

Providence Journal

R.I. Flood Resources

01:00 AM EDT on Tuesday, April 6, 2010

Giving help

Serve Rhode Island coordinates volunteers statewide. Register as a volunteer at (401) 331-2298, or online at www.ServeRhodeIsland.org.

American Red Cross, Rhode Island chapter needs volunteers for its shelter at the Westerly Senior Center, as well as for disaster assessment and cleanup. Call (401) 831-7700. Donations of money urgently requested. Send to Disaster Relief Fund, designate for R.I. Flooding, 105 Gano St., Providence, R.I. 02906, or call (800) RED-CROSS, or visit www.riredcross.org.

St. Joseph Church in West Warwick and its youth group are collecting gently used or new clothing, sheets, towels, toiletries and children's toys for victims of last week's flood. Drop-off is at the church, 854 Providence St., Wednesday through Saturday; call the church at (401) 821-4072 first. People in need of items can get them Saturday from 9 a.m. to 3 p.m. and Sunday from 1 to 3 p.m.

Getting help

- Dial 211. Trained operators will refer you to help of all kinds.
- The state is maintaining a resource list at www.floodrecovery.ri.gov
- Register at once with the Federal Emergency Management Agency if you have suffered flood damage. The main Web site is www.fema.gov.FEMA is helping people at two Disaster Recovery Centers: 555 Greenwich Ave., Warwick, in front of the Lowe's store, and at the Cranston Portuguese Club, 20 Second Ave., Cranston.

Register at a recovery center, online at www.fema.gov, or by phone. The number is (800) 621-FEMA (3362) from 7 a.m. to 1 a.m. The TTY number for people with hearing or speech impairment is (800) 462-7585.

FEMA will process applications from individuals, while the U.S. Small Business Administration will process business applications. But both need a nine-digit FEMA registration number.

To apply, you will need your Social Security number (or Federal Employer Identification number), phone number where you can be reached, address of damaged property, address

of where you are staying, a brief description of disaster-related damages and losses, and insurance information.

Take photos of damage, make lists of repairs and keep receipts to support your claim.

The deadline for applications is May 28.

- 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. These contacts are not for workers. Applications can be downloaded from 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. 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.

•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.

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

•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

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

- 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>.

- 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 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.

Coventry Senior Center, 50 Wood St., Monday-Friday 8:30 a.m.-4 p.m.

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

East Greenwich Ecumenical Food Center at St. Luke's Church, 111 Peirce St., Monday, Wednesday and Friday, 10:30 a.m.-noon.

Jonnycake Center of Peace Dale, 1183B Kingstown Rd., Tuesday noon-4:30 p.m., Wednesday and Thursday 9:30 a.m.-4:30 p.m., Friday and Saturday 9:30 a.m.-2:30 p.m.

St. Francis Poverello Center, 668 Hartford Ave., Providence, Monday, Wednesday and Thursday 10 a.m.-3 p.m.; Tuesday 10 a.m.-1 p.m.

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

South County Church of Christ, 3510 Tower Hill Rd., Wakefield, Thursday 6-8 p.m., Friday and Saturday 9 a.m.-6 p.m.

West Bay CAP, 211 Buttonwoods Ave., Warwick, Monday-Friday 8:30 a.m.-4:30 p.m.

WARM, 56 Spruce St., Westerly, Monday-Friday 9 a.m.-5 p.m.

- 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>.

- 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.

- 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.