

# Disconnect Found in Katrina Settlements

## Poor, minority homeowners get less for hurricane repairs

(AP) -- Though poor and minority neighborhoods in Louisiana suffered the brunt of Katrina's fury, residents living in white neighborhoods have been three times as likely as homeowners in black neighborhoods to seek state help in resolving insurance disputes, according to an Associated Press computer analysis.

The analysis of Louisiana's insurance complaints settled in the first year after Katrina highlights a cold, hard truth exposed by the hurricane's winds and waters: People of color and modest means, who often need the most help after a major disaster, are disconnected from the government institutions that can provide it, or distrustful of those in power.

The Littles and the Kitchens watched helplessly as Hurricane Katrina battered their homes. Both families waited patiently for an insurance adjuster to settle their losses. And both were sorely dis-

appointed with the outcome. Then, their paths diverged.

Richard and Cindy Little, a white couple living in a predominantly white neighborhood, filed a complaint with the Louisiana Department of Insurance. Eventually, they won full reimbursement for their repairs.

Doretha and Roy Kitchens, a black couple living in New Orleans' overwhelmingly black Lower Ninth Ward, simply gave up and took what their insurer gave them. They didn't know they could appeal to the state.

"The blacks didn't complain 'cause they got tired," said Doretha Kitchens, 58, who recalls numerous phone calls to her insurer that often ended with her being put on hold. Ultimately, she accepted her insurer's offer of about \$34,000 for damages that actually total more than \$120,000.

The insurance industry and state regulators say they made special ef-



Doretha Kitchens, 58, walks out the front door of her homes in the Lower Ninth Ward section of New Orleans. More than a year after Hurricane Katrina, Kitchens says insurance payments have fallen far short of what's needed to repair damage to the home.

orts — even in the midst of Katrina's chaos — to reach out to poor and minority neighborhoods to inform them of options.

But their ad appeals on local radio did little to inform the thousands of mostly black residents who were displaced to Houston. And giving a toll free number for help didn't help poor minorities who stayed behind with no telephone or cell service. Officials acknowledge victims slipped through the cracks.

More than a year after the epic hurricane laid waste to much of the Gulf Coast, frustration and anger still simmer.

More than 700,000 insurance claims were filed for damage resulting from Katrina in Gulf Coast states and to date, only \$14.9 billion out of \$25.3 billion in insured losses have been paid, the national risk modeling firm ISO estimates.

In Louisiana, nearly 75 percent of the settled cases were filed by residents currently living in predominantly white neighborhoods. Just 25 percent were filed by households in majority-black zip codes, the analysis found.

The findings surprise few on the front lines of a disaster that has reawakened issues of racial equality.

# Voting Laws Lock Out Millions

(AP) -- Almost 4 million Americans who have completed their prison terms remain unable to vote because of laws in most states that prevent them from doing so, according to a new report by the Sentencing Project, a Washington-based group supporting criminal justice reform.

Sixteen states have expanded voting access for ex-convicts in the past 10 years, enabling more than 600,000 people to regain voting rights. In some states, the debate over voting rights has been complicated by partisan skirmishing.

A disproportionate number of

disenfranchised felons are black - a generally pro-Democratic voting bloc - and there has been some debate over whether reforms would aid Democratic candidates.

The report also said that in 2004, roughly 1 in 12 African-Americans was disenfranchised because of a felony conviction, a

rate nearly five times that of non-blacks.

In 36 states, felons on parole cannot vote, while 11 states have lifetime voting bans that affect at least some felons. Rhode Island will vote on a measure Nov. 7 that would allow felons to vote upon release from prison.

## Oregon Vote by Mail Begins

(AP) — Now, it's the voters' turn. For the past two months, the various candidates and friends and

foes of ballot measures have had their say on television and in the headlines.

But Friday, the state shipped out more than 2 million ballots to Oregon residents and the dynamic of the 2006 campaign officially shifted as completed ballots start trickling

in to county elections officials.

Turnout probably won't top 2004's presidential election, when both major parties considered Oregon a swing state and bombarded the state with advertisements and visits from the candidates and their surrogates. Their efforts paid off:

86.5 percent of registered Oregon voters cast ballots.

In a gubernatorial election year, though, turnout usually hovers closer to about 70 percent. High-profile ballot measures could drive turnout numbers, election officials said.

## October Worse for U.S. Troops in Iraq

(AP) -- On Tuesday, the military announced the deaths of four more U.S. troops in Iraq, raising the month's toll to 91. At least 2,801 members of the U.S. military have died since the war started in March 2003, according to an Associated Press count.

Regardless, Gen. George Casey said he would not hesitate to ask for more troops if he felt they were necessary.

He appeared at a rare joint news conference with U.S. Ambassador Zalmay Khalilzad in the heavily fortified Green Zone in Baghdad. A power failure in the Green Zone briefly cut off the broadcast of the

remarks. "We are about 75 percent of the way through a three-step process in building those (Iraqi) forces. It is going to take another 12 to 18 months or so till I believe the Iraqi security forces are completely capable of taking over responsibility for their own security that's still coupled with some level of support from us," Casey said.

With violence in Iraq at staggering levels, the United States is battling on both the military and political fronts to tame growing chaos in regions where Sunni insurgent violence now is compounded by sectarian killing.



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