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For disaster-related information visit www.fema.gov www.mississippirecovery.com www.msema.org

Apply by Phone 1-800-621-FEMA (3362) TTY: 1-800-462-7585

> 24 hours a day seven days a week





Only chairs were left standing at this Pass Christian middle school after Hurricane Katrina hit. FEMA photo by Mark Wolfe

Register for Assistance

BY PHONE

People who suffered losses due to Hurricane Katrina should register for assistance with FEMA by calling toll-free **1-800-621-FEMA (3362)**. People who are speech or hearing-impaired should call **TTY 1-800-462-7585**. Phone lines are open 24 hours a day, seven days a week until further notice.

It will take approximately 20 minutes to complete the application if you have the following information on hand.

- Social Security number
- Telephone number where you can be reached
- Address of damaged property
- · Brief description of disaster-related losses
- Insurance information
- Bank account number and routing number for direct deposit

If you don't have all of the above information, you can still register. FEMA staff members are trained to work around missing information so those in need don't miss out on help. As of Oct. 3, more than \$453 million in FEMA assistance had been approved for more than 469,000 registered Mississippians.

ONLINE

If you have access to the Internet, you can register online at **www.fema.gov**. The time to fill out the application is limited to 30 minutes, so it's recommended that you have all your information (the same things needed for phone registration) on hand before logging on. If you don't have all the information, you can still start the process with what you have available.

If you don't speak English, you can still get disaster assistance. FEMA can take your application in any of 173 foreign languages. When you call 1-800-621-FEMA (3362) there are 3 choices: English, Spanish and other callers, option 3. FEMA menu option 3 (or no menu selection) is for those who don't speak English, Spanish or have a rotary dial phone.

Finding a Place to Live After Katrina

After a disaster as devastating as Hurricane Katrina, getting back to 'normal' is never easy. We know having a place to call home is a big step in the right direction. There are several options for Mississippi residents who need to find a place to live. Working together, FEMA, the Mississippi Emergency Management Agency (MEMA) and local officials have identified several choices for individuals and families displaced by Hurricane Katrina. We are all working as quickly as possible, but it will take time to complete the enormous task of matching each evacuee with the best

temporary housing solution to meet their needs. Your first step to receiving any housing assistance is to register with FEMA.

HOUSING ASSISTANCE

FEMA will provide transitional housing assistance to qualified homeowners and renters displaced by Hurricane Katrina. Eligible evacuees registered with FEMA will receive an initial three months rental assistance by check or electronic funds transfer in the amount of \$2,358.

FASTEST HOUSING OPTION

The fastest housing option is to use the funds provided by FEMA to rent available housing in any part of the country you choose. This could be a hotel, motel, apartment or other rental unit, or a mobile home or travel trailer.

OTHER OPTIONS

FEMA and MEMA are also making cruise ship berths, travel trailers and tents available. We want to keep you as close to your home and as comfortable as possible. To help make the process run more smoothly, local officials have established a priority system for providing travel trailers in your community:

- Individuals, families, emergency workers and essential personnel living in substantially damaged dwellings, vehicles, or other unsafe situations;
- People living in emergency shelters;
- People being assisted by voluntary agencies and living in places such as a hotel or with family or friends; and
- People with insurance currently staying in hotels or with family or friends outside a reasonable commuting area.

Once you have been identified for placement in a travel trailer, FEMA staff will contact you to make arrangements to move in.

IMMEDIATE SHELTER

Anyone with immediate shelter needs should visit a Disaster Recovery Center (DRC) or call the toll-free help line **1-800-621-FEMA (3362).** The American Red Cross(ARC) also helps meet immediate housing needs. For help, call **1-866-438-4636** or visit your local ARC office.

LOOKING FOR A PLACE TO RENT?

We have a special program to match evacuees with available rentals properties across Mississippi. To use this simple free resource, log on to www.msdisasterhousing.org.

The Mississippi Disaster Housing Referral Web site lists properties currently available for rent. You can easily search by city or county, number of bedrooms or rent amount. The site lists everything from rooms for rent, to mobile homes and houses. Advance search options can even help find accommodations for people with a variety of special needs.

DO YOU HAVE A PLACE FOR RENT?

Landlords with available rental properties can set up a free account at www.msdisasterhousing.org. The quick process allows you to input information about available properties across the state. It's a great way to get information out about your rental and at the same time, help people in need of a place to call home.

Operation Blue Roof

Operation Blue Roof provides assistance to storm victims in disaster areas through the installation of rolled plastic sheeting on damaged roofs, thereby allowing residents to remain or return to their homes. To find a Blue Roof Sign Up station, call the U.S. Army Corps of Engineers at **1-888-ROOFBLU (1-888-766-3258).**

Self-Help Tarps

Individual homeowners may get tarps by contacting their county Emergency Operations Center (EOC) for the location of the nearest distribution site. Individuals are responsible for installing the tarps or may request assistance from volunteer groups.

Dealing with Insured Losses

National Flood Insurance Program

To respond faster to its policyholders in areas stricken by Hurricane Katrina, the National Flood Insurance Program (NFIP) is modifying the way it settles claims.

The NFIP is using data on water depths, aerial imagery and information from underwriting files to determine where property damages from flooding exceeded the NFIP coverage. In those cases, it will be possible to pay the policy limits without a site visit by an adjuster.

The NFIP has waived the requirement that policyholders submit proof of loss and will rely on a report by the claims adjuster if the policyholder agrees. The NFIP is urging insurance companies to make advance payments of around \$3,000 to policyholders who carry contents coverage. Adjusters have been instructed to help policyholders develop a simplified list of contents and appliances damaged by flooding.

For information about the NFIP, contact your insurance company or agent, or call the NFIP at **1-888-CALL-FLOOD (225-5356)** or **(TTY) 1-800-427-5593.**

Policyholders who have lost important insurance documents can contact the NFIP hotline at **1-800-427-4661** to get their policy information.

Access more information about flood insurance assistance at www.fema.gov/press/2005/ katrinainsurance.shtm.

Insurance Tips

Mississippi residents affected by Hurricane Katrina should contact their insurance company or agent to file a claim. If possible, have the following information available before placing the call.

- Name of insurance company (agents may write policies for more than one company)
- Policy number
- Telephone number or e-mail address where you can be reached

Even if you think your storm losses will be covered by insurance, you should still register with FEMA. You might be eligible for assistance not covered by insurance. After you receive your insurance settlement, call FEMA again and update your information.

Displaced residents living in shelters, or with host families or relatives outside Mississippi, should still call their insurance agents to start the claims process.

Mississippi Donation Line

The Mississippi Hurricane Recovery Hotline was created to manage donations for Hurricane Katrina victims. The center ensures that these donations are properly matched with people and organizations needing assistance. If you have goods or services to give or are in need of goods or services, call **1-866-230-8903**. The center handles a variety of calls including individuals looking for missing loved ones and for goods or services such as food, water, shelter, debris removal, utilities and jobs.

FEMA Needs to Know Where You Are

Once you have applied for federal assistance, it is important in the months ahead that you notify FEMA when you change your mailing address and/or phone number. Call the helpline at **1-800-621-3362.**

Also important is to make certain that the U.S. Postal Service (USPS) has your current mailing address. If you are housed in a shelter, use the shelter's address as your current mailing address and phone number. When you move, you should complete a change of address card by calling the USPS at **1-800-ASK-USPS (1-800-275-8777)** or online at www.usps.com. The USPS will make sure your mail is forwarded to you.

Foreign students affected by Hurricane Katrina are encouraged to contact their school's international advisors for information about continuing their education in the U.S. For more information, call **202-305-2346** or check online at www.ice.gov/sevis.



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Disaster Recovery Centers

Hurricane victims can have their questions answered by recovery specialists at Disaster Recovery Centers (DRCs). Representatives from federal, state, local and voluntary agencies, as well as loan officers from the U.S. Small Business Administration, are on hand to provide program and service information.

If you registered by phone or online, you do not need to re-register at a DRC.

DRCs are open from 8 a.m. to 6 p.m. seven days a week. Check in your local area for the DRC closest to you.

Getting a New ID

Do you need an identification card? The Mississippi Department of Motor Vehicles (DMV) can help. DMV handles the regulation and distribution of Mississippi ID cards. The ID cards are issued to nondriving residents in place of a Mississippi driver's license. Additional information about the ID cards can be found at www.dmv.org/ms-mississippi/idcards.php. The site also lists Mississippi DMV locations and hours.

Unemployment Assistance

The State of Mississippi has a Disaster Unemployment Program to help Mississippians who lost their job or at least some of their earned income due to Hurricane Katrina. Weekly benefit payments are provided to those out of work due to the disaster, including self-employed persons, farm and ranch workers and owners, and others not covered under regular unemployment programs. Contact **1-888-844-3577** or your local Mississippi Department of Employment Security.

Louisiana residents can get unemployment compensation help by calling **1-800-818-7811.**

Make sure disaster aid goes to those who deserve it. Hurricane Relief Fraud Hotline: 1-866-720-5721

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.

If you or someone you know has been discriminated against, contact FEMA at 1-800-621-FEMA (3362) TTY: 1-800-462-7585 or contact the state equal rights office.

Contractors Seeking Employment

Registering your business with the Central Contractor Registration (CCR) and the Mississippi Development Authority database is essential for finding business opportunities related to Hurricane Katrina. CCR is the primary vendor database for the U.S. federal government. Register at www.ccr.gov.

The Mississippi Development Authority's Minority & Small Business Development Division (MSBDD) is the state's advocate for minority and women-owned businesses. Register at www.MSCPC.com.

Important Katrina Recovery Contacts

FEMA

To register 1-800-621-FEMA (3362) 1-800-462-7585 (TTY)

Mississippi Hurricane Recovery Hotline To give or get help 1-866-230-8903

American Red Cross Response Center 1-866-GET-INFO (438-4636)

American Red Cross Financial Assistance 1-800-975-7585 Salvation Army 1-888-363-2769

Small Business Administration For loan information 1-800-659-2955

US Postal Service To change your address 1-800-275-8777

Mississippi Traffic/ Highway Information 1-601-359-7017

Project Recovery Mental health assistance help line 1-866-856-3227 American Red Cross Find Loved Ones 1-877-LOVED-1S (568-3317)

Operation Blue Roof For temporary roof repairs 1-888-ROOFBLU (766-3258)

Social Security 1-800-772-1213

1-800-325-0778 (TTY)

Mississippi Disaster Legal Assistance Hotline 1-866-255-4495

Mississippi Attorney General's Consumer Protection Line 1-800-281-4418