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News Release

WHEN INSURANCE ISN'T ENOUGH

NASHVILLE, Tenn. – Disaster survivors should be aware that federal assistance may be available to supplement needs not met with flood insurance after this spring's record-breaking storms and flooding.

For example, flood insurance policies do not provide additional living expenses for temporary housing while homeowners and renters are repairing or rebuilding their homes. The Federal Emergency Management Agency (FEMA) may provide up to 18 months of rental assistance to eligible flood survivors. Initially, applicants may be approved for two months of rental assistance before having to recertify for an extension. The amount of rent is based on the fair market rent, established by the Department of Housing and Urban Development, in the county where they live.

Policyholders who don't have contents coverage may be eligible for FEMA's Other Needs Assistance program, which can reimburse survivors for personal property damaged or lost in the disaster.

"Don't disqualify yourself if you have limited insurance," said Federal Coordinating Officer Gracia Szczech. "We're encouraging everyone who experienced any damages or losses to register before the **approaching deadline of Aug. 5.**"

Those who wish to register, or have registered already and have follow-up questions, should call the FEMA Helpline at 800-621-FEMA (3362) or (TTY) 800-462-7585.

New applicants will be asked to provide the following information:

- Current telephone number.
- Address at the time of the disaster and the address where you now are staying.
- Social Security number.
- A general list of damages and losses you suffered.
- If insured, the name of your insurance company or agent and your policy number.
- Bank account coding if you wish to speed up your assistance by using direct deposit.

Follow the recovery in Tennessee online at <http://twitter.com/tema>, www.twitter.com/femainfocus, <http://www.facebook.com/TNDisasterInfo>, www.youtube.com/fema and http://www.flickr.com/photos/t_e_m_a.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

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