

Storm Survivors Receive Additional FEMA Funding After Counties Join the National Flood Insurance Program

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NASHVILLE, Tenn. – After Houston and Humphreys counties decided to participate in the National Flood Insurance Program in mid-September, residents affected by severe storms and flooding in August have received nearly **\$1 million** in additional federal disaster assistance so far.

When a federal disaster declaration was made on Aug. 23 for Dickson, Hickman, Houston and Humphreys counties, the unincorporated areas of Houston and Humphreys were “sanctioned” by NFIP. This made them ineligible for the full range of FEMA grants. Houston County was sanctioned in October 2010 when local officials did not join after being mapped with a Special Flood Hazard Area (SFHA). Humphreys County was mapped a year earlier with a SFHA and became sanctioned in September 2009 after failing to join.

By law, sanctioned communities cannot receive federal disaster money for anything normally covered by insurance. This includes funding for permanent home repairs for individuals and families and to local governments for permanent infrastructure repair.

After enrolling in NFIP in September, survivors in the previously sanctioned communities in Houston and Humphreys counties have received a total of **\$908,539**. In Humphreys county, which joined on Sept. 16, 48 individuals and families in these communities received a total of **\$869,966** for home repair and replacement of personal property. In Houston County, which enrolled on Sept. 24, 14 applicants received a total of **\$38,393** for home repair and replacement of personal property.

“We are pleased these communities will now have more funding and protection in case of future flooding,” said Tim Russo, Supervisory Floodplain Management Specialist. “The program includes certain codes and regulations, but these



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measures are worth the effort because ultimately any potential future damage will be lessened.”

While residents who experienced damage may now be eligible to receive full FEMA assistance, homes located in SFHAs are required to have NFIP in case of future damage. Residents who do not maintain their flood insurance will not be eligible for FEMA repair and replacement grants for flood damaged property and other federal disaster assistance normally covered by insurance. Survivors should keep in mind flood insurance claims are paid even when a major disaster is not declared. Also, survivors may not have to choose to take out a low-interest loan, which is the most common form of federal disaster assistance. It is important to remember an inch of floodwater per 1,000 square feet can cost about \$10,000 to repair. Yet, most private insurance companies do not cover flood damage.

FEMA funds and administers the NFIP, but policies can be obtained through local insurance agents. To learn more about flood insurance policies or find an agent, go to [FloodSmart | The National Flood Insurance Program](#) or call 800-427-4661. For information on flood risks in your area, visit [FEMA Flood Map Service Center | Welcome!](#)

Residents with damage in the previously sanctioned communities of Houston and Humphreys counties who have still not applied for FEMA assistance can do so by the **Oct 25 application deadline** in the following ways:

- Call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**). If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.
- Online through [DisasterAssistance.gov](#)
- Download the FEMA app to a smartphone or tablet.

For more information on Tennessee’s disaster recovery, visit [www.tn.gov/tema.html](#) and [www.fema.gov/disaster/4609](#). You may also follow FEMA on [www.facebook.com/fema](#) and Twitter [@FEMARegion4](#).

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