



FEMA

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For disaster-related
information visit
www.fema.gov

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

24 hours a day
seven days a week

Katrina

Recovery Times



Hurricane Katrina caused extensive damage along the Mississippi gulf coast. FEMA photo/Mark Wolfe

Register for Assistance

BY PHONE

People who suffered losses due to Hurricanes Katrina and Rita should register for assistance with the Federal Emergency Management Agency (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 of any assistance check.

If you don't have all the above information, you can still register. FEMA staff members are trained to work around missing information.

ONLINE

You can register online at www.fema.gov. The application process should take about 20 minutes. The time to fill out the application is limited to 30 minutes, so have all your information (the same things needed for phone registration) on hand before you log on. If you don't have all the information, you can still start the process with what you have.

FEMA Needs to Know Where You Are

Once you have applied for federal assistance, it is important in the months ahead that you notify the Federal Emergency Management Agency (FEMA) when you change your mailing address. Call the Helpline at **1-800-621-3362**.

Even more 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. You can complete a change of address card by calling the post office at **1-800-ASK-USPS (1-800-275-8777)** or online at www.usps.com. The post office will make sure your mail is forwarded to you.

Unemployment Assistance

FEMA and the disaster-stricken states offer disaster unemployment assistance to help workers who lost their jobs or income due to Hurricanes Katrina and Rita. 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.

Displaced residents from Mississippi, Louisiana, Alabama and Texas are eligible to apply in the states where they are now living. Applicants will need to provide their social security number. Self-employed applicants should be prepared to provide information about earnings from their previous federal tax year.

Evacuees in Tennessee can apply by reporting to a Department of Labor and Workforce Development Career Center or by calling the Unemployment Insurance Claims Center in Nashville at **1-615-253-7540** or **1-877-813-0950**, ext. **7540**. Applicants can also file online at www.tennessee.gov/labor-wfd.

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 the Federal Emergency Management Agency (FEMA) at **1-800-621-FEMA (3362)** or **TTY: 1-800-462-7585** or contact the state equal rights office.

Applicants can file by telephone in their home states. The telephone numbers are:

Alabama	1-866-234-5382 and (TTY) 1-800-499-2035
Mississippi	1-888-844-3577
Louisiana	1-800-430-8076 or 1-800-818-7811
Texas	1-800-939-6631 and (TTY) 1-800-735-2989

Louisianans can file online at www.laworks.net.

Mississippians can go online at mdes.ms.gov/wps/portal/#null to print an application, then mail it to the Mississippi Department of Employment Security, P.O. Box 23068, Jackson, MS 39225.

Texans can file online at www.twc.state.tx.us/ui/uiclaim.html.

Crisis Counseling

FEMA and the state of Tennessee are offering mental health counseling to help Hurricane Katrina evacuees in Tennessee cope with stress and other emotional issues resulting from their experience.

Evacuees may call toll-free, **1-800-809-9957**, any time, seven days a week. This number puts them in touch with the crisis services office nearest their location in Tennessee. Callers

should identify themselves as Katrina evacuees and explain what they need. Crisis response staff can assist in an emergency situation, distribute local referral information or arrange contact by an outreach counselor.

Funded by FEMA, the “Tenn-K Response Project” is managed by the Tennessee Department of Mental Health and Developmental

Disabilities, which contracts with mental health service providers to reach out to evacuees and respond to referrals from community liaisons, police, firefighters, churches, individuals, friends, or family. The counselors will provide services in shelters, disaster assistance centers, schools, and any other locations where evacuees are housed.

Emergency aid for evacuees in Tennessee

Food Stamp Benefits for Adults and Families (Must meet basic income and resource limits)

- Expedited screening process for applicants
- Emergency benefit card with \$100 in food stamp benefits
- Permanent benefit card available in three to four business days
- Eligible for up to four months of food stamp benefits
- Benefits vary depending on household size

Cash Assistance for Families with Children

- Applicants must be seeking refuge in Tennessee **and** caring for a child under 18
- One-time cash payments of \$750 to \$1,500, based on size of family
- Payments are intended to help families move out of shelters to permanent residences, gain employment or return home
- Participants are restricted from applying for Tennessee’s Temporary Assistance for Needy Families program for three months

Displaced Students

Governor Bredesen has announced plans to open Tennessee’s public colleges and universities to students from Louisiana, Mississippi, and Alabama schools that have closed due to storm damage, to allow them to enroll in Tennessee.

- For K-12 call the Tennessee Department of Education, **1-615-532-6314** or visit their website, www.tennessee.gov/education.
- For higher education inquiries, call **1-800-669-2678**, or visit www.state.tn.us/thec/hurricane_relief/Hur_Student.htm.

For more information, go to the nearest Department of Health Services office.

Dealing with Insured Losses

National Flood Insurance Program

The National Flood Insurance Program (NFIP) is modifying the way it settles claims to respond faster to its policyholders in areas stricken by Hurricanes Katrina and Rita. The program is using data on water depths, aerial imagery, and information from underwriting files to determine where property damages from flooding exceeded NFIP coverage. In those cases, it will be possible to pay the policy limits without a site visit by an adjuster. The program 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 agency also 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 NFIP, contact your insurance company or agent, or call NFIP at **1-888-225-5356** or **TTY: 1-800-427-5593**.

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

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

Missing Children

For missing or lost children, call **1-800 THE LOST (843-5678)**, log onto www.missingkids.com, or call the American Red Cross at **1-877-LOVED 1S (568-3317)**.

If you have found your child, please call to have his or her name removed from the missing list so that resources can be redirected to find those still lost.

Insured?

Apply for Assistance Anyway

If you're insured, should you apply for assistance? If you suffered damage from Hurricane Katrina and you are a resident or business owner in one of the disaster-designated counties or parishes, you may be eligible for federal disaster assistance even if you are insured. The law does not allow disaster aid to duplicate insurance benefits. However, if your insurance does not cover all your costs or damage, FEMA may be able to help. Register for aid by calling **1-800-621-FEMA (3362)** or register online at www.fema.gov

If you are initially denied FEMA assistance because you are insured, you can appeal. After you receive an insurance settlement, call FEMA again. You may receive a grant for losses not covered by insurance.

Find a House Online

Two Internet websites have been set up to help displaced hurricane victims find temporary housing that meets their needs, wherever they may be today.

Disaster Housing Online, www.dhronline.org was set up after last year's Florida hurricanes and now includes many more states that are hosting evacuees from Hurricanes Katrina and Rita.

Another website, www.msdisasterhousing.org, lists properties throughout the nation.

The listings are updated continually. People looking for housing can search by location, price and housing description. Property owners can list their rental properties on the sites at no cost.

FEMA and the SBA Process

The U.S. Small Business Administration (SBA) may send you a loan packet after you register for disaster assistance with FEMA at **1-800-621-3362** or online at www.fema.gov.

It is important to complete the forms in this packet and return them to the SBA as soon as possible even if you don't want a loan. If you do not fill out and return the SBA application, you may not be eligible for other types of assistance.

For help in filling out the SBA disaster loan application forms or to ask questions, call SBA's Customer Service Center at **1-800-659-2955**.

SBA low-interest loans are available to renters, homeowners, business owners and nonprofit organizations that suffered a disaster loss. Interest rates may be as low as 2.687 percent for renters and homeowners and 4 percent for business owners and nonprofit organizations.

Recovery Times

Recovery Times is published by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Tennessee Emergency Management Agency with help from other federal, state and voluntary agencies.

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EM 3217

Home Inspections When You're Not Home

Evacuees from Hurricanes Katrina and Rita who are living in Georgia, Tennessee, North Carolina, South Carolina or Kentucky and cannot yet return home can still have the damage reviewed by a FEMA inspector so the assistance process can move ahead.

Residents who have applied for Katrina disaster aid will be contacted by inspectors to set up a date and time. If they cannot meet an inspector at their damaged homes, applicants can name an "authorized agent," such as a trusted neighbor or relative, who can be present during the inspection. The FEMA inspector will fax a release form to be signed and returned by fax before the inspection is made.

If the applicant has no one in the area to serve as an authorized agent, the inspector can offer a FEMA employee to represent the applicant's interests. The inspector will fax a release form to the applicant to be signed and faxed back to the inspector.

Applicants must provide proof that they were occupying the residence as a renter or owner. Occupancy can be verified, for example, with a copy of a driver's license, other photo identification with address, a utility bill, or a credit card statement showing the physical address of the residence. Homeowners who apply for aid will need to show ownership by providing a property tax receipt, mortgage payment stub, or the cover sheet of an insurance policy. If the applicant cannot be present at the inspection, this information should be faxed to the FEMA-contracted inspector.

If the dwelling is not locked, the inspector can enter to perform a complete inspection. If the home is locked or unsafe to enter, the inspector will do an exterior inspection. Personal property will be visually verified through windows where possible. In many cases, this type of inspection provides adequate verification of damaged property.

Accurate and current contact information is important. If you need to change the phone number or mailing address you gave FEMA when you applied, call the FEMA helpline, **1-800-621-FEMA (3362)**, or make the change online at www.fema.gov. Notify the U.S. Postal Service of any change of address.

Lodging in Hotels, Motels

The short-term lodging program for hurricane evacuees has been transferred from the American Red Cross to FEMA, but there will be little or no change for evacuees living in hotels and other short-term housing.

FEMA and its partner agencies will continue working to find long-term housing for evacuees wherever they are throughout the nation.

Some evacuees may move from short-term housing back to their home areas. Those who want information about long-term housing may call **1-800-621-3362** or (TTY) **1-800-462-7585** to speak with a FEMA operator. After receiving a referral number, they should call the Red Cross at **1-866-GET-INFO (438-4636)** to arrange housing.

Online Job Bank Offers Help

The U.S. Department of Labor has created a national online job bank to help workers unemployed because of Hurricanes Katrina and Rita, with nearly two million jobs listed nationwide. The bank can be accessed at www.ajb.org and is updated daily. Workers can create accounts, post resumes and write cover letters.

Important Katrina Recovery Contacts

FEMA

To Register
1-800-621-FEMA (3362)
(TTY) 1-800-462-7585
www.fema.gov

American Red Cross Response Center

1-866-GET-INFO (438-4636)

American Red Cross Financial Assistance

1-800-975-7585

American Red Cross Find Loved Ones

1-877-LOVED 1S (568-3317)
www.katrinSAFE.org
www.familylinks.icrc.org/katrina

Find Missing Children

www.missingkids.com

Katrina Missing Persons Hotline

1-888-544-5475

Salvation Army

1-888-363-2769

Social Security

1-800-772-1213
(TTY) 1-800-325-0778

U.S. Small Business Administration

Loan information
1-800-659-2955

U.S. Postal Service

Change of address
1-800-275-8777

Project Recovery

Mental Health Assistance
1-866-856-3227