

FEMA: Some Q's and A's

"If you hold a cat by a tail, you learn things you cannot learn any other way."

-- Mark Twain, American author and humorist

Many counties in West and Middle Tennessee were hit by tornadoes on February 5-6, 2008. They have been declared as federal disaster areas. Many Tennesseans sadly learned things about tornadoes that could not have been learned any other way.

Q. What does it mean when a county is declared a disaster area?

This means residents, businesses, and governments can apply for federal aid and emergency services, and with building back and restoring devastated areas.

The first counties named on February 7 were Hardin, Macon, Madison, Shelby and Sumner. FEMA amended its declaration on February 12 and added Benton, Hickman, Houston, Lewis, Montgomery, Perry, Trousdale and Williamson counties.

Q. What are FEMA and the SBA?

FEMA (Federal Emergency Management Agency) provides and coordinates emergency services in federally declared disaster areas. It offers tax-free financial help to individuals and households.

The SBA (Small Business Administration) provides low-interest loans that homeowners, renters, businesses, and non-profit organizations must repay. Together, these two agencies can help with uninsured losses from the storms.

Q. Who is eligible to apply for help from FEMA?

Anyone with losses that are not covered by insurance or with damaged or destroyed property should apply. There is no income eligibility limit. Even if your home or business was not damaged, you may still be eligible.

Q. How do I apply with FEMA?

Apply on-line at www.fema.gov or call 1-800-621-FEMA (3362). You can apply in-person at mobile FEMA centers, but call first to confirm hours and locations. Deaf and hearing-impaired callers can dial the TDD line at 1-800-462-7585.

Q. What if I don't know whether I will have uninsured losses?

Apply anyway. Explain to the FEMA representative that you do not yet know whether your insurance will cover all your losses. The rep will note that in your record.

Q. Can anyone apply for FEMA help?

Yes, any citizen or legal immigrant 18 years or older may apply. A head of household may also include his or her dependents on the application. Illegal immigrants are not eligible, but eligible family members, if any, may apply.

Q. My business closed and I lost wages. Should I apply for FEMA help?

Yes! FEMA aid covers basic needs, and lost wages are a basic need. FEMA also helps cover losses for self-employed persons.

Q. Does FEMA help with debris removal?

Maybe. Debris must block access to the home or actually be on a home's structure for FEMA to assist. Many cities and counties will remove roadside debris piles.

Q. What do I need to have to apply with FEMA?

- Social Security number, plus that of your spouse if married
- Address and zip code of the damaged property
- Contact telephone numbers
- Brief description of your losses caused by the disaster
- Photos of the damage and receipts for disaster-caused expenses, if available

Q. What if I need legal help because of the disaster?

Volunteer lawyers and the Legal Aid Society are helping tornado victims with legal issues. Call 1-800-238-1443 to request legal help.

by Jim Hawkins, Managing Attorney,
Gallatin office, Legal Aid Society

Note: This community education column from the Legal Aid Society is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

The Legal Aid Society is a non-profit law firm, not a government agency, and all calls are strictly confidential. If you need more information on this or other common legal problems, please call 1-800-238-1443 or visit our Web site at www.las.org. Many previous "Legal Notes" newspaper columns are available on the Web site.

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