



## Flood Relief Update

During the weekend of May 1-2, 2010, Middle Tennessee suffered massive flooding, causing severe damage to many homes and businesses. On May 4, President Obama formally declared that portions of Middle Tennessee affected by the flooding are disaster areas. Such a declaration is necessary for those in need to receive federal disaster relief provided through the Federal Emergency Management Agency ("FEMA"). Several programs may be available to assist eligible individuals and businesses affected by the flooding:

- Individuals and Households Program: provides financial and housing assistance to eligible persons with losses not covered by insurance.
- Small Business Administration ("SBA"): provides low-interest loans to renters, homeowners and business owners to help replace personal property and to repair or rebuild homes and businesses.
- Public Assistance Grant Program: provides disaster grant assistance for the repair and replacement of disaster-damaged publicly owned facilities and facilities of certain private, non-profit organizations such as hospitals, colleges, utilities, and museums.
- Hazard Mitigation Grant Program: provides financial assistance to state and local governments and certain non-profit organizations for the implementation of long-term hazard mitigation measures.

It is important to note that **those affected by the flooding should file insurance claims as soon as possible**. For assistance other than SBA loans, documentation showing that losses are not covered by insurance or that insurance coverage is insufficient must be submitted along with the FEMA application for aid.

Those who suffered losses may apply for assistance online at [www.fema.gov](http://www.fema.gov) or over the phone by calling 1-800-621-FEMA (3362). Those who wish to volunteer or donate may visit Hands On Nashville at [www.hon.org](http://www.hon.org) or the Community Foundation of Middle Tennessee at [www.cfmt.org](http://www.cfmt.org).

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