

FLOOD NEWS

On January 21, 2016, the federal government issued a disaster declaration for the State of Missouri, in response to the aftermath of the historic flooding in late December 2015.

Individuals and business owners who sustained losses in the designated area can begin applying for assistance by registering online at www.DisasterAssistance.gov or by calling 1-800-621-FEMA (3362). Assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. Additional information is posted at www.unionmissouri.org, and on our facebook page. If you have any questions please do not hesitate to contact City Hall at 636-583-3600.

The City would like to thank Franklin County Government, the Union Fire Protection District, all of the volunteers, residents, and staff who assisted with the flood recovery efforts. While there is still a long road ahead, the load is lightened by the number of people working together to help those who were impacted.



Highway 50 East at Birch Creek



East Main & State Street



Highway 50 at Bourbeuse River Bridge

After the Flood: *Need Help Coping?*

When disaster strikes, often people react with increased anxiety, worry and anger. With support from community and family, most of us bounce back. However, "Some may need extra assistance to cope with unfolding events and uncertainties," said U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) Administrator Pamela S. Hyde, J.D.

The **Disaster Distress Helpline (DDH)** is a toll-free, multilingual, crisis support service available 24/7 via telephone (1-800-985-5990) and SMS (text 'TalkWithUs' to 66746) to residents experiencing emotional distress related to natural or man-made disasters.

Helpline staff provides counseling and support, including information on common stress reactions and healthy coping, as well as referrals to local disaster-related resources for follow-up care and support. Visit the SAMHSA website at <http://www.samhsa.gov/disaster/> for additional information and resources related to disaster behavioral health.

Avoiding Scams & Fraud

Homeowners should be cautious when hiring contractors for home repairs. Scammers, known as “storm chasers,” often head to an area hard-hit by a disaster. These criminals go door-to-door offering quick fixes to consumers who appear to be in urgent need of repairs or supplies. Before you hire anyone to assist you with repairs to your home, check them out.

The State Emergency Management Agency (SEMA) lists these warning signs:

- Be wary of any contractor offering repairs for a low cost, but requiring a full payment upfront.
- Be suspicious of contractors driving vehicles that are unmarked or that have out of state plates
- Contractors without a physical address.
- Contractors that use a high-pressure sales technique.
- Contractors that refuse to show an identification card.

Tips to avoid a home repair scam:

- Always get a least two estimates from different companies.
- Get all agreements in writing.
- Make a full payment only when the terms of the contract are met.
- Confirm they have a City of Union business license by calling City Hall at 636-583-3600 or the Union Police Department at 636-583-3700.
- Are they listed with the Better Business Bureau?

If you are unsure of the people you are dealing with, call the City of Union Business License office at 636-583-3600 or the Union Police Department at 636-583-3700 and we will help you check them out.



Church Street

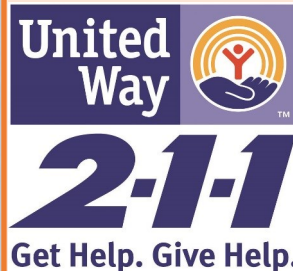
Other tips to help you spot fraudulent activity:

- FEMA does not charge fees to apply for assistance or to receive it.
- Neither FEMA nor the SBA charges for property damage inspections.
- FEMA does not ask for your Social Security number, bank account number or other sensitive information.
- Government workers will never ask you for a fee or payment of any kind. Be wary of anyone who says he represents a governmental agency and asks for money.

If you're unsure about the authenticity of a FEMA or SBA representative, call the FEMA hotline at 800-621-FEMA (3362).



Businesses impacted by the flood are eligible to apply for low interest loans through the Small Business Administration. Contact your bank for details. Impacted businesses should also register at www.DisasterAssistance.gov.



2-1-1 is a fast, free and confidential way to give or get help 24 hours a day, 7 days a week. 2-1-1 call centers operate under national standards and are staffed by trained specialists who quickly assess the callers' needs and refer them to the help they seek. Information is available on a broad range of services, including food banks, affordable housing, health resources, child care, after-school programs, elderly care, financial literacy, and job training programs. Those with cell phones only should call 800-427-4626.