

# Navigating the Road to Recovery

*2017 Disaster Supplemental*



Working Together for Strong Communities











---

## Federal Hurricane Response Updates

FEMA provides a “one stop shop” for up-to-date resources and information on the immediate response for the following hurricanes:

- **Hurricane Harvey**  
<https://www.fema.gov/hurricane-harvey>
- **Hurricane Irma**  
<https://www.fema.gov/hurricane-irma>
- **Hurricane Maria**  
<https://www.fema.gov/hurricane-maria>

## Help for the U.S. Virgin Islands (USVI) and Puerto Rico

The **USVI and Puerto Rico** are currently engaged in initial disaster response. Once basic services are restored to the islands and the first responders start to leave, there should be more resources on preparing disaster survivors for recovery. NeighborWorks America will update this page with additional resources as new information becomes available.

- ***USVI Hurricane Recovery Information***

<https://www.doi.gov/oia/usvi-recovery>

<https://www.doi.gov/oia/hurricane-irma/aid-information>

- ***Florida’s Help for Puerto Rico***

Florida’s governor declared a **state of emergency** to help with Hurricane Maria response resources for Puerto Rico.

<http://www.floridadisaster.org/info/maria.htm>





**FEMA** is the Federal Emergency Management Agency. It was created specifically to provide financial and other recovery assistance when disaster strikes.

## What Does FEMA Offer?

FEMA may provide you with financial assistance for housing, necessary expenses and other serious needs caused by a disaster.

## Types FEMA Housing Needs Assistance

Damaged or destroyed homes represent one of the greatest shocks people and communities experience following a disaster. FEMA provides four different housing support services, depending on the needs of each person or family.

- **Temporary Housing:** Financial assistance is available to rent a different place to live, or to obtain a government-provided housing unit.
- **Repair:** Financial assistance is available to homeowners to repair uninsured damages from the disaster to their primary residence. The goal is to make the damaged home safe, sanitary, functional, and ready for families to move back in.
- **Replacement:** Financial assistance is available to homeowners to replace homes that were destroyed in the disaster. The goal is to help homeowners with the cost of replacing their destroyed homes.
- **Permanent Housing Construction:** Sometimes FEMA will fund construction of a new home.



### Recovery Tip

There are deadlines for registering with FEMA. Please visit the [DisasterAssistance.gov](https://www.disasterassistance.gov) website for updates on any deadlines for assistance applications.

## There are so many programs!

### How do I pick the best option for me?

To find assistance and see what types of aid may be available to you visit [DisasterAssistance.gov](https://www.DisasterAssistance.gov) where you may apply online, or find a Disaster Recovery Center in your area.

A **Disaster Recovery Center** (DRC) is a physical or mobile office where disaster survivors may go for information about FEMA programs or other disaster assistance programs, and apply for assistance. *A DRC may only be open for a short period of time after a disaster so please be sure to check before planning a visit.*

**DisasterAssistance.gov** is the Disaster Assistance Improvement Program’s one-stop, wide-ranging website for disaster survivors to apply for assistance and find disaster information, support and services. The website provides disaster recovery information from 17 federal agencies, including FEMA, and has links to assistance such as food, shelter, housing, insurance and financial aid.

Individual disaster assistance is available in areas where the President has declared disasters. To see if a disaster was declared in your area, visit this [page](#) to look up your address.



## How Can I Find Help with Immediate Needs?

Visit this [DisasterAssistance.gov](https://www.disasterassistance.gov) webpage to find help with immediate needs, such as

- Finding Lost Family and Friends
- Finding and Caring for Pets
- Emergency Food and Water
- Emergency Shelter
- Emergency Medical Services

Look up and locate temporary housing/shelters:

- **Local Red Cross Shelters**
- **Salvation Army Housing and Homeless Services**
- **FEMA Evacuee Hotel List**
- **FEMA Transitional Sheltering Assistance**
- **AirBnB Disaster Response Program**
- Your state's **Emergency Management Agency**

## What Should I Know Before Applying for FEMA assistance?

FEMA has a **Disaster Survivor Checklist** to help you gather information before you apply for help. The checklist describes the information that you will need:

- Social security number
- Family's total gross income at the time of the disaster. This can be estimated and self-reported but FEMA will eventually ask for documentation.
- A description of the damage caused by the disaster. Taking pictures of the damage is helpful, but optional. Official documentation of the damage may eventually be required by FEMA.
- Insurance coverage information for the loss, such as renter's, homeowner's, flood, etc.
- Bank Electronic Funds Transfer/Direct Deposit Information (optional).

If you are missing some of these documents, please see the "Lost or Damaged Documents" section below.



### Recovery Tip

FEMA may provide a cash advance in the event you have private insurance but your settlement was delayed. You may need to repay any money to FEMA once you have received your private insurance settlement.



## What Can I Expect After Applying?

After you have applied for assistance, you may check on your application online at the DisasterAssistance.gov website. But first, you must do the following things:

1. **Create an account** on the DisasterAssistance.gov website by following the “Check Your Status” link. You will need an email address to create an account on DisasterAssistance.gov.
2. If you do not have an email account or need more assistance, you may call the FEMA Helpline at 1-800-621-FEMA (1-800-621-3362).
3. Because of the Privacy Act, **FEMA cannot create an account for you.**
4. **Appealing an aid decision.** If you do not agree with FEMA’s determination of eligibility or the assistance provided, you must appeal within 60 days of receiving the notification letter from FEMA. You may appeal in writing to the following address:  
 Appeals Officer  
 FEMA – Individuals & Households Program  
 National Processing Service Center  
 P.O. Box 10055  
 Hyattsville, MD 20782-7055
5. Finally, check the DisasterAssistance.gov **Frequently Asked Questions page**, or call the FEMA Helpline at 1-800-621-FEMA (1-800-621-3362) for any other questions about your application.

## What If I Need Someone to Help Me, or I Want to Help?

### ***Accessing an Army of Helping Hands – Volunteer Services***

Many nonprofits and faith-based organizations are the first to respond to a disaster. They may offer basic survival help such as shelter, food, water, clothes and access to information about other assistance. These organizations gather volunteers from their own communities and from across the country to ask for funds, food, clothing and work crews.

National Voluntary Organizations Active in Disasters (NOVAD) is one of the most important nonprofit and faith-based volunteer associations. NOVAD’s aim is to reduce the impacts of disasters.

Their website includes links to find out more about **NOVAD’s national members** or **NOVAD’s state/territory members**.





# Navigating Resources

## *How Do I Find Out What's Available?*

---

### Finding Assistance

To find assistance and see what types of aid may be available to you visit **DisasterAssistance.gov** where you may apply online, or find a **Disaster Recovery Center** in your area.

Often times your first source of support services following disaster is your own community and local government. Contact your state's **Emergency Management Agency** to find out about more local resources and information about returning to evacuated areas.

### D-SNAP (Disaster Supplemental Nutrition Assistance Program)

The U.S. Department of Agriculture (USDA) Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives short-term food help to disaster survivors. Contact your local **SNAP state information hotline number** for details.

- Florida's D-SNAP program operates under the name **Food for Florida**, and provides emergency food support to disaster survivors. The program is not for current Florida food assistance customers, for whom the State of Florida will apply additional benefits to their EBT cards.

### Disaster Unemployment Assistance (DUA)

If you have lost your employment or self-employment because of a major disaster and are not eligible for regular unemployment benefits, you may be eligible for Disaster Unemployment Assistance.

For more information, visit the **U.S. Department of Labor** and your **state unemployment insurance agency**.

### Automobile Insurance

Every state has laws that require automobile insurance and sets the minimum types and amounts of coverage that you must have.

#### *My car was damaged. How do I know if I am covered?*

1. **Check your automobile insurance policy.** If your car was damaged by flood or fire, your car may be covered if you had comprehensive coverage *before* the disaster. Comprehensive coverage pays for losses from incidents other than a collision, such as fire, theft, windstorm, vandalism, flood, or falling objects.







# Your Home and Mortgage

---

The U.S. Department of Housing and Urban Development (**HUD**) partners with Federal and state agencies to provide disaster recovery help.

HUD's **Federal Housing Administration (FHA)** provides several programs for disaster survivors in areas where there is a Presidentially-declared disaster.

## Disaster Relief Options for FHA Homeowners

- The **Mortgage Insurance for Disaster Victims (Section 203(h))** program provides FHA insurance for disaster survivors who have lost homes and are considering rebuilding or buying a replacement home.
- The **FHA Section 203(k) Rehabilitation Mortgage Insurance** program allows homebuyers and homeowners to have a single mortgage for the purchase of a house and the cost of its rehabilitation.
- **Title 1 Home Improvement Loans** are loans on single-family homes that can be used for repairs or improvements.
- **Options Available for FHA Homeowners in Presidentially-Declared Disaster Areas**
- **Housing Notice 04-22, Disaster Recovery Guidance by Multifamily Housing After a Presidentially Declared Disaster**

## What if I cannot pay my mortgage?

Contact your mortgage servicer to discuss what disaster-related mortgage relief options you may have and visit these helpful links.

- ***FHA-insured mortgages***

Contact the **National Servicing Center** at 877-622-8525.

- ***The Department of Veterans Affairs (VA) home loans***

Contact the **Regional Loan Center** at 877-827-3702.


Download the VA's **Guidance on Natural Disasters**.

- ***USDA Rural Development (RD) Single Family Housing Direct loans***

Contact the Customer Service Center (CSC) at (800) 414-1226 or TDD (800) 438-1832 **or click here**.





- 
- 
3. **Economic injury disaster loans** to small businesses and small agricultural cooperatives to assist them through the disaster recovery period.
  4. **Military Reservists economic injury loans** to small business for operating expenses that the business was unable to meet because an essential employee was called-up to active duty in his or her role as a military reservist.

For more information and to apply call or visit this [DisasterAssistance.gov](https://www.DisasterAssistance.gov) page.

**State Housing Finance Authorities (HFAs)** are organizations created by each state to help with affordable housing. HFA typically provide disaster recovery support for homeowners and renters.

- **Alabama**
- **Florida**
- **Georgia**
- **Louisiana**
- **Puerto Rico**
- **South Carolina**
- **Texas**
- **U.S. Virgin Islands**







---

## Cleaning up

Overwhelmed by the thought of cleaning up after a disaster? There are numerous resources depending on your specific needs.

- HUD's **steps to take for a storm-damaged home**
- FEMA's guidance on **cleaning up as soon as possible** and **Debris Removal**.
- The Environmental Protection Agency's (EPA) guidance on **debris and damaged buildings**.
- Volunteers may also help you with cleaning up. (Link to volunteers section)
- Check with your state and local government, or **local emergency management agency** for information on debris removal in your area.





# Lost or Damaged Documents

---

After surviving a disaster, you may find that you are missing personal documents that may be important when applying for disaster recovery assistance. Here are some links to help you recover lost or damaged documents.

The Federal government and the American Red Cross have gathered information on how to replace important documents and recover financially.

- [USA.gov Replace Vital Records](#)
- [American Red Cross Recovering Financially](#)

## National/Federal Resources

- Banking information (ATM/Debit, bank checks, safe deposit boxes): Call 1-877-ASK-FDIC or [click here](#).
- Credit cards – **American Express** (800-992-3404), **Discover** (800-347-2683), **MasterCard** (800-622-7747), or **Visa** (800-847-2911).
- Medicare cards: Call 1-800-772-1213 or [click here](#).
- Military records: Call 314-801-0800 or [click here](#).
- Mortgage servicer information
- Social security card: Call 800-772-1213 or [click here](#).
- Supplemental Nutrition Assistance Program – **SNAP card** (food stamps)
- Tax returns: Call 800-829-1040 or [click here](#).
- U.S. passport: 877-487-2778 or [click here](#).
- United States lawful permanent residency (Green) card: Call 1-800-375-5283 or [click here](#).



# Avoiding Fraud, Price Gouging & Scams

Disaster areas often experience numerous scams during recovery, so be sure to follow these links and tips to avoid unpleasant surprises and contractor issues as you work toward recovery.

## Reporting Disaster-related Fraud

- Contact the Dept. of Justice’s National Center for Disaster Fraud’s (NCDF) Disaster Fraud Hotline at 866.720.5721 or [click here](#).
- Call the **FEMA Waste, Fraud and Abuse** Hotline at 1-800-323-8603
- FTC complaints



### Recovery Tip

Be cautious of scammers posing as FEMA, SBA, state officials or housing inspectors. Federal and state workers do not ask for or accept money for disaster assistance, inspections or to help you fill out assistance applications.

## Avoiding Fraudulent Building Contractors & Phony Housing Inspectors

- FEMA guidance on **Fraud and Scam Artists**
- NeighborWorks America’s **Take Care When Choosing a Contractor**
- Consumer Protection by state
  - **Alabama**
  - **Florida**
  - **Georgia**
  - **Louisiana**
  - **Puerto Rico**
  - **South Carolina**
  - **Texas**
  - **U.S. Virgin Islands** (uses Puerto Rico’s Consumer Affairs Department)

## Home Loan Scams

- **Loan Modification Scam Alert**

**Disaster Legal Services** – a partnership between FEMA the Young Lawyers Division of the American Bar Association that can help with the following things:

- Insurance claims for medical bills, loss of property, and loss of life.
- New wills, powers of attorney, and other legal papers lost during the disaster.
- Home-repair contracts and contractors.
- Problems with landlords.



Developed by



NeighborWorks America  
[www.NeighborWorks.org](http://www.NeighborWorks.org)

Please visit us at **[NeighborWorks.org/Disaster-Recovery](http://NeighborWorks.org/Disaster-Recovery)** for additional information. We will publish a full, updated guide to recovering from disasters—  
Navigating the Road to Housing Recovery—in the near future,  
and will post additional resources as they become available.