

How Does the Catoosa Organization Acting in Disaster (COAD) Work?

In response to the ongoing recovery needs of the over 600 households affected by the severe storms and tornado on April 27, 2011, Catoosa County COAD dedicates itself to assisting families and individuals impacted by the disaster through coordinating the many ongoing aspects of recovery including assessment, case management, assistance and repair/ rebuilding.

Eligible families may qualify for donated materials, assistance by volunteer work crews, and/or contracted skilled labor if they have “unmet needs.” The way COAD determines if homeowners have “unmet needs” is by following this process:

- Every homeowner must apply for FEMA assistance.
- If they are over the 200% Poverty level, the homeowner must apply for an SBA loan.
- If denied an SBA loan and if they did not receive the maximum FEMA grant the homeowner must file an appeal with FEMA.
- If this is done and the homeowner still has unmet building or repair needs, they can complete an application for assistance with COAD.
- All applications for building needs will be rated and ranked. As funds are made available for the purchase of materials or payment for professional services, COAD will award grants to deserving applicants.

COAD will review and make decisions on awarding grants and use of volunteer resources on a case-by-case basis. The committee will provide a case manager to work with each family in assessing damage, formulating a recovery plan and procuring cost estimates. The committee expects families will use their money from all private insurance and federal disaster grants and loans, and then COAD will address the remaining needs.

While working with their case manager, applicants will need to complete a detailed application, a personal budget, and a building budget. They will have to show prove of property ownership, and provide evidence that their mortgage (if they have one) is paid up-to-date. If the homeowner received funds from FEMA, insurance, and/or SBA, they have to show that any money spent has been used correctly.

Families need to understand that there are certain things that will NOT be included in our COAD Building Program. These include:

- Upgrades and specialty items (hard wood floors, crown molding, tiling, etc.)
- Additions (enclosed porches, swimming pools, and non-essential living areas)
- Building any home larger than what is needed for the family size.

Priority will be given to the following groups—elderly, disabled, single parents, families, the uninsured, the under-insured, and those receiving no FEMA benefits.

This seems like a long and difficult process but our COAD caseworkers are there to help you through it. If you have any questions, or if you just want to talk to a “real human being” about how COAD can help you, call us at 706-935-2109 or 706-935-2199. Let’s rebuild Ringgold together!