



This manual is a resource and does not contain legal advice. Questions regarding specific benefits should be directed to the organization providing them. You are responsible for any deadlines. For complete information, please review this entire manual. Effective Date – Nov. 7, 2005

DISASTER SURVIVORS LEGAL ASSISTANCE



Katrina Survivors

Protect Your Rights by Knowing the Facts

Lawyers' Committee for Civil Rights Under Law



Disaster Relief Manual



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Lawyers' Committee for Civil Rights Under Law

1401 New York Avenue, NW - Suite 400
Washington, DC 20005
202-662-8600

November 7, 2005

Dear Hurricane Survivor:

The effects of Hurricane Katrina, shortly followed by Hurricane Rita, will remain with us for years to come. The devastation from these natural disasters has affected all of us in different ways. We understand that your needs are complex as you attempt to put together the pieces of your life.

The Lawyers' Committee for Civil Rights Under Law has prepared this manual to help you and your family plan for your future in the wake of Hurricane Katrina. If you lived in a community that has been declared a disaster area, you have certain rights to benefits.

This manual is designed to provide general information and answer questions you may have about what assistance is available to you, including emergency benefits and more specific areas such as employment, housing, education, and small businesses. This manual also contains important telephone numbers and deadlines for applying for assistance.

This manual does not contain legal advice, but is only meant to be a resource for your information. The Lawyers' Committee does not speak for FEMA, the Red Cross, or any other organization. If you have questions after reading this information, it is best that you contact these organizations directly. You remain responsible for any deadlines.

The deadlines and facts contained in this manual are current as of the date of publication. **The methods for obtaining relief and the deadlines for doing so may change.** Please continue to check with the organizations providing the benefits to be sure that you have the most up to date information. We will also put updates on our website at www.lawyerscommittee.org, if you have internet access.

The Lawyers' Committee hopes that this information is helpful to you during this difficult time. We wish you the best in all your efforts.

Sincerely,

Barbara Arnwine
Executive Director



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YOU HAVE THE RIGHT TO BE FREE FROM DISCRIMINATION

Anti-Discrimination Laws

The laws guaranteeing your right to be free from discrimination remain in place. It is illegal for you to be discriminated against on the basis of your race, color, national origin, religion, disability or gender (sex).

If you experience discrimination in the areas of **education, employment, environmental justice, housing, minority business or voting rights**, you should contact the Lawyers' Committee for Civil Rights Under Law to request assistance. You may contact the Lawyers' Committee at 1-888-299-5227 or our web site at www.lawyerscommittee.org to begin our intake process.

If you experience discrimination in employment, you should contact the Equal Employment Opportunity Commission (EEOC) as well because in most instances, it is required that you complete the EEOC process prior to your being able to file a lawsuit in court. You may contact the EEOC at 1-800-669-4000 or TTY 1-800-669-6820; by email at info@ask.eeoc.gov; or by their website at www.eeoc.gov.

Where You May Get Help

If your questions regarding specific benefits are not answered by the organization providing the benefit, you may want to contact one or more of the following organizations for further assistance. We cannot guarantee that any of the below listed organizations will take your case and/or represent you on a pro bono basis. Each organization sets its own policy on whether it will represent clients for free.

Name of Organization	Phone Number	Web Address
STATE LEGAL SERVICES ORGANIZATIONS		
From the Lake to the River: New Orleans Coalition for Legal Aid and Disaster Relief	866-NOLA-AID	www.fromthelaketotheriver.org
Southeast Louisiana Legal Services	Hammond - 800-349-0886 Covington - 800-891-0076 Westbank Jefferson (Marrero) 800-624-4771	www.nolac.org
North Mississippi Rural Legal Services	888-808-8049	www.mslegalservices.org
Alabama Legal Services	877-393-233	www.alsp.org



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CIVIL RIGHTS ISSUES		
Lawyers' Committee for Civil Rights Under Law	888-299-5227	www.lawyerscommittee.org
Mississippi Center for Justice	601-352-2269	www.mscenterforjustice.org
National Association for the Advancement of Colored People (NAACP)	877-622-2798	www.naACP.org
NAACP Legal Defense Fund	212-965-220	www.naACPldf.org
Asian American Justice Center	202-296-2300	www.advancingequality.org
National Asian Pacific American Bar Association	202-755-9555	www.napaba.org
National Council of La Raza	202-785-1670	www.nclr.org
Mexican American Legal Defense and Educational Fund	213-629-2512	www.maldef.org
Puerto Rican Legal Defense and Education Fund	800-328-2322	www.prldef.org
Southern Poverty Law Center	334-956-8200	www.splcenter.org
American Civil Liberties Union	212-344-3005	www.aclu.org
GENDER ISSUES		
National Partnership for Women & Families	202-986-2600	www.nationalpartnership.org
National Women's Law Center	202-588-5180	www.nwlc.org
DISABILITY ISSUES		
American Association of People with Disabilities	800-840-8844 (voice and TTY)	www.aapd-dc.org
Bazelon Center for Mental Health Law	202-467-5730	www.bazelon.org
AGE ISSUES		
AARP Foundation Litigation	888-687-2277	www.aarp.org



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GETTING STARTED



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THINGS YOU WILL NEED TO REGISTER WITH FEMA

Information and Documents You Need to Register with FEMA

There are only two ways to apply with FEMA – online at www.fema.gov or by phone at 1-800-621-3362 (TTY 1-800-462-7585). Complete information and tips for completing your application are in the “Emergency Benefits” section of this manual.

When you register for FEMA, you should have the following with you:



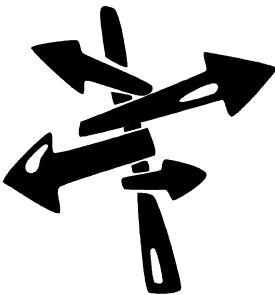
- Pen/pencil and paper to write down your FEMA Application number and the date you completed your application. You will be able to update and check the status of your application with this number.



- Your social security number (this number will contain 9 digits and look like 000-00-0000)



- A description of your losses caused by the hurricane. If you have been unable to return home to see the damage for yourself, then have a list of valuables contained in your home and your previous address.



- The best directions to your home you can provide. Do not worry if you do not personally know which streets may be open or closed. Just give directions as if you were trying to get there.



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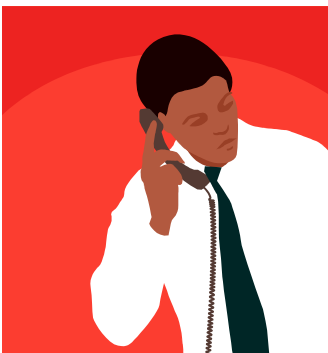
- Any insurance information, including renter's, homeowner's, and flood insurance.



- Your total household annual income or the amount of money every working person living in your house made in a year.



- If you want money placed directly in your bank account, have the routing number which is unique to your bank, and your account number. Call your bank to get the routing number.



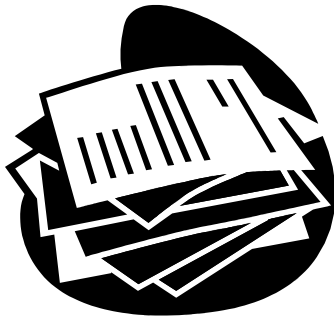
- A telephone number where you can be reached. This does not have to be your personal phone. It could be the number of a friend or loved one who will be able to reach you at all times.



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- If you are a homeowner, have proof of your ownership like a deed, tax records, your mortgage payment book, a copy of the homeowner's insurance policy showing you as the owner.



- If you rented, then have proof of occupancy or your address like your driver's license showing the address where you rented, a recent utility bill (like electricity or gas bills), or any first class government mail sent to you within the last 3 months before the hurricane at the address where you rented.

Lost Documents

To demonstrate ownership of your property, you will need documents proving you are the rightful owner. You can obtain documents from the following:

- Deeds and recorded real estate documents -- County's Recorder of Deeds.
- Mortgages and other credit -- Lender or financial company.
- Leases -- Landlord or financial company.
- Insurance policies -- Insurance company/agent
- Utility Bill – Utility company
- Tax Records – State departments that handle taxes
 - Alabama Department of Revenue – 1-334-242-1170
 - Florida Department of Revenue – 1-800-352-3671/ TDD – 1-800-367-8331
 - Louisiana Department of Revenue – 1-225-219-7318 or 1-225-219-0102
 - Mississippi Tax Commission – 1-601-923-7000

You may also obtain copies of cancelled checks from your bank to demonstrate proof of payments of mortgages or rent.



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DEADLINES



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DEADLINES YOU MUST KNOW

Deadlines at a Glance

NOTE: All deadlines are subject to change. Contact the appropriate federal body if you believe the deadline may have changed.

Program	Deadline
FEMA Assistance	For Hurricane Katrina the deadline is January 11, 2006 . For Hurricane Rita , in Louisiana , the deadline is January 11, 2006 . In Texas and Louisiana the deadline for Hurricane Rita is Nov. 23 . In North Carolina , the deadline for Hurricane Ophelia is December 6, 2005 . The Hurricane Wilma deadline in Florida is December 23, 2005 . See the Chart below to see which deadline applies to your state.
Loans for physical damage to your property through Small Business Administration	For Hurricane Katrina the deadline is January 11, 2006 . For Hurricane Rita , in Louisiana , the deadline is January 11, 2006 . In Alabama, Florida and Mississippi the deadline for Hurricane Rita is Nov. 23 . See the Chart below to see which deadline applies to your state.
Disaster Unemployment Assistance	Nov. 30 for those directly affected by Hurricane Katrina.
Medical Coverage	A grace period from August 29, 2005 through January 3, 2006 to apply for COBRA or to enroll for medical coverage under HIPAA to extend your medical coverage . See details below.
IRS	Hurricane Katrina victims have an extension until February 28, 2006 to file tax returns, to pay any taxes, or make any deposits due.

See below for more information about the each individual program and the deadlines:

January 11, 2006 is FEMA Application Katrina Deadline

The deadline for registering with FEMA is 60 days following the date that the President declares an emergency. The deadline may be extended. **Check with FEMA for the most recent deadline.** If the deadline for your area ends, **you may be able to register late with the appropriate documents for an additional 60 days from the deadline. Check with FEMA on the late registration process and the documents you need to provide.** As of the date of this posting,



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the deadlines are as follows:

Hurricane Katrina

State Where You Lived Before Hurricane Katrina	Deadline for Completing your Application with FEMA	Date President Declared an Emergency for Hurricane Katrina
Florida	<i>January 11, 2006</i>	August 28, 2005
Louisiana	<i>January 11, 2006</i>	August 27, 2005
Mississippi	<i>January 11, 2006</i>	August 28, 2005
Alabama	<i>January 11, 2006</i>	August 29, 2005

Hurricane Rita

State Where You Lived Before Hurricane Rita	Deadline for Completing your Application with FEMA	Date President Declared an Emergency for Hurricane Rita
Texas	<i>November 23, 2005</i>	September 23, 2005
Louisiana	<i>January 11, 2006</i>	September 23, 2005

Hurricane Ophelia

State Where You Lived Before Hurricane Rita	Deadline for Completing your Application with FEMA	Date President Declared an Emergency for Hurricane Rita
North Carolina	<i>December 6, 2005</i>	October 7, 2005

Hurricane Wilma

State Where You Lived Before Hurricane Rita	Deadline for Completing your Application with FEMA	Date President Declared an Emergency for Hurricane Rita
Florida	<i>December 23, 2005</i>	October 24, 2005



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Separate Registration Required for Katrina and Rita

If you believe you had damage and losses by **both** Hurricane Katrina and Hurricane Rita, you must register once for Hurricane Katrina, and then register once for Hurricane Rita. **Even if you have already registered with FEMA for Hurricane Katrina damages, you must complete a separate application for Hurricane Rita.** Be sure to note Hurricane Rita on any separate forms and keep track of your Hurricane Katrina registration number and your different Hurricane Rita registration number.

SBA Physical Damage Loans: For Hurricane Katrina the deadline is January 11, 2006. For Hurricane Rita, in Louisiana, the deadline is January 11, 2006. In Texas the deadline for Hurricane Rita is Nov. 23. For Hurricane Ophelia the deadline is December 6, 2005. For Hurricane Wilma the deadline is December 23, 2005.

FEMA may refer you to the Small Business Association (SBA) which offers loans to disaster victims. **If you do not fill in your income, or the amount of money you made, on the FEMA application where requested, you will be required to complete an SBA loan.** FEMA does not require people who made less than a certain amount of money to complete the SBA loan. FEMA will not tell anyone what the amount of money is to keep you from having to complete the SBA loan application. **Just answer the income question honestly.**

This loan is not just for small business owners. If you get an SBA application in the mail, you should fill out and return this application. Failure to return the SBA application may disqualify you from other types of assistance. The application deadline for physical damage loans is October 28, 2005 for damage caused by Hurricane Katrina and November 23, 2005 for damage caused by Hurricane Rita. The deadline for economic injury loans (available for businesses) is May 29, 2006 for Hurricane Katrina and June 26, 2006 for Hurricane Rita.

Disaster Unemployment Assistance Deadline: Nov. 30, 2005

Disaster Unemployment Assistance (sometimes called DUA or Disaster Relief and Emergency Assistance) is a federal program that provides financial assistance for a short time to people unemployed as a result of a major disaster like Hurricane Katrina or Hurricane Rita. The Deadline to file for Hurricane Katrina DUA has been extended to November 30, 2005.

Health Care Coverage Deadlines: Extension to Obtain New Coverage

You may have lost your medical insurance through your employer as a result of Hurricane Katrina. The federal laws that allow you to extend your medical insurance through your job are generally referred to as COBRA. An individual must apply for COBRA within 60 days of the termination of the medical coverage. However, for those directly affected by Hurricane Katrina, you have a grace period from August 29, 2005 through January 3, 2006. This means that you only count the days before or after this time period to see when your 60 days are up.

You also may be eligible to enroll for a health plan that you previously rejected because you had other medical coverage. Generally, you must enroll within 30 days of losing your health care coverage, but the days between August 29, 2005 through January 3, 2005 do not count against the 30 days for those directly affected by hurricane Katrina.

IRS: Extension until Feb. 28 to File Tax Returns and Pay Taxes

The Internal Revenue Service ("IRS") will allow Hurricane Katrina victims until February 28, 2006 to file tax returns, to pay any taxes, or make any deposits due. This relief includes the Sept. 15 and Jan. 15 due dates for estimated taxes for individuals and the Sept. 15 and Dec. 15 due dates for estimated taxes for corporations; the Sept. 15 due date for calendar-



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year corporate returns with automatic extensions; the Oct. 17 deadline for individuals who received a second extension for filing their individual income tax returns; the Oct. 31 and Jan. 31 deadlines for filing quarterly federal employment and excise tax returns; and employment and excise deposits due on or before Feb. 28, 2006. Taxpayers who need to identify themselves as hurricane victims should write “Hurricane Katrina” in red ink at the top of their tax forms or any other documents filed with the IRS. For more details, visit www.irs.gov.

To the extent possible, the IRS will automatically grant this relief to any individual or business located in the disaster area. People affected by Katrina who need help with tax matters can call 1-866-562-5227. The IRS toll-free number for general tax questions is 1-800-829-1040.



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EMERGENCY BENEFITS



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HELP AFTER A DISASTER: TIPS ON RECEIVING EMERGENCY RELIEF

In the wake of a disaster, financial assistance and services are available to help those in need. If you have been affected by a disaster, it is important that you apply for assistance with the Federal Emergency Management Agency (FEMA) on time. In addition to applying with FEMA, you also can seek assistance from the American Red Cross, other charitable organizations, and the state where you lived before the disaster.

Important numbers

American Red Cross Financial Assistance Center	1-800-975-7585
American Red Cross Missing Persons	1-877-568-3317
(or visit the website, http://www.familylinks.icrc.org/katrina)	
American Red Cross Response Center	1-866-GET-INFO (438-4636)
(referrals for food, water, clothing, shelter, and medical care)	
FEMA Disaster Helpline (active 24 hours a day)	1-800-621-FEMA (3362)
hearing/speech impaired ONLY-call TTY	1-800-462-7585
FEMA Technical Helpdesk (active 24 hours a day)	1-800-745-0243
Information on federal hurricane assistance	1-800-FED-INFO (333-4636)
(referrals for housing, Medicaid, and food stamps)	
National Flood Insurance Program Hotline	1-800-427-4661

FEMA

- The Federal Emergency Management Agency (FEMA) is the arm of the federal government which provides survivors of a disaster with money and other services. Even if you are uncertain if you are eligible for this assistance, you should apply. **Everyone affected by a disaster has the right to apply.** Keep trying through long wait times on the phone and computer trouble. You cannot receive money from FEMA if you do not register.
- **Assistance.** FEMA may help with costs related to housing, medical care, personal property, funerals, moving, and storage. Some examples of the types of assistance you may receive from FEMA include money for: temporary housing; repair, replace or rebuild homes for homeowners; repair or replace your car; public transportation; clothes (including school uniforms); household belongings and appliances; tools required for your job; medical equipment; moving and storage expenses; medical and dental expenses; and funeral expenses. **The maximum total** your household could receive under current FEMA regulations is **\$26,200** for **all** potential expenses – **this is not per person, but for all people who shared your home.**
- **Hurricane Rita.** The president declared a state of emergency in Louisiana for both Hurricane Katrina and Hurricane Rita. **You must file separate applications with FEMA for each of these hurricanes.** If you have not returned to your home since Hurricane Katrina, you may reasonably believe that Hurricane Rita caused damage to your property and apply to FEMA for more help.



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- **How to apply.** You may apply for this assistance through the FEMA website, <https://www.fema.gov>, or by calling the FEMA Disaster Helpline, operating 24 hours everyday, at 1-800-621-FEMA (3362). The speech or hearing impaired may call (TTY) 1-800-462-7585. FEMA does not accept paper applications. If you do not have a phone or computer, you could ask someone who does to help you. If someone with a computer is willing to help you register on line, you could provide the correct answers to the questions on the phone or sitting next to them.
- **You should apply as soon as possible.** FEMA's deadline is normally 60 days following the date the President declares an emergency. Please see the "Deadlines" section for more information. However, FEMA is authorized to give an additional 60 day extension. **Check with FEMA for the most recent deadline.** For **Hurricane Katrina** the deadline is **January 11, 2006**. For Hurricane **Rita**, in **Louisiana**, the deadline is **January 11, 2006**. In **Texas** the deadline for Hurricane **Rita** is **Nov. 23**.
- If the deadline for your area ends, **you may be able to register late with the appropriate documents for an additional 60 days from the deadline. Check with FEMA on the late registration process and the documents you need to provide.**
- **Insurance.** In addition to applying to FEMA, you must file a claim with your insurance company. Hurricane victims do not need to wait until they have settled their insurance claims before registering with FEMA.

Tips for Your FEMA Application

Have your information ready before you apply, including your social security number, current and pre-disaster address, a description of your losses, insurance information, directions to your damaged property, total household annual income, a telephone number to reach you, and a routing and account number from your bank if you want disaster funds directly deposited. Also, have a pen and paper handy. See the "Getting Started" section for more information.

- **You will receive a 9 digit registration ID number** once your application is complete. Write it down and keep it in a safe place. If you forget your registration number, call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585).
- **You can check the status of your application**, if you are unsure if your application is complete. Go to <https://www.fema.gov> or call the FEMA Disaster Helpline. Note: to check the status of your application online, you need an active e-mail account so you can receive a pin number. Wait 24 hours if you applied online and 48 hours if you applied over the telephone before your application is in the system.
- **Incomplete applications.** Your application is not complete if you do not give a social security number, a contact number, or other information FEMA needs. If this happens to you, call FEMA with the information to complete your application.
- **To update your application** with your new phone number or personal information, call the FEMA Disaster Helpline or visit a Disaster Recovery Center. Do not apply to FEMA again if you change locations. Applying more than once will slow down your application.
- **Spanish speakers** may call the FEMA Disaster Helpline. Currently, the online application is available only in English. The FEMA Disaster Helpline does not provide assistance in any language other than English and Spanish. If you speak any other language, you must provide your own interpreter to translate.
- **All immigrants** who suffered a disaster-related loss, regardless of status, are eligible for short term, non-cash emergency disaster relief. Call the FEMA Disaster Helpline to learn more. FEMA only provides U.S. Citizens,



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non-citizen nationals, and documented workers (those with a “green card”) with cash assistance. If your child qualifies for cash assistance and you do not, you may apply for your child.

- **Enter your estimated income or the amount of money you earned** on your FEMA application. Leaving this information blank may require you to complete additional forms and cause unnecessary delay in receiving benefits.

Applying by Telephone

- It may take a long time to get through by phone and you may have a long wait time. **Do not give up!** You must register with FEMA in order to receive any money from them.
- You may apply for assistance over the telephone 24 hours a day, 7 days a week.
- Because many people are calling this line, FEMA recommends calling between 2 a.m. and 6 a.m. EST.

Applying Online

- **No computer access.** If you do not have a computer, you may ask someone with a computer to fill in the information for you on his or her computer. Be sure to that they have all the correct information for you and that they answer the questions in the application they way you want them answered.
- **Warning.** If you take too long to fill out your application online (more than 45 minutes without activity), your application is not saved. If you believe this happened to you, you can check on your application by going to the FEMA website or calling the FEMA Disaster Helpline. If your application was not saved, you will need to apply again.
- **An error message** may appear when you apply for assistance online. You can contact the FEMA Technical Helpdesk if this happens to you.
- **Yes or no questions.** Some questions in the online application may ask you to answer “yes” or “no” to questions for which you do not yet have an answer. If you are not sure how to answer, you may want to consider applying through the FEMA Disaster Helpline so you can talk to a live person.
- **Printing.** You cannot print out a copy of your completed online application. You may wish to take notes on important matters or print from your browser before you go on to the next page.
- **FEMA does not accept paper applications.** You cannot print out the online application and mail it to FEMA.

If You Experience Discrimination

If you believe you have been denied FEMA services, aid, benefits, or otherwise have been treated differently by FEMA on behalf of race, color, religion, nationality, sex, age, or economic status, you may **complain to the FEMA Equal Rights Office** by calling 1-800-621-FEMA (1-800-621-3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585). You also should consult an attorney. You may also **call the Lawyers' Committee for Civil Rights Under Law** at 1-888-299-5227 or another advocacy organization listed in the “You Have Rights” section of this manual.



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After You Apply

- **SBA Loan.** FEMA may refer you to the Small Business Association (SBA) which offers loans to disaster victims. This loan is not just for small business owners. If you get an SBA application in the mail, you should fill out and return this application. Failure to return the SBA application may keep you from getting other types of assistance.
- **Mailing Documents.** Include your name, social security number, disaster number, and your registration ID number on all documents you send FEMA. The numbers you need are on the upper left hand corner of any letter FEMA sends you. You will receive a recorded message from FEMA when they receive the documents. Wait for this recording.
- **Inspection.** If your home was damaged, FEMA will send an inspector to look at your home. You cannot call the inspector, but the inspector should call you three times to arrange an inspection. You can call FEMA if your phone number changes. FEMA inspection is free. You may request identification from the inspector and a copy of his or her inspection report.
- **Keep Your Receipts.** Once you receive a FEMA grant, you should keep track of your expenses to show that you used your money as intended. **Keep your receipts for up to 3 years** to address any claim by FEMA that you were overpaid.

FEMA Appeals

What to do if you are denied benefits. If you are denied FEMA assistance, you can appeal that decision by doing the following within 60 days of the date on the decision letter:

- Put in writing why you believe FEMA's decision is wrong
- Sign the letter with the written explanation. If someone outside your household signs the letter, there must be a signed statement saying that person may act for you.
- Include your FEMA registration number and your disaster number (on the upper left hand corner of any letter FEMA sends you).

How to send your appeal. You may fax your appeal to "FEMA – Individuals & Households Program" at 1-800-827-8112. Or, you can mail your letter to:

FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

Please see Attachment A for a sample appeal letter.

American Red Cross

- In addition to your application with FEMA, you should also apply to the American Red Cross for more immediate help. Asking the Red Cross for help does not mean that you have completed an application with FEMA. Contact FEMA to make sure your FEMA application is complete.



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- **Assistance.** The Red Cross provides money, food, water, shelter, clothing, and medical assistance to those directly affected by a disaster. Generally, the Red Cross is able to provide individuals with financial assistance quicker than FEMA.
- **Many other charitable organizations** have mobilized to provide emergency relief. The Red Cross can refer you to many of these charitable organizations.
- To learn about access to food, water, shelter, clothing, or medical assistance, call 1-866-GET-INFO (438-4636).
- To apply for emergency financial assistance, go to a Red Cross service center or call 1-800-975-7585. The line is often busy due to a great number of people calling. **Do not give up!** You must apply with Red Cross in order to get any money from them.
 - **Have your information ready before you apply**, including your pre-storm address, ZIP code, and a telephone number to reach you. Also, have a pen and paper handy.
 - **You will receive an identification number** once you have completed your application. You will need this number to receive your money.

STATE GOVERNMENT

You also may wish to contact the state where you lived before the disaster to see if they can help you. Here is some helpful contact information:

Alabama

- The Alabama Department of Human Resources (general assistance): 1-334-242-1310, <http://www.dhr.state.al.us/Index.asp>.
 - You may contact the Department toll free at 1-866-465-2285 for Food Assistance for Alabama residents.
- ABA Young Lawyers Division **Katrina Legal Hotline**: 1-800-354-6154

Florida

- One Stop Career Center: 1-850-718-0326
- Children and Family Services: 1-850-482-9568
- Florida Division of Emergency Management: A list of organizations to contact for replacing driver's licenses, locating missing persons, housing, etc. http://eogtmp.sto.fl.gov/katrina_recovery/

Louisiana

- The Louisiana Department of Social Services: 1-888-LA HELP U (1-888-524-3578), <http://www.dss.state.la.us/>
- ABA Young Lawyers Division **Katrina Legal Hotline**: 1-800-310-7029

Mississippi

- Mississippi Department of Human Services: 1-800-345-6347
- Mississippi Emergency Management Agency: 1-601-965-2312
- ABA Young Lawyers Division **Katrina Legal Hotline**: 1-866-255-4495



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Know Your Rights to Disaster Assistance

1. You have a right to apply with FEMA for assistance, even if you are not sure if you qualify.
2. You must file two applications if you have damage from both Hurricane Katrina and Hurricane Rita. If you have not returned to your home since Hurricane Katrina, you may reasonably assume that Hurricane Rita caused damage to your property.
3. There are deadlines for the FEMA application. Make sure you apply on time.
4. Applying with the Red Cross does not mean you have completed an application with FEMA. Contact FEMA to see if your application is complete.
5. Do not apply to FEMA again if you change locations. Applying more than once slows down your application. Instead, contact FEMA and give them your updated contact information.
6. FEMA inspections are free. Do not pay a FEMA inspector.
7. You may apply for help with FEMA, the Red Cross, your state government, and other charitable organizations all at the same time. You may accept assistance from more than one organization.

FEMA Disaster Numbers

Hurricane Katrina

Alabama – FEMA – 1605 – DR
Florida – FEMA – 1602 - DR
Louisiana – FEMA – 1603 – DR
Mississippi – FEMA - 1604 – DR

Hurricane Rita

Louisiana – FEMA -1607 – DR
Texas – FEMA – 1606 - DR



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ATTACHMENT A: SAMPLE FEMA APPEAL LETTER & SAMPLE LETTER FOR SOMEONE ELSE TO ACT FOR YOU



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This letter is not a form that has been approved by FEMA but is **only a suggestion** as to how you may request FEMA to review your application for assistance again.
You should change this sample letter to fit your individual and unique situation.

(insert the month/ day, and year you are writing the letter here)

Via U.S. Mail and Facsimile
FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055
Fax No.: 1-800-827-8112

Subject: Appeal of Denial of Benefits
FEMA Registration Number (Insert your personal registration number here.)
FEMA Disaster Number (Insert your state disaster number here)

To Whom It May Concern:

I am writing to appeal your decision about the amount and type of assistance I should receive in your letter dated (insert the month/ day, and year listed on the FEMA decision letter.) I think your decision is wrong and that my application should be reviewed again.

I think your decision is wrong because _____

(In this section, explain why you believe FEMA made a bad decision in your case. For legal assistance, you should contact one of the organizations listed in the “You Have Rights” section of this manual. Remember that you have 60 days from the date on FEMA’s letter to request that FEMA review your application again.)



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FEMA Appeal Letter

(Insert your personal registration number here)

(Insert your state disaster number here)

Page Two

You may reach me about this request for another review of my application for assistance at the phone number and address listed below.

Sincerely,

(Your signature here)

(Your name written here)



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This letter is not a form that has been approved by FEMA but is **only a suggestion** as to how you may let FEMA know that you want someone else to act for you in your request that FEMA review your application for assistance again. You should change this sample letter to fit your individual and unique situation.

(insert the month/ day, and year you are writing the letter here)

Via U.S. Mail and Facsimile
FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055
Fax No.: 1-800-827-8112

Subject: Permission to Represent Me
Appeal of Denial of Benefits
FEMA Registration Number (Insert your personal registration number here.)
FEMA Disaster Number (Insert your state disaster number here)

To Whom It May Concern:

I am writing to let you know that (insert name of the person who will write to FEMA to request another review of your application for assistance) may act for me to appeal your decision about the amount and type of assistance I should receive in your letter dated (insert the month/ day, and year listed in FEMA's decision letter.)

I want this person to assist me in this request that FEMA review my application for assistance again.

Sincerely,

(Your signature here.)

(Your name printed here)



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EDUCATION



EDUCATION RIGHTS AND RESOURCES FOR STUDENTS DISPLACED BY HURRICANE KATRINA

Students displaced by Hurricane Katrina have the right to:

Enrollment

- **Immediately enroll** in any school that enrolls children in the area where the displaced student is currently residing. Students are not required to provide records such as immunization records, birth certificates, school records, proof of guardianship, or proof of residency;
- **Continue attending the same school in which the displaced student originally enrolls** if the displaced student moves to another residence within the same school district;
- **Assistance from a local homeless education liaison (“liaison”)** to enroll in school, obtain proper class placement, obtain transportation and obtain free meal assistance. To find the liaison in your school district, contact the state representative for your area listed in attachment A to this document;

Services in School

- **Attend non-segregated schools or classes** along with members of the general student body. School districts may not require displaced students to attend separate schools or classes containing only students displaced by Hurricane Katrina;
- **Receive the same services and educational programs** as other students in the general student body, including programs for students with disabilities; programs for students with limited English proficiency; vocational or technical programs; gifted and talented programs; and school nutrition programs;
- **Transportation** to any school where the displaced student is legally entitled to enroll, if the school district provides transportation for all students within the school district. Displaced students are also entitled to continued transportation to the school in which the displaced student originally enrolls, even if the student moves to another residence within the school district;
- **Participate in a school’s free breakfast and lunch program without** filling out an application or providing any records or documentation pertaining to income;
- **Students with disabilities must receive the same Individualized Education Plan (“IEP”)** that the student was receiving prior to the hurricane. If records pertaining to the student’s prior IEP are not available, the school must develop a new IEP by consulting with the student’s parents;
- **Pre-school aged children may enroll in a Head Start program without providing** records establishing age and income eligibility such as the child’s birth certificate, social security card, parent’s income information, etc.



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ATTACHMENT A: STATE COORDINATORS FOR THE EDUCATION OF CHILDREN AND YOUTH EXPERIENCING HOMELESSNESS



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STATE COORDINATORS FOR THE EDUCATION OF CHILDREN AND YOUTH EXPERIENCING HOMELESSNESS

Alabama

Dr. Dorothy Riggins
Coordinator for Special Programs
State Department of Education
Phone: (334) 242-8199 or (888) 752-9321
Email: driggins@alsde.edu

Alaska

Ms. Sondra Meredith, Coordinator
Education of Homeless Children & Youth
Program
Alaska Department of Education
Phone: (907) 465-8706
Email: Sondra_Meredith@eed.state.ak.us

Arizona *

Ms. Mattie McVey
Homeless Children Program Coordinator
Arizona Department of Education
Academic Achievement Division
Phone: (602) 542-4963
Email: MMcVey@ade.az.gov

Arkansas

Ms. Susan Underwood
Homeless Education Coordinator
Arkansas Department of Education
State Education Building
Phone: (501) 682-4847
Email: sunderwood@arkedu.k12.ar.us

Bureau of Indian Affairs

Stan Holder
Center for School Improvement
500 Gold Avenue, SW
P.O. Box 1088
Albuquerque, NM 87103-1088
Phone: (505) 248-6942
Email: sholder@bia.edu

California *

Leanne M. Wheeler
Education Programs Consultant
California Department of Education
School & District Accountability Division
Title I Policy & Partnerships Office
Phone: (916) 319-0383
Email: lwheeler@cde.ca.gov

Colorado

Ms. Margie Milenkiewicz
State Homeless Contact
Colorado Department of Education
Phone: (303) 866-6930
Email: Milenkiewicz_M@cde.state.co.us

Connecticut

Louis B. Tallarita
Education Services Specialist
Division of Educational Programs & Services
Education for the Homeless
State Department of Education
Phone: (860) 807-2058
Email: Louis.Tallarita@po.state.ct.us

Delaware

Ms. Joanne Miro
Education Associate
Department of Education
Townsend Building
Phone: (302) 739-2767, ext. 3284
Email: jmiro@doe.k12.de.us

Florida

Ms. Betty Applewhite
State Coordinator for Homeless Education Programs
Florida Department of Education
Bureau of Student Assistance
Phone: (850) 245-0709
Email: Betty.Applewhite@fldoe.org



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Georgia

Mr. David Davidson
Education for Homeless Children and Youth
Even Start Family Literacy
Georgia Department of Education
Phone: (404) 651-7555
Email: ddavidso@doe.k12.ga.us

Hawaii *

Ms. Judy Tonda
Resource Teacher for Homeless Concerns
Federal Programs
Special Programs Management Section
Phone: (808) 394-1394
Email: judy_tonda@notes.k12.hi.us

Idaho

Ms. Jan Byers, Title I Coordinator
State Coordinator Homeless Education
Student Achievement & School Accountability
Idaho State Department of Education
Phone: (208) 332-6953
Email: jsbyers-kirsch@sde.state.idaho.gov

Illinois

Mr. Rich DeHart
Interim State Contact, Homeless Program
Illinois State Board of Education
Phone: (217) 782-2948
Email: rdehart@isbe.net

Indiana

Christina Endres, Consultant
Education for Homeless Children & Youth
State Department of Education
Phone: (317) 232-0548, (800) 833-2199
Email: endres@doe.state.in.us

Iowa

Dr. Ray Morley
Bureau of Instructional Services
State Department of Education
Phone: (515) 281-3966
Email: ray.morley@iowa.gov

Kansas

Terry Eis
Education Program Consultant
State and Federal Programs
Kansas State Department of Education
Phone: (785) 296-6714
Email: teis@ksde.org

Kentucky

Ms. Mary Marshall
Homeless Consultant
Kentucky Department of Education
Phone: (502) 564-3791
Email: mary.marshall@education.ky.gov

Louisiana

Ms. Deidre Kibbe
Education Program Consultant
Louisiana Department of Education
Division of Special Populations
Office of Student and School Performance
Phone: (225) 342-3649
Email: Deidre.Kibbe@la.gov

Maine

Ms. Shelley Reed
Truancy and Dropout Prevention
Maine Department of Education
Phone: (207) 624-6637
Email: shelley.reed@Maine.gov

Maryland

Mr. Walter Varner
Coordinator
Education of Homeless Children & Youth
State Department of Education
Phone: (410) 767-0293
Email: wvarner@msde.state.md.us

Massachusetts

Mr. Peter D. Cirioni
State Coordinator
Education of Homeless Children & Youth
Massachusetts Department of Education
Phone: (781) 338-6294
Email: pcirioni@doe.mass.edu



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Michigan *

Mr. Mike McGraw
State Coordinator of Homeless Education
Michigan Department of Education
Office of Field Services
Phone: (517) 241-8369
Email: McgrawM@michigan.gov

Minnesota *

Mr. Tom Gray
Department of Children, Families & Learning
Learner Options Division
Phone: (651) 582-8282
Email: thomas.gray@state.mn.us

Mississippi

Ms. Gloria White Adams
Homeless Children Education Program
Phone: (601) 359-2518
Email: gadams@mde.k12.ms.us

Missouri

Ms. Kim Oligschlaeger
Supervisor Federal Discretionary
Dept. of Elementary & Secondary Education
Phone: (573) 522-8763
Email: kim.oligschlaeger@dese.mo.gov

Montana

Mr. Terry Teichrow
State Contact, Homeless Program
Office of Public Instruction
Phone: (406) 444-2036
Email: tteichrow@mt.gov

Nebraska *

Mr. Roger Reikofski, Coordinator
Education for Homeless Children & Youth
State Department of Education
Phone: (402) 471-2968
Email: rreikofs@nde.state.ne.us

Nevada *

Ms. Jacquie Moore
Consultant
Federal Education Programs
Nevada Department of Education
Phone: (775) 687-9248
Email: jmoore@doe.nv.gov

New Hampshire

Ms. Lynda Thistle Elliott, Ed.D.
Education Consultant
Homeless Children and Youth
New Hampshire Department of Education
Phone: (603) 271-3840
Email: LElliott@ed.state.nh.us

New Jersey *

Ms. Danielle Anderson-Thomas
State Contact, Homeless Program
State Department of Education
Phone: (609) 984-4974
Email: danielle.anderson-thomas@doe.state.nj.us

New Mexico *

Mr. Joseph Sanchez
McKinney-Vento Homeless Education Program
Coordinator
Public Education Department, School Health Unit
120 S. Federal Place, Room 206
Santa Fe, NM 87501
Phone: (505) 222-4743
Email: jsanchez@ped.state.nm.us

New York

Ms. Patricia McGuirk
Program Manager for the Homeless
New York State Education Dept.
Phone: (518) 473-1236
Email: pmcguirk@mail.nysed.gov

North Carolina

Ms. Debra McHenry
State Coordinator Homeless Education
NCDPI/Compensatory Education
Phone: (919) 807-3941
Email: dmchenry@dpi.state.nc.us



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North Dakota

Ms. Flo Hilzendeger
Homeless Education Coordinator
Title I Office
Phone: (701) 328-4646
Email: fhilzendeger@state.nd.us

Ohio

Mr. Thomas Dannis
State Coordinator
Homeless Children & Youth Program
Ohio Department of Education
Phone: (614) 466-4161
Email: tom.dannis@ode.state.oh.us

Oklahoma

Ms. Amy Davis, Director
Title I/Neglected & Delinquent/Homeless
Education
Oklahoma State Department of Education
Phone: (405) 522-3251
Email: amy_davis@sde.state.ok.us

Oregon

Ms. Dona Horine Bolt
State Coordinator
Homeless Education Program
Oregon Department of Education
Phone: (503) 378-3600, ext. 2727
Email: dona.bolt@state.or.us

Pennsylvania

Mr. Sheldon Winnick
State Coordinator
Education for Homeless Children & Youth
Division of Early Childhood & Family Ed.
Harrisburg, PA 17126-0333
Phone: (717) 772-2813
Email: swinnick@state.pa.us

Puerto Rico

Ms. Esperanza Vega
Homeless Education Coordinator
Puerto Rico Department of Education
Federal Affairs
Phone: (787) 759-8910, ext. 401
Email: Vega_E@DE.GOBIERNO.PR

Rhode Island

Ms. Janet Carroll
Title I Director
Department of Education
Phone: (401) 222-8459
Email: janet.carroll@ride.ri.gov

South Carolina

Ms. Brenda J. Myers
State Coordinator, McKinney-Vento Program
State Department of Education
Phone: (803) 734-3215
Email: bmyers@sde.state.sc.us

South Dakota

Ms. Laura Johnson Frame
State Coordinator
Homeless Education Program
Department of Education & Cultural Affairs
Phone: (605) 773-2491
Email: Laura.JohnsonFrame@state.sd.us

Tennessee

Ms. Janice Routon
State Contact, Homeless Program
Tennessee Department of Education
Phone: (615) 532-6314
Email: Janice.Routon@state.tn.us

Texas

Ms. Barbara James
Office for the Education of
Homeless Children and Youth
University of Texas at Austin
Phone: (512) 475-8765
Email: babawawa@mail.utexas.edu

Utah

Mr. Kreig Kelley
Education Specialist
Utah State Office of Education
Phone: (801) 538-7975
Email: kkelley@usoe.k12.ut.us or
kreig.kelley@schools.utah.gov



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Vermont

Ms. Wendy Jill Ross, State Director
Education for Homeless Children and Youth
Vermont Department of Education
Phone: (802) 828-5148
Email: wendyross@education.state.vt.us

Virginia

Dr. Patricia Popp, Coordinator
Education of Homeless Children & Youth
Program
The College of William & Mary
School of Education
Phone: (757) 221-7776
Email: homlss@wm.edu

Washington

Ms. Melinda Dyer
State Contact, Homeless Program
Office of the Superintendent of Public
Instruction
Phone: (360) 725-4968
Email: mdyer@ospi.wednet.edu

West Virginia

Ms. Lisa Burton
West Va. Dept. of Education
Student Services & Health Promotion
Phone: (304) 558-8830
Email: lgburton@access.k12.wv.us

Wisconsin

Ms. Mary Maronek
Coordinator
Education of Homeless Children & Youth Program
Wisconsin Department of Public Instruction
Phone: (608) 261-6322
Email: mary.maronek@dpi.state.wi.us

Wyoming

Carolee H. Buchanan
Consultant
Special Programs Unit
Wyoming Department of Education
Phone: (307) 777-3562
Email: cbucha@educ.state.wy.us



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EMPLOYEE BENEFITS



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EMPLOYEE BENEFITS INFORMATION

HEALTH BENEFITS

Your Medical Coverage

- Many health insurers have changed their requirements for referrals, co-payments, deadlines, and other matters for disaster victims. Contact your health insurance company for more information.
- Your medical coverage may have ended if a hurricane destroyed your place of business, if you are injured by the hurricane and unable to return to work, or if the family member who provided you and your family coverage passed away. Nevertheless, you have time to decide what to do.

Obtaining New Medical Coverage

- After your coverage terminates, most employers allow a former employee and his or her dependents, i.e., spouse and children of the former employee, to continue medical coverage at their own cost, for a period of up to 18 months. If the former employee is disabled, the coverage may continue for up to 29 months. This coverage is called COBRA.
- Generally, an individual must apply for COBRA within 60 days of the termination of the medical coverage. However, for those directly affected by Hurricane Katrina, you have a grace period from August 29, 2005 through January 3, 2006. This means that you only count the days before or after this time period to see when your 60 days are up.
- You may be eligible to enroll for a health plan that you previously rejected because you had other medical coverage. Generally, you must enroll within 30 days of losing your health care coverage, but the days between August 29, 2005 through January 3, 2006 do not count against the 30 days for those directly affected by Hurricane Katrina. Check with the employer to learn if you qualify for special enrollment under HIPAA.
- The grace period between the dates of August 29, 2005 and January 3, 2006 applies to other medical coverage deadlines. However, you should take action on time unless you learn that you have an extension.

RETIREMENT ACCOUNTS

- The Internal Revenue Service (IRS) has changed its rules to allow people with **401(k)s, or other retirement accounts**, to use those plans to alleviate hardships caused by hurricane Katrina. Depending on the details of your account, you *may* be able to
 - Withdraw funds from your account more quickly and with reduced penalties, or
 - Borrow funds from your retirement account to repair or replace a home or some other hurricane relief-related purpose;
 - Borrow or withdraw funds from your retirement account to assist a *relative* who was affected by Hurricane Katrina.

The rules which govern these retirement account benefits are complicated, and not everyone qualifies. Please contact the IRS or a legal services attorney for more details. You can reach the IRS at www.irs.gov, or at their toll-free Katrina Relief number, (866) 562-5227.



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HOUSING



HOUSING HELP FOR HURRICANE VICTIMS

Temporary Housing Assistance

- FEMA has announced that it will make a lump sum of \$2,334 available for three months rent (\$778/month) for qualified homeowners and renters displaced by Katrina. This assistance may be used at any location the recipient chooses. Also, it may be extended for up to 18 months for evacuees who show they are using the payments for rent. FEMA has stated it will adjust the payments in later months to local rental costs.
- FEMA also provides temporary housing at some hotels, military bases, public housing projects, on cruise ships, and in mobile homes.
- You must apply to FEMA before the deadline to receive these benefits. (See “Tips on Receiving Emergency Relief.”)

Money for Homeowners to Repair, Replace or Rebuild Housing

- FEMA provides up to \$5,000 to make emergency repairs; or up to \$10,000 to buy another home.
- If you make enough money to repay a loan, the Small Business Administration (SBA) may give you a low-interest loan of up to \$200,000 to buy another home.
- If you cannot afford to repay a loan, the Individual & Household Program (IHP) may give you up to \$25,000 to repair your home.
- Read your mortgage to see if you have HUD or other mortgage insurance. If you have HUD or other mortgage insurance, your insurance company may make mortgage payments for you. Check with your insurance company to see if you have this type of coverage.

Keep in Mind

- FEMA may require you to apply for a Small Business Administration loan in order to receive assistance. Even if you think you are not eligible, you must apply for the loan and be rejected in order to receive FEMA's other benefits. Ask for assistance in applying if you need it. You may call the SBA at 1-800-659-2955.
- You may have trouble receiving FEMA assistance if you were in a previous disaster and did not buy flood insurance.
- FEMA usually makes only one payment per household (people living together before the disaster). If you now need to live separately, you should ask FEMA to treat you as separate households.

After You Apply

- **Inspection.** After you complete your application with FEMA, FEMA will inspect your home. You must complete your application with FEMA before receiving such an inspection.
- If your home or its contents were damaged and **you have insurance**, you must **work through your insurance claim** and provide FEMA with a decision letter from your insurance company before FEMA issues an inspection. This does not mean you should wait to file an application with FEMA. Because there are deadlines, you should complete your application with FEMA as soon as possible.



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- Exception: If you have flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses.
- If your home or its contents are damaged and **you do NOT have insurance**, you should **apply to schedule a free appointment for FEMA to inspect your home**. Within 14 days after you apply, an inspector should contact you. In areas where access is still severely limited or it is difficult to get to homes, it may take longer for an inspection. It is not required that you be present for the inspection. **You can make arrangements with the inspector for either a relative, friend over 18 years old, or a FEMA Community Relations representative to be there.** You should have proof of ownership (deed, tax records, mortgage payment book, etc.) and proof of occupancy (driver's license, utility bills in your name and address, other mail). You may ask for the inspection report and ID. See the "Getting Started" section for more information.
- **Determination.** Within ten days of the inspection you should receive a determination and, if you are eligible, a check or other payment method (up to \$26,200).
- **SBA Loan.** If you are not eligible you may be directed to apply for a Small Business Administration loan. You should file the application, even if you are not a small business, to remain eligible for other FEMA assistance.
- **Right to Appeal.** If you are denied, you can appeal that decision within 60 days in writing. See the "Emergency Benefits" section for details on how to appeal a denial of money from FEMA.
- **Keep Your Receipts.** Once you receive a FEMA grant, you should keep track of your expenses to show that you used your money as intended. Otherwise, FEMA may claim you were overpaid.

HUD and Local Housing Authorities

While some evacuees will receive housing benefits through FEMA, others are eligible for disaster assistance through HUD programs. **HUD has established one hotline – 1-888-297-8685 to provide assistance to hurricane victims.**

- **Section 8 Housing Choice Vouchers and Public Housing.** HUD has announced that it will give special housing vouchers to evacuees who were previously in government housing programs, or homeless, that can be used in new locations, even across state lines. If you think you may be eligible, contact your local public housing authority (wherever you now are), and ask about HUD's Katrina Disaster Housing Assistance Program. The vouchers will provide rental assistance for up to 18 months. The amount of the voucher will depend on local rents.
- **HUD's Section 203(k) Loan Program** enables homeowners to rehabilitate their home or purchase one to replace a destroyed home. For more information, contact your lender or FHA bank. To find your nearest FHA bank, go to <http://www.hud.gov/katrina/index.cfm>.
- **Vacant Subsidized Housing.** HUD and Local Housing Authorities are identifying vacant public and subsidized housing units as temporary housing.
- **Housing Discrimination.** If you believe you have been discriminated against in your search for housing, you may **complain to the FEMA Equal Rights Office by calling 1-800-621-FEMA (1-800-621-3362)** (hearing/speech impaired ONLY-call TTY: 1-800-462-7585). You may also **call the Lawyers' Committee for Civil Rights Under Law** at 1-888-299-5227 or another advocacy organization listed in the "You Have Rights" section of this manual.



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Small Business Administration (SBA) Loans

- **SBA Home Disaster Loans** provide low-interest, long-term loans to repair and replace your home. The loans provide up to \$200,000 for your real property. The SBA also offers up to \$40,000 to repair or replace personal property. You should apply now because the deadline is normally 60 days after the disaster. The deadline for Hurricane **Katrina** states is **January 11, 2006**. For Texas, the Hurricane **Rita** deadline is November 23, 2005. For Hurricane **Ophelia**, the deadline is **December 6, 2005**. For Hurricane **Wilma**, the deadline is **December 23, 2005**. See the “Deadlines” section for more information. **If you need help completing the application, contact the SBA at 1-800-659-2955.**

Paying Your Mortgage

- **Normally, You Must Pay Your Mortgage, But Check to See What Modifications Your Lender Offers.** Even if your home was destroyed or unlivable, normally you must continue to make your normal mortgage payments. FEMA benefits may be available to help with such payments. However, the Federal Housing Administration, Fannie Mae and Freddie Mac are encouraging or requiring many lenders to provide relief for borrowers. In general, these federal agencies have sought to have lenders suspend mortgage payments for up to three months; reduce payments for up to eighteen months; and structure longer-term loan repayment plans. You should call your lender as soon as possible to discuss what changes in your mortgage payments they will provide. You can also call HUD’s Housing Hotline at 1-888-297-8685 or the Fannie Mae Consumer Resource Center at 1-800-732-6643 for more information regarding the federal programs.
- **HUD Foreclosure Relief.** HUD has granted a 90-day moratorium for foreclosure on all Federal Housing Administration (FHA)-insured homes. Contact your lender to take advantage of this program.
- **Grace Periods.** Many private banks and mortgage holders are offering a grace period on mortgage payments. If you accept such an offer, make sure you understand it – including when the missed payments are due and how interest is charged.
- **Beware of Predatory Lenders.** You should be skeptical of anyone who calls or comes to your house offering a loan to help repair your property. Many scam artists and lenders are trying to take advantage of people. You don’t want to sign a loan with hidden charges and interest rates – you could lose your house!
- **Bankruptcy.** If you cannot make mortgage payments, but have income and want to keep your house, you should consider filing Chapter 13 bankruptcy. To do this, you should consult an attorney and develop a plan showing how you plan to pay your mortgage and other expenses.

Landlord/Tenant Information for Renters

- **Damaged Apartments and Rent Reductions in MS and LA.** Your landlord may ask for rent despite damage to your home. Usually, you are entitled to reduce your rent in proportion to the damage, or you can make repairs and deduct them from the rent. If the apartment is unlivable, you do not have to pay rent and can move out. Whatever you do, you should inform the landlord by certified mail of your plans as early as possible. If repairs are necessary, and your landlord refuses to make them, you may usually make those repairs and deduct the cost from your rent.
- **Evacuated Apartment.** If your city was evacuated, you do not owe rent for the dates where no one could get into the city.
- **Lost or Damaged Property.** If you have renter’s insurance, check with your company. If you don’t, your landlord’s insurance may cover your property.



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- **Evictions.** Your landlord does not have the right to force you out by changing the locks or shutting off utilities; to evict you, the landlord must go to court. Many leases outline when and why a landlord can terminate the lease. Read your lease to determine your rights, and call a lawyer if you think you are being taken advantage of. Attorneys for low-income families can be reached at your local legal aid provider or the state bar referral line. See the “Know Your Rights” and “Important Phone Numbers” sections to get the numbers to some legal hotlines you may call for help.

Insurance Policies

- **General Coverage.** Damage to your property may be covered by many types of insurance: homeowners, renters, condominium, car, flood and fire insurance. While flood damage caused by a hurricane will not be covered by homeowners insurance, typical homeowners policies do cover damage due to wind, wind-driven rain, and fire, theft, vandalism, and damage to homes caused by fallen trees. Read your policy to learn what it covers. If you cannot find a copy, request a full copy from your insurance company.
- **Flood Insurance Coverage.** Any homeowner whose home was located in a flood hazard area and who had a home loan from a federally-regulated financial institution will have been required to maintain flood insurance. If you fall within this category, you should contact your insurance agent or flood insurance provider to file appropriate claims. If you do not have access to your flood insurance policy, you can contact the **National Flood Insurance Program Hotline at 1-800-427-4661** to get your policy information (the only information you will need is your name, state, and zip code).
- **File your claim.** Call your insurance company as soon as possible, and report your loss – even if you don’t know if you’re covered, or if the loss exceeds your deductible. Write down the claim number and who you spoke with. If you cannot get through by phone, write a letter.
- **Gather evidence.** If possible, keep damaged items (unless dangerous) or evidence of your loss, including pictures and videos; swatches from upholstery/carpets; written lists of damaged/lost property; receipts for lost property and current expenses (hotel bills); and repair estimates. If you have not been able to return and see the damage to your home, make a list of the property you had in your home, try to get records of the amount you bought things in other ways like through your credit card company, cancelled checks from your bank. For more information on how to get copies of other lost documents, see the “Getting Started” section.
- **The claim process.** Insurance companies must acknowledge receipt of claims, communicate their decisions, and pay claims in a timely manner. Contact your state department of insurance about the deadlines for payment of claims.
- **Disputing and settling an insurance claim.** If coverage is denied, in whole or in part, ask for the reasons in writing, any reports prepared by the insurer, and what the appeals process is. Contact your state department of insurance or an attorney if you feel your claim has been wrongfully denied. If the insurance company offers to settle, consult a lawyer before signing anything or cashing a check. Before you settle, make sure you’re aware of all your losses – including estimates for repairs. Check the “Know Your Rights” and “Important Phone Numbers” sections to get phone numbers of hotlines that are providing legal help.
 - Alabama Department of Insurance – 1-334-269-3550
 - Louisiana Department of Insurance – 1-225-342-5423 or 1-225-342-5900
 - Mississippi Department of Insurance – 1-601-359-3569
 - Texas Department of Insurance – 1-800-252-3439
- **Beware scams from “expeditors,” “public adjusters,” and “scam buyers.”** Ask anyone who claims to be working for the government or your insurance company to show official photo ID. You should check the name



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by calling the agency they claim to be with. Also, check out anyone who is telling you that the value of your home has dropped and is offering to buy your home for a very low amount of money. You should especially beware of a low offer to buy your home if you do not know how much damage Hurricane Katrina or Hurricane Rita did to your home.

- **FEMA assistance.** If you apply to FEMA because your insurance does not cover all of your disaster-related needs, you need to write a letter to FEMA explaining your situation and include a copy of a settlement or denial letter. FEMA cannot duplicate insurance coverage.
- **FEMA Insurance Advancement.** If a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim, you may be eligible for a FEMA insurance advancement. These funds are loans and must be repaid to FEMA once you receive your settlement. Contact FEMA for a Request for Advancement and Signature letter.



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SMALL BUSINESS



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SMALL BUSINESSES

SBA DISASTER RELIEF LOAN INFORMATION

- Call the Small Business Administration (SBA) Office of Disaster Assistance at 1-800-659-2955 to apply for an SBA loan. Even if you do not think you will need a SBA relief loan, you should complete a loan application to qualify for other types of disaster assistance.
- We recommend that you register for disaster assistance through the Federal Emergency Management Agency (FEMA) by calling 1-800-621-FEMA (3362). While this is not required for you to receive a Small Business Administration loan, FEMA registration will make you eligible for other kinds of assistance.

There are two types of SBA loans available for businesses:

- **Business Physical Disaster Loans.** To repair/replace damages to property including real estate, machinery, equipment, inventory, and supplies. The application deadline for physical damage loans resulting from Hurricane Katrina is October 28, 2005. The application deadline for physical damage loans resulting from Hurricane Rita is Nov. 23, 2005.
- **Economic Injury Disaster Loans (EIDL).** Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. Only available to businesses with no credit available elsewhere – businesses that cannot provide for their own recovery from non-Government sources. The application deadline for EIDLs resulting from Hurricane Katrina is May 29, 2006. The application deadline for EIDLs resulting from Hurricane Rita is June 26, 2006.

Business Loans and EIDLs are currently limited to \$1.5 million and terms of up to 30 years. Loan amounts may be increased by up to 20% for devices to prevent property damage from a similar type of disaster in the future. Business physical disaster loans for those with No Credit Available Elsewhere are 4%; otherwise, 6.557%.

There is legislation currently pending before Congress which could potentially increase the loan maximum to \$10 million. This same legislation, if enacted, would also permit borrowers to delay beginning repayment for up to a year after receiving a disaster loan. It would also extend the application deadline to one year from the declaration of the disaster, by state.

Victims of Hurricane Katrina who have suffered additional damage from Hurricane Rita must submit a separate registration with FEMA for the additional damages suffered from Hurricane Rita. Applicants who have not returned home since Hurricane Katrina should report that there was damage from Hurricane Rita, even if they are unsure of the details. It will be presumed the damage resulted from the storm.

In addition, the SBA is coordinating with JEDCO, federal, state and local agencies to open The Business Recovery Center to assist companies in southeastern Louisiana that have been impacted by Hurricane Katrina. The center will allow business owners/operators to meet face-to-face with SBA officials, as well as labor, lending and insurance representatives who will accept assistance applications, answer questions and provide counseling. *Sylvain Solutions* will supply further details on this operation as they become available.



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STATE SPECIFIC RESOURCES

- **Louisiana businesses:** (1) Contact the **Louisiana Association of Business and Industry** at (225) 928-5388 to obtain relief grants for small businesses; (2) The **Louisiana Economic Development (LED)** is working with state and federal government to identify sources of bridge funding and financing, including loans for impacted businesses. To apply or to make a donation to this fund please visit <http://www.labi.org>; and (3) **Louisiana Bankers' Association (LBA)** offers a comprehensive list of banks and bank web sites for information on business loans. Please refer to <http://www.lba.org>.
- **Mississippi businesses:** Contact the **Mississippi Small Business Development Center** at (662) 915-5001, or toll free at (800) 725-7232, to receive disaster relief information and free counseling.
- **Florida businesses:** Visit <http://www.floridasbdc.com/Home/Location.asp> to see a statewide listing of **Small Business Development Centers** which are assisting with Katrina recovery efforts.

AVAILABLE CONTRACTING WORK:

Businesses interested in providing disaster recovery work should register at www.accesslouisiana.gov.

Businesses can contact the following six prime contractors selected by FEMA and the U.S. Corp of Engineers regarding sub-contractor work. These companies are listed below:

1. **Bechtel National** – supplier.bechtel.com – Selected by FEMA to access and provide for emergency needs including identifying and readying available rental units, vacant housing complexes and open space for FEMA travel trailers and temporary housing.
2. **CH2M Hill** – [projects.ch2m.com/FEMA% 5FPublic/](http://projects.ch2m.com/FEMA%205FPublic/) - Coordinating through FEMA in Baton Rouge with expansion plans for Montgomery, Alabama, to identify housing solutions and to coordinate logistics and ensure essential operational services, including electricity, water and sewer.
3. **Dewberry** – disastersubcontractors@dewberry.com – Contracted by FEMA to inspect houses and public infrastructure and is recruiting additional qualified engineers and specialists, especially those who have been personally affected or who have lost their jobs.
4. **Fluor Enterprises** – fluor.com/about/supplier.asp - Seeking suppliers of goods and services for government projects. As one of the world's largest engineering procurement, construction and maintenance service organizations, they procure a large volume of industrial goods and services.
5. **KBR/Halliburton** – [halliburton.com/kbr/kbrsuppliers/supplierRegistration.js p](http://halliburton.com/kbr/kbrsuppliers/supplierRegistration.jsp) - Contracted with the U.S. Navy to provide power restoration, emergency roof repair and debris removal at three facilities that were damaged, performing damage assessments at other Navy facilities and performing de-watering activities in the Greater New Orleans region.
6. **Shaw Group** - <http://shawgrp.com/hurricanerecovery/submitvendorinfo.asp%20x>
7. **U.S. Army Corps of Engineers** – Mississippi Valley Division in Vicksburg, Mississippi is coordinating disaster and recovery efforts of Hurricane Katrina. Visit www.usace.army.mil and click on “Hurricane Katrina Contract Support” for contracting and sub-contracting opportunities and to make disaster relief equipment available.
8. **National Emergency Resource Registry of the Department of Homeland Security** Web site at www.nerr.gov lists resources available from organizations, agencies and corporations.



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9. **Louisiana Association of Business & Industry (LABI)** offers information on procuring government contracts related to rebuilding areas that were devastated by Hurricane Katrina. Please consult the Web site www.labi.org.
10. **FEMA** contracting opportunities can be reviewed at www.fema.gov/ofm/business.shtm. You may also find contracting opportunities at www.fedbizopps.gov.

The following information will be required to submit a bid:

- Company name
- Contact information including address, phone and cell phone numbers, and e-mail address
- Detailed description of services and/or products provided



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DISASTER UNEMPLOYMENT ASSISTANCE



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UNEMPLOYMENT INFORMATION

Unemployment Assistance

- **Disaster Unemployment Assistance** is a federal program that provides financial assistance for a short time to people unemployed as a result of a major disaster like Hurricane Katrina.
- Disaster Unemployment Assistance is sometimes called **DUA** or **Disaster Relief and Emergency Assistance**.

Qualifying for DUA

You must meet two requirements:

- You must be out of work as a direct result of Hurricane Katrina (or other Hurricane, like Rita) and
- You must not currently be receiving or qualify for regular unemployment benefits in any state.

DUA Benefits

- DUA Benefits, paid in weekly checks, are based upon your wages and the amount of time that you worked. DUA benefits are equal to the amount of unemployment benefits that you would have received if you had qualified for regular unemployment in your state. At minimum, DUA benefits cannot be less than one-half of the state's average weekly benefits for regular unemployment.
- DUA benefits last for 26 weeks or when the area is no longer formally a declared disaster area, whichever is sooner. You also cannot continue to receive DUA benefits once you return to work.
- **If you are on regular unemployment and it is about to run out**, if you were laid off before the disaster, then you cannot collect DUA. However, if you lost your job as a result of the hurricane and your regular unemployment benefits run out before the 26 weeks guaranteed by DUA, then you may qualify for DUA at that point. In Louisiana the minimum regular unemployment benefit lasts for 21 weeks, so some people may be able to collect DUA for the final 5 weeks of the DUA period.

Applying for DUA

To apply for DUA, you must contact the state where you were employed prior to losing your job due to hurricane.). The Deadline to file for Hurricane Katrina DUA is November 30, 2005. You may have to wait a long time on the phone. Be patient and someone will assist you. You will need your Social Security Number, some proof of your wages at the job that you lost, including the name and address of your former employer, and you must also register to work. Self-employed applicants will need a copy of their tax return. If you have lost any of these documents in the hurricane, a sworn statement or other forms of verification can be used. To apply for state unemployment insurance claims, you should call one of the following numbers:

- Texas, 1-800-939-6631
- Louisiana, 1-800-430-8076
- Mississippi, 1-888-844-3577
- Florida, 1-866-FLA-2345 (1-866-352-2345)
- Alabama, 1-866-234-5382/ 1-800- 499-2035 (hearing impaired)



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If you were self-employed or newly employed and ineligible for regular unemployment assistance, you should call one of the following numbers:

- Texas, 1-800-430-8076
- Louisiana, 1-800-818-7811
- Mississippi, 1-888-844-3577
- Alabama, 1-866-234-5382/ 1-800- 499-2035 (hearing impaired)

DUA Updates

If you have access to the internet, you can check ows.doleta.gov/map.asp for updates about DUA. If you do not have internet access, you can ask questions on the phone.

Looking For A Job?

Check the “Job Search” section for information on where to look for jobs. Information on small business opportunities may be found in the “Small Business” section.

**IF YOU THINK YOU ARE ELIGIBLE FOR DISASTER UNEMPLOYMENT ASSISTANCE,
APPLY AS SOON AS POSSIBLE.**



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OTHER VALUABLE INFORMATION



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TIPS FOR YOUR RETURN HOME



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BE AWARE:

ENVIRONMENTAL HEALTH AND SAFETY

Returning Home

- **Turn off** the power before entering the house.
- **Do not** use candles or torches. They are a hazard around possible gas leaks.
- **Be aware** of possible gas leaks, damaged propane tanks, and other toxins. Contact your local fire department for removal of dangerous substances.
- **Wash and disinfect** all surfaces with warm water and a mix of one cup bleach to five gallons of water. This includes all walls, uncarpeted floors, and particularly areas for food preparation or where children play. Drywall, carpeting, and flooring may need to be removed and thrown away to prevent mold.
- **Dry** furniture and mattresses in the sun where possible and spray with disinfectant.
- **Consult** utility companies before attempting to use the gas or electrical systems.

Mold Removal

- **Be aware of mold.** During mold clean up, wear gloves and a respirator that filters mold spores. Exposure can trigger allergic reactions, asthma attacks, suppress the immune system or cause other health problems.
- **Remove** any wet wallboard and all damp insulation immediately.
- **Discard** moldy materials in plastic bags. Make sure the bag is securely closed to avoid the spread of mold spores.
- **Discard** any item that has visible signs of mold growth - sofas, mattresses, carpeting, sheet rock, towels, etc. It is not possible to salvage such items, especially if they have been wet for more than 48 hours and cannot be properly dried. Solid wood furniture can be saved if surface cleaning removes any signs of mold and it is allowed to dry out. When in doubt, throw it out.

Water and Food Safety

The water may not be safe to drink or to use for bathing or cleaning. Water contaminated by chemicals, human waste, garbage and other debris can cause serious long-term health problems.

- **Use water that has been boiled for 1 minute** (allow the water to cool before washing). Or you may use water that has been disinfected for personal hygiene use (solution of 1/8 teaspoon of household bleach per 1 gallon of water). Let it stand for 30 minutes. If the water is cloudy, use a solution of 1/4 teaspoon of household bleach per 1 gallon of water.
- If you have any open cuts or sores that were exposed to floodwater, wash them with soap and water and apply an antibiotic ointment to discourage infection.
- **Seek immediate medical attention if you become injured or ill.**



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- **Wash all clothes worn during the cleanup in hot water and detergent.** These clothes should be washed separately from uncontaminated clothes and linens.
- **Do not eat any food prepared with contaminated water.**
- **Private water wells may be polluted and must be purified before using.** The Louisiana Department of Health and Hospitals is responsible for providing water purification tablets to private well owners whose wells were flooded

Disposal

You should be very cautious when removing debris from your property because this debris may include material that poses a hazard to your health and safety. For example, the debris might include building insulation or roofing materials that contain asbestos – a material that is very dangerous if inhaled. The debris and residue from the flooding might also contain hazardous chemicals from both household and industrial sources, sharp objects such as broken glass and needles, and putrescent materials such as raw sewage, rotting food, decomposing carcasses, and human remains, all of which may pose a risk of transmitting disease. In Louisiana, most debris from the Hurricane may be disposed of at a permitted Type II (commercial/residential) landfill or Type III (construction and debris) landfill.

Property Protection

The state has the power of **eminent domain**. This means the state can take your property for a public use as long as they provide you just compensation. You are entitled to just compensation for your property from the state. **Just compensation** means compensation for what the owner has lost. The purpose is to make the owner in the position he/she would have been in had the property not been taken.

Private buyers are not required by law to offer just compensation for your property. Be aware of individuals offering to purchase your property. You can attempt to obtain a fair value of your property by doing the following:

- Check with your **county property tax assessor** to determine the value of land versus building values.
- Get a **copy of the escrow papers** for your home from your real estate agent, the title company, the escrow company, or the bank that handled the purchase or refinance.
- **Contact lenders or contractors** to determine the value of any home improvements you've made.
- **Check court records for the probate values** of property you may have inherited.

Property Taxes

Alabama, Mississippi, and Louisiana have not yet passed any statutes or issued emergency orders providing victims of Hurricane Katrina relief from property taxes. Therefore, **you must pay your taxes or request extensions by the appropriate deadlines.**



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STAYING SAFE DURING CLEANUP



STAYING SAFE IN YOUR KATRINA CLEANUP AND RECOVERY JOB

Clean up, recovery, and reconstruction after a hurricane can be hazardous and even deadly. Employers are responsible for providing a safe and healthful workplace. Be aware of the following dangers and take safety measures to avoid injury.

- **Working outdoors:** To protect against the sun, cover up and wear a hat and sunglasses. To avoid heat stroke, exhaustion, cramps, and rashes, wear breathable clothing, drink water, take breaks, and schedule hot jobs for the cooler part of the day. Learn how to identify poison ivy, poison sumac, and poison oak, and avoid contact by covering up, applying barrier creams, or applying rubbing alcohol to remove the oily resin within thirty minutes of contact. To avoid West Nile Virus, get rid of standing water which draws mosquitoes, cover up, use bug repellent with DEET, and avoid wearing perfume or cologne. To avoid Lyme Disease, cover up, use tick repellents, shower after work, and remove any attached ticks with tweezers.
- **Hygiene and Decontamination:** Floodwaters can be contaminated with hazardous chemicals, sewage, and decaying remains. Wear protective gloves, treat wounds, and wash hands thoroughly for at least ten seconds with soap. Clothing, tools, equipment, and surfaces can also be cleaned with water and soap or bleach. Do not use contaminated water to wash and prepare food, brush your teeth, wash dishes, or make ice.
- **Preventing falls:** Employers are required to provide proper walking and working surfaces. In some cases, working conditions require special protections such as guardrails, safety nets, training, or supervision. Be particularly careful to use ladders properly.
- **Work zone traffic safety:** During cleanup, demolition, and construction, vehicles or mobile equipment can lead to fatal injuries. Work zones must be protected by signs, cones, barrels, barriers, and proper lighting.
- **Construction protective equipment:** Construction workers should wear appropriate safety glasses or face shields, work shoes, gloves, hard hats, and earplugs or earmuffs in high noise work areas.
- **Electrical hazards:** Be cautious around downed electrical wires. Use portable generators safely, as they may cause electrocution, carbon monoxide poisoning, and fires.
- **Chainsaws and tree trimming:** Workers should receive training before using chainsaws. When using a chainsaw, ensure that it is functioning properly, keep hands on the handles, maintain secure footing, do not cut directly overhead, shut off the chainsaw when carrying, and use protective equipment. Exercise extreme caution when cutting down trees or working around downed trees and power lines.
- **Flood cleanup, molds and fungi:** If water may be contaminated with hazardous chemicals, wear chemical resistant outer clothing, protective goggles, plastic or rubber gloves, and boots. Be sure that your tetanus shot is current. Flooding contributes to the growth of fungi, mildew, molds, rusts, and yeasts that can cause sickness when they are inhaled or come into contact with skin. The risks of illness can be reduced by wearing a respirator, gloves, eye protection, and washing skin with warm soapy water. Moldy materials should be carefully removed and discarded.
- **Asbestos:** Repair, renovation, and demolition can cause workers to inhale asbestos, which may lead to lung disease or cancer. Asbestos can be found in cement pipe and sheeting, flooring, roofing, dry wall, ceiling, and



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packing materials. Employers must follow various procedures to limit exposure and protect workers from inhaling asbestos fibers.

- **Silica dust:** Silicosis is a fatal lung disease that is caused by exposure to dust from sandblasting, drilling rock and concrete, masonry, concrete work, mining, tunneling, demolition, and pavement manufacturing. Workers should take precautions such as using respirators and other safety measures.
- **Lead hazards:** Repair, renovation, and demolition can generate dangerous levels of airborne lead. Workers should follow specified safety measures to limit exposure.

For more information call (800) 321-OSHA or visit www.osha.gov



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JOB SEARCH



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JOB SEARCH INFORMATION

Looking for a Job?

If you are a victim of Hurricane Katrina and are **searching for a job**, here are some useful resources:

- Look on the back of this sheet to find listings of job assistance centers in Alabama, Louisiana and Mississippi.
- Alabama, Louisiana, Mississippi, and Alabama have state agencies to assist you in your job search. Contact the following for information on looking for a job in one of those states and **ask about any upcoming job fairs**:
 - Alabama State Employment Service: phone, 1-877-872-5627/1-877-889-5627 (TTY) and web address, www.joblink.alabama.gov
 - Louisiana Department of Labor: phone, 1-225-342-3111 and web address, www.ldol.state.la.us
 - Mississippi Department of Employment Security: phone, 1-601-321-6000 and web address, www.mdes.ms.gov
- If you worked for a major national retailer or other company, they may have a program guaranteeing you a job at another location. Check with your employer to find out if they have such a program. For example, Target and K-Mart are guaranteeing all of their employees a job at another store.
- If you have access to the internet, you may look for a job online at www.jobsearch.org/hurricanejobs.
- For free assistance in resume writing, job searching, and career advice, register with Volunteers for Careers. If you have access to the internet, register online at www.VolunteersForCareers.com or call 1-800-513-7439.



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ATTACHMENT A: JOB ASSISTANCE



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Current WIN Job Centers Open

To file a claim for unemployment insurance benefits, you may report in person to the Mississippi Department of Employment Security office nearest you. Identification is required; you should be prepared to provide your Social Security number or an Alien Registration number or Visa number, if not a U.S. Citizen.

You will need to know your last employer's name and address, your current mailing address and, if possible, please bring any check stubs you have from your last employment. If you are self employed, you will be required to provide wage/tax return information from the previous tax year as proof of self employment. Other examples of proof of self employment would include last year's income tax information showing net earnings/loss, schedule 1040SE, a 1099 tax form, a signed contract for work, a statement from a bank indicating a business account or an account with a payroll deposit, a letter from an accountant or lawyer indicating planned or previous business/tax records were maintained for the individual, or receipts from businesses for work completed.

If you wish to utilize the Direct Deposit option to receive your benefits, please have your bank account and routing numbers available.

If the majority of your recent employment was in Louisiana, please file your claim on the internet by clicking on www.laworks.net or www.ldo1.state.la.us or by calling 1-866-7835567 or 1-800-LAHELPU. If your claim is a direct result of Hurricane Katrina, you may also call 1-800-818-7811 from 3:00pm to 7:00pm.

Below is a list of offices currently open to assist you in filing your claim. If you are unable to visit or do not live near an office listed below, you may call toll free 1-888-844-3577 from 7:00 am to 6:30 pm seven days a week.

Amory-Monroe County
1619 Hwy 25
(662)256-2618
7:30am-6:00pm Mon-Fri

Batesville-Panola County
103-16 Woodland Rd
(662)563-7318
7:30am-6:00pm Mon-Fri

Belzoni-Humphreys
501 Hayden St
(662)247-2264
9:00am-4:00pm Mon, Tues, and Thurs for Employment Services
9:00am-12noon Thurs for Unemployment Services

Bay Springs-Jasper County
Courthouse Annex
(601)764-2594
8:30am-4:30pm Tues & Wed for Employment Services
11:00am-12noon Wed for Unemployment Services

Bay St. Louis-Hancock County (Mobile Unit)
K-Mart Parking Lot, 344 Hwy 90
8:00am-6:00pm
Mon-Sun



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Biloxi-Harrison County
2306 Pass Rd.
(228)388-7997
8:00am-6:00pm Mon-Sun

Brookhaven-Lincoln County
545 Brookwood Blvd
(601) 833-3511
7:30am-6:00pm Mon-Fri

Canton-Madison County
152 Watford Parkway
(601)859-7609
7:30am-6:00pm Mon-Fri

Carrollton- Carroll County
Courthouse Square, Lexington St
(662) 237-9274
1st & 3rd Wed 9:00am-12noon for Employment Services only Wed 8:30am-9:30am for Unemployment Services only

Carthage-Leake County
202 C.O. Brooks St
(601)267-9282
8:00am-5:00pm Mon-Fri for Employment Services
9:00am-12noon Thurs for Unemployment Services

Charleston-Tallahatchie County
Child Support Ofc
(662) 453-7141
1st & 3rd Tues 9:30am-12noon for Employment Services
10:00am-12noon Thurs for Unemployment Services

Clarksdale-Coahoma County
236 Sharkey Fed Bldg. 3rd floor
(662)624-5454
7:30am-6:00pm Mon-Fri

Cleveland-Bolivar County
119 S. Commerce
(662)843-2704
7:30am-6:00pm Mon-Fri

Collins Covington County City Hall, Main St.
(601)765-8381
9:00am-4:00pm Wed for Employment Services
9:30am-12noon Mon for Unemployment Services

Columbia-Marion County
1111 Hwy 98
(601)536-2628
8:00am-5:00pm Mon-Fri for Employment Services
9:30am-12noon Wed for Unemployment Services

Columbus-Lowndes County
400-B Wilkins Wise Rd.
(662)328-6876
7:30am-6:00pm Mon-Fri



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Corinth North-Alcorn County
714 Taylor St.
(662)286-3308
7:30am-6:00pm Mon-Fri

Corinth South-Alcorn County
31 CR 401
(662)287-3247
8:00am-5:00pm Mon-Fri for Employment Services only
No UI Services offered at this location

Forest-Scott County
229 South Davis St.
(601)469-2851
8:00am-5:00pm Mon-Fri for Employment Services only
9:30am-12noon Wed for Unemployment Services

Greenville-Washington County
800 Highway 1 S.Delta Plaza.
(662)332-2704
7:30am-6:00pm Mon-Fri

Greenwood-Leflore County
313 Lamar St.
(662) 453-7141
7:30am-6:00pm Mon-Fri

Grenada-Grenada County
1751 Poplar St.
(662) 226-2911
7:30am-6:00pm Mon-Fri

Gulfport-Harrison County (Mobile Unit)
Crossroads Shopping Ctr Parking Lot, 15150 Hwy 49
8:00am-6:00pm Mon-Sun

Hattiesburg-Forest County
4100 Mamie St.
(601)264-0502
7:30am-6:00pm Mon-Fri

Hazlehurst-Copiah County
1016 Carroll Drive
(601)894-2121
7:30am-6:00pm Mon-Fri

Hernando-DeSoto County
225 Loshier St.
(662)429-9874
7:30am-6:00pm Mon-Fri

Houston-Chickasaw County
665 N. Jefferson
Mon-Fri 8:00am-5:00pm for Employment Services, Wed 9:00am-12noon for Unemployment Services



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Indianola-Sunflower County

226 N. Martin L King
(662)887-2502
8:00am-5:00pm Mon-Fri for Employment Services
9:00am-12noon Wed for Unemployment Services

Iuka-Tishomingo County

1104 Maria Lane
(662)423-9231
8:00am-5:00pm Mon-Fri for Employment Services
9:30am-12noon Thurs for Unemployment Services

Jackson-Hinds County

420 E. Woodrow Wilson
(601)961-7931
7:30am-6:00pm Mon-Fri

Kosciusko-Attala County

115 Northside Shopping Center
(662)289-2621
7:30am-6:00pm Mon-Fri

Laurel-Jones County

1721-B West 10th St.
(601) 649-7813
7:30am-6:00pm Mon-Fri

Lexington-Holmes County

106 West Wood Ave
(662)834-2426
9:00am-4:00pm Mon, Tues, and Thurs for Employment Services
9:30-12noon Tues for Unemployment Services

Long Beach-Harrison County (Mobile Unit)

Pine Belt Plaza, 19099 Pineville Rd
8:00am-6:00pm Mon-Sun

Louisville-Winston County

600-B N. Court Ave.
(662)773-5051
Mon-Fri 8:00am-5:00pm for Employment Services,
9:00am-12noon Tues for Unemployment Services

McComb-Pike County

416 Marion Ave.
(601)684-4421
7:30am-6:00pm Mon-Fri

Marks-Quitman County

263 E. Main St.
(662)624-9001
9:00am-4:00pm Tues for Employment Services
10:00am-12noon Tues for Unemployment Services

Mayersville-Issaquena County

132 Court St.
(662)332-8101
1:00pm-3:00pm 2nd & 4th Thurs for Employment Services No Unemployment Services offered at this location



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Mendenhall-Simpson County-(beginning Tues Sept 27)

150 W. Court St.

(601) 847-1322

9:00am-4:00pm Tues and 9:00am-12noon Thurs for Employment Services

9:00am-4:00pm Thurs for Unemployment Services

Meridian-Lauderdale County

2000 Hwy 19 N

(601)483-1406

7:30am-6:00pm Mon-Fri

Natchez-Adams County

310 Briarwood Rd.

(601)442-0243

7:30am-6:00pm Mon-Fri

Newton-Newton County

107 Adams St.

(601)683-2021

8:00am-5:00pm Mon, Wed, & Fri and 1:00pm-5:00pm Tues/Thur for Employment Services

9:00am-12noon Mon for Unemployment Services

Ocean Springs-Jackson County (Mobile Unit)

Save-A-Center, Hwy 90

8:00am-6:00pm Mon-Sun

Oxford-Lafayette County

2130 West Jackson Ave.

(662)234-3231

8:00am-5:00pm Mon-Fri for Employment Services

9:00am-12noon and 1:00pm-2:00pm Tues for Unemployment Services

Pascagoula-Jackson County (Mobile Unit)

1604 Denny Ave

8:00am-6:00pm Man-Sun

Pearl-Rankin County

212 St. Paul

(601)939-0786

7:30am-6:00pm Mon-Fri

Philadelphia-Neshoba County

1120 E. Main St., Ste 11

(601) 656-2811

Mon-Fri 8:00am-5:00pm for Employment Services,

9:30am-12noon for Unemployment Services

Philadelphia Resort Neshoba

390 Industrial Rd., Choctaw

(601)656-0680

Mon-Fri 8:00am-5:00pm for Employment Services,

No Unemployment Services offered at this location

Picayune-Pearl River County

1839-B Cooper Rd.

(601) 798-3472

8:00am-6:00pm Mon-Sun



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Pontotoc-Pontotoc County

182 Hwy 15 N
(662)489-3956
9:00am-4:00pm Mon & Tues

Raleigh-Smith County

County Office Bldg
(601)782-9212
8:30am-4:30pm Thur & Fri for Employment Services
9:00am-10:00am Wed for Unemployment Services

Rolling Fork-Sharkey County

120 Locust St.
(662)332-8101
9:00am-12noon Thurs

Senatobia-Tate County

4975 Hwy 51 N
(662)562-3351
8:30am-4:30pm Tues for Employment Services No Unemployment Services at this location

Senatobia-Tate County

226K East Main St.
7:30am-6:00pm Mon-Fri

Starkville-Oktibbeha County

100 Felix Long Dr.
(662)323-2272
8:00am-5:00pm Mon-Fri for Employment Services,
9:00am-12noon Wed for Unemployment Services

Tunica-Tunica County

1054 Fitzgerald Blvd
(662)363-2764
8:00am-5:00pm Mon-Fri for Employment Services
9:30am-12noon Wed for Unemployment Services

Tupelo-Lee County

146 S. Thomas, Suite A
(662) 842-4371
7:30am-6:00pm Mon-Fri

Tylertown-Walthall County

Courthouse, Ball Ave
(601)876-3573
8:30am-4:30pm Thurs & Fri for Employment Services
9:00am-10:00am Tues for Unemployment Services

Vicksburg-Warren County

1625 Monroe St.
(601)638-1452
7:30am-6:00pm Mon-Fri

Waynesboro-Wayne County

1100 Bradley
(601)735-3257
9:00am-4:00pm Fri for Employment Services
9:30am-12noon Tues for Unemployment Services



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West Point-Clay County

117 East Jordan Ave

(662) 494-4144

8:00am-5:00pm Mon-Fri for Employment Services

No UI Services offered at this location

Yazoo City-Yazoo County

306 East Jefferson

(601) 746-1141

8:00am-5:00pm Mon-Fri for Employment Services

9:00am-12noon Tues for Unemployment Services

If you are age 16 - 24, and a Hurricane victim, Job Corps can help.

At Job Corps, You Can

- Train for a career
- Live on campus
- Receive living allowances
- Earn your high school diploma or GED at no cost

Job Corps Provides

- Education and career skills training
- Meals
- Housing
- Medical care

Relocate and Enroll Immediately

- Special fast-track enrollment for those eligible
- There are more than 120 centers across the nation

Job Corps Is Not

- A temporary job
- A temporary shelter for you or your family
- For those 25 or older

After graduation, Job Corps will assist you with finding a job, housing and transportation.

Call (800) 733-5627 today to enroll or learn more.

Eligible Students:

Ages 16 through 24
U.S. citizens or legal residents

Please Note:

If you enroll in Job Corps, you will be ineligible for unemployment insurance payments.

Gulfport or New Orleans Job Corps Center Students or Staff

Please call (800) 733-5627 today for help.

Job Corps is a U.S. Department of Labor/Employment and Training Administration program providing education and career skills training at 122 centers nationwide.

Job Corps is a U.S. Department of Labor and Equal Opportunity Program Employer program. TDD/TTY telephone number is (800) 733-5627.

<http://jobcorps.doleta.gov/katrina.htm>

10/6/2005

WORKFORCE INVESTMENT ACT (WIA) DISLOCATED WORKER - TEMPORARY JOBS INTEREST FORM

LWIA	LAST NAME, FIRST NAME, MIDDLE INITIAL		
MIGRANT SEASONAL FARMWORKER <input type="checkbox"/> YES <input type="checkbox"/> NO	DISLOCATED WORKER <input type="checkbox"/> YES <input type="checkbox"/> NO	CITIZENSHIP <input type="checkbox"/> U.S. CITIZEN OR NATURALIZED CITIZEN <input type="checkbox"/> LAWFULLY ADMITTED ALIEN OR REFUGEE	SELECTIVE SERVICE <input type="checkbox"/> REGISTERED <input type="checkbox"/> NOT REGISTERED <input type="checkbox"/> NOT APPLICABLE
ADDRESS			APARTMENT NUMBER
CITY	STATE	ZIP CODE	COUNTY
TELEPHONE NUMBER	EXTENSION	ALTERNATE TELEPHONE	EXTENSION
REASON FOR DISLOCATION/JOB LOSS (MARK ALL THAT APPLY) <input type="checkbox"/> HURRICANE KATRINA <input type="checkbox"/> TEMPORARY OR PERMANENT LAID OFF <input type="checkbox"/> TERMINATED, LAID OFF OR NOTIFIED OF LAYOFF BECAUSE OF PERMANENT CLOSING OF PLANT OR FACILITY <input type="checkbox"/> EMPLOYED, IN NEED OF SERVICE IN ORDER TO OBTAIN OR RETAIN EMPLOYMENT <input type="checkbox"/> UNEMPLOYED, SELF EMPLOYED			
PRIOR OFFENDER <input type="checkbox"/> YES (If yes, explain) _____ <input type="checkbox"/> NO			
INDICATE JOB OF INTEREST <div style="display: flex; flex-wrap: wrap;"> <div style="width: 33%;"><input type="checkbox"/> HUMANITARIAN AIDE</div> <div style="width: 33%;"><input type="checkbox"/> SOCIAL SERVICES AIDE</div> <div style="width: 33%;"><input type="checkbox"/> OTHER (Specify) _____</div> <div style="width: 33%;"><input type="checkbox"/> DRIVER</div> <div style="width: 33%;"><input type="checkbox"/> DEBRIS CLEAN-UP _____</div> <div style="width: 33%;"><input type="checkbox"/> OFFICE WORKER</div> <div style="width: 33%;"><input type="checkbox"/> CONSTRUCTION _____</div> </div>			
RELEVANT WORK EXPERIENCE _____ _____ _____			
ATTESTATION I hereby certify, to the best of my knowledge, the above information is true. I agree and understand any willful misstatement of facts may cause forfeiture of my status in the WIA program and could be cause for legal action. I understand the information subject to verification and agree to provide such documentation as required.			
SIGNATURE			DATE
COMMENTS			

WORKFORCE INVESTMENT ACT
TEMPORARY JOB INTEREST FORM
(REV 09/05/2005)



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Temporary Recovery Workforce Jobs

- **You may be eligible for temporary public service employment to help in the clean-up and recovery efforts.**
- **Available jobs may include:**
 - **Debris Clean-up Workers**
 - **Humanitarian Aides**
 - **Drivers**
 - **Office Workers**
 - **Social Services Aides**
 - **Construction Workers**
 - **Others as needed.**
- **You can earn up to \$12,000 and work up to six (6) months.**
- **Your wages will be based on the prevailing rate for that job in the area.**
- **You may receive support service such as transportation assistance, uniforms and protective clothing, and safety equipment.**
- **You may not collect unemployment benefits and work at the same time.**

Please complete the application below and take it to your local WIN Job Center or mail it to:

**Mississippi Department of Employment Security ATTN:
Temporary Recovery Jobs
Post Office 1699
Jackson, MS 39215-1699**

Or Fax to 601-321-6598.



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IMPORTANT PHONE NUMBERS



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IMPORTANT PHONE NUMBERS

American Red Cross

- To learn about access to food, water, shelter, clothing, or medical assistance, call 1-866-GET-INFO (438-4636).
- To apply for emergency financial assistance, go to an American Red Cross service center or call 1-800-975-7585.
- American Red Cross Financial Assistance Center: 1-800-975-7585.
- American Red Cross [Missing Persons](#): 1-877-568-3317.

FEMA

- FEMA Disaster Helpline (active 24 hours a day) 1-800-621-FEMA (3362). The speech or hearing impaired may call (TTY) 1-800-462-7585. FEMA does not accept paper applications. The Helpline only has English or Spanish speakers. If you speak another language, then FEMA requests that you provide your own interpreter to translate questions.
- FEMA Technical Helpdesk (active 24 hours a day): 1-800-745-0243.
- If you believe you have been denied FEMA services, aid, benefits, or otherwise have been treated differently by FEMA on behalf of race, color, religion, nationality, sex, age, or economic status, you may complain to the FEMA Equal Rights Office by calling 1-800-621-FEMA (1-800-621-3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585).

Housing and Urban Development (HUD)

- To find temporary housing, contact HUD at 1-800-297-8685 between 7 a.m. and 8 p.m., Mon.-Sun.

Disaster Unemployment Assistance

- U.S. Department of Labor: 1-866-4-USA-DOL (1-866-487-2365).
- Unemployment Insurance Information for
 - Louisiana: (800) 818-7811, (866) 783-5567, (800) LAHELPU.
 - Mississippi: (877) 844-3577.
 - Alabama: 1-866-234-5382 or TTY at 1-800-449-2035.

Other Important Numbers

- **Internal Revenue Service (IRS)** toll-free Katrina Relief number: (866) 562-5227.
- Workplace Safety – **Occupational Safety and Health Administration**: (800) 321-OSHA.
- **Small Business Administration (SBA)** Office of Disaster Assistance: 1-800-659-2955 to apply for an SBA loan.
- Information on federal hurricane assistance: 1-800-FED-INFO (333-4636) (referrals for **housing, Medicaid, and food stamps**)



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- **Crisis Counseling:** (800) 273-8255.
- **National Center for Mental Health:** 1-800-789-2647 / (TTY) 1-866-889-2647 (referrals to state mental health agencies for counseling)
- Oxfam America (international organization providing **relief in Mississippi**): 800-776-9326
- Enterprise Corporation of the Delta (provides **loan assistance to small businesses and homebuyers**): 601-944-1100

State Assistance

Alabama

- The Alabama Department of Human Resources (general assistance): 1-334-242-1310, <http://www.dhr.state.al.us/Index.asp>.
 - You may contact the Department toll free at 1-866-465-2285 for Food Assistance for Alabama residents.
- ABA Young Lawyers Division **Katrina Legal Hotline:** 1-800-354-6154.

Florida

- One Stop Career Center: 1-850-718-0326.
- Children and Family Services: 1-850-482-9568.
- Florida Division of Emergency Management: A list of organizations to contact for replacing driver's licenses, locating missing persons, housing, etc. http://eogtmp.sto.fl.gov/katrina_recovery/.

Louisiana

- The Louisiana Department of Social Services: 1-888-LA HELP U (1-888-524-3578), <http://www.dss.state.la.us/>.
- ABA Young Lawyers Division **Katrina Legal Hotline:** 1-800-310-7029.

Mississippi

- Mississippi Department of Human Services: 1-800-345-6347.
- Mississippi Emergency Management Agency: 1-601-965-2312.
- ABA Young Lawyers Division **Katrina Legal Hotline:** 1-866-255-4495.