

# Ruin

*Potentially catastrophic Hurricane Katrina now moving north-northwestward toward the northern gulf coast. . . . Maximum sustained winds are near 160 mph . . . with higher gusts. . . . Katrina is expected to make landfall at category four or five intensity.*

—National Weather Service bulletin, August 28, 2005

On Saturday, August 27, 2005, the Atlanta Fed's senior management met to plan a response to Hurricane Katrina, a storm that had already wreaked havoc on a wide swath of south Florida. With the storm churning north in the Gulf of Mexico, bank officers recognized the grave risks to employees and decided to close the New Orleans Branch for operations. Only critical employees were to remain, and contingency plans were invoked. On Monday the storm swept across land, devastating a 90,000-square-mile area the size of Great Britain, including parts of Alabama, Mississippi, and Louisiana.

The Atlanta Fed's New Orleans Branch sustained minor damage, primarily windows broken by debris and a loss of electricity and water. But the rest of the city and the entire Gulf Coast were not so lucky. For the staff remaining at the branch, the storm provided some scary moments. Building superintendent Mike Fieramusca had to secure himself to a rope to make his way across the rooftop while braving 100 mile-per-hour winds to repair the bank's generator. The situation rapidly worsened after the storm passed and water began to pour through breached levees in the city, smashing nearby neighborhoods and leaving vast portions of the city submerged.

A few blocks to the east of the branch building, thousands of people found themselves trapped inside the Superdome, which by Tuesday was surrounded by waist-deep floodwaters. Water continued to rise and spread to within a half block of the branch's building on St. Charles Avenue. Outside the branch's gates, looters roamed the soggy streets, and one even tried a few times to climb over the fence. Inside the building, conditions were dry, but telephone service (both land lines and wireless) was out, and the 1250-watt generator, its fuel supply dwindling, worked to power lights, fans, and air conditioning essential for maintaining computer, telecommunications, and security equipment. The Atlanta Fed's New Orleans Branch was cut off from the rest of the world in the chaos of the storm, protected by only a small but determined group of employees.



The devastation in New Orleans and along the Gulf Coast was unimaginable. The storm surges and floodwaters turned streets into lakes, reduced homes on the Mississippi coastline to rubble with only twisted architectural details left behind, and flattened houses on top of cars in their driveways.





A Victorian-style shotgun house in the Bywater section of New Orleans tilts—the result of Hurricane Katrina's wrath—as if a single push could send it crashing to the ground. The ruined interior and the pile of debris on the sidewalk are common sights throughout the Gulf Coast in the storm's aftermath.



## Down but not out

Troy Crump, a law enforcement officer at the Atlanta Fed's New Orleans Branch, experienced the bad and the good as he lost his house in Violet, Louisiana, but found both a temporary home and continuing employment at the Fed.

Law Enforcement Officer Troy Crump had been employed by the Atlanta Fed's New Orleans Branch for only seven months when Hurricane Katrina hit Louisiana and the Gulf Coast on Monday, August 29, 2005. A resident of Violet, Louisiana, a low-lying suburb in St. Bernard Parish, Crump knew his home would be vulnerable to the storm. With limited financial options, he and his family drove to New Orleans to ride out Katrina in a hotel. But when they arrived the hotel was closed.

With the storm approaching, the Crumps decided to stay with relatives nearby. By Tuesday afternoon, they were stranded in an apartment along with fourteen other people, including a one-year-old child. Water was rising to the second-story balcony. Using an inflated air mattress to move through chest-high water, Crump led efforts to forage for supplies, including baby formula. He also rescued an elderly woman as they moved up to the roof of the building.

After two days of trying to get help while standing on the roof in the blazing sun, the stranded residents were rescued by a National Guard helicopter that whisked them away to an emergency shelter in Houma, Louisiana. There, a government official handed a dazed and exhausted Crump an application for unemployment insurance. With no access to a television and no telephone or cell service, he filled out the paperwork even before he had a chance to contact the Fed's New Orleans Branch.

Subsequently, Crump called the Atlanta Fed's toll-free number and spoke to Human Resources Director Richard Squires, who told Crump his job would be there whenever he came back. "That was a big relief," Crump said. He reported to work September 27, 2005, commuting from an apartment in Baton Rouge eighty miles away. He eventually moved into "Eagle Estates," a cluster of a dozen FEMA trailers parked in the Fed's New Orleans Branch parking lot. He lives there now with his son. Crump's home in Violet washed away under fifteen feet of water during Katrina.

As he seeks a permanent home, Crump is more than happy to know he can count on the security that comes with working for the Atlanta Fed. "It made me feel good as a new employee that they stuck by me. It made me proud to be a part of this institution and glad that I had made the decision to come to the bank."