do About Nuclear Attack, H-6

First Aid for Flooded Homes, USDA, PA 38



Published and distributed in furtherance of the Acts of May 8 and June 30, 1914, by the University of Idaho Agricultural Extension Service, James E. Kraus, Director; and the U.S. Department of Agriculture, cooperating.

CP 9-66 10M