



Disaster Recovery & Response Plan

First Tennessee Development District
3211 N. Roan Street
Johnson City, Tennessee 37601

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Introduction

PURPOSE

The First Tennessee Development District Disaster Recovery and Response Management Plan is developed to provide local elected officials with a guide to resources available in the event of a natural disaster causing significant impact to the Region. The purpose and focus of the Plan is to identify the local response and local resources available for short and long-term recovery focused on the following:

1. The main focus of the Recovery and Response Plan will be to address needs from one week following the disaster up to one year. Immediate response will be the responsibility of local Emergency Management Agencies in each County.
2. Provide contact information for local agencies, volunteer organizations, individuals, etc. that provide recovery services following natural disasters. Services include, housing, transportation, social services, food, legal assistance, psychiatric counseling and financial counseling.
3. Identify Local, State and Federal funding programs to assist elected officials, homeowners, business owners with construction, rehabilitation of structures or temporary housing.
4. This document will serve as a supplement to the existing County-level Emergency Response Plans adopted and approved for each County in the Development District.

BACKGROUND

Over the past few years, the Region has experienced several significant natural disasters causing millions of dollars of damage, loss of life, displaced hundreds of residents and caused psychological and financial hardships in the lives of those affected. On January 7th and 8th in 1998 Carter County experienced one of the worst natural disasters in our area. Significant flooding in the upper Doe River area of the County resulted in the deaths of 7 people and destroyed 200 mobile homes and 15 houses. 193 other houses or structures were damaged as well as 6 businesses. The flooding affected the communities of Roan Mountain, Hampton and Valley Forge. According to preliminary estimates, flooding caused an estimated \$20 million in damage (National Weather Service, Morristown Forecast Office, 1998)

In April 2011, the deadliest natural disaster in recent history, a historic outbreak of tornadoes, occurred across East Tennessee affecting, Greene, Washington and Johnson Counties in northeast Tennessee. According to the National Weather Service, Morristown Forecast Office (2011), Greene County experienced 5 confirmed tornadoes on April 27 ranging in strength from EF0 to EF3. Washington County had 3 confirmed tornadoes ranging in strength from EF2 to EF3 and Johnson County had one tornado registered as an EF2. In total, 10 deaths and 33 injuries were

reported as a result of these tornados in Greene, Washington and Johnson Counties. Several homes, mobile homes, businesses and schools were either destroyed or suffered significant structural damage. In August 2012, a flash flood occurred in the Dry Creek area of Washington County. Although no loss of life or significant injuries were reported, the flooding destroyed or significantly damaged 122 homes and mobile homes. Another 27 homes and 13 businesses were affected or suffered minor damage. 56 families were left homeless or were forced to live in uninhabitable homes. The total estimated cost of the disaster is estimated to be several million dollars. While these examples depict the vulnerability of the Region to deadly, costly and destructive natural disasters, the Region experiences many small scale natural disasters that impact the lives of residents on many levels. Winter storms, high winds, small scale flooding, drought, etc. all can lead to many of the same emotional, social and financial crisis' that occur with large scale disasters.

The following jurisdictions participated in the development of the First Tennessee Development District Disaster Recovery and Response Plan.

- Carter County
- Elizabethton
- Watauga
- Greene County
- Baileyton
- Greeneville
- Mosheim
- Tusculum
- Hancock County
- Sneedville
- Hawkins County
- Bulls Gap
- Church Hill
- Mount Carmel
- Rogersville
- Surgoinsville
- Johnson County
- Mountain City
- Sullivan County
- Bluff City
- Bristol
- Kingsport
- Unicoi County
- Erwin
- Unicoi
- Washington County
- Johnson City
- Jonesborough

Other participating organization provided support, guidance or information during the development of the Plan but did not formally adopt the Plan.

- Appalachian Coalition on Homelessness
- AIDNET of Greene County, Tennessee
- Emergency Management Agencies of Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington Counties
- Appalachian Service Project
- First Tennessee Development District Executive Committee
- TN/VA Home Consortium
- Morristown Housing Authority
- Johnson City Housing Authority
- Kingsport Housing and Redevelopment Authority
- Greeneville Housing Authority
- Rogersville Housing Authority
- Erwin Housing Authority

REGIONAL PROFILE

- Population

Table 1: Population

Jurisdiction	Population 2000	Population 2010	Population 2012	% Change 2000-2012
Carter County	56,742	57,424	57,355	1.1
Elizabethton		14,176	14,204	0.2
Watauga		458	453	-1.1
Greene County	62,909	68,831	68,819	9.4
Baileyton		431	430	-0.2
Greeneville		15,062	15,024	-0.3
Mosheim		2,362	2,362	0.0
Tusculum		2,663	2,673	0.4
Hancock County	6,786	6,819	6,720	-1.0
Sneedville		1,387	1,367	-1.4
Hawkins County	53,563	56,833	56,587	5.6
Bulls Gap		738	731	-0.9
Church Hill		6,737	6,731	-0.1
Mount Carmel		5,429	5,424	-0.1
Rogersville		4,420	4,427	0.8
Surgoinsville		1,801	1,790	-0.6
Johnson County	17,499	18,244	18,095	3.4
Mountain City		2,531	2,512	-0.1
Sullivan County	153,048	156,823	157,786	2.4
Bluff City		1,733	1,747	0.8
Bristol		26,702	26,675	-0.1
Kingsport		48,205	51,501	6.8
Unicoi County	17,667	18,313	18,235	3.2
Erwin		6,097	6,048	-0.8
Unicoi		3,632	3,640	0.2
Washington County	107,198	122,979	125,094	16.7
Johnson City		63,152	64,528	2.2
Jonesborough		5,051	5,138	1.7
FTDD	475,412	506,266	507,691	6.8

Source: U.S. Census Bureau, 2000, 2010 & 2012 Population Estimates

Table 2: Population Density

Jurisdiction	Land Area per Square Mile	2012 Population per Square Mile
Carter County	341.1	168.1
Greene County	621.7	110.7
Hancock County	222.3	30.2
Hawkins County	486.7	116.3
Johnson County	298.5	60.6
Sullivan County	413.0	379.6
Unicoi County	186.1	98.0
Washington County	326.3	383.4
FTDD	2,895.7	175.3

Source: U.S. Census Bureau, Population Estimates

Table 3: Age Distribution

Jurisdiction	Under 5	5-13	14-24	25-44	45-64	65 & Up	Median Age
Carter County	2,991	5,757	7,967	13,772	16,741	9,957	42.5
Greene County	3,642	7,343	9,338	16,250	20,305	12,461	42.9
Hancock County	381	709	646	1,578	2,037	1,186	43.3
Hawkins County	3,026	6,441	6,930	13,791	16,788	9,695	42.8
Johnson County	859	1,660	2,182	4,757	5,388	3,385	43.6
Sullivan County	8,031	16,178	19,871	36,784	46,598	29,957	44.0
Unicoi County	884	1,952	2,068	4,230	5,509	3,637	45.0
Washington County	6,658	12,514	19,599	32,012	34,064	19,506	39.8
FTDD	26,472	52,554	68,801	123,174	147,430	89,784	42.5

Source: U.S. Census Bureau, 2011 Population Estimates

Table 4: Age Distribution by Percentage (%)

Jurisdiction	Under 5	5-13	14-24	25-44	45-64	65 & Up
Carter County	5.2	10.1	13.9	24.1	29.3	17.4
Greene County	5.3	10.6	13.5	23.4	29.3	18.0
Hancock County	5.7	10.6	13.5	23.4	30.2	17.6
Hawkins County	5.3	11.4	12.2	24.3	29.6	17.1
Johnson County	4.7	9.1	12.0	26.1	29.6	18.6
Sullivan County	5.1	10.3	12.6	23.4	29.6	19.0
Unicoi County	4.8	10.7	11.3	23.1	30.1	19.9
Washington County	5.4	10.1	15.8	25.7	27.4	15.7
FTDD	5.2	10.3	13.5	24.2	29.0	17.7

Source: U.S. Census Bureau, 2011 Population Estimates

- **Social/Economic Characteristics**

Table 5: Total Housing Units

Jurisdiction	2010	2011	% Change	Persons Per Housing Unit
Carter County	27,746	27,821	0.3	2.06
Greene County	32,025	32,202	0.6	2.14
Hancock County	3,624	3,652	0.8	1.87
Hawkins County	26,870	26,973	0.4	2.11
Johnson County	8,956	9,004	0.5	2.03
Sullivan County	73,760	73,868	0.1	2.12
Unicoi County	8,830	8,857	0.3	2.07
Washington County	57,254	57,962	1.2	2.12
FTDD	239,065	240,339	0.5	2.11

Source: U.S. Census Bureau, 2010 Census

Table 6: Average Annual Wage

Jurisdiction	2009	2010	2011	% Change 2009-2011
Carter County	\$27,885	\$28,370	\$28,965	3.9
Greene County	\$32,858	\$34,025	\$34,831	6.0
Hancock County	\$22,591	\$23,093	\$23,585	4.4
Hawkins County	\$32,958	\$35,466	\$37,454	13.6
Johnson County	\$30,198	\$32,150	\$34,255	13.4
Sullivan County	\$39,978	\$41,986	\$43,575	9.0
Unicoi County	\$37,098	\$37,387	\$37,410	0.8
Washington County	\$34,742	\$35,052	\$35,549	2.3
Tennessee	\$40,242	\$41,570	\$42,453	5.5

Source: Tennessee Department of Labor and Workforce Development, Employment Security Division, Research & Statistics Division

Table 7: Income and Poverty

Jurisdiction	Per Capita Income 2010	Per Capita Income 2011	% Change 2010-2011	Median Household Income 2007-2011*	# of Persons in Poverty 2007-2011*	% of Persons in Poverty 2007-2011*
Carter County	\$27,108	\$27,962	3.2	\$32,148	12,290	22.0
Greene County	\$29,700	\$32,331	8.9	\$36,310	14,464	21.6
Hancock County	\$19,465	\$20,079	3.2	\$22,052	2,095	31.9
Hawkins County	\$26,660	\$26,610	6.5	\$36,795	9,447	16.9
Johnson County	\$23,435	\$24,806	5.9	\$32,159	3,847	23.4
Sullivan County	\$33,846	\$35,000	3.4	\$40,572	25,391	16.5
Unicoi County	\$29,794	\$30,910	3.7	\$35,266	3,711	20.7
Washington County	\$32,950	\$35,215	6.9	\$42,104	20,287	17.3
FTDD	\$30,802	\$32,473	5.4	\$38,243	91,532	18.7
Tennessee	\$34,921	\$36,367	4.1	\$43,898	1,036,199	16.9
U.S.	\$39,937	\$41,560	4.1	\$52,762	42,739,954	16.9

Source: U.S. Census Bureau and Bureau of Economic Analysis

**U.S. Census Bureau uses estimates over a 5 year period to reduce margin of error.*

HOUSING

Housing needs following a natural or man-made disaster represent one of the most significant issues facing community leaders and elected officials. Needs range from simple home repairs to maintain liveable conditions to complete relocation. Depending on extent and type of disaster, length of stay can also range from a few days to a year or longer. Types of housing needed also plays a major factor in recovery efforts and the ability to relocate residents following disasters. For example single individuals (male vs female), family size, special needs cases, elderly/seniors, etc. all have various housing needs that must be met during these times. Table 1 shows a matrix identifying public housing agencies in the Development District that provide housing on a permanent basis and the services that each may provide in the event of a disaster. Data collection following a disaster is vital to assessing and quantifying housing needs. This data should include:

- Census data
- Field surveys or windshield surveys of post-disaster areas
- FEMA or SBA Individual Assistance information
- Aging population assessments obtained by the First Tennessee AAA&D
- Surveys taken by other agencies, non-profit groups, etc.

In March 2013, all of the Region’s public housing agencies participated in a written survey to determine available housing “stock” should resident relocation be warranted. The following is a list of the participating agencies and contact information for each.

Appalachia Service Project
Contact: Walter Crouch
4523 Bristol Highway
Johnson City, TN 37601
423-854-4420
865-368-9380
wcrouch@asphome.org

Kingsport Housing & Redevelopment Agency
Contact: Terry Cunningham
906 East Sevier Street
P.O. Box 44
Kingsport, TN 37662
423-392-2512
terrycunningham@kingsporthousing.org

Erwin Housing Authority
Contact: Lori H. Rice
750 Carolina Avenue, Building 100
Erwin, TN 37650
423-743-5231
lori@erwinhousing.comcastbiz.net

Morristown/Sneedville Housing Authority
Contact: Marilyn J. Medley
P.O. Box 497
Morristown, TN 37815
423-586-5115, ext. 8001
mmedley@morristownpha.org

Greeneville Housing Authority
 Contact: Rebecca M. Adams
 P.O. Box 279
 Greeneville, TN 37745
 423-638-3111, ext. 24
greenaha@comcast.net

Rogersville Housing Authority
 Contact: Rebecca Wolfe
 902 Locust Street
 Rogersville, TN 37857
 423-272-8540
rhabecky@rogersvillehousing.net

Johnson City Housing Authority
 Contact: Richard Huber
 901 Pardee Street
 Johnson city, TN 37601
 423-232-4784
rickh@jchousing.org

Table 7: Housing Matrix

	<i>Appalachia Service Project</i>	<i>Erwin Housing Authority</i>	<i>Greeneville Housing Authority</i>	<i>Johnson City Housing Authority</i>	<i>Kingsport Housing & Redevelopment Authority</i>	<i>Morristown Housing Authority</i>	<i>Rogersville Housing Authority</i>
<i>Does agency provide temporary housing?</i>	No	No	No	No	No	Yes	Yes
<i>Does agency accept displaced residents from outside FTDD area?</i>	No	No	Yes	No	No	Yes	No
<i>Number of units available?</i>	0	0	Dependent on availability	0	0	Dependent on availability	Dependent on availability
<i>Number of units available by size? 1 BR, 2 BR, 3 BR, other</i>	N/A	N/A	1 BR – 75 2 BR – 95 3 BR – 90	N/A	N/A	Dependent on availability	0-5 BR available dependent on availability
<i>What is the allowable length of stay?</i>	N/A	N/A	More than 1 year.	N/A	N/A	More than 1 year	No limit
<i>Costs</i>	N/A	N/A	\$50 security dep. Min. \$150/mo. Rent is based on income.	N/A	N/A	\$100 security deposit. Rent is based on income.	Min. \$50/mo. Rent is based on income.

- Appalachia Service Project can provide temporary housing at its facilities in Jonesville, VA, Brenton, WV and Chavies, KY. ASP does not have dormitory space in Northeast Tennessee.
- Erwin Housing Authority has a small community room that can be used for temporary shelter. Community room has ½ bath and kitchen.
- Greeneville Housing Authority will not take displaced residents if FEMA or TEMA are coordinating disaster recovery efforts.
- Johnson City Housing Authority cannot guarantee availability at the time of need. HUD requirements may prohibit short term use.
- Morristown Housing Authority could provide temporary housing ONLY in the event of a “declared disaster”.
- Rogersville Housing Authority may have availability at any given time in Rogersville, Church Hill or Rutledge facilities. All apartments are “mixed family”. The Rogersville Housing Authority will work with residents displaced by disaster, however there is no guarantee of availability.

FINANCIAL RESOURCES

Leveraging funding following a disaster is one of the most important aspects of a comprehensive disaster recovery program. A variety of private and public sources of financial assistance must be explored to stretch funds for long-term recovery that may take several months and even years to accomplish. Private sources of funds can be used to provide cost-share for Federal or State programs. While there are several State and Federal programs that provide financial support for disaster recovery efforts, many are specific in the scope and mission and must be evaluated independently to determine applicability. Funding sources will vary depending on the scope and financial impact of the disaster. Presidential Disaster Declarations and Gubernatorial Disaster Declarations trigger funding sources not available following smaller localized events. Below is a listing of known sources of financial assistance that may be applied to disaster recovery efforts.

FEDERALLY DECLARED DISASTERS

Federal Emergency Management Agency (FEMA) – Public Assistance Program

The mission of the FEMA-Public Assistance Grant Program is to provide State, Tribal and local governments and certain types of Private Non-Profit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President of the United States (FEMA.gov)

- Provides grants to local governments and certain non-profit organizations for debris removal, emergency protective measures and the repair, replacement or restoration of damaged publicly owned facilities and facilities of certain Private Non-Profit organizations.
- Federal cost share is not less than 75% of the eligible costs of emergency measures and permanent restoration.
- Grantee (usually the State) determines split of non-federal 25% cost share with subgrantees.

Eligible Applicants

1. State Government Agencies
2. Local Governments i.e. county, city, town, district, other political subdivision of the State, rural community and unincorporated town.
3. Private Non-Profit Organizations i.e. colleges, universities, private school, utilities, emergency management agencies, hospitals, long-term care facilities, other essential governmental services.

Eligible Facilities

1. Roads (non-federal aid), wastewater treatment plants, water treatment plants, airports, schools, bridges/culverts, utilities and buildings.
2. Non-profit facilities i.e. educational facilities, emergency facilities, medical facilities, gas, water and power facilities.

U.S. Department of Homeland Security
Federal Emergency Management Agency
Major P. "Phil" May, Regional Administrator
Region IV Office
3003 Chamblee Tucker Road
Atlanta, GA 30341
Telephone: 770-220-5200
Fax: 770-220-5230

U.S. Department of Homeland Security
Federal Emergency Management Agency
Public Assistance Division
500 C Street, SW
Washington, D.C. 20472
Telephone: 202-646-3057
Fax: 202-646-3363

Federal Emergency Management Agency – Cora Brown Fund

The purpose of the Cora Brown Fund is to use funds made possible by a bequest of funds from the late Cora C. Brown, Kansas City, MO who left a portion of her estate to the United States for the purpose of helping victims of natural disasters. (Cora Brown Fund website)

- Administered by the Federal Emergency Management Agency.
- Disaster victims do not apply for assistance from the fund, they are recommended by the FEMA Regional Director with assistance from other governmental agencies and volunteer disaster organizations.

Eligible Applicants

1. Residents of designated disaster areas.
2. Individuals, families and groups in need of assistance
3. Applicants must complete the multi-purpose FEMA assistance application.

Eligible Activities

1. Disaster-related home repair and reconstruction.
2. Disaster-related unmet needs
3. Other services with alleviate human suffering and promote the well being of disaster victims.
4. Funds **cannot** duplicate assistance which a person is eligible for from another source.

U.S. Department of Homeland Security
Headquarters Office
245 Murray Drive, SW
Washington, D.C. 20528
Telephone: 202-282-8000

U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant Program

HUD provides flexible grants to help cities, counties and States recover from Presidentially declared disasters, especially in low-income areas, subject to the availability of supplemental appropriations. In response to disasters, Congress may appropriate additional funding for the CDBG and HOME programs as Disaster Recovery grants to rebuild affected areas and provide crucial seed money to start the recovery process. (HUD.gov)

- HUD awards non-competitive, nonrecurring Disaster Recovery grants by a formula that considers disaster recovery needs unmet by other Federal disaster programs.
- Eligible governments must develop and submit an Action Plan for Disaster Recovery before receiving CDBG Disaster Recovery grants.
- Generally, applicants must use at least 50% of grants funds for activities that benefit low and moderate income persons.

Eligible Applicants

1. States, units of general local governments, Indian tribes and Insular areas designated by the President of the United States as disaster areas.
2. At times, supplemental appropriations restrict funding solely to States rather than local governments.
3. Primarily low-income residents in and around communities that have experienced a natural disaster.

Eligible Activities

1. Housing, economic development, infrastructure and prevention of further damage to affected areas, if such does not duplicated funding from other Federal sources such as FEMA, Small Business Administration and the U.S. Army Corp of Engineers.

Examples of eligible activities include:

- Purchasing affected property in a floodplain and relocating residents.
- Relocation payments for businesses and people displaced by the disaster.
- Debris removal, NOT covered by FEMA.
- Rehabilitation of damaged homes and buildings.
- Buying, rehabilitating or constructing public facilities such as streets, water and sewer collection systems.
- Planning and administration costs NOT to exceed more than 20% of the grant.

U.S. Department of Housing and Urban Development
Knoxville Field Office
Edward D. Ellis, Field Office Director
John J. Duncan Federal Building
710 Locust Street, SW
3rd Floor
Knoxville, TN 37902-2526
Telephone: 865- 545-4370
Fax: 865-545-4579
Email: tn_webmanager@hud.gov

U.S. Department of Housing and Urban Development
451 7th Street S.W.
Washington, DC 20410
Telephone: 202-708-1112

U.S. Small Business Administration

Disaster assistance is money provided to individuals, families, businesses in an area whose property has been damaged or destroyed following a Presidentially-declared disaster and whose losses are not covered by insurance. Loans may be available to businesses that have suffered an economic loss as a result of a disaster (SBA.gov)

Types of financial assistance available:

- **Home and Property Disaster Loans**
Renters and homeowners may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc. damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace primary residence to its pre-disaster condition.
- **Disaster Assistance Loans**
SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.
- **Economic Injury Loans**
Small businesses or private non-profit organizations that have suffered economic injury, regardless of physical damage and located in a declared disaster area, may be eligible to receive financial assistance from the U.S. Small Business Administration.
- **Farm Emergency Loans**
Emergency loans to help producers recover from production and physical losses due to drought, flooding and other natural disasters.

U.S. Small Business Administration
Tennessee District Office
Walter N. Perry, III, District Director
2 International Plaza Drive, Suite 500
Nashville, TN 37217
Telephone: 615-736-5881
Fax: 615-736-7232

U.S. Small Business Administration
409 3rd St. SW
Washington, DC 20416
Disaster Loans
1-800-659-2955
www.disastercustomerservice@sba.gov

Federal Emergency Management Agency - Hazard Mitigation Grant

Provides funding support to states, tribes, communities and other eligible applicants to implement mitigation planning and hazard mitigation measures that are cost effective and which substantially reduce the risk of future damage, hardship, loss or suffering in any area affected by major disaster (CFDA.gov).

- FEMA will use the approved State Mitigation Plan to identify a need for funding assistance.
- Historically the Hazard Mitigation Grant Program provides on average \$500,000,000 annually for implementing various mitigation projects.

Eligible Applicants

1. State and local governments, private non-profit organizations that own or operate private non-profit public facility.
2. Certain qualified conservation organizations may apply for acquisition or relocation for open space projects.

Eligible Activities

1. Acquisition of real property, relocation, demolition of structures, elevation of residential structures, minor flood reduction projects, vegetation management projects, retrofitting of facilities, etc.

Examples of eligible activities include:

- Acquisition and elevation of flood prone structures.
- Retrofitting or infrastructure and building to resist earthquakes, wind, flood and other natural hazards.
- Hazard mitigation planning activities and post disaster code enforcement projects.

U.S. Department of Homeland Security
Federal Emergency Management Agency
Major P. "Phil" May, Regional Administrator
Region IV Office
3003 Chamblee Tucker Road
Atlanta, GA 30341
Telephone: 770-220-5200
Fax: 770-220-5230

U.S. Department of Homeland Security
Federal Emergency Management Agency
Franki Coons
1800 South Bell Street
Arlington, VA 20598-3105
Telephone: 202-646-3079
Email: franki.coons@fema.dhs.gov

NON-FEDERALLY DECLARED DISASTERS

Tennessee Housing Development Agency – Rebuild and Recover

THDA's focus is on small communities impacted by events such as tornadoes or floods, where the amount of damage does not rise to the level of a FEMA or TEMA emergency but where communities and individuals still need assistance. – Ralph M. Perrey, Executive Director

- Rebuild and Recover identifies a number of financial tools THDA would use to assist small communities recover after natural disasters.

Potential Financial Assistance Tools

1. Provide small grants (\$100,000 - \$500,000) to impacted communities. Administered through the Housing Trust Fund, these grants are intended to be the “first” money perhaps to use as local match for other grants.
2. Allow THDA lenders and community banks serving in the affected area to originate and service second mortgages at 4% interest to homeowners for allowable repairs not covered by insurance.
3. Allow THDA to purchase HUD 203H loans made to homeowners affected by natural disaster.
4. Provide THDA funded housing vouchers for up to 6 months for families unable to inhabit damaged homes while under repair.
5. Increase availability of 0% loans to help families rebuild home destroyed by natural disaster. If homes are located in a federally designated area of Chronic Economic Distress, THDA can waive first-time buyer requirements. If borrower is a qualified veteran, first-time homebuyer requirement is also waived.

(Memorandum dated 3/14/13 from Ralph M. Perrey, THDA Executive Director to THDA Board of Directors.)

Tennessee Housing Development Agency
Ralph M. Perrey, Executive Director
404 James Roberson Parkway, Suite 1200
Nashville, TN 37243-0900
Telephone: 615-815-2200

First Home Loan Bank of Cincinnati – Disaster Reconstruction Program

The Disaster Reconstruction Program is a \$5 million grant program, established by the Federal Home Loan Bank of Cincinnati Board of Directors in March 2012, available for member institutions for victims of natural disasters throughout the Federal Home Loan Bank's Fifth District which includes Kentucky, Ohio and Tennessee. (flhbcin.com)

- Counties designated as disaster areas by federal or state agencies.
- Homeowners and renters displaced by natural disasters are eligible for up to \$20,000 toward the purchase, construction or repair of primary residences.

Eligibility Rules

1. Eligible households have either been displaced or suffered damage to their primary residence by a federally or state declared disaster occurring in the Federal Home Loan Bank of Cincinnati Fifth District.
2. Household income must be less than or equal to 130% of applicable Mortgage Revenue Bond income limits.
3. Households must be registered with the Federal Emergency Management Agency, Small Business Administration or appropriate state emergency management agency. In addition, they must have filed for disaster aid from those agencies and if they have insurance, they must have filed a claim.

Eligible Activities

1. Allowable expenses include construction, acquisition or repair of a primary residence, which must be a single-family detached home or manufactured home permanently attached to a fixed foundation and taxed a real property where the applicant is the owner of record.

Federal Home Loan Bank funds cannot be used for expenses covered by insurance or state or federal emergency management agencies.

Federal Home Loan Bank of Cincinnati
P.O. Box 598
Cincinnati, OH 45201-0598
Telephone: 513-852-7500
Toll Free: 888-952-6500
Fax: 513-852-7655
Email: info@fhlbcin.com

Other Types of Assistance

Mennonite Disaster Service

Mennonite Disaster Service is a volunteer network of Anabaptist churches that responds in Christian love to those affected by disasters in Canada and the United States. (mds.mennonite.net)

- The main focus is on cleanup, repair and rebuilding homes however this service touches lives and nurtures hope, faith and wholeness.
- Another organization, such as the Red Cross or a local organization, is responsible for screening applicants and providing building materials or funds to purchase building materials.
- Mennonite Disaster Service Region II includes Tennessee.

Eligible Applicants

1. Any household needing assistance as the result of a natural disaster as determined by Mennonite Disaster Service. Recipients do not have to be victims of federally designated disasters.

Eligible Activities

1. Skilled labor for debris cleanup
2. Skilled labor for home repair or reconstruction

Mennonite Disaster Service Binational Office
583 Airport Road
Lititz, PA 17543
Telephone: 717-735-2526
Fax: 717-735-0809
Email: mdsus@mds.mennonite.net
Larry Stoner, Region II, Disaster Response Coordinator

Southern Baptist Convention Disaster Relief - North American Missions Board

Southern Baptist Convention – North American Missions Board
4200 North Point Parkway
Alpharetta, GA 30022-4176
Telephone: 770-410-6000 or 1-800-634-2462
www.webmaster@namb.net

Tennessee Baptist Convention

Disaster Operations Center
Telephone: 615-371-2007 or 1-800-246-3576
Email: drelief@tnbaptist.org

Tennessee Baptist Disaster Relief Leadership
David Acres, State Director
Telephone: 615-371-7927
Email: dacres@tnbaptist.org

Holston Baptist Association

Holston Baptist Association
207 University Boulevard
Johnson City, TN 37604

United Methodist Committee on Relief (UMCOR)

UMCOR responds to natural or civil disasters of such magnitude that they overwhelm a community's ability to recover on its own. (umcor.org)

- UMCOR is a ministry of the United Methodist Church whose goal is to assist the most vulnerable persons affected by crisis.
- UMCOR is a non-profit organization dedicated to alleviating human suffering around the globe.
- UMCOR provides humanitarian relief when war, conflict or natural disaster disrupt life to such an extent that communities are unable to recover on their own.

Eligible Activities

1. UMCOR offers disaster preparedness training.
2. Provides essential supplies and care, both physical and psychological, in the aftermath of disaster.
3. Support long-term rebuilding efforts and assist communities as they adapt.

United Methodist Committee on Relief
475 Riverside Drive, Room 1520
New York, NY 10115
Telephone: 212-870-3951 or 1-800-554-8583
www.umcor@umcor.org

United Methodist Committee on Relief
Emergency Services Office
100 Maryland Avenue, NE Suite 315
Washington, DC 20002
Telephone: 202-548-4002

Samaritan's Purse

Samaritan's Purse mobilizes staff and equipment and enlists thousands of volunteers to provide emergency aid to victims of tornadoes, hurricanes, wildfires, floods and other natural disasters in the United States. Often assisting to rebuild or restore houses for needy families. (samaritan.org)

- Samaritan's Purse is a non-denominational evangelical Christian organization providing spiritual and physical aid to hurting people around the world.
- Since 1970, Samaritan's Purse has helped victims of war, poverty, natural disasters with the purpose of sharing God's love through his Son, Jesus Christ.

Samaritan's Purse
P.O. Box 3000
Boone, NC 28607
Telephone: 828-262-1980

Christian Disaster Response

Christian Disaster Response (CDR) will respond in cooperation with the Salvation Army and other National Voluntary Organizations Active in Disaster (NOVAD) agencies. The CDR provides disaster assistance through local churches and agencies in affected areas at the request of the church. (cdresponse.org)

Services Provided

1. Initial on-site disaster assessment program.
2. Emergency food service and mobile food service.
3. In-kind donations of disaster recovery supplies.
4. Advocacy for disaster victims (elderly, poor and minorities).
5. Home repair or rebuilding.

Services are provided as volunteers and/or funding is available.

Christian Disaster Response
P.O. Box 3339
Winter Haven, FL 33885
Dr. Ron Patterson, Executive Director
Telephone: 863-967-4357
Fax: 863-229-8458
Email: ronpatterson@cdresponse.org

A listing of additional disaster relief agencies and a brief description of services provided by each, identified in the Federal Emergency Management Agency's "A Citizen's guide to Disaster Assistance" is included in the appendix.. (disastercenter.com)

American Red Cross

Red Cross disaster relief focuses on meeting people's immediate emergency needs caused by disaster. (redcross.org)

Services Provided

1. Shelter
2. Food
3. Health and emotional service to address basic human needs.
4. Assist individuals and families in resuming their normal daily activities independently.
5. Handle inquiries from concerned family members outside the disaster area.

American Red Cross of Northeast Tennessee
501 S. Wilcox Drive
Kingsport, TN 37660
Glenda Bobalik, Executive Director
Telephone: 423-378-8700 ext. 337
Email: glenda.bobalik@redcross.org

Dawn Day, Emergency Services Manager
Telephone: 423-378-8700 ext. 333
Email: dawn.day@redcross.org

United States Department of Agriculture, Farm Services Agency

USDA has a variety of disaster assistance programs administered by the Farm Services Agency. USDA, FSA programs deal with losses due to fire, drought, floods, hurricanes, etc. Most of the disaster assistance programs in the USDA address losses due to natural disasters in the agricultural community. These programs include:

Supplemental Revenue Assistance Payment Program (SURE)
Livestock Forage Disaster Program (LFP)
Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP)
Livestock Indemnity Program (LIP)
Tree Assistance Program (TAP)
Non-Insured Crop Disaster Assistance Program (NAP)
Emergency Conservation Program (ECP)
Emergency Loan Program (ELP)
Disaster Set-Aside (DSA)
Haying and Grazing of Conservation Reserve Program Acres (CRP)

Details about each of these programs including eligibility requirements, payments and funding levels, contact information, program fact sheet websites and a Disaster Assistance Eligibility Tool are located in the Appendix.

USDA also operates a Multi-Family Housing Rental program for low to moderate income families or elderly individuals 62 years of age or older or handicapped/disabled. In order to issue a LOPE letter (Letter of Priority Entitlement) the person would have to be displaced by Agency action or by a Federally declared disaster. Properties do not usually provide temporary housing but are asked to sign a one year lease. Information about each of the properties available in the FTDD area including location, housing type, income limits and contact information for each property is included in the Appendix.

AGING & DISABLED POPULATION

(Interactive GIS Map)

LEGAL ASSISTANCE

The recovery process following a natural disaster typically involves interactions between citizens and different governmental entities, private companies and non-profit disaster relief organizations. Occasionally during this post-disaster recovery process, individuals may encounter problems in the recovery process that require legal advice or assistance. Legal aid is available for low-income individuals from a variety of sources.

The Young Lawyers Division of the American Bar Association can arrange free legal assistance for low-income disaster survivors whose cases will not generate a fee. Cases that can generate fees are often passed on to local lawyer referral services. FEMA's Disaster Recovery Centers provide information about this type of assistance.

The National Legal Aid and Defender Association (NLADA) is an association of individuals and institutions dedicated to ensuring equal access to the legal system for low income people. Some legal services programs focus on particular subjects or populations, such as housing discrimination, disability rights or the elderly. For referral to local legal services contact: (*Picking up the Pieces: Restoring Rural Housing and Communities After a Disaster, Housing Assistance Council, www.ruralhome.org*)

NLADA
1140 Connecticut Avenue, NW
Suite 900
Washington, D.C. 20036
Telephone: 202-452-0620
www.nlada.org

Legal Services Corporation
3333 K Street, NW, Third Floor
Washington, D.C. 20007-3522
Telephone: 202-295-1500
Fax: 202-337-6797
Email: info@lsc.gov
www.lsc.gov

FORMS & DOCUMENTATION

During any disaster recovery process, documentation becomes one of the most important issues during recovery. Proper and complete documentation can mean the difference between receiving federal reimbursement and no federal reimbursement. It can also provide the recovery team with a uniform assessment of each affected homeowner and number of volunteers/volunteer hours involved in the recovery process. Proper documentation can also address some of the legal challenges and liabilities associated with the recovery process. The Appendix contains the following sample forms and documentation:

- Long Term Recovery Group Survey
- Statement of Understanding with Homeowner
- Right of Entry and Release of Liability Waiver
- Assessment Worksheet
- Construction Estimator's Checklist
- Individual Volunteer Skill Form
- Individual Release of Liability Form
- Medical Information for Individual Volunteers
- Parent Release & Consent Form (minors)
- Medical Release Form for Minors
- Volunteer Trip Evaluation Sheet
- Work Group Information Record
- Volunteer Group Intake Form
- Volunteer Time Sheet
- Sample Volunteer Letter
- Sample Volunteer Orientation

SOURCES:

Federal Emergency Management Agency
(fema.gov/public-assistance-local-state-tribal-and-non-profit)

U.S. Department of Housing and Urban Development
(portal.hud.gov/hudportal/HUD?src=/program_offices/comm._planning/communitydevelopment)

U.S. Small Business Administration
(sba.gov/content/disaster-assistance)

Code of Federal Domestic Assistance
(cfda.gov)

Tennessee Housing Development Agency
(thda.org)

Federal Home Loan Bank of Cincinnati
(fhlbcin.com)

Mennonite Disaster Service
(mds.mennonite.net)

Tennessee Baptist Convention
(tnbaptist.org)

Southern Baptist Convention – North American Missions Board
(namb.net/dr/)

Holston Baptist Association
(holstonbaptists.org)

United Methodist Committee on Relief
(umcor.org/UMCOR/Programs/Disaster-Response)

Samaritan's Purse
(samaritan.org)

Christian Disaster Response
(cdresponse.org)

United States Department of Agriculture, Farm Services Agency
(fsa.usda.gov/fsa/disastermatrix)

National Voluntary Organizations Active in Disaster (VOAD), Long Term recovery Guide

APPENDIX 1

USDA

FARM SERVICES AGENCY PROGRAM DETAILS

APPENDIX 2

SAMPLE FORMS & DOCUMENTS

APPENDIX 3
MATRIX OF SERVICES