

May 2010 Floods

- ### Objectives
- Provide information about documentation needed for recovery
 - Provide information about the process

2010 Floods

The **May 2010 Tennessee floods** were in Middle Tennessee, West Tennessee, South Central and Western Kentucky and northern Mississippi as the result of torrential rains on May 1 and 2, 2010. Floods from these rains affected the area for several days afterwards, resulting in a number of deaths and widespread property damage

- ### 2010 Floods
- Rain totals in some areas were greater than 14-22 inches. The Cumberland River crested at 51.86 feet in Nashville. All-time record crests were observed on the Cumberland River at Clarksville the Duck River at Centerville and Hurricane Mills, the Buffalo River at Lobelville, the Harpeth River at Kingston Springs and Bellevue, and the Red River at Port Royal.

- ### 2010 Floods
- Flood waters reached places in Tennessee that have never been flooded since there has been recorded history in the area.
 - Many will not have flood insurance to cover damage cover by ground water.

Basic Tips

Start gathering your documentation now – copies of insurance policies, copies of recent bills (within the last three months – pre flood), start listing the damage done and inventorying items lost and items that will need to be replaced. A driver's license will not be adequate for ID for FEMA (people move and don't change their address on their license)

FEMA- you must have proof of residence such as a utility bill - driver's license doesn't suffice because people don't always update licenses

Documentation

Keep a notebook and a file folder and document EVERYTHING about your recovery process. If you are registered with FEMA (eventually), write down who you talked to, date and time, what you said, what they said. Make copies of anything you send in/hand over and keep them in your file. Keep your file with you.

A Way to Help Tennessee

- Keep a list of the hours people use when they come to help you clean up – it may be good to have a notebook where they sign in with their name, the time they arrived and when they left or the number of hours they worked on clean up. This will be essential if you qualify for FEMA benefits – the state needs to match FEMA dollars and volunteer labor hours count towards the state portion of that match) This is information that will be important to hand over to a disaster case manager once a case management program is in place.

The Process - Local

All Disasters are Local

- Primary responsibility in a disaster lies with the local government.
- Local governments will still maintain authority even when state and federal resources are present.

Process - State

Tennessee Emergency Management Agency (TEMA)

- State EMA becomes involved by the request of the local government
- State coordinates state resources and those of other response/relief/and recovery agencies that become available

Process - Federal

Federal Emergency Management Agency (FEMA)

- Federal EMA comes at the invitation of state government.
- Federal resources are there to support state and local efforts.
- Local governments maintain authority.

Things you need to know

Insurance Coverage - Homeowners'

- Homeowners Insurance has limited coverage. Generally, it will cover wind and rain related damage to property
 - It is "top down" damage. If a home is damaged by water that does it's damage from the roof down, then it is generally covered by homeowners' insurance. Check personal policy for specific details.

- most local insurance only covers the structure - you have to ask for contents to be covered

- mortgage company does have a right to take any settlement money

Things You Need to Know

Insurance – Flood

- It covers damage from groundwater that rises: “bottom up” damage.
- It is available to everyone.
- It must be in place before flooding occurs.
- If a homeowner/renter has had flood insurance in place in the past and let it lapse, there will be limited assistance from FEMA

Insurance – First Payer

Homeowners’/Renters’ insurance is the first payer for disaster claims

- Contact insurance agent immediately
- Locate or request copy of your policy to determine coverage
- Find how the coverage will be handled by insurance company

FEMA-Disaster Assistance

Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.

FEMA Disaster Assistance

While some housing assistance funds are available through the FEMA Individuals and Households Program, most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration.

FEMA – Housing Needs

Types of Housing Assistance

Temporary Housing (a place to live for a limited period of time)

Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available.

Housing Needs

Repair

Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

cap is 29,900 for FEMA
It is not in addition to

FEMA benefits and insurance

FEMA benefits are not in addition to insurance benefits. There is a cap in benefits that will include insurance benefits.

People with insurance above the cap are generally not eligible for FEMA benefits

People that are underinsured may qualify for limited benefits - for example, if the maximum amount is 28,000 and you have 15,000 in insurance, the FEMA benefit will be 13,000

Housing Needs

Replacement

Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.

(Permanent Housing Construction is a very limited benefit to very specific areas)

What is Covered?

"Housing Needs" assistance is assistance from FEMA that may be used to repair any of the following:

- Structural parts of your home (foundation, outside walls, roof).
- Windows, doors, floors, walls, ceilings, cabinetry.
- Septic or sewage system.

What is covered

- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).

What is covered

- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, fuel lines, and tanks.

Who Qualifies?

To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster by the president.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.

Who Qualifies?

- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

You may not qualify if...

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.

You may not qualify if...

- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.

"Other than Housing" Needs

Money is available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).

"Other than Housing" Needs

- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster damaged vehicle.

"Other than Housing" Needs

- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

Who Qualifies?

- You have losses in an area that has been declared a disaster area by the President.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.

Who qualifies?

- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans

Disaster Unemployment

- The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date.

Disaster Unemployment

These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.

Disaster Unemployment

All unemployed individuals must register with the State's employment services office before they can receive DUA benefits. However, although most States have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all States require an individual to search for work.

Other programs

- Crisis Counseling
- Legal Services
- Tax Consideration

Information available at FEMA.gov

- Only can apply 1x per household
- Only apply 1 way (on-line, by phone, in person) 5/5/2010

Information Needed to Apply

- Your Social Security number.
- Current and pre-disaster address.
- A telephone number where you can be contacted.
- Insurance information.
- Total household annual income
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account)
- A description of your losses that were caused by the disaster.

FEMA Application

After you've completed your application for assistance, you will receive a FEMA application number. **Write down this number and keep it for future reference.**

How to Apply

Online – This will be fastest way to apply for assistance.

- www.fema.gov
- www.disasterassistance.gov

Only fill out the application ONE time

How to Apply

By Telephone –

- 1-800-621-FEMA (3362)
- The speech or hearing impaired may call (TTY) 1-800-462-7585

This will be a slower process due to volume with other federally declared disasters that have already taken place before the floods

Important Information

FEMA verifies the name and social security number of those registering for disaster assistance. If the name and social security number on file with the social security administration does not match the information you provide you will be asked to submit a copy of an original document, e.g. marriage license, military ID, tax documents, etc., for proof of identity. A need to review and update identity documentation may cause delays in delivery of assistance.

What happens next?

FEMA will mail applicant guide

An inspection of the home will take place – (document all damage before any cleanup takes place)

You may be required to fill out additional forms and information

* Side note → home owner's insurance doesn't cover earthquakes

Additional Information

- Can be spent on eligible "Housing Needs" expenses
- Can be spent on eligible "Other than Housing Needs" expenses
- If you do not use the money as explained by FEMA, you may not be eligible for any additional help and may have to give the money back.
- Is usually limited to up to 18 months from the date the President declares the disaster.
- Does not have to be repaid.

Additional Information

- Is Tax free
- Is not counted as income or a resource in determining eligibility for welfare, income assistance, or income-tested benefit programs funded by the Federal government.
- Is exempt from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver.
- May not be reassigned or transferred to another person.

Additional Information

- You must keep receipts or bills for 3 years to demonstrate how all of the money was used in meeting your disaster-related need.
- Before you begin any repairs, check with your local building department to find out what local permits or inspections are required.

Small Business Administration Loans

- These are available when Insurance and FEMA Individuals Assistance is not sufficient for recovery
- SBA Loan applications must be filled out to receive additional assistance through local Long Term Recovery Committees/Unmet Needs Tables

you must apply - you can turn it down

Long Term Recovery Committees

A long term recovery committee is ideally made of up local, state and national resources that can provide additional assistance to individuals impacted by disaster to meet needs unmet by Insurance and FEMA benefits

LTRCs

A LTRC is often made up of:

- Faith based organizations
- Non profit help agencies
- American Red Cross
- Organizations that have resources or funds.
- Charitable Organizations

LTRCs

Case management is usually required to avoid duplication of services.

Case managers will sit down with clients to access needs.

Case is presented to LTRC

LTRC members will match resources to needs

Not all requests will be filled by the LTRC

Resources for Agencies

If your agencies have been impacted and need assistance with clean up, the following resources may be helpful:

- Hands on Nashville
- Volunteer Organizations Active in Disaster (VOAD)
- Local groups and churches

If you have resources

If you have resources that your agency has access to, you may wish to become involved in providing assistance in several ways:

- Participate on a LTRC
- Contact State or Regional VOAD
- List resources with the Aid Matrix, which will allow requests and resources to be match
- Contact Hands on Nashville

Links

Hand On Nashville

HON.org

TN VOAD

Email: VOAD@tnema.org

Aid Matrix

<http://www.aidmatrixnetwork.org/fema/state.s.aspx?ST=Tennessee>

Links

TEMA

tnema.gov

FEMA

fema.gov

[disaster assistance.gov](http://disasterassistance.gov)