Navigating the Road to Housing Recovery

A step-by-step guide for individuals and families

NeighborWorks® AMERICA

Navigating the Road to Housing Recovery was developed jointly by NeighborWorks America and the FDIC. The purpose of the guide is to assist families in establishing stable and secure housing as they recover from devastating natural disasters.

NeighborWorks America

For more than 40 years, Neighborhood Reinvestment Corp., a national, nonpartisan nonprofit known as NeighborWorks America, has strived to make every community a place of opportunity. Our network of excellence includes nearly 240 members in every state, the District of Columbia and Puerto Rico. NeighborWorks America offers grant funding, peer-exchange, technical assistance, evaluation tools and access to training, as the nation's leading trainer of housing and community development professionals. NeighborWorks network organizations provide residents in their communities with affordable homes, owned and rented; financial counseling and coaching; community building through resident engagement; and collaboration in the areas of health, employment and education.

Federal Deposit Insurance Corporation

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, and promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. Included within the Corporation's mission is the responsibility for encouraging financial institutions to invest in their communities.

As an independent agency of the federal government, the FDIC receives no tax dollars — it is funded by premiums that banks and thrift institutions pay for deposit insurance coverage and from earnings on investments in U.S. Treasury securities. The FDIC currently insures more than $9 trillion of deposits in U.S. banks and thrifts.

The FDIC directly examines and supervises more than 4,500 banks and savings banks for operational safety and soundness, more than half of the institutions in the banking system. Banks can be chartered by the states or by the federal government. Banks chartered by states also have the choice of whether to join the Federal Reserve System. The FDIC is the primary federal regulator of banks that are chartered by the states that do not join the Federal Reserve System. In addition, the FDIC is the back-up supervisor for the remaining insured banks and thrift institutions.

NeighborWorks® AMERICA

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A step-by-step guide for individuals and households

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EQUAL HOUSING
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How To Use This Guide

Navigating the Road to Housing Recovery is a comprehensive guide to resources and steps to take for those affected by natural disasters. While the devastation caused by natural disasters is often large, so has been the disaster recovery response from individuals and organizations. Every day there are more helping hands. The information in this guide will help you make sound decisions on your way to housing recovery.

There are three types of information in this guide:

- general disaster recovery information,
- guidance and resources for those with a clear housing recovery goal, and
- guidance and resources for those still deciding on their housing recovery goal.

Understanding that not every section of the guide will be helpful or relevant to everyone, we have developed a system to point you to those sections of the guide that best fit your situation.

The keys to this system are the maps in the first section (Route 1) of the guide. These maps are designed to help you determine your housing recovery goal — whether to rebuild or repair, rent, relocate, buy or sell. Choose the map that best reflects your housing goal. If your housing goal is unclear at this time, use the Road Map for Undecided. Note that each map contains one of the following symbols (square, triangle, rectangle, etc.) at the top.

Road Map for Rebuilding a Home — This map is for the homeowner who needs to access all the assistance and resources needed to rebuild their home from the ground up.

Road Map for Repairing a Home — This map is for the homeowner who needs to access all the assistance and resources needed to repair their home to its pre-hurricane condition or better.

Road Map for Relocating — This map is for the homeowner who wants to relocate within the state they were living in prior to the disaster.

Road Map for Selling Your Home — This map is for the homeowner who wants to sell the property owned in a disaster affected area.

Road Map for Undecided — This map is for those who have not yet decided which of the maps above might be the most suited to their ultimate destination.

Road Map for Buying a Home — This map is for the renter or homeowner who wants to buy a home in the disaster affected area.

Road Map for Renting a Home — This map is for the renter or homeowner who is looking for rental property in the disaster affected area.

The table of contents for Route 2 of the guide is coded with the map symbols so you can see the sections of the guide that are most relevant to the map you've selected. This will save you time in navigating to those sections of the guide that apply to your needs. Safe travels!

Table of Contents for Navigating the Road to Housing Recovery

Linking Your Road Map to Helpful Information in *Navigating the Road to Housing Recovery*:

Road Map for Rebuilding a Home

Road Map for Repairing a Home

Road Map for Relocating

Road Map for Selling Your Home

Road Map for Undecided

Road Map for Buying a Home

Road Map for Renting a Home

Applies to Everyone

Rebuilding
Repairing
Relocating
Selling
Undecided
Buying
Renting
Everyone

Rebuilding
Repairing
Relocating
Selling
Undecided
Buying
Renting
Everyone

Rebuilding
Repairing
Relocating
Selling
Undecided
Buying
Renting
Everyone

Mapping Your Road to Housing Recovery

As you begin your journey along the road to housing recovery, it might be helpful to start with the end in mind. However, you may not have decided what "end" might be best for you and your family. So whether you have identified a destination or are still considering your options, we've provided a map that identifies the pit stops you should make along the way.

The following will be covered along Route 1:

- Road Map for Rebuilding a Home
- Road Map for Repairing a Home
- Road Map for Relocating
- Road Map for Selling Your Home
- Road Map for Undecided
- Road Map for Buying a Home
- Road Map for Renting a Home

Mapping Your Road to Housing Recovery

The keys to navigating through this guide are the seven maps in Route 1. Choose the map that best reflects your housing goal. If your housing goal is unclear at this time, use the Road Map for Undecided.

Each map contains a symbol (square, triangle, rectangle, etc.) at the top. The table of contents is coded with these symbols so you can see the sections of the guide that are most relevant to the map you've selected. This will save you time in navigating to those sections of the guide that apply to your needs.

Route 1 contains the following road maps for navigating your Road to Housing Recovery.

Road Map for Rebuilding
This map is for the homeowner who needs to learn about all the assistance and resources needed to rebuild their house from the ground up.

Road Map for Repairing a Home
This map is for the homeowner who needs to learn about all the assistance and resources needed to repair their house to its pre-disaster condition or better.

Road Map for Relocating
This map is for the property owner who wants to relocate.

Road Map for Selling Your Home
This map is for the homeowner who wants to sell property owned in a disaster-affected area.

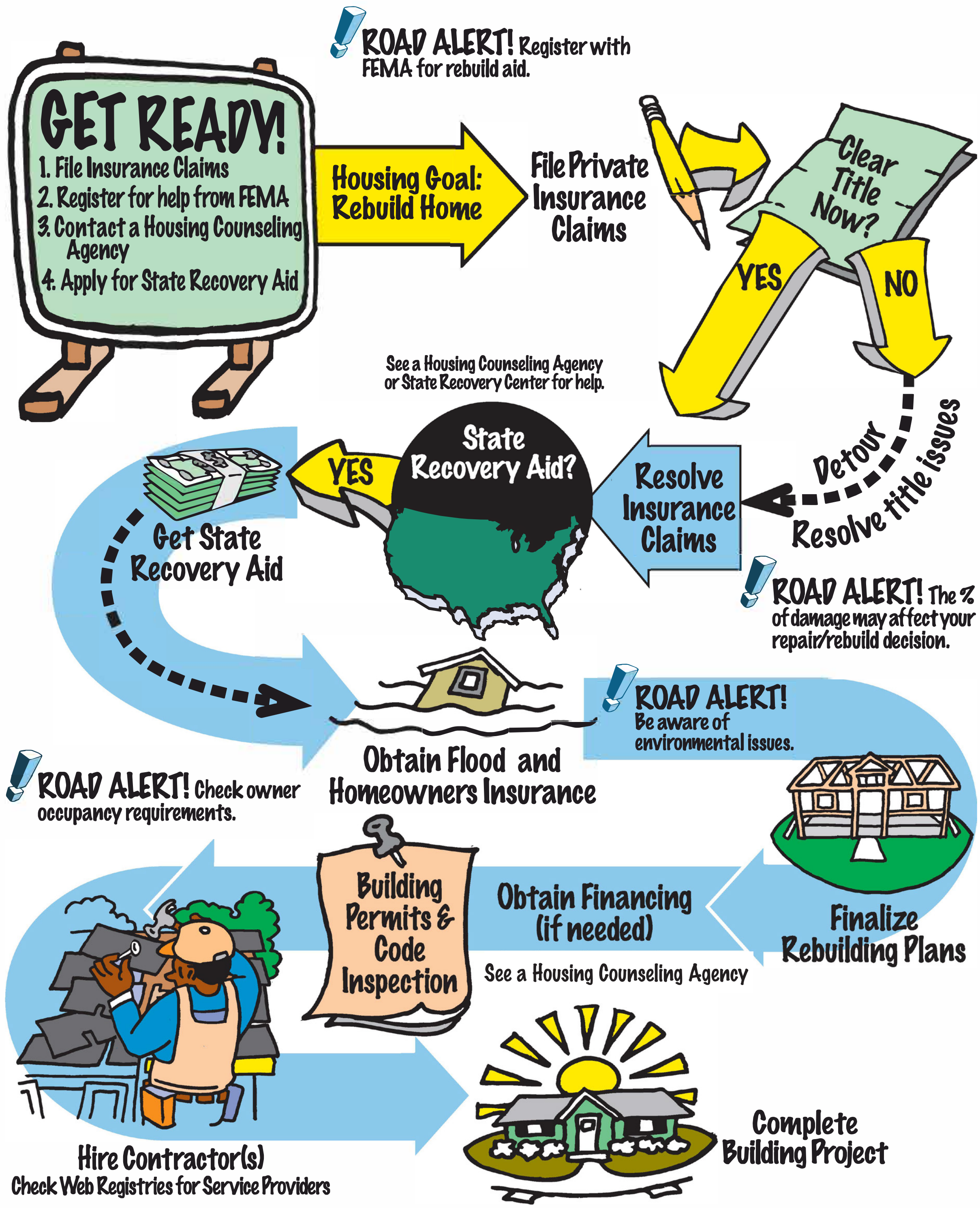
Road Map for Undecided

This map is for those who have not yet decided which of the maps above might be the most suited to their ultimate destination.

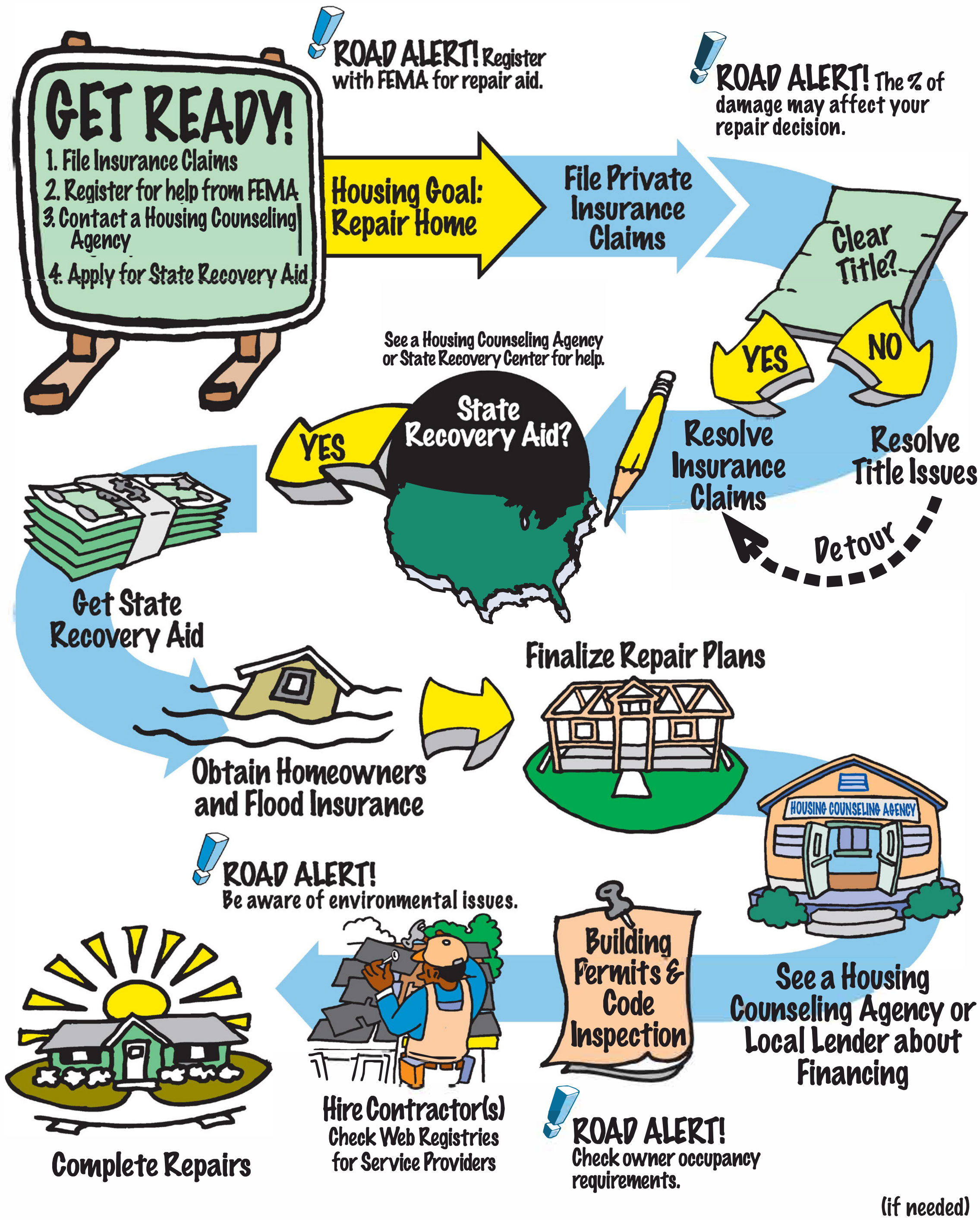
Road Map for Buying a Home
This map is for the renter or homeowner who wants to buy a home in the disaster-affected area.

Road Map for Renting a Home
This map is for the renter or homeowner who is looking to rental property in the disaster-affected area.

ROAD MAP FOR REBUILDING



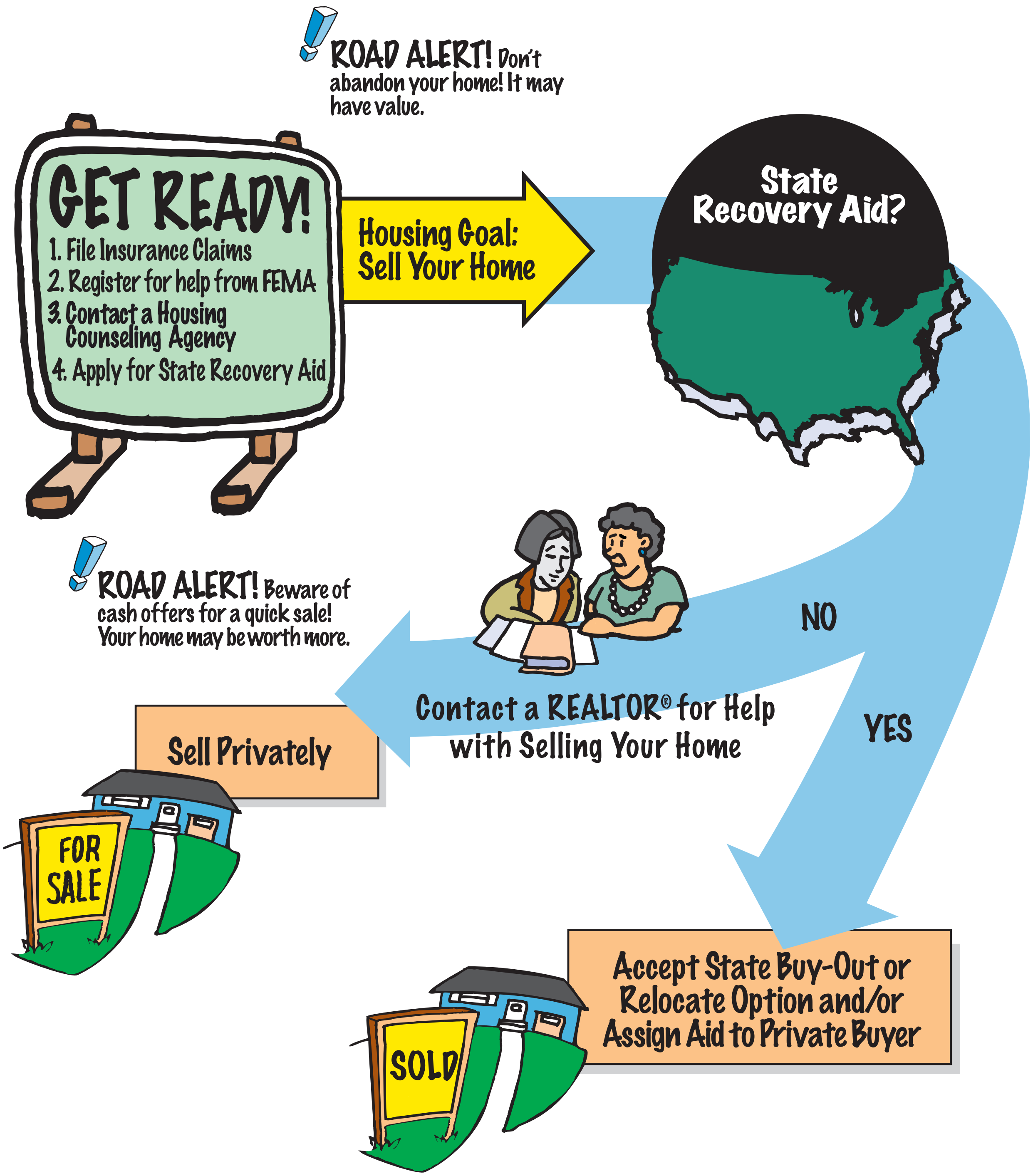
ROAD MAP FOR REPAIRING A HOME



ROAD MAP FOR RELOCATING

(Renters: See road map for renting)

ROAD MAP FOR SELLING YOUR HOME

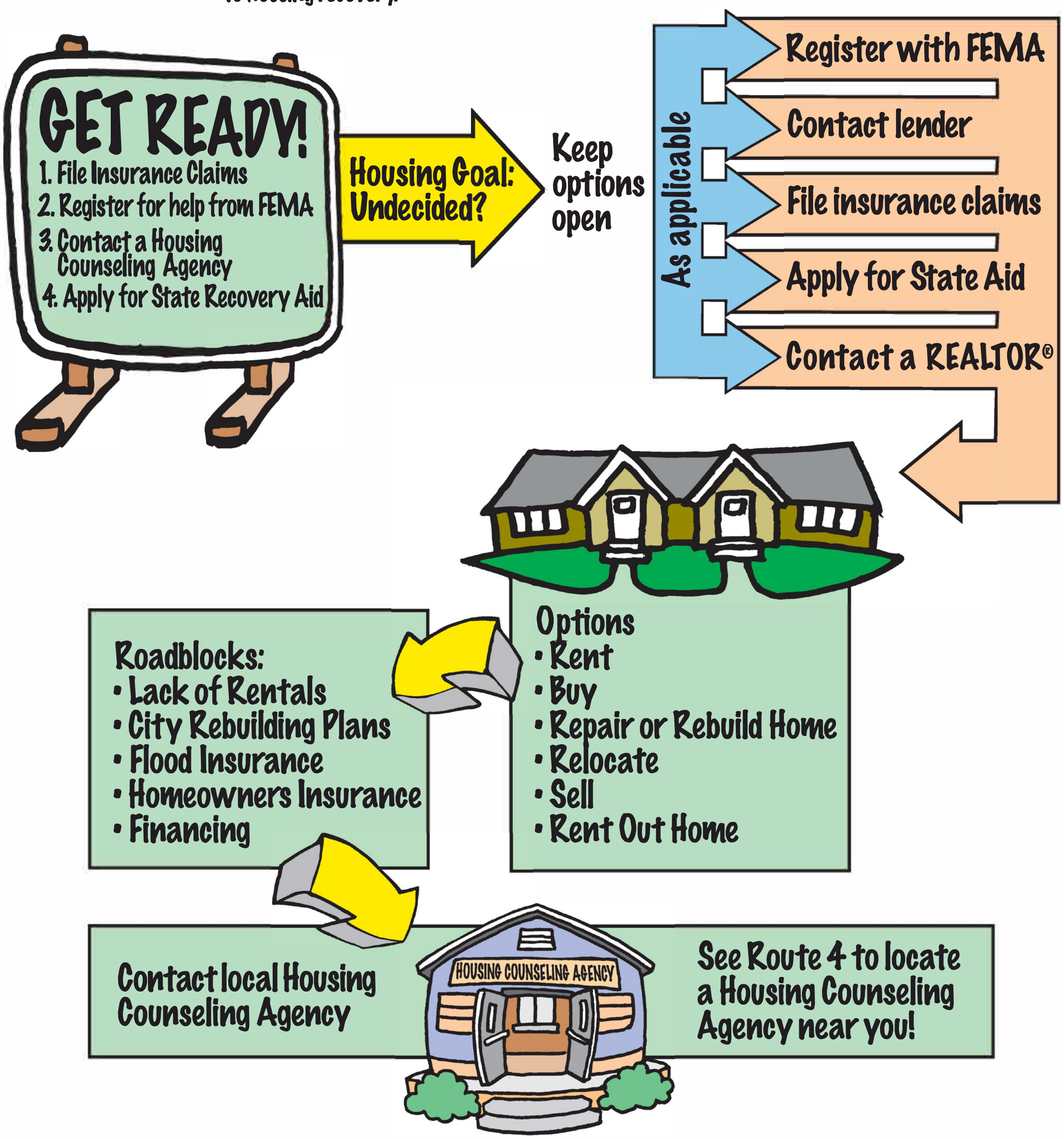


ROAD MAP FOR UNDECIDED

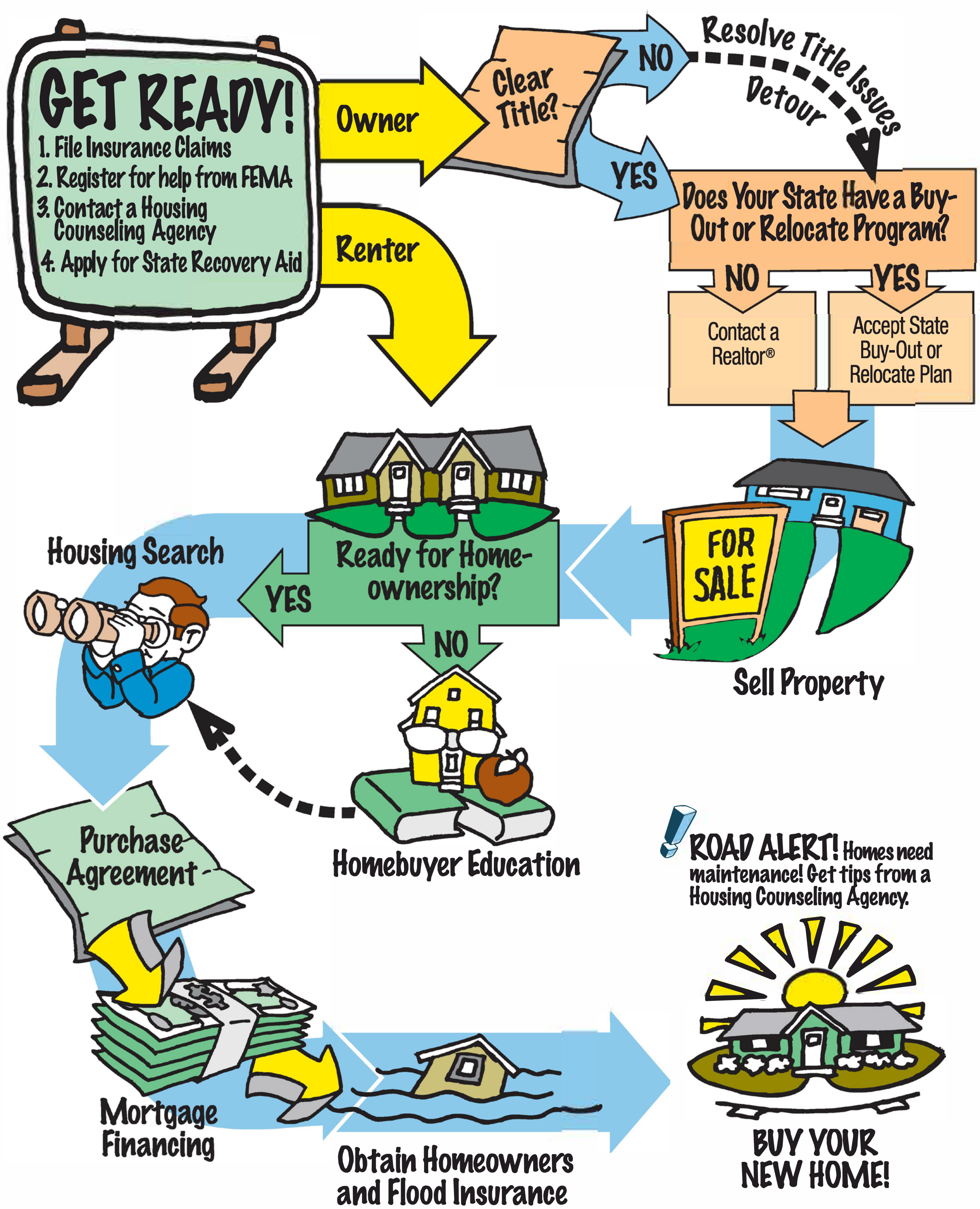
If you are still deciding which housing road to take, this map is for you.

To get help in thinking about your options, visit your local Housing Counseling Agency. The first page of each State section of the Resource Guide says how to find one near you. Learn about aid programs, potential roadblocks, and how to deal with things like title problems or credit repair.

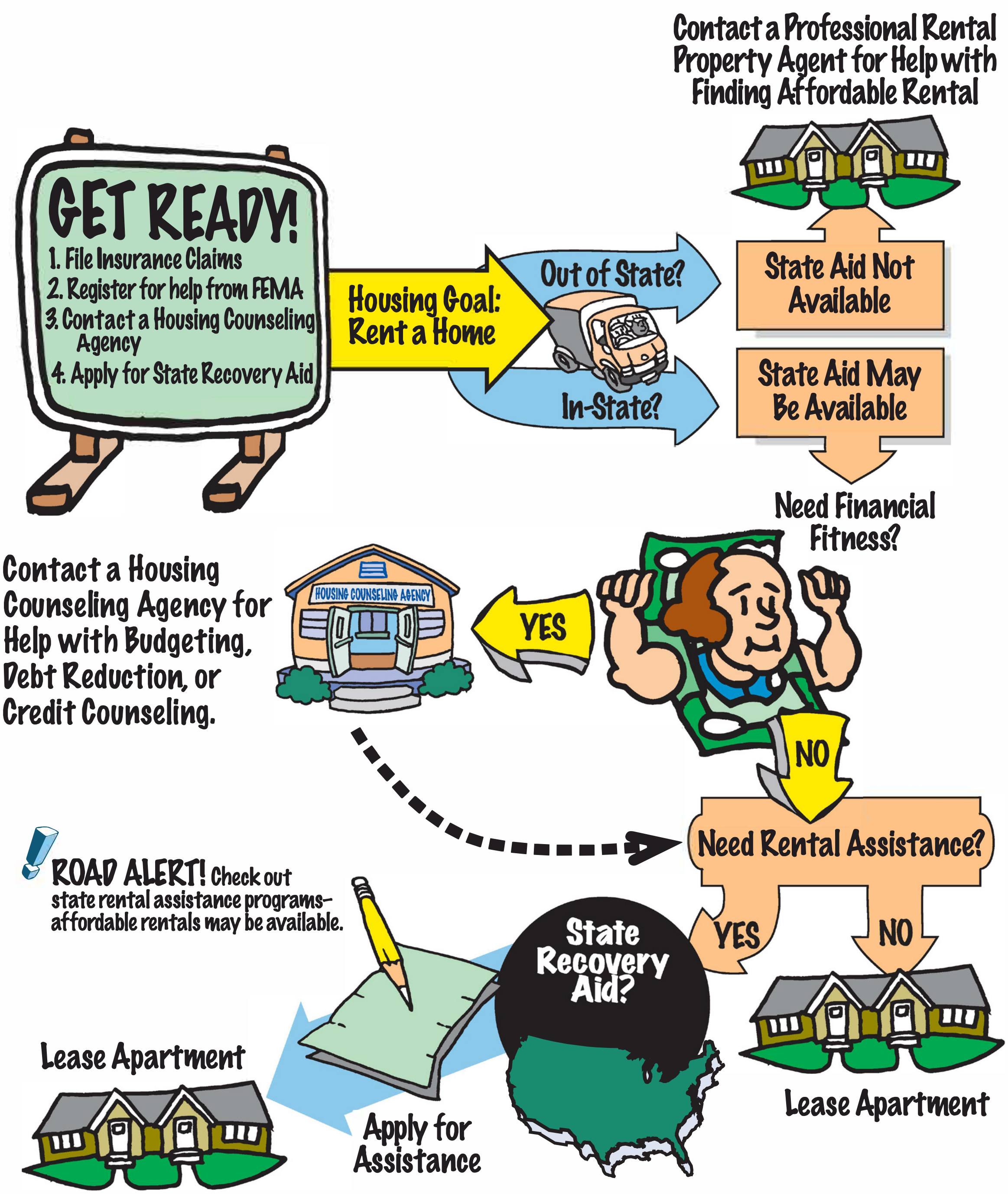
See the other road maps to learn the steps involved in different routes to housing recovery.



ROAD MAP FOR BUYING A HOME



ROAD MAP FOR RENTING A HOME



Introducing Your Roadside Assistance Crew

Now that you've charted your course by selecting a map, you'll need to identify your most trusted travel companions. In this section of the guide, we will identify a few of the major helpers you will meet as you make your stops along the road. Some of the names will be familiar, while others may not — but there are lots of folks out there who would like to help you get your life back to normal. So come along and get connected to your Roadside Assistance Crew!

The following will be covered along Route 2:

- FEMA: "What's in It for You?"
- State Programs: "Understanding My State's Recovery Assistance Resources"
- The Insurance Industry: "Securing the Rebuild"
- The Financial Community: "Bridging the Gap Through Financial Tools and Products"
- Housing and Other Providers: "Meeting the Rest of the Team"

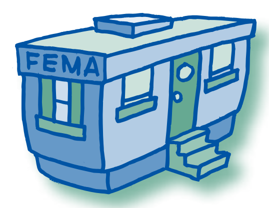
FEMA: "What's In It for You?"

FEMA is the Federal Emergency Management Agency. It was created specifically to provide financial and other recovery assistance when disaster strikes. One of the very first stops along the road to housing recovery should be to check out the assistance that may be available through this government agency. This section of the guide provides basic information about FEMA assistance that may be available to you. Visit the FEMA website, **www.fema.gov** for additional information and helpful links to disaster recovery resources.

Recognizing that government alone cannot adequately respond to all of the challenges posed by a catastrophic event, FEMA employs a whole community approach to emergency management. Whole community leverages other federal resources, state, local and tribal partners, as well as nonprofit and faith-based groups, to serve disaster survivors.

FEMA directly assists individuals and households who lived in ***an area*** designated by the President as a disaster area also known as a Presidentially Declared Disaster (PDD) and whose property losses ***are not fully covered by insurance***. This is not to say that FEMA will do nothing for you if you had insurance. Later on, we will discuss how FEMA may help you even if you had some insurance coverage. But disaster assistance is not meant to supplement insurance coverage. The program is intended to assist you in meeting post-disaster expenses that cannot be covered by any other means. There is a maximum award set every year under the Individuals and Household program. To determine the current maximum amount please visit **www.fema.gov**.

There are deadlines for registering with FEMA. Visit the website for registration deadline dates. If you have already registered with FEMA or applied for FEMA assistance and received funding, feel free to bypass this pit stop and take the fast lane to the next section "State Programs" on page 125.



What Does FEMA Offer?

Housing Needs Assistance

FEMA may provide you with one or more of the following forms of financial assistance for housing:

- ***Temporary Housing:*** Financial assistance is available to rent a different place to live, or to obtain a government-provided housing unit (such as a trailer).
- ***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, and functional.
- ***Replacement***: Financial assistance is available to homeowners to replace their home 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. This type of help is available only in certain remote locations specified by FEMA, where no other type of housing assistance is possible.

Other Needs

In addition to the housing-related assistance, FEMA makes money available for necessary expenses and serious needs caused by the disaster. This includes everything on the following list:

- Disaster-related medical and dental costs
- Disaster-related funeral and burial costs
- Clothing; household items (room furnishings, appliances); tools required for your job (specialized or protective clothing and equipment); necessary educational materials (computers, school books, supplies)
- Fuels for primary heat source (heating oil, gas)
- Clean-up items (wet/dry vacuum, dehumidifier)
- Assistance with transportation, disaster-damaged vehicles
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home)
- Other necessary expenses or serious needs as determined by FEMA
- Other expenses that are authorized by law

Am I Eligible for FEMA Assistance?

Before you apply for these FEMA programs, you should check to make sure that you meet the following requirements:

Eligibility for Housing Needs Assistance

The FEMA Housing Portal (**https://apps.usfa.fema.gov/hotel/**) helps individuals and households who have been displaced by a disaster identify a place to live.

FEMA requires that you meet **all** of the following criteria in order to be eligible for Housing Needs Assistance:

- You have losses in an area that has been declared a disaster area by the President.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance, or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.

- You have a valid Social Security number.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now; you cannot get to your home due to the disaster; or your home requires repairs because of damage from the disaster.

You ***may not*** be eligible for Housing Needs Assistance if:

- You have other rent-free housing that is adequate for your needs and that you can use (for example, rental property you own that is not occupied).
- Your damaged home is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution, and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business related (including self-employment losses and farm business losses — other than the farmhouse) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered. *However*, you may qualify for rental assistance for items not covered by flood insurance, such as water wells, septic systems, etc.

Eligibility for Assistance with Other Needs

To receive money for other needs that are the result of a disaster — but are not related to housing — **all** the following must be true:

- You have losses in an area that has been declared a disaster area by the President.
- You filed for insurance benefits, but the damage to your property is not covered by your insurance or your insurance settlement is not adequate to cover your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

Disaster Assistance for Those With Insurance

There are some circumstances where you may be able to receive help from FEMA ***even if you do have insurance coverage***. However, it is essential that you have already contacted your insurance agent and filed a claim. If you have not done this already, you will need to do it as soon as possible. Failing to file an insurance claim will make you unable to register for FEMA assistance.

Assuming that you have already filed a claim with your insurance company, let's look at some of the situations where FEMA may still be able to provide you with assistance:

- ***Your insurance settlement is delayed.*** In technical terms, "delayed" means a decision on your insurance settlement has taken longer than 30 days from the time you filed the claim. If this is what has happened to you, write a letter to FEMA at: Federal Emergency Management Agency, PO Box 10055, Hyattsville, MD 20782 or by fax, to 1-800-827-8112; explaining the circumstances. In your letter, include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, the date when you applied, and the estimated length of time it will take for you to receive your settlement. You may also call FEMA at the FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) or use the FEMA app. Remember, though, that any help awarded to you by FEMA would be considered an advance — it must be repaid to FEMA once you receive your insurance settlement..

- ***Your insurance settlement is insufficient to meet your disaster-related needs.*** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, write a letter to FEMA explaining that unmet disaster-related need. Include related paperwork from your insurance company for FEMA's review.

- ***You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.*** If you have received the maximum settlement from your insurance for Additional Living Expenses (ALE) and still need help with your disaster-related temporary housing need, write a letter to FEMA explaining why you still need help. You will also need to provide documentation to prove you had and used ALE assistance from your insurance company, and include a plan for future permanent housing.

- ***You are unable to locate rental resources in your area.*** The FEMA Helpline has a list of rental resources in the disaster area. If no resources are available in your county, the Helpline agent will try to provide you with resources in an adjacent county. Call the Helpline at **(800) 621-FEMA (or 3362)**. For TTY service, call **(800) 462-7585**.

Alert:

Bypass to Insurance?

You may want to fast forward to the Insurance Section, p. 25 which provides detailed information about how to file an insurance claim.

Alert:

Have Insurance? Help from FEMA

If any of the scenarios to the right describe your particular situation, you can contact FEMA for additional help. You will have up to 12 months from the date you register with FEMA to submit your insurance information for review. Remember that any funds issued to you from FEMA that are eventually paid through your insurance company will have to be repaid to FEMA. According to federal law, FEMA cannot provide money to individuals or households for losses that are covered by insurance.

Applying for FEMA Assistance

The FEMA website (**https://www.disasterassistance.gov/**) has an easy, three-step approach for answering your questions about the application process:

1. Before You Apply

- What is disaster assistance?
- What items are covered by disaster assistance?
- What are my rights?
- Do I qualify for assistance?
- How can I locate a Disaster Recovery Center?
- What information do I need to apply? (See below)

2. Ways To Apply

- Apply by phone:
  - Call 800-621-FEMA (3362).
  - Call TTY 800-462-7585 for people with speech or hearing disabilities.
- Apply online at **http://www.DisasterAssistance.gov**
- Apply by smartphone at m.fema.gov

3. After You Apply

- Check the status of your application.
- I'm registered with FEMA. What do I do next?
- My address or phone number has changed. How do I alert FEMA?
- I was denied assistance. Is there an appeal process?
- How can FEMA help me manage my long term needs?
- I received FEMA assistance. What do I need to know?

You can follow this process via the Web or by phone. On the Web, go to **https://www.disasterassistance.gov/**. By phone, contact FEMA Disaster Assistance at **800-621-FEMA (3362)** or for TTY services, **800-462-7585**.

When you contact FEMA, you will need to have the following information:

- Five digit Zip Code
- Current contact telephone number
- Social Security number
- Current mailing address and address of damaged property
- Date the damage occurred
- Directions to the property
- Brief description of damaged property
- Insurance information and policy number(s)
- Gross household income
- Your bank routing number (So FEMA can deposit funds directly to your bank account.)

Disaster Recovery Centers

FEMA Disaster Recovery Centers are accessible facilities or mobile offices where applicants can go for information about FEMA or disaster assistance. Specific services may include:

- Clarification of FEMA correspondence
- Housing assistance and rental resouce information
- Status information on FEMA claims and applications
- SBA program information
- General guidance regarding disaster recovery

During a disaster FEMA will set up numerous disaster recovery centers located throughout the affected areas. To find one near you visit **https://www.fema.gov/about/news-multimedia/mobile-app-text-messages** or by texting “DRC” and your zip code to 43362 or 4FEMA (standard rates apply).

Additional Sources of Help

Legal Services

FEMA has teamed up with the Young Lawyers Division of the American Bar Association to provide free legal assistance to low-income disaster victims. Information about this assistance can be found at **https://www.americanbar.org/groups/young_lawyers/disaster_legal_services.html**. In Route 4 you will also find the number for the toll free hotline and a list of local free or reduced-fee service providers. In addition, a list of local free or reduced-fee legal services providers can be found in the state Resource Guides at Route 4.

Legal services typically include assistance with:

- Bankruptcy
- Consumer protection matters
- Insurance claims (life, medical, property, etc.)
- Landlord/tenant problems
- Home repair contracts and contractors
- Replacement of wills and other important legal documents destroyed in the disaster

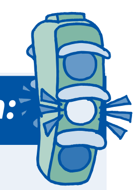
Small Business Administration

The Small Business Administration (SBA) can assist you with loans to fund your disaster recovery, whether or not you had a business. Note, requesting aid from SBA is required in order to qualify for FEMA disaster assistance. There are three types of disaster loans that can be made to qualified homeowners, renters and businesses:

- ***Home disaster loans*** to homeowners and renters to repair or replace disaster-related damages to home or personal property.
- ***Business physical disaster loans*** to business owners to repair or replace disaster-damaged property, including inventory and supplies.
- ***Economic injury disaster loans***, which provide money to small businesses and small agricultural cooperatives to assist them through the disaster recovery period.

More information on SBA loans and how you can apply can be found at **www.SBA.gov/Services/disasterassistance**, by calling the SBA at **800-659-2955** or via e-mail at **disastercustomerservice@sba.gov**.

Caution:



Don't Believe the Grapevine

During disaster recovery, rumors about eligibility, benefits and other matters can be wide-spread. Visit **www.fema.gov** or call one of the various hotlines provided in this guide before believing what you hear.

Flood Insurance Requirements

When property owners receive financial assistance from the federal government following a disaster declaration, they may be required to purchase flood insurance coverage. Renters also need to carry flood insurance to protect against losses resulting from floods.

Flood Zones and Flood Maps

Flood zones are areas identified by FEMA for use in the National Flood Insurance Program (NFIP). These zones indicate how likely an area is to flood. If you live in one of the areas most likely to flood — the A and V zones — you will be required to purchase flood insurance for your home if you have a mortgage. In addition, the maps provide information about your home's "Base Flood Elevation." This measure determines whether or not you may need to elevate your home.

The official flood zone maps can be found on the FEMA website. If you would like to speak to a local expert to examine the maps, contact your local planning, engineering, or public works department.

Reading a Flood Map

The codes on the map can tell you whether an area is likely to flood and how high a home in that area should be elevated to avoid flood damage. A and V zones are both below "Base Flood Elevation" and are likely enough to flood that flood insurance is required. The letters are followed by numbers that show just how likely the area is to flood. The higher the number following the A or V the more likely a property is to flood. (It is better to be in A1 than A30.) B, C, and X zones are considered unlikely to flood because of their elevation, drainage, or levee protection. If you live in a B, C or X zone, you are not required to carry flood insurance, but remember that while you are not required to carry flood insurance on properties located in these zones, any losses you incur that result from a flood can be covered only through the NFIP.

What the Flood Maps Mean to You

The flood zones can guide your rebuilding. They may determine whether you can rebuild, whether you can get certain kinds of assistance, and whether you will need to elevate your home. Following a disaster, FEMA may revise flood maps. Be sure you and any contractors you hire reference the most recent flood map and insurance requirements before taking steps to rebuild or repair your home.

Damaged Structures At or Above Flood Elevation:

If your home is at or above the required flood elevation based on a flood zone map or a certified elevation survey, you can immediately begin to repair or rebuild, regardless of how much damage your home received. Low-interest SBA loans are available from FEMA based on the actual cost of repairing or rebuilding a flood-damaged home and personal property, minus any insurance reimbursement. Loan limits adjust periodically so its best to confirm current amounts with the SBA.

Current loan limits are:

- ***Homeowners*** — Up to $200,000 to repair or rebuild a primary residence to its condition before the disaster.
- ***Homeowners and renters*** — Up to $40,000 to repair or replace personal property, such as clothing, furniture, and automobiles.

Damaged Structures Below Flood Elevation:

If your home flooded and you are not at the required flood elevation based on flood zone or a certified elevation survey, your home could fall into one of two categories:

- ***Minor damage*** — If the structure sustained flooding, but was not substantially damaged, repairs can be made simply by getting the necessary permits over the counter or online. You will ***not*** need a new elevation certificate.
- ***Substantially damaged*** — If the structure was substantially damaged (50% or more of the replacement value prior to the flood event), you will be required to elevate the building to the current flood elevation. This is for your own safety. If you carry flood insurance, contact your insurance carrier for information on deductibles and limits.

Do I Need to Elevate My Home?

If a flood damages your property, you may be required by law to bring your home up to community and/or state floodplain management standards. If you have NFIP insurance, and your home has been declared substantially damaged by your community, Increased Cost of Compliance (ICC) coverage is provided to cover up to $30,000 of the cost to elevate, flood proof, demolish, or relocate your property. ICC coverage is in addition to the coverage you receive to repair flood damages; however, the total payout on a policy may not exceed $250,000 for residential buildings and $500,000 for non-residential buildings.

For more information please visit **https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance**

State assistance programs may also be available; see your state's Resource Guide in Route 4.

Building Codes: "Don't Fight City Hall!"

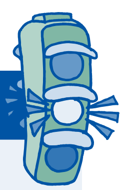
Building permits are generally issued by the local Building or Planning Department. The permits are based on building codes for your area. Building codes are laws and ordinances detailing minimum safety standards that are required both for your personal safety and for others. Building codes vary from one jurisdiction to another, so you will need to check with your local office to find out the exact procedure for obtaining a building permit.

Obtaining a Building Permit:

Permit requirements are based on where your property is located and what damage was caused by the disaster. In order to get a building permit to start repairing or rebuilding your home, you will probably need the following three documents:

- ***Elevation Certificate*** — Obtained as part of your flood insurance documents or mortgage documents. If you have not received it, you will need to check with a licensed land surveyor. This certificate will help you determine if your current slab elevation meets the Base Flood Elevation for your particular flood zone.
- ***Cost of Repair Estimates*** — No guessing here. The repair estimate should be obtained from a licensed general contractor, professional construction estimator, or insurance adjuster.
- ***Fair Market Value*** — Acceptable estimates of your home's market value include a recent appraisal (value of land not included), a copy of your homeowners or flood insurance policy stating the value of the structure, a tax bill, or a comparative market analysis prepared by a licensed real estate broker.

Caution:



Environmental Issues

In addition to flood conditions, you also need to be aware of the environmental problem of toxic soil that may be a result of prolonged flooding. You need to consider how these problems are dealt with in the local building codes or other requirements related to rebuilding or repairing a home.

Frequently Asked Questions About Damage and Building Codes

Q. Suppose I don't agree with the official damage assessment of my home. What can I do?

A. You may dispute the assessment by visiting your local permit office to request a re-evaluation of your property. To quickly complete the assessment, bring with you: the estimated market value of your house prior to the disaster, a detailed description of all damage, and photos that show the specific areas of contention.

Q. ***How will officials decide if a building should be demolished?***

A. Inspectors will evaluate how structurally sound a property is. They will recommend demolition if: damage affected more than 50 percent of the structure, or estimated repairs would cost more than 50 percent of the property's pre-disaster value.

Q. ***Do I need to wait for an inspection before I start cleaning and gutting my property?***

A. No.

Q. ***How do I determine my Base Flood Elevation (BFE), and where do I get an Elevation Survey?***

A. The Base Flood Elevation is determined by an elevation survey, which can be acquired by having a licensed surveyor do a certified elevation survey of your property.

Q. ***I want to repair my home even if the government thinks I should demolish it. What can I do?***

A. You will need to obtain the right building permits, and all repairs must follow current building standards to make sure the building is structurally safe. You should take pictures of every step of work during reconstruction.

Slow Down and Catch Your Breath!

You've just navigated through the most technical information in this guide book. Hopefully the remaining information seems less dense. If you have any questions about the information shared in this or other sections, remember to contact a housing counselor. Your journey is a long one from here, but you're well on the way!

The Insurance Industry: "Securing the Rebuild"

By now you should be well on your way down the road to housing recovery. You've picked up your map and started the process of identifying your Roadside Assistance Crew. You've made a pit stop at the FEMA section and you've now arrived at the Insurance Industry Pit Stop. We'll reduce the speed here and focus on all the details since insurance is at the top of the list for ensuring a successful journey.

Insurance is the purchase of protection in case of loss — some might say it is the purchase of "peace of mind." But, however you express the need for it, insurance is a necessity. It provides you with financial protection for your health, home, and automobile, among other things. Having the correct type and amount of insurance can help you replace lost possessions when you experience events like theft, fire, storms or other natural disasters. Unfortunately, if you're like many of us, you may not find out how your insurance policies work until you have to file a claim. By then it can be too late, especially if the coverage isn't what you expected.

At this stop on the Road to Housing Recovery we'll explore the in's and out's of insurance and the types of protection available.

- ***Confused by the Fine Print? The Nuts & Bolts of Insurance*** In this section, you'll gain a basic understanding of what the typical policy covers. We will help you understand the features of various types of homeowner and flood insurance programs. We'll also point out the options you may have for additional protection.

- ***Need Help Now? Navigating the Claims Process*** We'll walk you through the claims process. We'll also discuss the various types of covered damages and give you tips on how to make filing and settling claims faster and easier.

- ***When Things Go Right: Settling Damage Claims and Moving Ahead with Repairs*** Your insurance company has offered a settlement. How can you negotiate if you don't think the settlement is enough? How do you move ahead with repairs to your home? We address these and more issues here.

- ***When Things Go Wrong: What to do When You Have a Complaint or Can't Get an Answer?*** Even if you've carefully prepared and submitted your claim, many things can still go wrong during the claims process. We'll outline the typical obstacles you might confront along the way and offer some resolutions to common problems. When all else fails, we'll point you to local authorities who can help you resolve a conflict with insurance providers.

- ***Just Beginning Your Search? Acquiring Insurance*** You may not know what to look for and whom to turn to for advice. In this section we'll offer tips on finding the right coverage so you're not wasting time. We'll also let you know how you can save money while you shop and compare.

Confused by the Fine Print? The Nuts & Bolts of Insurance

Let's begin with some basic information about how insurance policies work. Then you will have a better idea of what to look for when you review your current policy or begin to shop for new insurance. (Insurance has a language all its own; you may find it helpful to see the "Definitions of Insurance Terms" later in this section on page 53.)

Types of Insurance

Although there are many types of insurance available, our main focus in this section is on homeowner, renter, and flood insurance programs, including coverage for owners of condominiums and manufactured housing. We'll also touch briefly on related policies such as automobile, boat and watercraft coverage, home rental and dwelling insurance, law and ordinance coverage, and supplemental insurance you might want to consider.

Homeowners Insurance

Homeowners insurance protects your home and its contents from certain accidents and disasters called "covered perils". It is known as a "package policy" because it usually provides two or more types of protection. For instance, it covers physical damage to your home and also protects you from liability or legal responsibility for damage or injuries that you or your family members and pets may cause to others.

Most homeowners policies also cover some living expenses you would incur if you are unable to occupy the property for a period of time. Your policy probably also includes some limited medical-payments coverage.

Let's examine the most common types of coverage that are included in your policy:

- Home and Property Damage
- Personal Liability
- Additional Living Expenses
- Medical Payments

Home and Property Damage

This portion of your insurance pays to replace or rebuild your home and any other structures on your property — such as a detached garage. It also provides the funds to replace your personal property — such as furniture and clothing.

Caution

Understanding Types of Insurance

It's important that you understand the purpose of each of these types of insurance products — and the events that are covered or excluded with each.

Caution:

Don't Get Forced Off the Road with a "Force-Placed" Policy

Though homeowners insurance covers many types of perils, it does not cover flood damage or damage due to poor maintenance or deliberate destructive acts. In fact, if you let your homeowners insurance policy expire while your home is financed, your lender will likely put what's known as a "force-placed" policy on the property. Force-placed insurance is often more than twice the cost of traditional policies and provides little benefit to you as the property owner.

The amount of insurance you carry on your home and personal property should be based on a sound assessment of your needs in the event of a loss. You should have enough coverage to rebuild your home and replace all of your possessions at today's costs.

In some cases your lender or condo association may require a minimum amount of coverage tied to mortgage amounts or other guidelines. Remember that standard personal property payout benefits may also be limited to between 50% and 70% of the dwelling coverage amounts.

Make a commitment to review the value of your home and possessions on an annual basis and make any necessary adjustments to benefit limits. You can also purchase additional types of coverage that pick up where standard policies end.

Personal Liability

Liability coverage protects you against lawsuits for damages caused by you, your family members, and/or your pets. It pays for the cost of defending you in court as well as the cost of any settlement action or finding of liability.

Most standard policies include coverage of approximately $100,000 for personal liability. Higher amounts are available, and today most experts recommend coverage amounts of between $300,000 and $500,000.

Additional Living Expenses (ALE)

If you cannot occupy your home after a disaster, you will want to make sure your policy includes benefits that provide payments for additional living expenses.

These include hotel rooms, meals and related living expenses while your home is being rebuilt or repaired and can't be occupied. The standard homeowner policy sets limits at about 20% of the maximum coverage.

Medical Payments

This coverage pays for the medical expenses of persons accidentally injured at your home, regardless of who is at fault for the injury. Benefits are capped at the medical payment limits in the policy and do not apply to your injuries or those of anyone living with you or to activities involving a home-based business.

Condominium Insurance

Your homeowners insurance policy covers your condominium much like it does for a single-family homeowner. The condominium association should have what's known as a "master policy" on the condominium project, which typically covers the structure. The master policy protects the commonly owned elements of the building, such as the roof and outer walls. You probably pay for a portion of the master policy in your monthly homeowners association dues.

As a condo owner, the homeowners policy you purchase typically only covers the contents of the unit and the portions of the building that belong to you as an individual condo association member.

Condo associations can also require unit owners to insure items such as front doors and screened porches. In addition, unit owners should continue to insure interior additions or upgrades which are not the same kind or quality as the original building items.

Your condo association may still choose to cover some items, so make sure you are thoroughly familiar with its by laws and insurance policy and know what the association is responsible for covering.

Renters Insurance

Renters insurance protects your possessions when you rent a house or apartment. Your landlord's insurance policy usually won't cover your possessions. For example, if your rented home is destroyed by a fire, your landlord will be covered for the structural damage. But if you don't have renters insurance, you will not receive any money for your lost possessions. Renters policies can be a relatively inexpensive way to help cover the loss of your personal belongings.

Renters insurance typically covers the same "perils" as homeowners insurance policies (fire, theft, etc.) and also limits your personal liability for injuries to others. In some cases, renter policies also cover additional living expenses if you cannot live in the property temporarily, although this benefit usually has a set maximum amount.

There are two standard renters insurance policies: The Broad Form is the most common and covers personal belongings from damage due to:

- Fire
- Lightning
- Explosion
- Smoke
- Vandalism
- Theft
- Water-related damage from property utilities

The Comprehensive Form provides coverage for all of these events plus additional selected options such as windstorm damage. Since Comprehensive covers more perils, it usually is more expensive than the Broad Form.

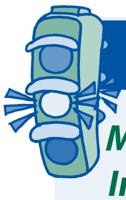
Alert:

Avoid Being "Boxed In"

Don't wait until the last minute to buy your policy, especially during hurricane season (June 1 through November 30). Insurance companies do not accept new applications, or requests to increase coverage, once a tropical storm or hurricane reaches a certain distance from landfall. Insurance companies generally refer to this situation as the storm being "in the box."

Homeowners Insurance for Mobile and Manufactured Homes

If you own a mobile or manufactured home, the steps for getting insurance are pretty much the same as for owners of other types of homes. Usually you get a standard homeowners insurance policy, though some companies may offer a special manufactured or mobile home policy. You can still qualify for mobile home insurance even if you don't live in the mobile home all year round, however the premiums may be higher since the property is occasionally vacant. If you're renting a mobile home, you can purchase renters insurance to cover personal belongings just like any other renter.



Caution:

Mobile Home Insurance vs. Special Vehicle Insurance

Mobile home insurance is not the same as motor home, recreational vehicle (RV), or travel trailer insurance.

Am I covered if I move my home?

The main difference between your mobile or manufactured home and other homes is the fact that yours is built to be moved. Your regular homeowner's policy will not cover the move from one site to another, and in fact the policy will probably tell you that you have to call your insurance agent if you plan to relocate your home. The company will sell you a different policy for about a month's time, which covers any damage due to the move, the property being stranded, and so on. You may find that you get charged a higher deductible during the move, so be sure to read the policy carefully before trying to make a claim.

Are there any other differences?

Companies that insure mobile homes are most concerned about wind and storm damage. This is because mobile homes tend to be lighter and easier for the wind to push around. In order to get insurance you may have to use industry-approved "tie downs" that anchor your unit to the ground.

Another difference is that the company may offer little or limited coverage for outbuildings, like sheds. For example, they might limit coverage of all outbuildings to $2,000.

Flood Insurance

You may be required to carry flood insurance on your home if it is in a federally designated Flood Zone. These zones are mainly located in coastal areas that are prone to flooding from oceans, lakes and/or rivers.

Even if your home is not in a Flood Zone, if you think flooding is possible you may be able to voluntarily purchase flood coverage. ***All*** standard homeowners and renters policies exclude coverage from floods. Basic coverage ***is only available*** through FEMA's National Flood Insurance Program (NFIP). The National Flood Insurance Program is managed by FEMA, though the insurance policies are sold by approved insurance companies.

You can only purchase flood insurance if your community participates in FEMA's NFIP. For a complete state-by-state list of communities that are participating, check out the links at FEMA's website, **www.floodsmart.gov**.

If flood insurance is available in your community, it can be purchased through your local insurance company along with your homeowners or renters policy as long as it offers the NFIP coverage.

The amount of money that flood insurance pays out for personal property is based on actual cash value rather than the cost to replace your damaged or lost property. This can severely impact you if you must replace everything.

Automobile Insurance

Automobile insurance is required by law in all states. Each state sets the minimum types and amounts of coverage that you must have. Mandatory policies usually include:

- ***Personal Injury Protection*** — Covers auto accident related injuries for you and your family members or others riding in the car. Some policies will also insure your child if they suffer an injury while riding a school bus under this type of coverage.
- ***Property Damage Liability*** — Covers certain damage that you or anyone covered cause to another person's property with an automobile whether moving or parked. It only covers damage for which you or anyone insured under your policy is legally liable.
- ***Bodily Injury Liability*** — This coverage pays for death or serious and permanent injury to others when you are legally liable for an accident involving your automobile or while driving someone else's car (in some cases). Your insurance company will pay for injuries up to the limits of your policy and provide legal representation if you get sued.
- ***Collision*** — This coverage pays, regardless of who causes the accident, for repair or replacement of your vehicle if it collides with another vehicle, flips over, or crashes into an object. It does not cover injuries to people or damage to property other than your covered automobile.
- ***Comprehensive*** — This coverage pays for losses from incidents other than a collision, such as fire, theft, windstorm, vandalism, or flood. It also covers damages caused by falling objects or from hitting an animal.
- ***Uninsured and/or Underinsured Motorist*** — This coverage pays for bodily injuries to you, your family members, and any other person occupying your covered automobile, should they be caused by the negligence of an uninsured or underinsured motorist.

Alert:

Flood Insurance by the Numbers

You should be aware that there are NFIP limits on coverage. Standard dwelling coverage is limited to a maximum of $250,000 for homes and $500,000 for businesses. Insured persons must pay an annual premium, which can vary.

Boat and Watercraft Insurance

Small boats, including canoes and small sail and power boats (under 25 horsepower), are most likely covered under your homeowners or renters policy. Basic coverage is usually limited to the lesser of $1,000 or 10 percent of the home's property value.

Maximum limits include the boat, motor, and trailer combined. Liability coverage is typically not included, but it can be included in your homeowners policy. Check with your insurance agent to find out what coverage is in place or available for your boat.

Larger or faster boats and personal watercraft (wave runners and jet skis) need a separate boat insurance policy. Premiums are based on several factors, including the type of craft, size and cost to replace. Boat insurance policies also provide expanded liability protection. They cover:

- Damage to the hull, machinery, and certain equipment
- Bodily injuries caused to others
- Property liability
- Medical payments for the owner and passengers
- Theft

Liability policies are usually available for $15,000 to $300,000 in coverage. Deductibles generally range from $250 to $1,000. Policies also can include towing coverage, insurance for the boat trailer and any special equipment that may be on board, such as fishing gear.

Home Rental or Dwelling Insurance

If you rent your home to others, insurance companies offer landlord coverage to suit your situation. You usually need a commercial dwelling policy to cover a home you do not live in. If you rent a room or a portion of your home, ask your agent what coverage you may need.

Ordinance or Law Coverage

It's possible that a local building code or law passed after you purchased your insurance policy could increase the cost of repairing or replacing your home if it's damaged. The insurance company will not pay that extra amount, unless you add ordinance or law coverage to your policy.

Your agent must offer you ordinance or law coverage. If you do not wish to buy this coverage, you must sign a form stating that you reject it. Some companies automatically include this coverage.

Supplemental Insurance

Review the following wise tips to consumers on supplemental types of insurance coverage:

- ***Inflation Guard*** — Inflation or room additions can increase the replacement cost of your home and its contents, while the actual cash value of your home may decrease over time. An inflation guard endorsement gradually increases your coverage limit annually to keep your insurance coverage up-to-date with current prices and inflation.
- ***Windstorm Coverage*** — Most homeowner policies do cover damage caused by windstorms, hurricanes and hail, but insurance companies may exclude this coverage in some high-risk areas — such as homes on or near the beach.
- ***Hurricane Deductibles*** — Most coastal insurance policies include special hurricane deductibles that take effect when the National Weather Service has issued a hurricane warning. These deductibles depend on the value of the insured property and apply only to hurricane claims. You may owe extra out-of-pocket costs for damage that occurs: any time a hurricane watch or warning is issued, up to 72 hours after such a watch or warning ends, and any time when hurricane conditions exist throughout the state.

Even though you may face damage from more than one storm during a season, you typically only have to make one deductible payment per year.

Sources of Insurance

You have at least three sources of insurance products if you're a resident of a coastal or flood-prone area.

Private-Sector Firms

These include the familiar, national insurance companies and mutual associations that are found across the country. Many offer both homeowners and automobile coverage. You'll want to read the fine print and discuss your options with an insurance company representative to make sure your needs are met.

You also want to be sure that your insurance company is dependable and law-abiding. The National Association of Insurance Commissioners (NAIC) monitors insurance companies by tracking a wide variety of information in its "Consumer Information Source." Information the NAIC tracks includes key annual statements, a financial profile, basic data about where policies are written, as well as assets and liabilities. The financial strength of your carrier is very important. This is especially true if the company has many commitments that could force it to make large payouts. The NAIC also tracks complaints through its Closed Consumer Complaint data for each company that provides reports to NAIC.

You can check out potential companies and gather additional helpful information at NAIC's website, **www.naic.org**.

National Flood Insurance Program

The National Flood Insurance Program is managed by FEMA, though the insurance policies are sold by approved insurance companies. These include private-sector insurance companies that offer other types of insurance, such as homeowners, renters and automobile insurance.

If you need or want flood insurance, first check the FEMA website, **www.floodsmart.gov**, to make sure your community participates in the program. If so, you can ask your insurance company if it offers coverage. Information on FEMA and the NFIP is available throughout this section, but don't forget to check out the additional information in the FEMA section earlier in this guide.

Alternative State Pools and Corporations

Many states have "last resort" insurance pools for residents who are unable to secure private-sector coverage. As many companies have discontinued or sharply reduced policy-writing, these last resort pools have become the only available source of insurance for many in areas vulnerable to disasters. Visit Route 4 for more information on local resources.

Need Help Now? Navigating the Claims Process

The claims process can be complicated and overwhelming, especially if you have lost important photographs, receipts, and other vital documents in a disaster. In addition, you may have to file a claim with several different companies if you have separate carriers for homeowners, flood, and automobile insurance.

Most states have laws on how you and your insurance company should conduct the process of filing a claim and resolving the claim. Insurers are usually required to make a written settlement offer within 30 days of receiving a claim, provided the customer has submitted satisfactory proof of loss.

Fortunately, FEMA and many state insurance regulators make guidance for the claims process available on their websites. We've also organized this section to help you quickly learn about claims-related topics and get answers to your specific questions.

Understanding Disaster-Specific Damage

Before you can begin to file a claim, you need a clear understanding of which policy covers what types of damages. For example, coastal-area homeowners policies often contain the following specific limits: "excludes flood, surface water, waves, tidal water, and overflow of a body of water or spray from any of these."

You can see from this confusing language that it is often difficult to quickly resolve who is responsible for damages, since it's not always easy to separate perils like wind-related damage (covered) from flood-related damage (not covered).

The insurance adjuster will make the final determination on which insurance policy is responsible, once they review the claim. However, you need to know beforehand what is covered in each of your policies. That way you can be sure to have the right protection in place for each type of damage.

For the purposes of this section of the guide, we'll limit our discussion to five types of hurricane-and flood-related damages:

- Water
- Wind
- Flood
- Mold
- Soil

Water Damage

Water damage is one of the most common reasons people make claims on their homeowners insurance. Burst pipes, leaky appliances, and flooded basements are just a few of the unexpected ways you could discover exactly what is and is not covered by your homeowners insurance policy.

Homeowners policies don't cover flood damage, but they do cover other kinds of water damage. For example, they would generally pay for damage from rain coming through a hole in the roof or a broken window, as long as the hole was caused by a hurricane or other disaster covered by the policy.

Wind Damage

Wind-related damage, including wind-damage from hurricanes, is typically included in your homeowners insurance policy unless you live in coastal areas. In those cases, if you are unable to find private-sector coverage you can usually get insurance from one of the state-run alternative programs. Check out the previous section on insurance for availability and state contact information. Even if your policy includes windstorm damage, you may be able to purchase additional protection if the policy limits are not enough.

Flood Damage

Flood insurance covers losses to your property caused by flooding — from structural and mechanical damage to flood debris clean-up, and damage to floor surfaces such as tile and carpeting. Personal property coverage insures most of your personal property and belongings up to a specified limit, including:

- Clothing
- Furniture, housewares, bedding
- Decorative items, lamps, lighting fixtures
- Books, home electronics, computers
- Area rugs, and draperies
- Clothes washers, and dryers
- Air conditioners
- Food freezers, and the food in them
- Portable microwave ovens

Mold Damage

Water damage that can cause mold may come from a burst pipe, a failed appliance or an automatic fire sprinkler. Water can also enter your home from storm damage to a roof or window, or rising water from a flood. Regardless of the source, insurance coverage for mold damage varies with individual policies.

Mold that results from a sudden and accidental discharge of water — like a burst pipe or other plumbing failure — is usually a covered claim in homeowners policies. Claims may also arise from water damage due to hurricanes or flooding. Please refer to your policy provisions for details regarding specific mold coverage and limitations.

Most insurers now offer limited coverage for mold-related property damage within the basic policy. Many insurers offer $10,000 of limited coverage, with the opportunity to purchase more coverage for an additional premium. Other insurers exclude mold-related property damage entirely, but offer coverage in amounts of $10,000, $15,000, $25,000, $50,000, and policy limits for an additional premium. Any changes in mold-related property damage coverage must usually be approved by the state.

Soil Damage

Prolonged, severe flooding can create new challenges in terms of environmental hazards such as dangerous levels of minerals or other toxic substances — such as pesticides and industrial waste. Environmental testing may be required, unsafe levels of toxic substances (ex: arsenic) could be found in the soil at or above exposure thresholds.

Damage to Your Home During a Storm: What Insurance Covers What Damage?

Hurricanes cause a wide variety of damage to homes. One or more of the scenarios below may apply to your situation. These are general scenarios that assume you only have homeowners insurance. Since insurance coverage varies by state and insurance company, be sure to contact your insurance company regarding your specific situation.

Scenario No. 1: *During a heavy rainstorm, water leaks through your roof. The roof is damaged, and so is your furniture.*

Are you covered? Somewhat. While you might not be reimbursed for roof repairs, because that's a home-maintenance issue, the water damage to your home is covered. The damage to your furniture is not covered, because rainwater leakage is not one of the "named perils" for which the contents of your house are covered.

Scenario No. 2: *My house did not flood, but I have water damage from a storm or hurricane.*

Are you covered? Rain entering through wind-damaged windows, doors or a hole in a wall or the roof, resulting in standing water or puddles, is considered windstorm — rather than flood — damage, and is covered by your homeowners policy. The NFIP flood insurance policy only covers damage caused by the general condition of flooding typically caused by storm surge, wave wash, tidal waves, or the overflow of any body of water over normally dry land areas. Buildings that sustain this type of damage usually have a watermark, showing how high the water rose before it subsided.

Scenario No. 3: *A nearby lake or river overflows its banks, causing a flash flood in your living room.*

Are you covered? No. Flood damage is not covered by homeowners insurance. You must purchase flood insurance from the federal government. You can purchase flood insurance, as long as your community participates in the National Flood Insurance Program.

Scenario No. 4: *A sewer backs up, flooding your basement.*

Are you covered? Probably not. Some homeowners policies automatically include coverage for sewer and drain backups, but most do not. Special endorsements are available, at added cost, for sewers and drains. Read your policy carefully to find out whether you have the endorsement.

Scenario No. 5: *Water seeps from the ground into your basement, damaging your foundation and interior.*

Are you covered? No. Seepage is considered a maintenance problem, not "sudden and accidental" damage. Seepage is excluded from homeowners insurance coverage.

Scenario No. 6: *During a storm, the power from the electric utility is lost and all of the food in your refrigerator is spoiled and must be thrown out.*

Can you make a claim? The general answer is no. However, there are a number of exceptions. In some states, food spoilage is covered under your homeowners policy. In addition, if the power loss is due to a break in a power line on or close to your property, you may be covered.

Scenario No. 7: *You have a house close to the river or ocean. You have heard that if your house is destroyed by wind, the town's new building code requires that you rebuild the house on stilts. This will cost $24,000, in addition to the cost of rebuilding your home.*

Are you covered for the extra cost? No, but check your policy. The most common homeowners insurance policies exclude costs caused by ordinance or laws regulating the construction of buildings. However, if you purchased a Law and Ordinance endorsement, the extra costs will be covered.

Scenario No. 8: *During a storm a tree falls in your backyard and damages your roof. A tree also falls in your front yard, but does not cause damage to your property.*

Are you covered? Generally, insurance covers clean-up and removal of a fallen tree if it causes damage to your home or property. Most policies will pay for removal of a tree that has fallen on your house, deck furniture, or fence, and some policies will pay for removal of a tree that falls and blocks your driveway. Most likely, you are not covered for the tree that fell in your front yard. Depending on your state, however, the rules may differ. Check with your insurance company, the state department of insurance or a lawyer for more information.

Sample Policy: The Declarations Page

Your insurance company prepares a form known as a Declarations Page that is sent for each new policy and again each year when your homeowner policy is renewed. This Declarations Page provides a summary of all the types of coverage that are included in your policy. It helps you understand how much coverage you have and what the cost of that coverage is.

This page contains a sample Declarations Page. Your policy may look a little different, but it should provide the same type of information.

Sample Homeowners Policy

PROTECTORS FIRE & CASUALTY CO.

THIS IS NOT A BILL

POLICY NUMBER
10-91-8880-4 (3)

HOMEOWNERS RENEWAL DECLARATIONS POLICY

(1) NAMED INSURED AND MAILING ADDRESS:
SMITH, JOE AND JANE
123 OAK STREET
HOMETOWN, FL 12345-6789

POLICY PERIOD:
1201 A.M. STANDARD
TIME AT THE INSURED RESIDENCE
FROM: 6/1/12 TO: 6/1/13

THE RESIDENCE COVERED BY THIS POLICY IS LOCATED AT THE ABOVE ADDRESS UNLESS OTHERWISE INDICATED

(2) PROTECTORS FIRE & CASUALTY COMPANY
P.O. BOX 12345
BOSTON MA 01234

RENEWAL CERTIFICATE
PREPARED MAR 11 2005

DATE DUE	PLEASE PAY THIS AMOUNT
6/1/12	$479.53 (4)

IF YOU HAVE MOVED, PLEASE CONTACT YOUR AGENT

FULL PAYMENT BY DATE DUE
EXTENDS POLICY PERIOD TO JUNE 1, 2013

POLICY NUMBER
10-91-8880-4

(6) COVERAGES/LIMITS

SECTION I		
A	**DWELLING**	$100,000
	OTHER STRUCTURES	$10,000
B	**PERSONAL PROPERTY**	$50,000
C	LOSS OF USE	ACTUAL LOSS SUSTAINED

DEDUCTIBLES-SECTION I
COVERED LOSS $500 (7a)

(7b) HURRICANE: SPECIAL 2% DEDUCTIBLE
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

MORTGAGEE: TRUST BANK (5)
P.O. BOX 000
TALLAHASSEE FL
34567-8910

(9) FORMS, OPTIONS AND ENDORSEMENTS:

SPECIAL FORM 3	FP-7923
JEWELRY AND FURS $2,500/$5,000	OPT JF
SILVERWARE THEFT $5,000	OPT SILG
HOME COMPUTER $10,000	OPT HC
REPLACEMENT COSTS/CONTENTS	OPT RC (10)

SECTION II (8)

L	PERSONAL LIABILITY	$100,000
	DAMAGE TO PROPERTY OF OTHERS	$500
M	MEDICAL PAYMENTS TO OTHERS (EACH PERSON)	$1,000

(11) FLORIDA-SPECIFIC ENDORSEMENTS

SINKHOLE	FL 7210.4
ORDINANCE/LAW	FE 7310.4

*** SPECIAL DISCOUNTS:**
SMOKE DETECTORS
DEAD-BOLT LOCKS
FIRE EXTINGUISHERS
BURGLAR ALARM
APPROVED STORM SHUTTERS
*** TOTAL DISCOUNTS: 20% OR $176 PER YEAR**

SURCHAGES (REQUIRED BY FLORIDA LAW):

EMERGENCY MANAGEMENT SERVICES	$2.00
FLORIDA HURRICANE CATASTROPHE FUND	$4.53

(12) *Thanks for letting us serve you...*
Agent: BROWN, BONNIE
Telephone: 904-555-1234

SAMPLE

1. Policyholder name and location of insured dwelling
2. Company Name
3. Policy Number
4. Premium
5. Mortgage holder name and address
6. Summary of basic coverage and limits

7a. Deductible (amount policyholder must pay per claim or accident)

7b. Hurricane deductible

8. Liability protection
9. Type of policy (in this case, HO-3)
10. Optional coverage (called an endorsement) for special terms such as jewelry or silverware
11. Coverage offered or required under state law
12. Name of agent or company representative

Preparing and Submitting Your Insurance Claim

Start with a Home Inventory

The claims process really begins long before a disaster strikes, starting with an inventory of your possessions. Chances are you have gathered many items over the years that are important to you. Losing those items in a fire or flood could be devastating — especially if you have no documents or records to support an insurance claim for their value.

Your inventory should have a detailed list of items in your home, including a description of each item, and make and model numbers if applicable. Include the serial number for major appliances and electronics. The list should include where and when the item was purchased.

There are widely available computer programs and Internet resources to help you easily prepare and manage your home inventory. Once you have completed an up-to-date list you can quickly and easily add new items as you acquire them.

It is best to itemize jewelry and other valuables. Clothing items can be summarized, such as "20 pants, 40 shirts." However, track any articles of clothing that are particularly valuable, such as a designer suit.

Attach relevant sales receipts, bills of sale or other supporting documents to the list and keep it in a safe spot — a bank safety deposit box or a safe in your home. Take a picture of or videotape the item if appropriate. This will help provide additional proof as to its condition if you must file a claim. Your insurance company is likely to have an inventory form available.

Homeowners Insurance Claim Processing Tips

It's important to follow some basic steps in order to help maintain a smooth claim filing process. The following steps will help you deal with the disaster and prepare for the initial claim filing process:

- ***Gather Your Documents*** — Gather your insurance policy and related insurance records. If the policy was lost or destroyed in the disaster, contact your insurance agent or company to get a copy.

- ***Know Your Policy*** — Understand what your policy says. The policy is a contract between you and your insurance company. Know what is covered, what is excluded, and what the deductibles are.

- ***Report Property Damage*** — Immediately report property damage to your agent and insurance company. Your agent should provide claim forms if required and report your loss to the insurance company. The company will arrange for an insurance adjuster to visit your property and assess the damage.

- ***Follow Up in Writing*** — After phoning your agent, follow up with written notification to your insurance company if possible. It should include the following basic information:
  - Your name and contact information, including address and telephone numbers
  - The name and contact information of the insured person, if different from above
  - Location of loss
  - Date and time of loss
  - Brief description of loss
- ***Secure Your Property*** — Take precautions if the damages require you to leave your home. Secure your property. Remove valuable items. Lock windows and doors. Contact your agent or insurance company and leave an address and phone numbers where you can be reached.
- ***Prevent Further Damage*** — Make emergency repairs and document them — keeping a file with all of your receipts. Your policy requires such repairs to prevent further weather-related damage to your home and its contents. However, don't make permanent or extensive repairs before the claims adjuster arrives. Also, don't throw out damaged furniture and other expensive items; the adjuster will want to see them.
- ***File Claims As Soon As Possible*** — Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy may require that you notify your insurer within a certain time frame. If possible, determine what it will cost to repair your property before you meet with the claims adjuster.
- ***Provide Complete, Correct Information*** — Make a list of everything you want to show the adjuster when they arrive. Give the claims adjuster records of any improvements you made to your home – such as photos of a deck you had added on. Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim. Keep all receipts and take photographs of the damages — before and after temporary repairs — to submit with your claim. Your insurer will reimburse these costs later.
- ***Keep Copies of All Correspondence*** — Whenever you communicate with your insurance company, keep copies and records of all correspondence. Write down information about your telephone and in-person contacts with your insurance company, including the date, name and title of the person you spoke with, and what was said. Also keep a record of your time and expenses.

- ***Ask Questions*** — Ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurance company interpret your policy differently.
- ***Don't Rush into a Settlement*** — If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek advice from a professional.

Personal Property Insurance Claim Processing Tips

- Add up the cost of everything inside your home that has been damaged in the disaster. Review your home inventory to help you remember the things you may have lost.
- If you don't have an inventory, look for photographs or videotapes that picture the damaged areas. For expensive items, you may also contact your bank or credit card company for proof of purchase.
- When making your list, don't forget items that may be damaged in out-of-the-way places—such as the attic or tops of closets.

Additional Tips for the Claims Process

FEMA also provides a set of guidelines for filing flood insurance claims at its website, at **https://www.floodsmart.gov/start.**

Alert:

More Ahead on Disputing An Insurance Settlement

See "Have a Complaint or Can't Get an Answer? When Things Go Wrong" just ahead, on page 45, for how to dispute your insurance company's proposed settlement with you.

When Things Go Right: Settling Damage Claims and Moving Ahead with Repairs

Disasters can make enormous demands on insurance company personnel. Sometimes after a major disaster, state officials request insurance adjusters to see everyone who has filed a claim before a certain date. When there are a huge number of claims, the deadline may force some adjusters to make a rough first estimate. Don't hesitate to ask the adjuster for an itemized explanation of the settlement offer if you need it.

If the first evaluation is not complete, set up an appointment for a second visit. The first check you get from your insurance company is often an advance. If you're offered an on-the-spot settlement, you can accept the check right away. Later on, if you find other damage, you can "reopen" the claim and file for an additional amount.

Most policies require claims to be filed within one year from the date of the disaster.

Remember that your insurance company won't pay more than the limits of the policy, unless you have an extended or guaranteed replacement cost policy.

Some insurance companies may require you to fill out and sign a "proof of loss" form. This formal statement provides details of your losses and the amount of money you're claiming. It serves as a legal record. Some companies waive this requirement after a disaster if you've met with the adjuster, especially if your claim is not complicated.

Making Repairs to Your Home

The choice of repair firms is yours. If your home was adequately insured, you won't have to settle for anything less than you had before the disaster. Be sure the contractor is giving you the same quality materials. Don't get permanent repairs done until after the adjuster has approved the price. If you've received bids, show them to the adjuster when they arrive. If the adjuster agrees with one of your bids, then the repair process can begin. If the bids are too high, ask the adjuster to negotiate a better price with the contractor you would like to use.

Adjusters may also recommend firms that they have worked with before. Some insurance companies even guarantee the work of firms they recommend, but such programs are not available everywhere. We can't stress enough how important it is to proceed with caution when selecting a contractor.

Settling on Your Vehicle Damage

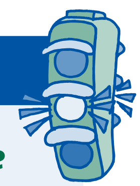
If your car was damaged and you have comprehensive coverage in your auto insurance policy, you should contact your auto insurance company. If your car has been so badly damaged that it's not worth repairing, you will receive a check for the car's actual cash value — what it would have been worth if it had been sold just before the disaster. Search the Internet to research used car prices that will give you an idea of what your car is worth.

Settling on Damage to Trees and Shrubbery

Most insurance companies will pay for the removal of trees that have fallen on your home, but won't pay to remove fallen trees that didn't cause damage to your home.

Because high winds cause so much damage to trees and shrubs every year, insurance companies won't pay to replace trees or shrubbery that have been damaged in a storm. If trees and other landscaping were covered, homeowners insurance would be unaffordable.

Caution:



Take Care When Choosing a Contractor

Please see tips in Route 3 for hiring a reputable contractor. Disaster areas often experience numerous scams during recovery, so be sure to follow these tips to avoid unpleasant surprises and contractor roadblocks as you speed toward recovery.

How Is the House Insurance Settlement Amount Determined?

The settlement amount, or compensation, you get depends on which type of policy you have. Here are some things you should know.

Replacement-Cost and Actual Cash Value Policies

A replacement-cost policy provides you with the dollar amount needed to replace a damaged item with one of similar kind and quality without deducting for depreciation — the decrease in value due to age, obsolescence, wear and tear, and other factors.

An actual cash value policy pays you the amount needed to replace the item minus depreciation.

Suppose, for example, a tree fell through the roof onto your eight-year-old washing machine. If you had a replacement-cost policy for the contents of your home, the insurance company would pay to replace the old machine with a new one. If you had an actual cash value policy, the company would pay only a percentage of the cost of a new washing machine because a machine that has been used for eight years would be worth less than its original cost.

Suppose, also, that the tree damaged your 15-year-old roof so badly that it had to be completely replaced. If you had a replacement-cost policy, the insurance company would pay the full cost of installing a new roof. If you had an actual cash value policy, it would pay a smaller percentage of the cost of replacing it.

Extended and Guaranteed Replacement-Cost Policies

If your home is damaged beyond repair, a typical homeowners policy will pay to replace it up to the limits of the policy.

When the value of your insurance policy has kept up with increases in local building costs, a similar dwelling can generally be rebuilt for an amount that is within the policy limits.

Some insurance companies offer a replacement-cost policy that will pay a certain percentage over the limit to rebuild your home — 20 percent or more, depending on the insurer — so that if building costs go up unexpectedly, you will have extra funds to cover the bill. These are called extended replacement-cost policies.

A few insurance companies still offer a guaranteed replacement-cost policy that pays whatever it costs to rebuild your home as it was before the disaster. But neither a guaranteed nor an extended replacement-cost policy will pay for a house that's better than the one that was destroyed.

How Will I Receive the Money?

Payments and Your Mortgage Lender

When both the structure and the contents of your home are damaged, you generally get two separate checks from your insurance company. If your home is mortgaged, the check for home repairs will generally be made out to you and the mortgage lender. As a condition of granting a mortgage, lenders usually require that they are named in the homeowners policy and that they are a party to any insurance payments related to the structure. Compensation for loss of the contents of your home is payable to you.

The lender gets equal rights to the insurance check to make sure that the necessary repairs are made to the property, since the lender has a significant financial interest in the home retaining its value. This means that the mortgage company or bank will have to endorse the check. Lenders generally put the money in an escrow account and pay for the repairs as the work is completed.

You should show the mortgage lender your contractor's bid and say how much the contractor wants up front to start the job. Your mortgage company may want to inspect the finished job before releasing the funds for payment.

Some construction firms want you to sign a "direction to pay" form that allows your insurance company to pay the firm directly. Make certain that you're completely satisfied with the repair work and that the job has been completed before signing any forms. Once you sign a "direction to pay" form, the construction firm will bill your insurance company directly and attach the form you signed.

State bank regulators often publish guidelines for banks to follow after a major disaster, setting out how these and other matters should be handled. Visit Route 4, beginning on page 125, to identify your state's bank regulator.

Contents of Your Home

If you have a mortgage on your home, your bank may have received a single check for both repairs to your home and your possessions. If you don't get a separate check from your insurance company for the contents of your home and other expenses, your lender should release the insurance payments that don't relate to the dwelling. It should also release funds that exceed the balance of the mortgage.

Contact the offices of your state bank regulators if you have questions about how your lender is handling the insurance settlement funds.

If you have a replacement-cost policy for your personal possessions, you normally need to replace the damaged items first before your insurance company will pay you. If you decide not to replace some items, you will be paid their actual cash value.

Alert:

Work with Your Lender and Insurer

Payments from your insurer to help you pay for disaster damage to your home will be made payable to you and your lender if you have a mortgage. Because of this you will not be able to deposit or use the check without your lender's participation. Contact your lender about how to manage insurance payments.

Your insurance company usually allows you several months from the date of the cash value payment to replace the item and collect full replacement cost. Find out how many months you are allowed. Some insurance companies supply lists of vendors that can help replace your property. Some companies may also provide some replacement items themselves.

Additional Living Expenses

There may be limits on the amount of additional living expenses that will be paid, so be sure to check your policy. Your check for additional living expenses (for hotels, car rentals, and other expenses you incur while your home is being fixed) should be made out to you, not your lender. This money has nothing to do with repairs to your home.

If Your Home is Destroyed and You Decide to Rebuild Your Home on the Same Site

- The amount of money you'll have to rebuild your home depends on both the type of policy you bought and the dollar limit specified on the first declarations page of your policy.
- Generally, you are entitled to the replacement cost of your former home, providing that you spend that amount of money on the home you rebuild.
- Remember, your insurance policy will pay to rebuild your home as it was before the disaster. It won't pay to build a bigger or more expensive house. A similar rule applies to repairs.

If Your Home is Destroyed and You Decide to Rebuild in a Different Location or Not to Rebuild at All

- The amount you'll get from your insurer will be determined by your policy, state law, and/or what the courts may have ruled on this matter.
- If you decide not to rebuild, review your policy and ask your insurance agent or company representative what the settlement amount will be. Keep in mind, if you live in a planned community like a condo, this may not be an option.

After Your Claim Has Been Settled and the Repair Work Is Underway

Take some time to evaluate your homeowners insurance coverage. For example, was your home adequately insured? Did you have replacement-cost coverage for your personal property? Talk to your insurance agent or company representative about possible changes.

Have a Complaint or Can't Get an Answer? When Things Go Wrong

Some news reports of previous catastrophic disasters indicated that many affected homeowners settled with their insurance companies for less than the damage they suffered. If you feel that the amount of the settlement you received from your insurer does not reflect the actual damage to your home, or is insufficient or unfair, you may have the option to reopen and pursue your claim for a fairer settlement.

Many insurance companies could attempt to deny claims they classify as flood damage, which is not covered by homeowners insurance. However, your damage may be the result of wind and wind-driven rain, which is covered under homeowners policies. For example, rain entering the structure due to wind damage can cause interior and structural water damage.

When you can't solve a problem easily with your insurance company, file a complaint with your state's insurance regulator. Most state regulators have an online complaint form, or you can call and ask that a complaint form be sent to you. Route 4 will provide you with the state-specific contact for where to file an online complaint as well as a listing of free or low-cost legal resources in your area if you determine that you need to consult with an attorney for help with an insurance claim or other problems in.your area.

What If I Can't Reach an Agreement with My Insurance Company?

If you and your adjuster can't agree on a settlement amount, contact your agent or your insurance company's claim department manager. Make sure you have figures to back up your claim for more money. If you and your insurance company still disagree, your insurance policy allows for an independent appraisal of the loss.

For an independent appraisal of the loss, you hire an independent appraiser and your insurance company also hires an independent appraiser. Together the appraisers choose a mediator. The decision of any two of these people is binding. You and your insurance company each pay for your own appraiser and share the other costs.

However, disputes rarely get to this stage. Some insurance companies may offer you a slightly different way of settling a dispute, called "arbitration." When settlement differences are arbitrated, a neutral arbiter — person who judges — hears the arguments from both sides and makes a final decision on the dispute.

What Is Mediation?

Mediation is a process through which a neutral, unbiased third party meets with opposing sides in an effort to resolve a dispute. Mediation is not arbitration, where the arbiter makes the decision on how to resolve the dispute. Instead, the mediator recommends a solution after helping the parties focus on the issues and understand each other's point of view.

The mediator usually chooses a non-threatening place for the conference, which could include meeting privately with you or your insurance company. The most important thing to remember about participating in mediation is that you have a chance to explain what you believe you are entitled to under your insurance claim.

Mediators should be trained professionals who are skilled in resolving disputes. All should be specifically trained in mediation theory and practice and have no bias, ties or affiliation with you or the insurance company.

Mediation is usually non-binding. Neither you nor the company is legally obligated to accept the outcome. Even if you do settle at the mediation, you have a three-day grace period to change your mind, as long as you do not cash your settlement check and you inform your insurance company that you have decided to reject the mediated outcome.

Choosing mediation also does not prevent you from taking part in other ways of resolving the dispute, or even going to court later. Nothing you say in a mediation conference can be used against you in any later proceedings.

Who Can Ask for Mediation?

Any insured person who has a disputed claim may request mediation. A disputed claim is defined as any claim where the difference between the positions of you and your insurance company are $500 or more. Claims related to commercial insurance, auto insurance, liability coverage, or the National Flood Insurance Program are not eligible. Don't let your insurance company discourage you from pursuing mediation — it's your right under the law.

How Does the Mediation Process Work?

Most states have established mediation programs to bring policyholders and their insurance companies together to find common ground. Visit Route 4, beginning on page 125, to identify your state's bank regulator.

How Do I Get Started?

Your insurance company is required to notify you in writing of your right to mediation. If you wish to request mediation, contact the American Arbitration Association at (**800) 778-7879** or contact your insurance company or agent. Once mediation has been agreed to, the mediator will notify you and the company of the date, time, and place of the conference. Mediation will be held at a neutral site.

How to Prepare for Your Mediation Conference

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to have specific dollar estimates or quotes for all items that are in dispute.

In order to make your case for damage being wind damage rather than flood damage, collect statements about wind damage. You might be able to get a statement from neighbors who stayed during the hurricane. Be sure to include a time line (when the wind and rain occurred, when the flooding occurred) and note if the water rose slowly or gently.

Who Can Attend the Mediation Conference?

If you are relying on architects, adjusters or contractors to justify your claim, you may ask them to attend. Review your policy carefully and look for names of those listed as "named insured." If the people listed there cannot attend, send someone who has the authority (often called "power of attorney") and can make a decision about settling a claim to act for the "named insured." Since mediation is designed to be non-adversarial, it is not necessary to have a lawyer present. However, you may choose to have one attend.

How Much Time and Money Is This Going to Cost?

Mediation can continue as long as both parties agree that they are making progress. Most mediation procedures only last a few hours. Mediation is paid for by the insurance company, except in the case where the consumer cancels without good cause and wants to reschedule the mediation. In that case, the consumer pays.

Just Beginning Your Search? Acquiring Insurance

As you begin your search for the right insurance, you'll need to understand your options and policy choices. Homeowners and renters policies are essentially the same, except that renters policies do not cover damage to the dwelling.

Here are some basic points you will want to consider:

How Much Insurance Should You Have?

It's generally safe to assume that the more insurance you have, the more protected you are if you have to file a claim. At the same time, there is no point in over-insuring and paying too much in annual premiums. For instance, you should only insure your home for the dwelling's estimated replacement cost, excluding the value of the land it sits on.

Should You Choose Replacement-Cost or Actual Cash Value?

When buying insurance coverage, you must choose whether to insure your property and belongings for actual cash value or replacement cost.

Replacement cost will cover the cost of rebuilding, repairing or replacing your home and personal belongings up to the covered amount of your policy. Actual cash value premiums cost less but only provide reimbursement based on the present value of the destroyed item.

Carefully weigh the value of replacement-cost coverage even if it costs a little more. The out-of-pocket difference in the event of a loss can be great. If your home is insured for less than 80% of its replacement cost, you may be liable for a co-payment penalty.

An extended replacement-cost policy will provide an additional 20% in coverage above standard policy limits. Guaranteed replacement-cost coverage can protect you regardless of the future cost to repair or rebuild your home. A home's age can limit these types of policies. Older homes may require a modified replacement-cost policy, which will replace the features of older homes, such as plaster walls, with drywall and other typical modern building materials.

What Additional Types of Coverage Should You Consider?

Inflation guard coverage will increase your coverage limits for replacement cost every year, and so keep your insurance up-to-date. If you don't have this type of endorsement, you should consider your maximum limits each year and discuss with your agent whether they should be increased.

Replacement-cost and actual-cost options are also available for personal property. An older refrigerator, stove or television may have little value from an insurer's point of view. However, your cost to replace those items at today's prices could be overwhelming.

There may also be standard personal property limits for specialty items such as jewelry, antiques, electronics and firearms, among others. You can purchase a separate Scheduled Personal Property Endorsement or "floater" to fully protect these types of valuables. These polices often also provide coverage in the event of loss in addition to theft, damage and destruction.

Older homes occasionally need improvements to bring the property up to current building code standards. The cost of these upgrades may not be covered in your standard policy. If your home is destroyed, even guaranteed replacement coverage will typically exclude the cost of rebuilding to meet new building codes. You may want to consider purchasing a separate Law and Ordinance endorsement to protect you in these cases.

What Factors Affect the Cost of Premiums?

When it comes to setting premium costs, rates of loss, and location are among the considerations but they are not the only factors. Neighborhood characteristics — such as crime rates — can also influence general premium levels.

If you rent your home or apartment, the insurance company will not consider factors like size and building costs, but it will look at other risks that may be associated with apartment or condominium living.

There are other individual property-related items and policy options that also play a large role in setting premium levels. These are:

- ***Amount of coverage*** — It should be no surprise that the amount of coverage is a large component of premium pricing. Additional endorsements and supplemental types of coverage can also contribute significantly to premium costs.

- ***Deductibles*** — The deductible is the amount of out-of-pocket cash you will pay for each claim before the insurance company begins to pay out benefits. Most insurers will tie annual premium costs to the amount of deductible you are willing to pay; if you choose a higher deductible, like $500 instead of $250, your annual premium will be lower.

- ***Type of building materials and construction*** — Since wood-frame homes often cost more to insure than brick homes due to the increased chance of fire, your annual premium will be higher.

- ***Age of house*** — New homes can qualify for discounts in some states and older homes may have limited or no coverage available due to extensive risk or higher replacement costs.

- ***Local fire protection*** — How close is the nearest fire hydrant and the local fire station? How fast emergency responders can arrive can be the difference between a little damage and total destruction. Rural properties present greater risk since fire and rescue teams may be located many miles away.
- ***Discounts*** — You can sometimes get a multiple policy discount from insurers that cover your home, car and perhaps other insurance needs.
- ***Credit history*** — More insurance companies are looking at credit reports as part of the application process. Many are now including credit score or credit history items in their consideration process and pricing premiums, or refusing to offer coverage, based on credit record findings. However, some states prohibit insurance company's use of credit information in determining auto insurance rates.

Caution:

You May Get What You Pay For

Remember, price should not be the only determining factor. While you don't want to overpay for insurance, a company that cuts premium prices too much to attract new business may not have the capacity to perform when you really need it.

Strategies for Minimizing Risk and Reducing Premiums

You may have no control over market conditions that contribute to premiums, however there are other items you do have some control over that can affect premium amounts. You may be able to save anywhere from 5% to 25% or more in annual insurance costs just by implementing some of these simple tips:

Shop Around

Like most professional services, it pays to shop and compare providers. You must first determine the types of coverage and policy endorsements you need. Then call insurance company agents and brokers or check the Internet for comparison quotes. Prices can vary greatly, so be sure to get several comparisons.

Your state regulator can provide you with a complete list of licensed insurers in your state and may also have comparison pricing information. Visit Route 4, beginning on page 125, to identify your state's bank regulator.

Check the background of insurance companies you are unfamiliar with. They should be financially stable and have high marks from independent ratings agencies. Regulators often have information concerning complaints or rulings against certain providers which will help you steer clear of unethical business practices or insurance.

Increase Your Deductible Amount

Most experts recommend a minimum $500 deductible. If you can afford to raise the deductible to $1,000, you could create significant savings in annual premium costs.

Of course you will have to come up with $1,000 instead of $500 if you experience a major loss, but you might easily make the difference up in a few years through your reduced annual premiums. Wait! Before you raise your deductible, consider if you would have the extra funds on hand if you needed them tomorrow.

Remember that the insurance company may also have separate or additional deductible amounts for damage caused by major disasters such as wind and hail storms.

Check Into Discounts

If your company insures homes and automobiles, find out if they offer premium discounts if you insure everything with them under an umbrella policy. You might be able to save in annual premium costs on each type of coverage by combining policies with the same provider.

Improve Security Systems

Smoke detectors, sprinkler systems, deadbolts, burglar alarms and security systems can all help reduce premiums depending on their features. However, consider the cost of installing expensive systems versus the premium discount before you decide to install one just for insurance savings. You should also be certain that the device you've chosen will qualify for a premium discount. If you rent, you should always check with your landlord first.

Make Your Home More Resistant to Disasters

You might be able to save on annual premiums by adding items that make your home more secure from disasters, such as storm shutters, shatter-resistant glass and reinforced roofing materials. You can also modernize internal systems to reduce the risk of damage from fire and water.

Maintain a Good Credit Record

Since more insurers are beginning to include your credit information in their application and pricing, try to maintain as good a credit record as possible to ensure the lowest possible rates — or to be sure you can secure coverage from your favorite provider. While insurance providers may or may not be allowed to use credit scores to determine pricing or coverage, maintaining a good credit record does save you money.

Stay with the Same Provider

Many companies are beginning to recognize the value of long-term customers and claim-free records. Some insurers will reduce premiums based on loyalty. You should still occasionally compare your company's offerings to other providers in the market so you can be sure you are receiving competitive rates.

Review Your Primary and Supplemental Coverage

As mentioned earlier, you should periodically review your insurance coverage to make sure it is keeping up with inflation and replacement costs. Also review things like supplemental endorsements and policies for items that are no longer worth their insured value or have been sold, donated, etc.

Seek Out Group or Other Discounts

Ask about specific discounts or special offers that may apply to you or your home. These might include such things as senior discounts for those over age 55 or special incentives for modernizing home electrical, plumbing, heating and cooling systems.

Also check with your auto, life, or long-term care insurer to see if any savings are available to you.

Choosing Homeowners Insurance for Mobile or Manufactured Homes

Homeowners that live in manufactured or mobile homes have often had to pay more for insurance coverage than other homeowners for the same amount of coverage. This is because mobile homes are at a higher risk of damage from wind. You should be prepared to shop around to find a policy that best suits your needs.

Alert:

Reducing the Cost of Mobile or Manufactured Home Insurance

As a mobile or manufactured home owner, there are things you may be able to do to keep the costs down, such as insulating and winterizing, securing the home to the ground with approved tie-downs and ground anchors, and installing security devices. The cost of mobile home insurance also depends on the age and type of mobile home you own. Doublewide and multiple-segment homes usually cost less to insure.

Major Pit Stop Ahead!

You've just rounded the bend and the road is wide open — so you can pick up speed. However, just ahead there is a gap in the road, and you'll need to make a pit stop at the financial section — just in case you need a loan to bridge the gap. There are a number of loan product options ahead that may come in handy farther down the road to housing recovery. So, let the top down as you breeze along the Road to Housing Recovery.

Definitions of Insurance Terms

Actual Cash Value: The fair market value of property; technically, replacement cost minus depreciation.

Agent: An individual who acts as a representative for one or more insurance companies and sells insurance, usually on a commission basis. This individual could be an "exclusive" or "non-exclusive agent."

Arbitration: A process of settling a dispute through an impartial party. It is used as an alternative to litigation.

Claim: Any request or demand for payment under the terms of the insurance policy.

Claimant: Individual or entity presenting a claim.

Claim Adjuster: A person responsible for investigating and settling a claim.

CLUE® Report: Comprehensive Loss Underwriting Exchange (CLUE) report; provides claim history information.

Collision Coverage: Pays for damage to an insured vehicle when it hits or is hit by another car or object, or if the car overturns. This coverage is subject to the terms, limits, and conditions of your policy contract.

Comprehensive Physical Damage Coverage: Pays for damage to your car from theft, vandalism, flood, fire, or other covered perils. This coverage is subject to the terms, limits, and conditions of your policy contract.

Declarations: The part of your policy that includes your name and address; the property that is being insured, its location and description; the policy period; the amount of insurance coverage; and the applicable premiums.

Deductible: The portion of a claim you pay out-of-pocket. Choosing a higher deductible will lower your insurance premiums.

Depreciation: The decrease in value of any property due to wear, tear, and/or time. Generally, depreciation is not an insurable loss.

Endorsement: An addition to the basic policy contract. An endorsement adds to the policy contract; an amendment alters it.

Field Adjuster: An insurance adjuster who works primarily outside of an office and often meets personally with the public. Field adjusters can conduct face-to-face meetings, negotiations with claimants, scene investigations, and damage inspections.

Floater: An add-on to your insurance policy to cover specific items that may be undercovered or excluded in your standard policy.

Definitions of Insurance Terms

Hazard: Anything that increases the chance of an accident occurring.

Homeowners Insurance: Protects homeowners from losses to their homes, personal property, and some types of damage or injury to others for which the homeowner is liable. Homeowners insurance is subject to the terms, limits, and conditions of the policy contract.

Independent Adjuster: An individual who estimates losses on behalf of an insurance company, but is not an employee of that company.

Inspection: Verification of a vehicle's physical condition.

Insurance Score: Used in the underwriting process in some states. An individual's insurance score is frequently based, in part, on a person's credit history.

Insured: A person or organization covered by an insurance policy.

Insurer: An organization that provides insurance.

Liability: Any legally enforceable obligation or responsibility for the injury or damage suffered by another person.

Limit: The maximum amount of protection purchased by the insured for a specific coverage.

Loss: Any measurable dollar cost of damage and/or injury suffered by a person.

Loss of Use: Compensation to a third-party claimant for financial consequences resulting from the inability to use property as the result of accident-related damage.

Peril: A danger or hazard that can cause a loss, for example, a car collision with an object, or a fire.

Personal Property: Property that is not land or connected to land (real estate), such as furniture or jewelry.

Policy: A contract between you and the insurance company.

Premium: The price of the insurance policy that the insured pays in exchange for insurance coverage.

Property Damage Liability Coverage: Pays for damage to someone else's property resulting from an accident for which you are at fault and provides you with a legal defense. This coverage is subject to the terms, limits, and conditions of your policy contract.

Umbrella Insurance: Provides high limits of additional liability coverage above the limits of your homeowners and auto policy. In addition, it provides coverage that may be excluded by other liability policies.

The Financial Community: Bridging the Gap Through Financial Tools and Products

Your next stop on the road to housing recovery may include contacting your mortgage lender or loan servicer. The mortgage lender holds a lien on your home as security for your loan and must be notified in the event of any damage or losses to the property. In addition, you may be behind on your mortgage payments, or need to obtain a loan to buy or repair a home. Even people who qualify for assistance or who had insurance coverage when disaster struck may still need a loan to cover the financial gaps between the amount of available funds and the costs to repair or rebuild.

In this section of the guide we'll look at some of the mortgage programs that lenders, federal agencies, and individual states have put in place to help you face the financial challenges of housing recovery. We'll review available resources for homeowners with existing mortgages, and we'll outline both standard and special loan programs that can help you buy, repair or rebuild your home.

When you're ready for more detailed information and assistance, be sure to make a pit stop and check out the additional resources that are provided at the end of this section.

"Help — I Can't Pay My Mortgage!"

Disasters often force us to make extremely difficult choices. Whether you like it or not, in times of crisis you may have to choose between paying for the necessities of life and maintaining timely payments to those whom you owe money. These difficult decisions can drive you to fall behind on bills, mortgages, car and credit card payments, and other debts.

Some people are unable to pay their mortgages right after the disaster but can catch up within a few months as their lives gradually return to normal. Others have reserves or sources of cash that help them maintain their obligations for a few months until savings and other funds run out.

While many lenders are patient and understanding in the aftermath of disasters, most expect customers to re-establish timely payments or stick with payment plans within a reasonable amount of time.

Don't Delay; Talk with Your Lender

It is important for you to work with your lender or servicer if you are behind on your mortgage — this can reduce the possibility of foreclosure and eviction. The unfortunate truth is that most borrowers either avoid contact with their lenders altogether or wait until it's too late to save their homes.

Take measures to protect the equity in your home. Your equity is the value you have in your house, taking into consideration the value of the house minus any loans you have against it. Your home can help you build wealth, and it's likely to gain in value over time. No matter what the circumstance, whether disaster or other life situations, it's best to call your lender right away if you are having difficulty making your loan payments. Lenders have a number of ways they may be able to help. However, you need to talk to your lender early in the process, while there are still many options your lender can offer.

The financial community wants to support borrowers in the disaster recovery process.

When calling or talking with a mortgage lender or servicer, be sure to tell the customer service representative all of the details of your situation. If you need help, ask for it. If you are asked to do something, but are unable to do so, tell the customer service representative about your limitations. Mortgage lenders want to be helpful, but they need to know your circumstances in order to offer you the best options and help avoid foreclosure proceedings. The truth of the matter is that it costs a lot for everyone involved when a foreclosure occurs. Foreclosure is not a good solution for borrowers, communities, or mortgage lenders. In addition to speaking with your lender, you may also contact a housing or foreclosure prevention counselor for advice and guidance.

Next we discuss some of the ways to get through a problem with paying your mortgage, including:

- Non-profit housing services agencies, including NeighborWorks® organizations and other HUD-approved agencies
- Loan modifications, forebearance, workouts, and other foreclosure prevention options
- HUD's Mortgage Payment Assistance Program and its National Servicing Center
- Where to find a loan and the types of mortgage financing that are available

NeighborWorks® America and Foreclosure Mitigation

NeighborWorks® America and other partners work closely to respond to the risk of foreclosure. The prevalence of foreclosures hurts both the families involved and their neighborhoods.

NeighborWorks® America has joined forces with the Homeownership Preservation Foundation to promote a toll-free hotline — 888-995-HOPE (4673) — that offers free foreclosure prevention services and counseling to consumers.

The following is recommended to borrowers who may be at risk of losing their homes:

- ***If you know you'll miss even one payment, notify the lender.***
  Calling when you are late by one or two payments is better than calling when you are three or four months late. There will likely be several options to help you over the bumps in the road as long as you contact the lender early in the game. Sometimes pride can get in the way of practicality. There is no shame in needing some extra help when faced with uncontrollable life circumstances.

- ***Stay on top of home repairs and maintenance.***
  NeighborWorks® organizations provide workshops and counseling about repairs and maintenance of a home. They may also have home rehabilitation specialists on staff who help families who *want to* rehab their homes. These rehabilitation specialists can make sure you get the best work for your money, and may even be able to serve as a project manager for a major repair or improvement. Many NeighborWorks® organizations also have affordable loan products designed to cover the costs of repairs. Too often, homeowners are pushed into foreclosure by emergency repairs that stretch their budget to the breaking point, or by unethical contractors who strip the homeowners' equity by overcharging for services and leaving them with debt they cannot handle.

- ***Work it out.***
  Depending on the situation, the lender may lower the interest rate, lower the monthly payment, or enter into a repayment agreement for missed payments. Be sure to consider contacting a local housing or foreclosure prevention counselor if you need assistance dealing with your mortgage lender. Sometimes housing counselors can advocate on your behalf to negotiate reasonable repayment options with your servicer in an effort to avoid foreclosure. You may also want to consider refinancing your existing mortgage, since your local housing counseling agency may have access to more affordable loan products.

Work with Your Lender or Loan Servicer to Prevent Foreclosure

Remember, foreclosure can be avoided. The following options may be available, especially if you begin working with your lender early in the process of your financial difficulties:

- ***Forbearance*** — You are allowed to delay payments for a short period, or pay reduced payments with the understanding that another option will be used afterwards to bring your mortgage up-to-date.
- ***Reinstatement*** — This is when you are behind in your payments, but you can promise a lump sum to bring your mortgage up-to-date by a specific date.
- ***A repayment plan*** — If your account is past due, but you can now make payments, the lender may agree to let you catch up by adding a portion of the past-due amount to each monthly payment until your account is current.
- ***Modifying your mortgage*** — You and your lender can renegotiate your mortgage to reduce the interest rate, extend the term (length) of your loan or take other steps to reduce your payments. One potential solution is to add the past due amount into your existing loan, and finance it over a longer term.
- ***Selling your home*** — If catching up on payments is not possible, the lender might agree to put foreclosure on hold to give you some time to try to sell your home. If you owe more than the home is worth this is known as a short sale and would require lender approval.
- ***Property give-back/Deed in Lieu of Foreclosure*** — You may request that the lender allow you to give back your property — and then forgive the debt. While give-backs do hurt your credit rating, they don't hurt as much as a foreclosure. The lender might require that you attempt to sell the house for a specific time period before agreeing to this option, and it might not be possible if there are other liens (mortgages or other debts) against the home.

HUD Foreclosure Prevention — Check It Out!

HUD provides information on their website to assist homeowners who are at risk of foreclosure and otherwise struggling with their monthly mortgage payments. Information can be found at **https://www.hud.gov/topics/avoiding_foreclosure**. On this site, you can explore options such as loan modification and refinancing, find links to HUD foreclosure prevention counselors, and other useful information. Distressed homeowners are encouraged to contact their lenders and loan servicers directly to inquire about foreclosure prevention options that are available. If you are experiencing difficulty communicating with your mortgage lender or loan servicer about your need for mortgage relief, you can also find information about and links to organizations that can help contact lenders and servicers on your behalf at the webpage listed above.

For FHA loans, HUD's National Servicing Center (NSC) works with lenders to find ways to avoid foreclosure on borrowers' mortgages. Information and frequently asked questions (FAQ's) for both lenders and borrowers regarding FHA loan servicing and preventing foreclosure are available at **https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit** or by calling **877-622-8525**. Search for HUD-approved foreclosure prevention counselors at **https://apps.hud.gov/offices/hsg/sfh/hcc/fc/.**

Time to Rebuild — Where Can I Get a Loan?

When you're ready to begin the process of buying another home, or repairing or rebuilding your current home there are a few things to consider. Is your home completely destroyed or does your neighborhood still remain uninhabitable? If so, how long do they anticipate until the neighborhood is habitable. This may determine whether or not you rebuild in the same area or buy or build in another place. It's likely however, that whatever you decide you may need a loan to help you start the process. There are numerous loan products available to help you on your road to recovery. We've complied a loan product matrix with links to more detailed information about each one. The matrix has been listed in the following three categories:

- Buying or Relocating
- Construction and Renovation
- Special Program for Disaster Survivors

If after reviewing the websites for the various loan products available, there are terms that you need to understand in more detail, The important thing to note is that these programs are designed to provide housing stability for Americans of all geographies, backgrounds, and economic conditions. Concerned you might have less than perfect credit? Don't have 20% for your down-payment? Unsure of how to navigate a home rehab loan? Don't worry – whether you're looking at a USDA loan for rural communities, a VA loan for veterans, or loans for Native borrowers, these programs are designed for you! And help is available: you can contact a housing counselor or attend a workshop to learn about theses specific mortgage terms. Access to a whole network of housing counselors is right at your fingertips — **it's located along Route 4.**

Alert:

Brake Hard Here!

If the lists of loan program features and descriptions contain terms that you don't understand, don't worry — help is available. You can contact a housing counselor or attend a homebuyer education workshop to learn about the mortgage terms. This will help you be in the "driver's seat" when it comes to "walking the walk" and "talking the talk." Access to a whole network of housing counselors is right at your fingertips — it's located along Route 4.

Alert:

Loan Products

You'll definitely want to check out the Loan Product Matrix located at the back of this section to get a sense of the types of loan programs that may be available to you.

BUYING OR RELOCATION PROGRAMS	
Federal Housing Administration (FHA)	
FHA Mortgages https://www.hud.gov/program_offices/housing/sfh/ins https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184	**Loan Products for Buying or Relocating** • Basic Home Mortgage 203(b) • Condominium Mortgages • Disaster Victims Mortgages 203(h) • Energy-Efficient Mortgages • HECM (Home Equity Conversion Mortgage) for those over the age of 62 • Hawaiian Home Lands (available in Hawaii only) • Indian Reservations and Other Restricted Lands • Section 184 Indian Home Loan Program • Manufactured Housing • Manufactured Housing & Lot Combination • Urban Renewal
U.S. Department of Veterans Affairs (VA)	
VA Mortgages https://www.va.gov/housing-assistance/home-loans/loan-types/	**Loan Products for Buying or Relocating** • VA Backed Purchase Loan • •Native American Direct Loan
United States Department of Agriculture (USDA)	
USDA Mortgages https://www.rd.usda.gov/programs-services/programs-services-individuals	**Loan Products for Buying or Relocating** • Single Family Housing Direct Home Loans • Single Family Housing Guaranteed Home Loan Program
Fannie Mae	
Fannie Mae Mortgages https://www.knowyouroptions.com/buy-overview/affordable-mortgage-options	Lo**an Products for Buying or Relocating** • Home Ready • 3% Down Payment Mortgage for First-time Homebuyers • HFA Preferred • HomeStyle Energy • MF Advantage for Manufacture Homes

BUYING OR RELOCATION PROGRAMS (continued)	
Freddie Mac	
Freddie Mac Mortgages https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/	**Loan Products for Buying or Relocating** • Home Possible® • HomeOneSM • Condominium Unit Mortgages • Manufacture Homes Mortgages • CHOICEHome® Mortgages • Community Land Trust (CLT) Mortgages • GreenCHOICE Mortgages® • Construction Conversion Mortgages
CONSTRUCTION AND RENOVATION PROGRAMS	
FHA Mortgages https://www.hud.gov/program_offices/housing/sfh/ins	**Loan Products for Construction and Renovation** • Disaster Victims Mortgages 203(h) • Energy-Efficient Mortgages • Rehabilitation Mortgage 203(k) • Streamline 203(k) • Title 1 Home Improvements • Urban Renewal
Veterans Administration (VA)	
VA Mortgages https://www.va.gov/housing-assistance/home-loans/loan-types/cash-out-loan/	**Loan Products for Construction and Renovation** • VA-backed Cash-out Refinance Loan
United States Department of Agriculture (USDA)	
USDA Mortgages https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants	**Loan Products for Construction and Renovation** • Single Family Housing Repair Loans & Grants
Fannie Mae	
Fannie Mae Mortgages https://www.knowyouroptions.com/buy-overview/affordable-mortgage-options	**Loan Products for Construction and Renovation** • HomeStyle Energy • HomeStyle Renovation

CONSTRUCTION AND RENOVATION PROGRAMS (continued)	
Freddie Mac	
Freddie Mac Mortgages https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/	**Loan Products for Construction and Renovation** • CHOICERenovation® • Cash-out Refinance • GreenCHOICE Mortgages® • Renovation Mortgages
SPECIAL PROGRAMS FOR DISASTER SURVIVORS	
FHA Mortgages https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft	**Loan Products for Disaster Survivors** • Disaster Victims Mortgages 203(h)
Federal Emergency Management Agency (FEMA) https://www.fema.gov/assistance/individual/sheltering-housing-options#home-repair	**Loan Products for Disaster Survivors** • FEMA Home Repair Assistance Program
Small Business Administration (SBA) https://disasterloanassistance.sba.gov/ela/s/article/Home-and-Personal-Property-Loans	**Loan Products for Disaster Survivors** • SBA Home Disaster Loan
National Council of State Housing Agencies (NCSHA) https://www.ncsha.org/	Check with your state Housing Finance Agency to see if local programs to help disaster survivors have been introduced.

Are There Other Resources That Can Help Me?

Many individuals affected by natural disasters need grants or other types of financial assistance to complete the purchase or renovation of their homes. Remember, new programs and modified terms are being introduced all the time. Be sure to check with your local housing counseling agency, your state housing finance agency or a trusted local lender about assistance programs that are currently available in your market. Some programs may be available only temporarily or immediately after a disaster.

Special Tax Considerations

While it is well beyond the scope of this publication to offer specific tax advice, you should be aware of general tax changes for those affected by the disasters. Visit **https://www.irs.gov/newsroom/tax-relief-presidentially-declared-disaster-areas-4** for information on tax relief and guidance.

Claim the Earned Income and Child Tax Credits

Many individuals and families affected by natural disasters have experienced a major decline in income, with jobs wiped out along with homes or earnings dramatically reduced. If you worked during the year but your income is below a certain amount, you can claim the Earned Income Tax Credit (EITC) when you file your taxes. The EITC is a tax credit that provides tax refunds for eligible working families. You may also be eligible to claim the Child Tax Credit for each child in your family. The amounts of these credits and refunds may vary by year. Don't miss out on these important federal tax benefits that you have earned! Visit **www.irs.gov** for more information on current benefit amounts.

Applying for the EITC is part of filing your federal taxes. Free help with preparing your taxes is available at Volunteer Income Tax Assistance (VITA) centers around the country. By visiting a VITA center, you will pay no charges for your tax preparation and you'll receive the full amount of your refund. This benefits you far more than using a company that charges to prepare your taxes and charges you fees and interest for a "refund anticipation" loan. Some of these companies charge up to 300% annual interest on refund anticipation loans! Call 800-906-9887 to find the location of the VITA center in your area, or go to **https://www.irs.gov/individuals/find-a-location-for-free-tax-prep**.

Slow Down and Pick Up Your Roadside Crew!

This section of the road may have left you needing a well deserved break, so be on the lookout for a rest center. As you've probably figured out by now, there are lots of options in terms of loan programs and grants for families who need assistance in covering the financial gaps between their available funds and the costs to rebuild or repair. When you are rested up, don't forget to check out the Loan Product Matrix in the Financial Resource Guide, next. It is a more detailed description of the products and programs we've covered in this section.

In addition, a few key contacts are listed starting on the next page. All of these organizations can provide information and publications about affordable loan products to help you on your road to housing recovery.

Financial Resource Guide

National Resources

Fannie Mae

3900 Wisconsin Avenue, NW
Washington, DC 20016
Telephone: 800-2FANNIE or 800-232-6643
Website: **www.fanniemae.com**

Freddie Mac

Headquarters I (PHO I)
8200 Jones Branch Drive
McLean, VA 22102-3110
Telephone: 703-903-2000
Website: **www.freddiemac.com**

HUD

U.S. Department of Housing and Urban Development
451 7th Street, SW
Washington, DC 20410
Telephone: 202-708-1112
TTY: 202-708-1455
Website: **www.hud.gov**

Housing and Other Providers: Meeting the Rest of the Team

So far on the road to housing recovery you've learned about FEMA assistance, state and local assistance programs, and the insurance and financial industries. Now you're ready to take the next leg of the journey. You may be planning to rent, to buy a property, or to repair or rebuild a house you already own. If that's the case, this pit stop along Route 2 will provide a host of helpers that will make excellent travel companions along your road to housing recovery.

In the months following a disaster, more resources will become available, and we will know better where rebuilding can take place and what you can do (or must do) to protect your home from future disasters. We'll also know more about new opportunities to get assistance with disaster recovery.

In this section we introduce you to additional members of your "roadside assistance crew" — the websites, agencies and service providers who can help you. What they have to offer you today may be different from what they can offer you a week or a month from now. Check in with them regularly to see what's new.

"I'm Ready To Go: Where Do I Start?" is for people who have decided on the course they want to take for their housing recovery and who are looking for help in navigating that course. This section describes the agencies and organizations and their role in helping you with your housing issues. Most of these relate to housing, but disasters can cause other problems as well. At the end we introduce you to the types of organizations that can help you connect to other needed resources.

Stop by the Resource Guide in Route 4

Don't forget to explore your state's Resource Guides in Route 4. They will tell you how to contact the local agencies or organizations offering the assistance you need.

So many individual cities, towns and counties can be impacted by a disaster that listing contact information for each would make this guide too long. Instead, we have chosen to list toll-free numbers, websites and other sources that can steer you to helpful information.

The road to housing recovery is not an easy one, but we hope this guide will help you plot the most direct route and avoid some hazards along the way. Good luck, and safe traveling!

Caution:

Call Early for Help with Missed Mortgage Payments

While housing counseling agencies can help you think about your options if you become delinquent on your house payment, the earlier you go to them the better. The longer you wait, the more options you give up. It is a little easier to develop a plan to pay back one or two missed payments. However, any missed payments over the course of a year add up to a lot of money and make it much harder to recover financially. Once your lender starts the foreclosure process, it is very difficult to stop it.

No matter where you live in the United States, you can call 888-995-HOPE, where trained counselors can help you work out delinquency and foreclosure issues.

"I'm Not Ready for the Road to Housing Recovery!"

Does even the thought of beginning the road to housing recovery leave you overwhelmed and confused? If so, you are certainly not alone. Often the best way to get going is to get the answers to a few fundamental questions first. Below you'll find a list of questions and answers that just might remove a few of the initial roadblocks. And if you are still not sure you're ready, this section of the guidebook is full of resources you can tap in preparing for your journey.

Q. ***I lost my copy of my deed, lease, insurance and other important documents — how do I replace them?***

A. Go to **https://www.usa.gov/replace-vital-documents** for help in your state, review the Resources Guide for more information on obtaining excellent advice on how to replace lost documents.

Call your insurance company to get a copy of your insurance policy. If you're not sure how to contact your company, go to the Resource Guide for contact information for your state's department of insurance.

Q. ***I still owe money on a house that got damaged or destroyed by the storm. I can't afford that payment now on top of my current rent. What do I do?***

A. First of all, remember that even if your home has suffered damage or perhaps no longer exists, your property still has value.

If you walk away from your home or property and you had a mortgage payment before the storm, you are still responsible for making those payments after the storm. If you abandon your property or stop making your payments, foreclosure may occur. Foreclosure is the legal process your lender can use to take back your home and try to recover what you owe. If this happens, you must move out and the lender will sell your home. If the property is worth less than the amount you owe, you will have to pay the lender the difference.

If you do not pay back what you owe, the lender may seek a judgment against you in court. Both foreclosures and judgments will show up on your credit report, and this will make it harder for you to borrow money or rent an apartment in the future. Avoid property abandonment or foreclosure if at all possible!

What should you do?

- Do not ignore letters from your lender! If you are having problems making your payments, call or write to your lender right away. Explain your situation. Be prepared to provide them with financial information, such as your monthly income and expenses. They will need this information to work out a plan with you.

- If it's safe enough, stay in your home for now — this may be important in qualifying for assistance.
- Contact a HUD-approved housing counseling agency for free help in thinking through your options. To search for an agency near you visit **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**. In addition, the state Resource Guide in Route 4 has guidance information on how to find the housing counseling agency nearest you.
- Along with looking for a HUD-approved housing counseling agency, you may also look for a counseling agency that meets the requirements of The National Industry Standards for Homeownership Education and Counseling, which are a set of guidelines for quality homeownership and counseling services. Counseling agencies that adopt these Standards can be trusted to provide consistent, high quality advice. For more information on the industry standards visit the website at **www.homeownershipstandards.org**.
- Remember that signing over the deed to someone else does not automatically relieve you of your loan obligation; you must work this out with the bank as well. Note that you should always get legal advice before signing over your deed.
- Watch out for scams. Solutions that sound too simple or too good to be true usually are. If you're selling your home without professional guidance, beware of buyers who try to rush you through the process and offer you far less than the property is worth. Contact a local real estate professional to learn more about what similar properties in your are selling for.

Act now! Delaying can't help. If you abandon your home, you will lose your home and your good credit rating.

Q. I want to move back into the apartment I was renting, but I don't have a copy of my lease and the landlord says he's rented it to someone else. What can I do?

A. You will need to get legal advice to help sort this out. Look at the contacts under legal resources in the Resource Guide for your state, to find out about low-cost or free legal assistance.

Q. I had emergency rental assistance, but it is ending and I still don't have anywhere to go. What can I do?

A. Route 4 has information including contact information about homeless shelters, and other services for people who are homeless or at risk of becoming homeless.

You also may be able to extend your aid through a "recertification" process, or to appeal the decision.

If your appeal isn't successful, try calling one of the faith-based or nonprofit resources listed in your state's Resource Guide at Route 4.

See "Getting Help With the Rent," on page 71, which provides more information on the types of rental assistance available for low-income people. In addition, your state Resource Guide will help you connect to rental assistance in your area.

Finding an Advocate:
“I’m Ready to Go. Where Do I Start?”

What Are Housing Counseling Agencies and How Can They Help Me?

Having bad credit or too much debt can make it hard for you to hold on to your housing, whether you are a renter or a homeowner. Housing counseling agencies can teach you about managing your debt and developing a healthy spending and savings plan so you can realize your housing goals — whatever they might be.

Housing counseling agencies can also prepare you to purchase a home and teach you how to be a successful homeowner. To help you do this they offer:

- Homebuyer education classes, which teach you about the process from A to Z
- Individual counseling on your budget, debt repayment, and credit repair issues
- Advice on how to protect yourself from lending scams
- Classes or advice on home maintenance and repair
- “Financial Fitness” classes to help you budget and save so you can reach your goals
- Guidance on home purchase, repair and renovation financing
- Assistance with delinquency or foreclosure issues
- Classes to teach people how to be landlords

It is too soon to know the exact role housing counseling agencies will play in delivering state disaster aid. However, they will be able to steer you to the best place or resources to get state assistance.

Locating a Housing Counseling Agency

The best way to get this help is to call for an appointment or, if there is one close by, to stop in at your local housing counseling agency’s office. To find one in your area, turn to the section on Housing Counseling Agencies in your state’s **Resource Guide at Route 4**. Consumers can search for housing counseling agencies that are HUD approved. Along with looking for a HUD-approved housing counseling agency, they can also search for housing counseling agencies that have adopted the National Industry Standards for Homeownership Education and Counseling at **www.homeownershipstandards.org**. These Standards help practitioners and organizations serve families and communities with consistent service and professional excellence.

Finding Rental Housing

In this section we'll discuss options for finding a rental home and getting help in paying your rent.

Using a Rental Agent

Consider using a professional rental agent to help you find and select a unit that's right for you. Experienced rental agents can help match you with a unit that meets your needs. Landlords pay a fee to have their units included in the database, so the service will not cost you anything. Keep in mind that rental agents will only tell you about units whose owners subscribe to the service, and that may not include everything that's available for rent.

You tell the rental agent your rent range, job location, transportation needs, community interests and recreational activities. Their role is to:

- Match your requirements to their database of available units
- Prepare a list of apartments or homes that meet your lifestyle and tell you how to set up an appointment to look at the unit

These services can help narrow your search to a handful of units that meet your requirements, saving you time and travels costs as you go about your search. Some rental agents may be local, but there are others listed on the Internet as well. To learn who to contact, turn to your state Resource Guide at Route 4 of this guide and look in the section on Rental Information.

Some of these sites also offer free roommate-matching services. If you want a shared living situation, you might consider using this service rather than renting a place yourself and looking for a roommate later.

Newspaper Classifieds: Tried and True

While not as commonly used as in the past, newspaper classified ads are still an important source for apartment rentals in some communities. The Sunday ads are usually the most complete. Often daily newspapers will choose another weekday, such as Wednesday, to run another bunch of classifieds.

Internet Search

Looking online for your next place to rent is fast, easy and very convenient. You can filter your search by zip code or city, number of bedrooms and bathrooms and rent cost, to name a few search criteria. You can see photos of the property and inquire directly with the landlord or property manager who can answer your questions. These days you might never have to leave home to find a new one. Once you do visit the actual property all the rest can be done online: the application, credit and background checks, and possibly even lease signing or paying the move-in costs. There are many sites to surf but Zillow seems to have a greater market share of listing information including fair market rents for the area, links to crime and amenities. Check them out at **www.zillow.com**.

Getting Help with the Rent

If you lived in an apartment where the rent was subsidized by the U.S. Department of Housing and Urban Development (HUD), or if you had a housing voucher through a public housing authority, you should contact your local affordable housing agency or public housing authority.

If your income is very limited and you are not receiving rent subsidies, then you can apply for rental housing assistance. Please be aware that as of the date of this guide, this is not a quick solution to your housing needs. While more help is on the way, there are many people who need help with rent. You may also contact housing counseling agencies in your area to explore affordable rental options, including short-term or temporary housing.

There are several types of rental housing assistance:

- ***Public housing*** is owned and managed by a Public Housing Authority (PHA). You pay 30% of your income toward rent and utilities. You have to be under the income guidelines and live in the properties the PHA owns.

- ***Section 8 Housing Choice Voucher Program*** also requires you pay the difference between what you can afford at 30% of your income and what the actual fair market rent is being charged by the landlord. If you qualify the voucher can be used in a privately owned rental unit. Thus, you are not required to live in specific properties. To apply for public housing or Section 8 vouchers, contact the PHA where you want to live and ask for an application. The Resource Guide for your state at the end of this section tells you how to find the one nearest you.

  - ***Units that are privately owned, but which were built with low-interest loans or grants from the state and federal government.*** In exchange for this assistance, these property owners agree to offer lower rents to tenants whose incomes are less than specified limits.

    To apply for a unit in one of these properties, you have to contact the building's owner or property manager directly. This means that, depending on where you want to live, you might have to apply to quite a number of them. If your application is accepted, you will probably be put on a waiting list until a unit becomes available. It is best to keep a written list of the properties you applied to, their contact information, and the date you applied so you can keep track.

Dealing with Property Title Issues

Whether you are rebuilding your disaster-damaged home or buying a home, you must establish clear title to the property. In this section, we will discuss how you can get help in doing this from title companies and lawyers.

Caution:

Disaster Aid Requires a Clear Title

Many disaster recovery programs are only available to the person who has title to the property. That's why this is such an important issue. If the recorded title holder to your home is no longer living, you must establish your own title. Don't panic! There are ways to do this — see below.

What Is a Title and Why Should I Care?

The term "title" refers to your interest in a piece of property, such as land. It can also refer to the document that establishes your ownership. As a property owner, you want to be sure that your title is "clear" — that is, no one else claims to be the owner instead of you. The way to establish clear title is to search back through deeds and other public records, often as far back as 60 years, to trace the chain of ownership and show that no one else lays claim to the land. A competing claim can threaten your ownership of the land altogether, or cost you thousands of dollars in legal fees to prove that it's yours.

If you live in a home that has been in your family for generations, somewhere along the way you may be missing information about who owned it and when. That makes the title "cloudy," because then someone else can say the property is theirs. Some people who thought they owned their property have found that they will need legal help to establish clear title.

Most housing loans use the property as collateral because lenders need a way to get their money back if you stop making mortgage payments. That's why lenders want you to have clear title before they give you a loan — they want to make sure that you really do own the property that you're using to back up the loan.

Title Companies and Title Attorneys Can Help

Title insurance companies and title attorneys research public records and trace the line of succession (who owned the property and when). You pay a fee for the research and for resolving any problems that are found. If you have a mortgage on the property, the lender will require you to purchase an insurance policy that protects the lender against competing claims. You should also purchase an "owners policy" so that you are protected as well. You typically pay a separate fee for this "title insurance". If someone shows up later and claims ownership, the title insurance company will defend your claim, pay damages and cover your losses.

Most people use the title insurance company recommended to them by their lender or real-estate professional.

Property Surveys Are Part of a Title Search

Lenders or title insurance companies often require a survey to mark the boundaries of the property. A survey is a drawing of the property that shows the boundaries of the property, and marks the location of the house and other structures on the property. You may be able to avoid the cost of a complete survey if you can find the person who last surveyed the property and request an update. Check with your lender or title insurance company to see if an updated survey is acceptable.

Legal Assistance

If you need legal assistance to establish clear title to your property and can't afford a lawyer, there are a few different things to try.

Every state has legal aid offices that help people with low incomes deal with legal issues related to housing, wills, divorce and similar issues. Legal aid offices receive public funding, so their services are usually free. Because they serve all low-income people in their area, not just people who were victims of the disaster, legal aid offices are generally busy places, and it can take some time to get an appointment. Still, if you need a lawyer to do a title search, represent you in a legal matter, or to give you legal advice on your unique situation, the legal aid offices are one place to go.

Another way to get free or low-cost legal advice is through "pro bono" attorneys. These attorneys are in private practice but volunteer their time to give legal counsel to people who otherwise could not afford it. Depending on what you need, these lawyers could represent you in court, give you legal advice, or represent your legal interests in other ways.

To find a pro bono attorney or legal aid offices near you, turn to your state Resource Guide at Route 4 and look under the legal section.[109]

Resources for Buying and Selling

I'm in the Market to Buy

If you're buying a home, one way to find out about and visit a lot of properties is to work with a real estate professional. This service does not cost you anything; the seller pays the fee at the time the property is sold (the "closing"). Real estate agents and REALTORS® can be helpful in setting up times to look at properties, negotiating with the sellers over the price you are willing to offer, and getting the deal to closing.

Real estate professionals can also help you think through what sort of a house you're looking for. Agents can show you properties in your price range and with the features you're interested in. While real estate agents usually work for the seller, "buyer-brokers" represent the buyer's interest in the deal. They also collect their fee at closing when the sale is complete.

Real estate professionals have access to a member database called the Multiple Listing Service (MLS) that includes information about land and properties that are for sale or for rent. They can use this to search for the type of property you want in the town or neighborhood

Alert:

Compare and Save on Title Insurance

To save money on title insurance, compare rates among title insurance companies. Ask what services and limitations on coverage are provided under each policy so that you can decide whether higher-cost coverage may be better for your needs. However, in many states title insurance premium rates are established by the state and you may not be able to negotiate a lower rate.

If you are buying a home which has changed hands within the last several years, ask your title company about a "reissue rate," which is cheaper. If you are buying a newly constructed home, make certain your title insurance covers claims by contractors. These claims are known as "mechanics liens."

where you want to live. MLS listings are also available to the general public although real estate agents get access to more information. The listings have one or more pictures as well as basic information about the property: the number of bedrooms, how old it is, and the lot size. You can find vacant lots in the MLS as well, if you're interested in building a new house.

While many people feel more secure working with a real estate agent, there are also a number of properties being sold by their owners. Look for guides to "for sale by owner" (or FSBO) properties in your area in supermarket foyers, Laundromats, or other high-traffic areas. You can also find listings on the Web. A quick Internet search may bring up various FSBO services.

As a buyer, looking at FSBO properties means that you will be negotiating directly with the seller of the property. This means that you will not have the benefit of a skilled professional looking out for you. If this concerns you, it makes sense to hire a lawyer to look over the contract.

What If I Want to Sell?

Real estate professionals can be very helpful if you're planning to sell your property. To begin with, they can give you a sense of how much it is worth. This is not the same as a formal appraisal. This service provided by real estate agents is usually done for free, and is based on a rough search of comparable properties in the surrounding area.

If you are getting pressured to sell by a "predatory buyer," who is offering you cash if you sell immediately at a low price, you might want to contact a local real estate firm and see if they can give you a better sense of the actual value of the property.

When you list your property with a real estate professional, you sign a contract with the agent for a period of time. This gives the agent the exclusive right to try to sell your property for you. If the property doesn't sell, you can choose not to renew the listing agreement when the contract period ends. The real estate professional will advertise your property in the Multiple Listing Service (an online database), and in other publications. The real estate professional is responsible for showing the property, getting the signed purchase and sale agreement, and helping to bring the deal to closing. The agent or REALTOR® can also give you helpful tips on what you can do to make your property easier to sell. You only pay if the property sells, and that fee is paid at closing (the settlement meeting where the property actually changes hands). The fee varies, but is usually from 5% to 7% of the sales price.

Choosing a Reputable Real Estate Agent

One good way to find a real estate professional is to look around an area where you're interested in buying or selling and take note of the real estate signs you see. Who's listing the most properties? Is the office local? Find out who other people in the neighborhood have used as an agent. Were they pleased with the service? Keep in mind that you don't have to work with the first real estate agent you meet; you should shop around to find someone who understands your needs and is going to be easy to work with.

There are real estate associations in every state, and often local branches as well. The state Resource Guides at Route 4 have information on the associations in your state. You can search the associations' websites for a licensed real estate professional in your area, and also find out what to do if you are not satisfied with your current real estate professional.

Some questions to ask a real estate professional are:

- How long have you been in business?
- What qualifications do you have to sell real estate?
- Can I have a list of references to call?
- Do you have a plan for marketing a property like mine?
- How much of your business comes from referrals?
- How do you track what's happening with my listing (number of calls, number of showings, activity at open houses, and so on)?

Many people feel that using a licensed, qualified real estate agent is the best way to buy and sell real estate, especially if you do not have a lot of experience yourself. It is easy to be taken by real estate scams, and a good real estate agent will protect you from that.

You might want to work with a licensed REALTOR®. While both real estate agents and REALTORS® are licensed to sell real estate, a REALTOR® is a member of the National Association of REALTORS®. The main difference between a real estate agent and a REALTOR® is that a REALTOR® must subscribe to the REALTOR® Code of Ethics and its underlying Standards of Practice. The standards outline duties to promote the interests of their clients, maintain confidentiality and to treat all parties honestly and fairly.

Selecting a For Sale by Owner (FSBO) Service

If you feel sure that you can sell the property yourself, a For Sale by Owner service is likely to be available in your area. You pay a fee for this service, but it is less than what you would pay a real estate professional. The service will market your property in publications and on websites, and supply forms and documents, as well as some tips, on screening buyers and selling property. You may still want to get legal advice on the contracts and forms that you use for the sale.

Selling a house by yourself means that you have to show the unit, negotiate directly with the buyer on the purchase and sale agreement, and handle any other issues as they come up. If this concerns you, you can always hire a lawyer to look over the purchase and sale agreement or come with you to the closing.

Professionals Who Take the Sting Out of Managing the Repair Process

Homeowners in disaster-affected areas have many questions. You still may not know whether your house can be salvaged at all. But whether you're repairing storm damage or building new, there are still a lot of unknowns. You may be wondering:

- How will the new flood map elevations and building codes affect me?
- Would I be better off repairing my home or building new?
- If I rebuild, what can I afford to build?
- How can I get help with mold removal?
- How can I make my current or new house stronger and more resistant to storm damage?
- How can I make my home more energy-efficient and comfortable?

You will find out about Housing Rehabilitation Specialists who can help homeowners answer these questions and manage repair or rebuilding projects.

What's the Role of a Housing Rehabilitation Specialist?

Helping You Decide What Repairs To Do

A housing rehabilitation specialist usually works for a nonprofit housing organization that helps people with modest incomes purchase their first home, learn how to maintain it, and be successful homeowners over the long term. The role of the housing rehab specialist is to work with existing homeowners whose homes need repair or improvement. In most cases the focus is on making sure the house meets local building codes. When the funds to make home repair loans or grants come from the government, it usually requires that all important health and safety items be corrected first. But housing rehab specialists may also work with homeowners who wish to add room for a growing family or make other improvements that are needed — not cosmetic changes.

When you go to your local nonprofit housing organization for assistance with repairing or rebuilding your home, ask for both a housing counselor and a housing rehab specialist. The rehab specialist will inspect your house carefully and help you decide the scope of work that should be done — balancing what you want with the need to bring the property up to code.

This will include both the current repairs that need to be done and any other work required to protect your house from future disasters. If your home was damaged by flooding remember that you will be required to meet FEMA's flood-proofing requirements since you will have to show proof of this in order to get flood or homeowners insurance. If you can afford to borrow money to make additional repairs beyond these basic health and safety issues, you can work this out with the rehab specialist.

Once the scope of work is identified, the rehab specialist will give you estimates of the cost for the repairs. They will help you decide whether it is more cost-effective for you to make repairs, or to demolish the house and rebuild.

How Will I Afford These Repairs?

While the housing rehab specialist helps you determine the work your house needs, the housing counselor will meet with you to review your income and expenses. Unless you have substantial savings or a large insurance settlement, you will probably need to get a loan to pay for the work. The housing counselor can provide you with a list of lenders if you need one. No matter where you apply for financing, the housing counselor can help answer your questions during the application process, as well as through loan closing (when you sign all the paperwork to get the loan).

Getting the Work Done

The housing rehab specialist provides you with a list of contractors who can supply bids and guide you through the bid process.

Once the loan and/or grant and the contractor(s) are lined up, the housing rehab specialist can help manage the construction process. Depending on the agency, this may include guidance on what to expect from working with contractors, to actually coming out to the house to inspect the work that's been completed every time the contractor wants to get paid. If there are problems as the work is done, the housing rehab specialist will help you work with the contractor to resolve the issue. Often the nonprofit organization will escrow, or hold, the loan money on your behalf and only pay the contractor when the work is done to your satisfaction. This can be a great comfort if you have never done this before.

Alert:

Creating a Healthy Home: A Field Guide for Clean-up of Flooded Homes

This is a practical guide developed by Enterprise Community Partners Inc., the National Center for Healthy Housing, NeighborWorks® America, and Neighborhood Housing Services of New Orleans. The methods were tested on four flooded homes in New Orleans. You can download the guide for free at **https://www.enterprisecommunity.org/download?fid=13244&nid=4465download?fid=13244&nid=4465**

Managing a Home Construction Project Yourself

If you want to get started right away on your home repair or rebuild project, you will have to manage it yourself. Even if you have never done this before, there are tips you can use to protect yourself and make sure the work gets done the way you want.

Listed below are some practical ideas for managing your own construction project. You should start by hiring the right contractor the first time.

Finding a Reliable Contractor

Here are some tips from the FEMA website for hiring contractors:

- ***Beware of anyone who claims to be "FEMA certified."*** This should send up a red flag. FEMA does not certify or endorse any contractors.
- ***Avoid door-to-door offers to do construction work and offers that appear too good to be true.***
- ***Use reliable, licensed and insured contractors.*** Ask to see a license and proof of insurance.
- ***Call your area Better Business Bureau, local homebuilders association or trade council*** and ask if the contractor has any complaints against them.
- ***Check references.*** Contractors should be willing to provide the names of previous customers. Call several of them to make sure they were satisfied with the work. You may even want to visit to see the quality of the work yourself.
- ***Ask for a written estimate.*** The estimate should detail the work to be done and have a set completion date. Be sure to read the fine print. Get more than one estimate to compare costs and services.
- ***Get a written contract.*** Read your contract carefully before signing, and keep a copy for your records. Never sign an incomplete or blank contract. Make sure it clearly states in detail the work to be done and who is responsible for obtaining necessary permits. It should also include a description of how, and for what reasons, the contract could be cancelled. You may wish to have an attorney review the contract if it is a large project.
- ***Ask for a written guarantee.*** It should clearly state what work is covered and for how long, as well as who is responsible for fulfilling the guarantee (contractor, dealer or manufacturer).

If problems arise:

- ***Cancel the contract.*** By law you can cancel a contract within three business days of signing. Be sure to follow the procedures for cancellation that are set out in the contract. Send the notification by registered mail with a return receipt to be signed by the contractor.

Top 10 Tips for Managing a Rehab Job on Your Own

You've used the suggestions from the last section on how to hire the right contractor, and the job is ready to start, but you've never managed anything like this before. What do you do?

If you feel at all nervous about being the boss, remember that whether it came from an insurance company, your savings, FEMA, or a bank loan you are paying for this with your own money. After everything you have been through, you really need this work to be done right the first time. It is better to start out being the boss and being firm about what you expect, than to try later when the job is well underway. Here are the top 10 tips for managing your own home construction project:

1. ***Behave like a builder, talk like a builder.*** Be friendly with your subcontractors, but let them know who is the boss.
2. ***Keep records*** of purchase orders, invoices, paid receipts and checks, workers compensation records, etc. Set up an easy filing system so you know where the records are and how to find them. (Hint: Office supply stores sell plastic filing bins that are easy to carry and hold a lot of file folders.)
3. ***Understand the order*** in which work has to be done, and develop a schedule for when to bring in each subcontractor.
4. ***Inspect work often*** to check on progress, quality and the schedule of work.
5. ***Allow some time gap*** between the work schedules of two subcontractors so that inspections can be made and changes, if any, can be made. Build in some time for "surprises."
6. ***Insure workers*** who will be on the construction site through a rider to your homeowners insurance policy. This can protect you against any accident on the job site.
7. ***Keep track of how much money you've spent*** and how much more is needed to finish the project. Compare this often to how much money you have to spend.
8. ***Use written contracts*** with your subcontractors. Put all changes in writing, and use lien waivers when work is finished. A lien waiver is a release signed by the contractors and suppliers stating that they have been paid for all labor and material that they have supplied on your project. By signing, they relinquish all rights to place a mechanics lien on your property.

9. ***Make sure materials are ordered and on-site*** before the job is scheduled to start.
10. ***Make a final payment only when work is completed.*** Legitimate contractors normally do not require more than one-third of the total charges as a down payment, and give detailed initial cost breakdowns of materials. **Don't pay for the work up front or in cash, and wait until the project is done to your satisfaction to make the final payment.** A reputable contractor will not pressure you to sign off on the job if it's not finished properly.

The state Resource Guides at Route 4 contains guidance on where to look for licensed, local contractor. Remember to ask for proof of insurance before hiring anyone.

Improving the Energy Efficiency of Your Home

Energy-efficient houses provide many benefits: long-term cost savings; improved comfort and health; and a more durable and more valuable home. ENERGY STAR® helps you make energy-efficient choices. As you consider rebuilding or renovating your home, consider making your home more energy efficient with properly installed insulation and ENERGY STAR® products.

Benefits of Properly Installed Insulation

- ***Improved Comfort*** — Properly installed insulation keeps indoor temperatures more steady and keeps rooms warmer in the winter and cooler in the summer.
- ***Lower Utility Bills*** — More than 40% of the energy consumed by a typical household goes to heating and cooling. By preventing heat gain in the summer and heat loss in the winter, insulation reduces utility bills year round.
- ***Improved Durability*** — When insulation is properly installed, the condensation that can decay building materials is reduced. This helps improve the durability of your home.
- ***Better Resale Value*** — The improved comfort, lower utility bills, and improved durability of properly installed insulation can mean a higher resale value compared to less efficient homes.

General Information on Insulation for Homeowners

- The most common types of insulation are fiberglass (batt and blown), cellulose, rigid foam, rock wool and spray foam. Be careful if your home already has vermiculite insulation, as it could contain asbestos.

- Where there are threats of flooding, install closed-celled foam insulation that does not absorb moisture.
- Using more insulation than the required minimum saves on energy costs and makes the house more comfortable.
- Insulation works best when air is not moving through or around it. To get the most benefit out of any insulation, be sure that all air leaks are sealed.
- To get the biggest savings, add insulation in your attic. Other common places to add insulation are the floors above unheated spaces, unventilated crawl spaces, and the edges of slabs-on-grade.
- Selecting high quality materials during construction may add to upfront costs, but will likely provide long-term savings through greater durability, strength and reduced replacement costs.

How ENERGY STAR® Products Improve Energy Efficiency

- A combination of building envelope upgrades — high-performance windows, controlled air infiltration, upgraded heating and air conditioning systems, and tight duct systems — contribute to improved home quality, lower energy demand, and lower utility bills.
- Appliances and lighting account for 40% of home energy usage. Refrigerators are typically the single biggest energy-consuming home appliance. ENERGY STAR®–qualified appliances use 10% to 50% less energy and water than standard models.
- Many ENERGY STAR®–qualified products are available, ranging from windows and doors to refrigerators and programmable thermostats. When buying new appliances, it pays to look for the ENERGY STAR® label.

Additional Resources

ENERGY STAR® is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy. To find local homebuilders or to find out if you may qualify for energy efficiency home tax exemptions, credits or rebates, visit **www.energystar.gov**. Also, ask your housing counseling agency about an Energy Efficient Mortgage (EEM), which is a mortgage that credits a home's energy efficiency in the mortgage itself. EEMs give borrowers the opportunity to finance cost-effective, energy-saving measures as part of a single mortgage.

I'm Thinking of Becoming a Landlord: What Do I Need To Know?

If you own property you plan to rent out, or are thinking of buying some, you have an important role as a landlord. Affordable rental housing is scarce in the disaster areas and much more is needed. If managed well, rental property can earn income, and over time can be a good investment of your time and money. If you buy a rental property and live in one unit and rent out the others, the income can help you afford your mortgage.

At the same time, being a landlord has tax and legal responsibilities — and some risks — that you would not have if you just lived in your own home.

New Responsibilities

Remember that being a landlord is like having a small business, so be ready for the extra work. As a landlord you will have to:

- Find reliable tenants
- Handle security deposits
- Collect monthly rents
- Maintain your property and respond to maintenance emergencies
- Evict tenants who do not comply with the lease
- Pay the mortgage (if any) and for repairs when they are needed
- File taxes on your rental property
- Keep careful records
- Comply with local landlord/tenant regulations

Training Opportunities

If you're new to being a landlord, you will need to learn good habits and tips. See if your local housing counseling agency offers landlord classes (look under "Finding an Advocate," earlier in this guide for guidance on finding a housing counseling agency).

A publication from Fannie Mae, *Becoming a Landlord: Rewards, Risks, and Responsibilities*, is an excellent guide to the in's and out's of being a landlord. It's available online at **https://www.fanniemae.com/content/tool/landlord-guidance.pdf.**

Faith-based Organizations: Accessing an Army of Helping Hands

In disasters, faith-based organizations are often the first to respond. They may offer basic survival help such as shelter, food, water, clothes and access to information about other assistance. Once aid starts flowing to a stricken area, faith-based organizations can be vital to getting assistance out into the community to help people at the local level.

Faith-based organizations gather volunteers from their own communities and from across the country to ask for funds, food, clothing, and even work crews.

Many faith-based organizations focus on helping people in their neighborhoods or communities. Others, like the Salvation Army and Catholic Charities, have become large, multiservice organizations that contract with the state and federal government to provide things like emergency shelter, mental health and substance abuse services, case management, home visiting, and refugee resettlement.

As you look around for help on the road to housing recovery, don't forget to check in with your local church, synagogue, temple or mosque. In the Resource Guide in Route 4 you will find a listing of faith-based organizations active in your area. They will continue to play an active and vital role in organizing volunteers, private donations and public dollars to support the recovery and rebuilding efforts.

Catholic Charities

Catholic Charities agencies provide a wide rage of services to people in need. They don't all offer the same services, however, so you may need to call your local office to see what services they have. Find a member agency near you by visiting the website at **https://www.catholiccharitiesusa.org/our-vision-and-ministry/disaster-relief/**.

Habitat for Humanity

Habitat for Humanity specializes in building new homes for low-income people. Typically, the buyer helps to build the house with the help of many other volunteers, and then receives a loan with no interest for the purchase.

Habitat is very successful in bringing in volunteers and donations to reduce the cost of building homes. It also offers housing counseling to its buyers to help them prepare for ownership. The website, **https://www.habitat.org/impact/our-work/disaster-response** provides more details about Habitat's response to natural disasters.

Lutheran Services in America

Lutheran Services in America member organizations provide a range of services, from health care to disaster response, from services for children and families to care for the elderly, and from adoption to advocacy. Visit **www.lutheranservices.org** to find member organizations near you.

Salvation Army

The Salvation Army mobilizes volunteers, donations, and grants to serve millions of people every year. In the wake of disasters, they help with emergency housing, rent, and mortgage payment assistance. In addition to emergency assistance, the Salvation Army itself provides a range of services, including adult rehabilitation centers (residential programs for men and women with substance abuse issues), emergency shelters, and Meals on Wheels. Visit the website at **www.salvationarmyusa.org**.

Social Service Agencies

In this guide so far we have talked mostly about resources and assistance to help you with your housing needs. But in order to really recover from a disaster, you may need some other help as well. It may be challenging to find the services you need to keep yourself and your family going. You may need something as basic as day care for your toddler, or as complex as grief counseling to help you deal with what you lost. Perhaps you need to find substance abuse and mental health treatment for a family member or friend. How can you find out about what services are available and where they are offered?

There is not space in this guide to list every social service offered in every affected community. There are just too many to list, and besides, the list changes as new services become available or existing ones end.

Instead, in the state Resource Guides at Route 4 we direct you to some important nonprofit and faith-based groups that serve as resource and information hubs. These groups are likely to know where you can go to get the help you need. If the help you and others need isn't available, these groups can work with volunteer or public officials to fill that gap in services.

2-1-1 — An Easy Connection to Human Services

Several years ago, United Way launched a national effort to establish 2-1-1 phone numbers. It's based on the success of the 911 emergency system, where you can call and request help from police or fire and rescue. In the same way, a 2-1-1 number allows you to dial just those three numbers and get connected to any human service organization operating in the area covered (depending on your location, it may be a city, a region, or statewide). The Resource Guides at Route 4 provides local 2-1-1 information. You may also visit **www.211.org** and enter your zip code for additional information on your local 2-1-1.

Red Cross

Red Cross disaster relief meets people's immediate needs when a disaster occurs. The Red Cross provides shelter, food, and health and mental health services to address basic human needs. In addition to these services, the Red Cross helps people affected by disaster to get back to their normal lives. One way they do this is by providing clean-up supplies to flood survivors so they can get their houses ready to live in again.

The Red Cross also feeds emergency workers, handles calls from concerned family members outside the disaster area, provides blood and blood products to disaster victims, and helps people affected by disaster to find other resources they need. For more details visit the website at **www.redcross.org.**

United Way

United Way agencies raise money from individuals and businesses and uses the money to support critical local services. The staff knows a great deal about the local human services system, and if they don't know, the chances are good that someone they know does. United Way often creates special recovery funds following a disaster. The Funds can be used by local United Ways to support the near- and long-term recovery needs of communities affected by disasters. See **https://www.unitedway.org/recovery** for additional details.

Disease

The World Health Organization (WHO) website defines health as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity."

The definition of disease has evolved over time as more is learned about human health. Years ago, memory failure, loss of eyesight, and brittle bones were common conditions blamed on the aging process. Today Alzheimer's, cataracts and osteoporosis are diseases that are not attributed *only* to getting older. In fact, according to the Alzheimer's Association, approximately 200,000 Americans under the age of 65 have younger-onset Alzheimer's disease[1].

Non-communicable diseases

Non-communicable diseases are isolated to a person and aren't transmitted to others. According to the WHO these include diabetes, heart disease, stroke, cancer and chronic lung disease. There are several risk factors for onsets of these types of diseases ranging from a person's family history to their living and/or working environment and personal lifestyle choices including unhealthy diets, lack of exercise, tobacco use and harmful drug use to name a few. 71% of all deaths are due to non-communicable diseases according to the World Health Organization[2].

Contagious or communicable diseases

Contagious or communicable diseases are infectious diseases capable of being transmitted from one person to another by direct or indirect contact[3]. According to the Cleveland Clinic "Infectious diseases can be caused by many pathogens, including bacteria, viruses, fungi, and parasites that may cause illness and disease. For humans, transmission of pathogens may occur in a variety of ways: spread from person-to-person by direct contact, water or foodborne illness or aerosolization of infected particles in the environment and through insects **(mosquitoes)** and **ticks."**

Outbreak or Epidemic

Contagious diseases can experience an outbreak or epidemic which is a sudden increase-higher than normal-in the number of cases of a particular disease, within a limited geographic area. Outbreaks occur usually every year like the flu which is a virus that attacks the respiratory system. It is highly contagious and transmitted through airborne respiratory droplets generated by an infected person sneezing, coughing, or talking. Another way to become infected by the flu is to touch something that has the virus on it, like a doorknob or handrail, then touch one's eyes, nose, or mouth prior to handwashing. The Cleveland

1 https://www.alz.org/alzheimers-dementia/what-is-alzheimers#:~:text=The%20greatest%20known%20risk%20factor,as%20early%2Donset%20Alzheimer's

2 https://www.who.int/health-topics/noncommunicable-diseases#tab=tab_1

3 (n.d.) Medical Dictionary for the Health Professions and Nursing. (2012). Retrieved December 19 2020 from https://medical-dictionary.thefreedictionary.com/contagious+disease

Clinic says that "in the United States, 1 out of every 5 people is infected with the **influenza (flu)** virus each year."

State and local public health agencies can be alerted about potential outbreaks through data monitoring and reporting by medical professionals who may be observing a trend of symptoms amongst their patients. According to the Association for Professionals in Infection Control and Epidemiology website, epidemics can last a few days, weeks or several years[4].

Pandemic

Simultaneous epidemics can become a pandemic if the disease spreads to other countries or continents in a much wider geographical area affecting a larger portion of the population[5]. Since the beginning of the 20th century there have been several pandemics[6].

- **1918 -** Spanish Flu H1N1 lasted less than a year and caused 675,000 U.S. deaths
- **1957 -** Asian Flu H2N2 came in two waves and killed 69,800 in the U.S.
- **1968** - Hong Kong Flu H3N2 lasted four months and killed nearly 34,000 in the U.S.- mostly older people
- **1997 -** Avian Flu H5N1 six people in Hong Kong died from infections from exposure to poultry markets
- **2009 -** Swine Flu was a novel or new influenza virus H1N1 which contained a unique combination of influenza genes not previously detected in animals or people. It caused nearly 12,500 deaths in the U.S.7
- **2020** - COVID-19 is a respiratory disease caused by a new coronavirus called SARS-CoV-2. When a new virus starts to spread, no one is yet immune and so spreading starts quickly. According to webmd.com "By October 2020, COVID-19 had become the third leading cause of death overall for those between the ages of 45 and 84, following after heart disease and cancer. For those over age 85, COVID-19 was the second leading cause of death, surpassing cancer and following behind heart disease."

4 https://apic.org/monthly_alerts/outbreaks-epidemics-and-pandemics-what-you-need-to-know/
5 Boston University Medical Campus https://sphweb.bumc.bu.edu/otlt/mph-modules/ph/outbreak/outbreak_print.html
6 https://esrdnetwork18.org/pdfs/QI%20-%20Pandemic_Flu/PandFlu_Threats1900to2006.pdf
7 https://www.beckershospitalreview.com/public-health/swine-flu-8-facts-about-the-world-s-last-pandemic-in-2009.html

Influenza and other viruses

According to webmd.com "Flu viruses continually change over time. This constant changing enables the virus to evade the immune system, so that people are susceptible to the flu throughout life. This process works as follows: a person infected with a flu virus develops antibodies against that virus; as the virus changes, the "older" antibodies no longer recognizes the "newer" virus, and the person gets sick. The older antibodies can, however, provide partial protection against newer viruses." This is one reason why some flu strains are shorter than others. For example, HIV.gov reports that "HIV (*human immunodeficiency virus*) is a virus that attacks cells that help the body fight infection, making a person more vulnerable to other infections and diseases. The human body can't get rid of HIV and no effective HIV cure exists." A person that contracts HIV has it for life.[8]

What is Herd Immunity?

When a new virus meets no resistance, it spreads quickly and its only after a significant percentage of the population becomes immune that it can be stopped. According to Johns Hopkins Bloomberg School of Public Health website: "When most of a population is immune to an infectious disease, this provides indirect protection—or herd immunity (also called herd protection)—to those who are not immune to the disease."

"For example, if 80% of a population is immune to a virus, four out of every five people who encounter someone with the disease won't get sick (and won't spread the disease any further). In this way, the spread of infectious diseases is kept under control. Depending how contagious an infection is, usually 50% to 90% of a population needs immunity to achieve herd immunity."

Herd immunity is helped along by vaccines. Polio, measles, chickenpox were once very common diseases but not so much anymore thanks to vaccines.

Diseases will likely never go away, fortunately over the years the U.S. public health system has learned much about the root causes, prevention and treatment of disease. Outreach and education efforts combined with public health policies protect all Americans by teaching them how diseases are transmitted and what every person can do to help stop the spread of contagious diseases to live a longer, healthier life.

8 https://www.hiv.gov/hiv-basics/overview/about-hiv-and-aids/what-are-hiv-and-aids

Public Health

According to The CDC Foundation (Centers for Disease Control) website "Public health is the science of protecting and improving the health of people and their communities. This work is achieved by promoting healthy lifestyles, researching disease and injury prevention, and detecting, preventing and responding to infectious diseases.

Overall, public health is concerned with protecting the health of entire populations. These populations can be as small as a local neighborhood, or as big as an entire country or region of the world.

Public health professionals try to prevent problems from happening or recurring through implementing educational programs, recommending policies, administering services and conducting research—in contrast to clinical professionals like doctors and nurses, who focus primarily on treating individuals after they become sick or injured. Public health also works to limit health disparities. A large part of public health is promoting healthcare equity, quality and accessibility."

How is Public Health carried out?

The role of maintaining public health is carried out by the federal, state, and local governments whose responsibilities go beyond voluntary activities to include additional and regulatory authorities that:

- Supports a solid public health infrastructure necessary to implement programs and policies
- Promotes hygiene and healthy lifestyles
- Helps in preventing injuries
- Aids in detecting, preventing, and responding to the spread of communicable diseases
- Prepares for and responds to emergencies

Public health is a proactive effort to save millions of lives by preventing health issues from happening or recurring through:

- Community education and outreach efforts to provide the public with the knowledge needed to make informed health decisions, some examples include:
    - Promoting good hygiene, eating right and exercising, wearing seatbelts, smoking cessation and avoiding drugs

- Public health policies which are regulatory requirements that may have consequences if violated, these can include:
    - Ensuring a safe air, food, and water supply; not obeying speed limits; smoking in the workplace or public places; driving while intoxicated; not observing quarantines and mandatory school vaccinations to name a few
- Administering services
    - Providing laboratory services, deploying test kits and vaccines, provide training for state and local partners on response plans for public health threats including man-made and natural disasters, and working to eliminate health disparities
- Conducting research
    - Collecting and analyzing data, studying health trends, discovering root causes for various public health hazards or risks, improving health care quality, and public health policy development

The federal government assures the provision of U.S. public health services through:

- Policy making efforts
- Financing state and local public health agencies
- Collecting and analyzing data about U.S. health and health care service delivery systems
- Increasing public health capacity
- Direct management of public health services through its various agencies

The following federal agencies are some of the key public health service providers. Information about each one has been obtained from the links listed below:

The U.S. Department of Health and Human Services (HHS)

The mission of the U.S. Department of Health and Human Services (HHS) is to enhance the health and well-being of all Americans, by providing for effective health and human services and by fostering sound, sustained advances in the sciences underlying medicine, public health, and social services.

https://www.hhs.gov/about/index.html

The Centers for Disease Control and Prevention (CDC)

CDC **works 24/7** to protect America from health, safety and security threats, both foreign and in the U.S. Whether diseases start at home or abroad, are chronic or acute, curable or preventable, human error or deliberate attack, CDC fights disease and supports communities and citizens to do the same.

CDC increases the health security of our nation. As the nation's health protection agency, CDC saves lives and protects people from health threats. To accomplish our mission, CDC conducts critical science and provides health information that protects our nation against expensive and dangerous health threats, and responds when these arise.

https://www.cdc.gov/about/organization/mission.htm

The National Institutes of Health (NIH)

NIH's mission is to seek fundamental knowledge about the nature and behavior of living systems and the application of that knowledge to enhance health, lengthen life, and reduce illness and disability.

https://www.nih.gov/about-nih/what-we-do/mission-goals

The Food and Drug Administration (FDA)

FDA is responsible for

- Protecting the public health by assuring that foods (except for meat from livestock, poultry and some egg products which are regulated by the **U.S. Department of Agriculture**) are safe, wholesome, sanitary and properly labeled; ensuring that human and veterinary drugs, and vaccines and other biological products and medical devices intended for human use are safe and effective
- Protecting the public from electronic product radiation
- Assuring cosmetics and dietary supplements are safe and properly labeled
- Regulating tobacco products
- Advancing the public health by helping to speed product innovations

FDA's responsibilities extend to the 50 United States, the District of Columbia, Puerto Rico, Guam, the Virgin Islands, American Samoa, and other U.S. territories and possessions.

https://www.fda.gov/about-fda/fda-basics/what-does-fda-do

The Health Resources and Services Administration (HRSA)

The Health Resources and Services Administration (HRSA), an agency of the U.S. Department of Health and Human Services, is the primary federal agency for improving health care to people who are geographically isolated *(rural)*, economically or medically vulnerable.

HRSA programs help those in need of high quality primary health care, people with HIV/AIDS, pregnant women, and mothers. HRSA also supports the training of health professionals, the distribution of providers to areas where they are needed most and improvements in health care delivery.

HRSA oversees organ, bone marrow and cord blood donation. It compensates individuals harmed by vaccination, and maintains databases that protect against health care malpractice, waste, fraud and abuse.

https://www.hrsa.gov/about/index.html

The Substance Abuse, and Mental Health Services Administration (SAMHSA)

The Substance Abuse and Mental Health Services Administration (SAMHSA) is the agency within the U.S. Department of Health and Human Services that leads public health efforts to advance the behavioral health of the nation. SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities.

https://www.samhsa.gov/about-us

The Agency for Toxic Substances and Disease Registry (ATSDR)

ATSDR is directed by **congressional mandate** to perform specific functions concerning the effect on public health of hazardous substances in the environment. These functions include public health assessments of waste sites, health consultations concerning specific hazardous substances, health surveillance and registries, response to emergency releases of hazardous substances, applied research in support of public health assessments, information development and dissemination, and education and training concerning **hazardous substances.**

https://www.atsdr.cdc.gov/about/index.html

Major Pit Stop Ahead

Now that you've selected a map to guide your journey and identified your Roadside Assistance Crew, you'll want to brake hard for the next big pit stop along Route 3. You'll find out how to steer clear of the warning signs and avoid the pot holes and pitfalls so you can take the most direct route to housing recovery and avoid the heavy traffic (like scams and other such roadblocks) up ahead!

Making Informed Decisions and Steering Clear of Warning Signs

ROUTE 3

By now you've selected a destination, identified your Roadside Assistance Crew, and learned about the programs and products that may make your journey less bumpy. This section of the guide will provide information and tips for steering clear of the pitfalls, potholes, and roadblocks so you can make informed decisions as you navigate the course.

Along Route 3, you'll find out how to:

- Ensure Internet access
- Use financial tips to prepare for and recover from disaster
- Improve your access to credit to cover financial gaps in your recovery plan
- Avoid scams, identify theft, and prevent foreclosure — otherwise known as the pitfalls, potholes, and roadblocks to recovery

Accessing the "Super Highway"

Where to Find Internet Access

At this point on your journey toward disaster recovery, you have probably noticed that most of the information useful to you is accessed primarily through the Internet. It is critical that you stay connected to the Web. If you don't have a computer and Web access at home, you can still get online! Internet access, WiFi and Hotspots are widely available to the public in several places. Try these out:

- Public libraries very often offer free computer time. To confirm that your closest library or branch has Internet access, call the library.
- Some schools have computer labs that the public can use outside of school hours. Call your local school to find out more. High school students can make great tutors!
- If you're a senior, senior service centers sometimes offer computer access or can help connect you to someone who does.
- Many restaurants, shops, and commercial developments (i.e., Starbucks, Barnes & Noble, Whole Foods, McDonalds, shopping malls, etc) offer free WiFi.
- If you want to learn how to use computers, look for classes offered through your local adult education center. You can also check with your local library to see if it offers workshops to build your Web skills.

Financial Fitness and the Road to Housing Recovery

As you follow your road map toward your "housing recovery" destination, you'll likely find that there are specific steps you can take to ensure a smooth journey. Among these are getting your financial house in order, which includes developing a family budget, dealing with credit issues, and developing a savings plan to give you a cushion when disaster strikes. All of these actions are part of the workout required to become "financially fit" so you can be prepared when disaster strikes and take the most direct route to recovery after the disaster has passed.

Tune Up with Financial Tips

Natural or manmade disasters — like floods, fires, earthquakes, tornadoes, public health risks, or hurricanes — can strike without warning and can happen to anyone. Even minor disasters can damage or destroy your property and belongings. Disasters can also make it difficult for you to conduct essential financial transactions.

In addition to planning for your family's safety and basic needs, such as shelter, food and water, you should be ready to deal with financial challenges, such as how to pay for supplies or temporary housing, if necessary. Being prepared to function financially will give you less to worry about if an unfortunate event happens to you.

If you had only a few moments to evacuate your home — and were away for several days or even weeks — would you have access to cash, banking services, and the personal identification you need to conduct your day-to- day financial life?

The Following Are Some Tips to Help You Be Prepared If a Disaster Strikes:

Sign up for direct deposit — Having your paycheck and other payments transmitted directly into your account will give you better access to those funds by check or ATM. It means you won't have to deliver the deposit to the bank or rely on mail service, which could be delayed. Ask your employer if this is an option for your paychecks.

Arrange for automatic bill payments — This service enables you to make scheduled payments from your bank account — such as for your phone bill, insurance premiums and loan payments — and avoid late charges or service interruptions. With automatic bill pay, you don't have to worry about essential bills being paid. In an emergency that can be a real bonus. You generally authorize each company to whom you owe regular payments to make a monthly deduction from your account

Consider signing up for Internet banking services — This also makes it possible to conduct your banking business without writing checks. Many banks and credit unions offer this as a low-cost or free service.

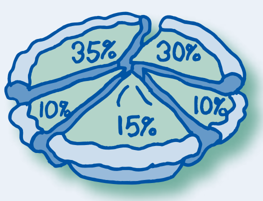
Alert:

Becoming Money Smart

Interested in becoming Money Smart? If so, you'll want to check out the educational course called Money Smart provided by Federal Deposit Insurance Corporation (FDIC).

Money Smart will help you enhance your money skills and create positive relationships with financial service companies. The Money Smart course provides information about key topics, including:

- Banking basics
- Credit
- Budgeting
- Savings
- Credit cards
- Loans
- Homeownership



Money Smart is available as a face-to-face training course or as a tool on the Web. To find out if there is a face-to-face Money Smart course available in your community, simply log onto **http://www.fdic.gov/consumers/ consumer/moneysmart/index.html**. The online course allows you to review all of the topics or you can just focus on the topics that interest you the most.

Review your insurance coverage — Make sure you have enough insurance to cover the cost to replace or repair your home, car and other valuable property. Once you have taken steps to make sure you're financially prepared for disasters, take time to learn ways to ensure that you stay on course.

Developing a Spending Plan

A budget or spending plan will help you manage your money and keep your family on the safe and most direct path to housing recovery. Managing your personal finances wisely is a critical step in achieving financial security. Money management is about choice — choosing how to spend and save your money. Knowing what your income and expenses are every month will enable you to maintain a realistic view of your money and bills so you don't veer off course.

To create your spending plan, track all of your expenses for one month. Make a budget worksheet by writing down all of your expenses. Be sure to include periodic expenses like car insurance. Once you have filled in all of your budget expenses, compare your expenses with your income.

So Why Is Developing a Spending Plan Such a Big Deal?

- Because it helps you take control of your financial situation.
- Because it reduces the anxiety of not knowing whether you have enough money to pay your bills when they are due.
- Because it gives you a sense of control over money, rather than letting money have control over you.
- Because it enables you to build an emergency fund to cover you when the clouds start gathering.
- Because it helps you build assets which will help improve the quality of life for you and your family.

Priorities — Which Path Will You Choose?

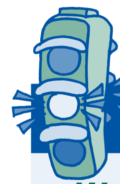
When creating a spending plan, it's important to consider your needs and wants. Needs are items needed for basic survival, such as food, water, shelter, and clothing. Wants are things desired but not necessary for basic survival. Sometimes budgeting requires tough decisions so you can eliminate spending on wants to free up money for needs. Remember, everyone has different priorities. Budgeting forces you to determine your household financial goals and gives you the framework for accomplishing them.

What Payments Should I Make First If I Don't Have Enough Money to Pay For All My Bills

- First, pay your necessary household expenses, such as rent or mortgage, utilities, and food. You need to pay your rent or mortgage to ensure you don't get evicted or have your property foreclosed. Think about the health and safety of your family when making these types of decisions.
- Many utilities, such as telephone, electric, and gas companies, have programs to lower your bill if you qualify. If you think you need assistance, call the customer service number shown on your utility bill.

What Should I Do If I Can Pay Off My Monthly Household Expenses, But Am Having Trouble Paying Off My Loans?

- If you are able to pay some of your loans but not all, pay off the loan with the highest interest rate first to save on interest payments.
- Talk to your creditor (the bank holding the loan, the credit card company, or another company to whom you owe money). If you are able to pay some of your loans but not all, your creditor may be willing to reduce your payments or change the terms to accommodate your situation. Some creditors might offer extensions (smaller payments over a longer period of time). Some creditors might accept partial payments.
- Get a debt consolidation loan, but be cautious of this option. If loan fees and interest rates are too high, it may not be the best option for you. Shop around and check with your local credit union to see if this makes sense for you. Be careful that you don't become tempted to rack up your zero balance credit cards after consolidating all your debt payments.
- Get professional advice. Check out the Resource Guide in Route 4 for information on how to contact a local housing counseling or nonprofit credit counseling agency that can help you deal with your financial problems. The most reputable organizations charge little or nothing for their services.
- Be cautious of companies that promise to fix your credit problems right away. Credit repair can be a long process that might take several years. Just remember, "If it sounds too good to be true — it probably is."



Caution:

Wants vs. Needs

If you have to make some tough decisions about wants and needs, consider the following questions.

- Why do you want it?
- Is it something you really need?
- Will it help you reach your goal?
- Could you spend your money in a different way?
- Is it something you can live without?

The answers to these questions might help you figure out what is most important so you can direct your money to your priorities.

ROUTE 3

Credit: A Tool for Bridging the Financial Gap to Housing Recovery

If you have developed a spending plan that includes an emergency fund for dealing with unforeseen expenses, you're ready to tackle the next step to becoming a well-informed traveler on the road to housing recovery. Maintaining a solid credit history and managing credit responsibly is essential if you need to obtain a loan in order to bridge a financial gap and stay the course to recovery.

Some people don't like credit and prefer to pay cash for everything; other people abuse credit and borrow more than they can ever repay. Credit is important. A good credit rating makes it easier for you to borrow money because it shows lenders that you have handled past borrowing responsibly. A poor credit rating tells lenders that you either could not or did not repay money that you borrowed in the past, or that you did not repay it on time. This information makes it more difficult for you to convince a lender to risk lending you money.

Having good credit goes beyond making it easy for you to borrow money. Good credit allows you to rent or buy things you want or need. Many employers will check your credit before offering you a job. Loan rates are typically determined based on credit history, so people with good to excellent credit get the lowest interest rates and save money. People with past or current credit problems tend to pay higher rates and fees.

In the sections that follow, we'll discuss how to get your credit status on track so you can use credit as a powerful tool as you travel along the road to housing recovery:

- Exploring your credit report
- Understanding your credit report
- Identifying any errors on your credit report
- Rebuildng your credit record
- The truth about credit repair
- How credit scores can affect your road to housing recovery

Alert:

Money Saving Tips

- ***Debt*** — Can you eliminate any debts by paying them off in full? Can you refinance any of your debts at a lower interest rate to reduce your monthly payments?
- ***Entertainment*** — Can you rent movies or attend matinees instead of going to evening showings of current movies? Consider visiting the library for movies, magazines and other reading materials.
- ***Food*** — Can you reduce the number of meals eaten at restaurants? Can you pack your meals for work and school?
- ***Housing*** — Can you save money by moving to a less expensive apartment? Do you have extra space available in your house to rent out?
- ***Transportation*** — Can you organize a car pool or use public transportation? Can you refinance your car loan for a better rate and a lower monthly payment?

Exploring Your Credit Report

Do you wonder whether you have good credit? You can find out by reviewing your credit report. Your credit report is an electronic record of your credit activities. These activities range from borrowing to buy a car or a home to applying for a loan or credit card. That's right — every time you apply for a credit card or other loan; an inquiry is documented on your credit report.

The Fair and Accurate Credit Transactions Act requires each of the three major credit reporting agencies (Experian, Equifax, and TransUnion) to provide you with a free copy of your credit report, at your request, once a year.

Brake Hard Now And Order Your Free Credit Report!

You can order your free credit report by logging onto the official website (**www.annualcreditreport.com**), calling a toll-free number **877-322-8228**, or submitting your request in writing. To request your report in writing, follow the instructions on the website listed above and complete the Annual Credit Report Request Form. Don't be fooled by websites with similar names that want to charge you for your credit reportor or enroll you in monthly credit protection plans for a fee.

Understanding Your Credit Report

There are four major types of information included in your credit report:

1. ***Identifying information*** — This includes your name, phone number, address, Social Security number and date of birth. It may also include a list of your current and previous employers and your previous addresses.
2. ***Credit history*** — Your credit history is a summary of your credit transactions. This is the core of the credit report. It includes your payment history, including any late payments to banks, credit card companies, retailers, and other lenders. Other lenders include mortgage and auto-finance companies. These items remain on your credit report for seven years and are considered derogatory..
3. ***Public records*** — If you owe a creditor or tax agency a debt and do not pay it, expect to have a public lien against you. For example, a person who owes property taxes but does not pay them is likely to have a lien filed against them by the local property tax board. Public records include any filings of personal bankruptcy or court judgments against you, and are considered derogatory. Since not all types of public records appear on credit reports anymore, lenders may not learn about a tax lien or civil money judgment for example until late in the homebuying or renting process. There's also a waiting period to report medical debts and medical collections that have been or are being paid by insurance. Bankruptcies however remain on your credit report for seven to 10 years.

The National Consumer Assistance Plan launched in March 2015 by the 3 credit national credit bureaus Experian, Equifax and TransUnion to make credit reports more accurate and easier for consumers to fix errors.

Key highlights:

- you can get more than one free credit report each year from each of the bureaus if you've disputed something that results in a change on your credit report
- There's a waiting period to report medical debts and medical collections that have been or are being paid by insurance
- Remove debts not caused by a contract agreement like traffic or parking tickets
- Require debt collectors to include original creditor information with each account being reported for collection, the record must have your complete name, address, social security number and date of birth and the entity that provided the public record must visit the courthouse every 90 days to get any new and updated records.
- Experian®, Equifax® and TransUnion® have begun removing unverifiable public records from about 12 million credit reports.
- The three major consumer credit bureaus recently adopted stronger public record data standards for consumer credit reports, requiring tax liens and civil judgments to include your name, address and either Social Security number or date of birth.
- Millions of old public records don't contain all of this information, so the credit bureaus are removing them from consumer credit reports.
- Although judgments and tax liens are no longer filed on credit reports or factored into credit scores, these penalties can undermine your financial standing. If a derogatory public record is filed against you, you should monitor the effects on your credit and ensure that information pertaining to your filing is accurate.
- paid by insurance

4. ***Inquiries*** — An inquiry is an item on your credit report that shows that a business has previously requested a copy of your report. There are two types of inquiries: hard and soft. A hard inquiry affects your credit score, while a soft inquiry does not. Applying frequently for credit will run up the number of hard inquiries on your credit report. Some prospective lenders may interpret that as a sign of your desperation for credit.

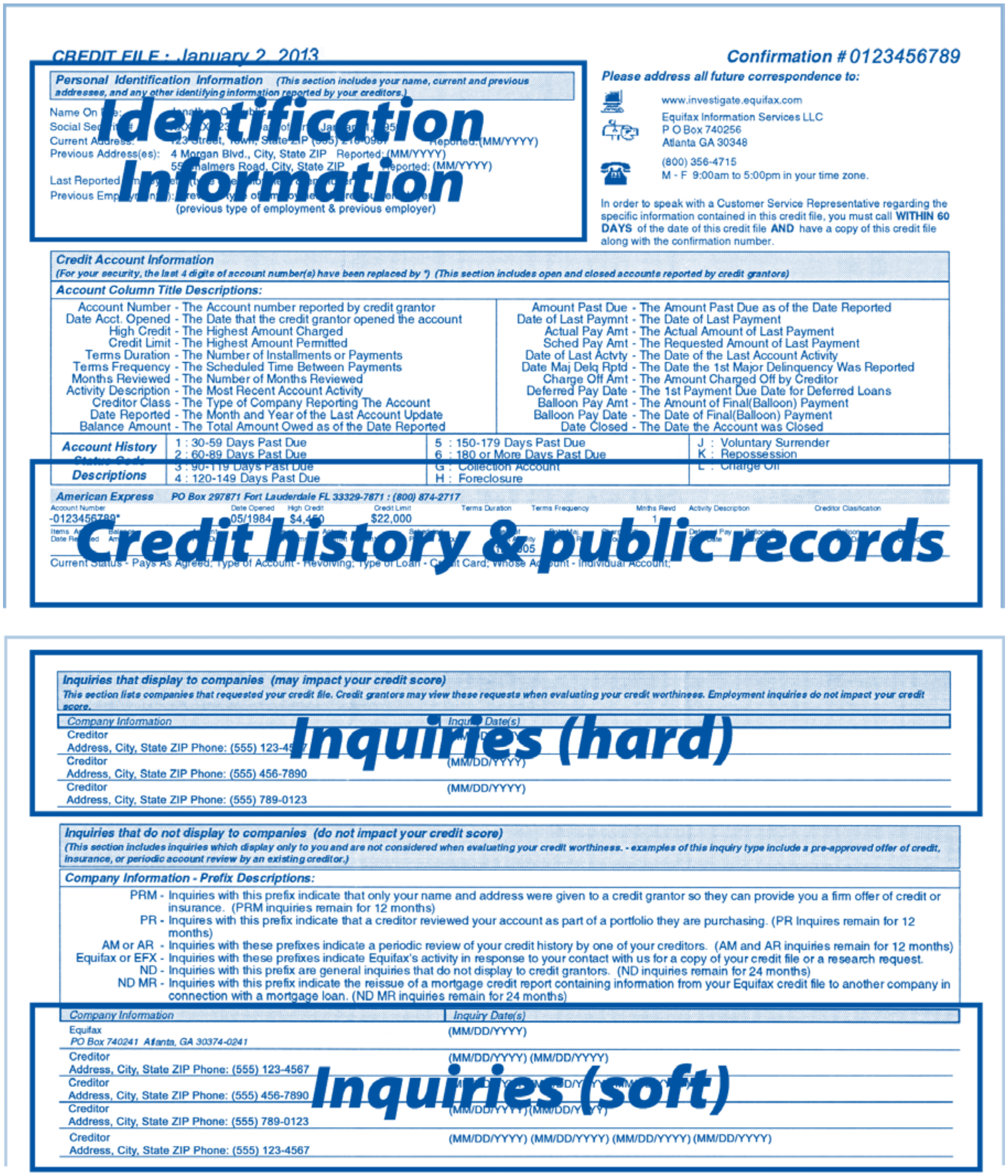
A credit report also shows any current credit you have, including amounts owed, amounts available (such as on a credit card or other form of revolving credit), and payment amounts on installment loans.

What Type of Information Is Not on My Credit Report?

The following items are not on your credit report:

- ***Deposit information or income*** — Deposits that you have in banks, credit unions, or other financial institutions are assets, not debt, so they do not appear on your credit report.
- ***Credit score*** — Your credit score is generated based in part on the contents of your credit report. However, the score is not a part of the credit report. The credit bureaus will sell your credit score for a low price, however. We will discuss credit scores a little later.
- ***Race, gender, ethnicity or national origin*** — The Equal Credit Opportunity Act bans the use of this information in order to avoid any discrimination in lending practices.
- ***Business debts*** — If a business debt is guaranteed by you personally, it may show up on your personal credit report. If it is only guaranteed by a company, it won't.

Sample Credit Report



CREDIT FILE : January 2, 2013

Confirmation # 0123456789

Please address all future correspondence to:

www.investigate.equifax.com
Equifax Information Services LLC
P O Box 740256
Atlanta GA 30348

(800) 356-4715
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Identification Information

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File:
Social Security #:
Current Address: 123 Street, Town, State ZIP Reported:(MM/YYYY)
Previous Address(es): 4 Morgan Blvd., City, State ZIP Reported: (MM/YYYY)
55 Chalmers Road, City, State ZIP Reported: (MM/YYYY)
Last Reported Employment:
Previous Employment(s):
(previous type of employment & previous employer)

Credit Account Information
*(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)*

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
Date Acct. Opened - The Date that the credit grantor opened the account
High Credit - The Highest Amount Charged
Credit Limit - The Highest Amount Permitted
Terms Duration - The Number of Installments or Payments
Terms Frequency - The Scheduled Time Between Payments
Months Reviewed - The Number of Months Reviewed
Activity Description - The Most Recent Account Activity
Creditor Class - The Type of Company Reporting The Account
Date Reported - The Month and Year of the Last Account Update
Balance Amount - The Total Amount Owed as of the Date Reported

Amount Past Due - The Amount Past Due as of the Date Reported
Date of Last Paymnt - The Date of Last Payment
Actual Pay Amt - The Actual Amount of Last Payment
Sched Pay Amt - The Requested Amount of Last Payment
Date of Last Actvty - The Date of the Last Account Activity
Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Charge Off Amt - The Amount Charged Off by Creditor
Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Balloon Pay Amt - The Amount of Final(Balloon) Payment
Balloon Pay Date - The Date of Final(Balloon) Payment
Date Closed - The Date the Account was Closed

Account History Status Code Descriptions			
	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

Credit history & public records

American Express PO Box 297871 Fort Lauderdale FL 33329-7871 : (800) 874-2717

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Clasification
-0123456789*	05/1984	$4,450	$22,000			1		

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account;

Inquiries (hard)

Inquiries that display to companies (may impact your credit score)
This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.

Company Information	Inquiry Date(s)
Creditor Address, City, State ZIP Phone: (555) 123-4567	(MM/DD/YYYY)
Creditor Address, City, State ZIP Phone: (555) 456-7890	(MM/DD/YYYY)
Creditor Address, City, State ZIP Phone: (555) 789-0123	(MM/DD/YYYY)

Inquiries that do not display to companies (do not impact your credit score)
(This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

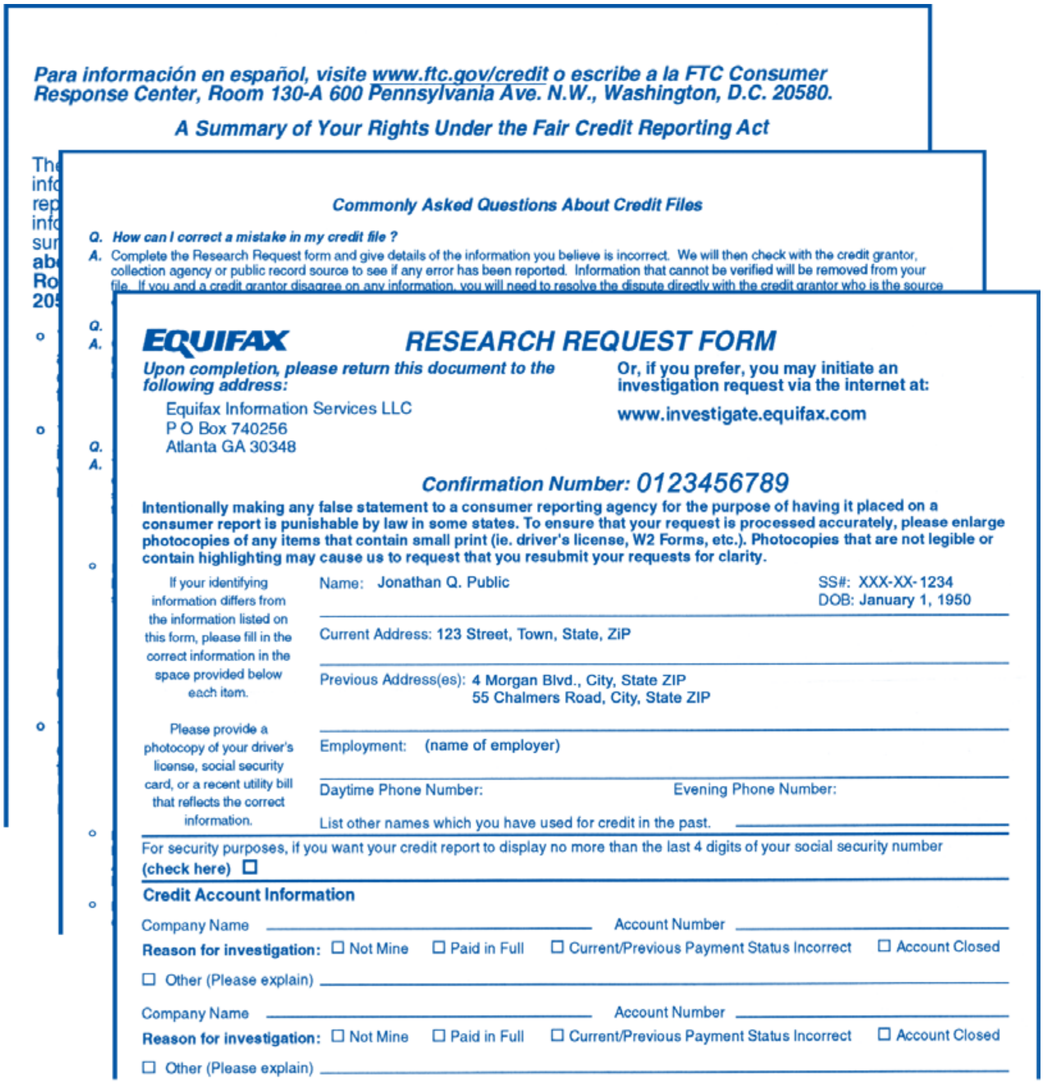
Company Information - Prefix Descriptions:

PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)
PR - Inquires with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquires remain for 12 months)
AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)
Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)
ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)

Inquiries (soft)

Company Information	Inquiry Date(s)
Equifax *PO Box 740241 Atlanta, GA 30374-0241*	(MM/DD/YYYY)
Creditor Address, City, State ZIP Phone: (555) 123-4567	(MM/DD/YYYY) (MM/DD/YYYY)
Creditor Address, City, State ZIP Phone: (555) 456-7890	(MM/DD/YYYY) (MM/DD/YYYY)
Creditor Address, City, State ZIP Phone: (555) 789-0123	(MM/DD/YYYY) (MM/DD/YYYY)
Creditor Address, City, State ZIP Phone: (555) 123-4567	(MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY)

More Helpful Information in Your Credit Report



Para información en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file ?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source

EQUIFAX

RESEARCH REQUEST FORM

Upon completion, please return this document to the following address:

Equifax Information Services LLC
P O Box 740256
Atlanta GA 30348

Or, if you prefer, you may initiate an investigation request via the internet at:

www.investigate.equifax.com

Confirmation Number: 0123456789

Intentionally making any false statement to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (ie. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your requests for clarity.

If your identifying information differs from the information listed on this form, please fill in the correct information in the space provided below each item.

Please provide a photocopy of your driver's license, social security card, or a recent utility bill that reflects the correct information.

Name: Jonathan Q. Public

SS#: XXX-XX-1234
DOB: January 1, 1950

Current Address: 123 Street, Town, State, ZIP

Previous Address(es): 4 Morgan Blvd., City, State ZIP
55 Chalmers Road, City, State ZIP

Employment: (name of employer)

Daytime Phone Number: Evening Phone Number:

List other names which you have used for credit in the past.

For security purposes, if you want your credit report to display no more than the last 4 digits of your social security number (check here) ☐

Credit Account Information

Company Name ______ Account Number ______

Reason for investigation: ☐ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Closed

☐ Other (Please explain) ______

Company Name ______ Account Number ______

Reason for investigation: ☐ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Closed

☐ Other (Please explain) ______

Summary of your rights: *This section includes information on your right to know what is in your file, your right to ask for a credit score, your right to dispute incomplete or inaccurate information as well as how to contact various federal agencies.*

Commonly asked questions: *This question and answer section explains how to correct mistakes in your credit file as well as where to go for more advice and assistance.*

Research Request Form: *If there appears to be incorrect information in your credit file, use this form to request an inquiry or to update your contact information.*

ROUTE 3

Alert:

Disputing a Report

You can also dispute inaccurate information on line at each bureau's website

Equifax

https://www.equifax.com/personal/credit-report-services/credit-dispute/

Experian

https://www.experian.com/disputes/main.html

TransUnion

https://www.transunion.com/blog/credit-advice/how-to-dispute-your-credit-report

Brake Now and Identify Any Errors on Your Credit Report

You should review your credit report from all three major credit bureaus at least once each year. Check for errors or omissions in any and all of the three reports. Differences may exist between the information they show and what you know about your credit history. If you find an error or something left out, contact the credit bureau directly. For Equifax go to **https://www.equifax.com/personal/credit-report-services/credit-dispute/** for Experian **https://www.experian.com/disputes/main.html** or TransUnion **https://www.transunion.com/blog/credit-advice/how-to-dispute-your-credit-report.**

Sample Dispute Letter

Date

Your Name, Your Address
Your City, State, Zip Code

Email address

Complaint Department
Name of Credit Reporting Agency Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. I've [highlighted or circled] the items I dispute on the attached copy of the report I received.

This item [identify item or items disputed by name of source, such as name of creditor or tax court, and identify type of item, such as credit account, judgment, etc.] is inaccurate or incomplete because [describe what is inaccurate or incomplete and why]. I am requesting that the item be deleted [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records or court documents] supporting my position. Please reinvestigate [this matter or these matters] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,

Your name

Enclosures: [List what you are enclosing]

Rebuilding Your Credit Report

Chances are, you didn't get a negative credit history overnight, so it isn't likely you'll repair your credit record overnight. However, if you start to take some specific action steps now and take a proactive approach to dealing with this problem, you can rebuild your credit record and get back on track.

- ***Get your credit report and correct any errors***. Start by contacting credit agencies to get a copy of your credit report. If there are errors on your credit report, use the sample letter on the previous page to contact the credit reporting agency or go online and request that they investigate your claim.

- ***Develop payment plans***. Contact your lenders to renegotiate payment plans.

- ***Contact the organizations below to opt out of receiving unsolicited offers for credit cards to avoid the temptation of applying for them***.

  Mailing lists from three credit reporting agencies:
  888-5OPTOUT (888-567-8688)

  Mail, telephone and e-mail preference services:
  Direct Marketing Association
  Mail Preference Service:
  www.dmaconsumers.org/cgi/offmailinglist

  Telephone Preference Service:
  www.dmaconsumers.org/cgi/offtelephone

  Email Preference Service:
  www.dmaconsumers.org/consumers/optoutform_emps.shtml

  Telemarketing calls:
  www.donotcall.gov

- ***Immediately stop purchasing with credit***. Take your credit cards out of your wallet. Store them in a spot that is hard to reach, or even cut them up. Be aware that your credit score will be negatively impacted if you actually close unused accounts so it is recommended that you leave them open unless it's just too tempting.

Alert:

Creating a Credit History

Some people prefer to pay cash for things and as a result they might not have a credit history. Use the following suggestions to build your credit history.

- Apply for a small loan at the bank or credit union then deposit the money in a savings account and be sure to make the monthly loan payments on time. That way you're making some interest while also paying some interest.
- Apply for credit with a local store, such as a department store. They typically have a lower credit limit and a higher annual percentage rate (APR), but are generally more willing to extend credit to you. There is usually no fee for department store cards. Then only buy something you need and pay it off early say in 3 equal payments rather than minimum payments that go on for years.
- Ask a friend or relative with an established credit history to be a co-signer for you. A co-signer promises to repay the loan if you don't. The lender should report the payment information for both you and the co-signer to the credit reporting agencies.
- Establish a nontraditional credit history. Create a history of your timely rent, phone, utility and other regular payments. Keep copies of your cancelled checks, money order receipts, and rent statements. These documents will show that you have a history of making regular and on-time payments.
- Pay your bills on time. This will help establish a good credit history, so you can access credit in your name in the future.

Caution:

Credit Repair Steer Clear Here!

You see the ads in newspapers, on TV, and on the Internet. You hear them on the radio. You get flyers in the mail. You may even get calls from telemarketers offering credit repair services. They all make the same claims:

"Credit problems? No problem! We can erase your bad credit — 100% guaranteed. Create a new credit identity — legally."

"We can remove bankruptcies, judgments, liens, and bad loans from your credit file forever!"

Do yourself a favor — and save some money too. Don't believe these statements. They're just not true. Only time, a conscientious effort, and a plan for repaying your debt will improve your credit report.

- ***Consider consolidating debts***. You may find it easier to make a single payment rather than several. You might also get a lower interest rate that will make it easier to keep up with payments. Remember that debt consolidation is not a cure-all. You have to learn to control your spending to avoid future debt.
- ***Don't expect miracles***. Don't believe companies that promise to fix a poor credit rating quickly and painlessly for a fee. As long as it is accurate and timely, negative information cannot be removed from your credit record. The only way to improve a credit record is to let time pass and establish a record of on-time payment.
- ***Contact a credit counseling organization***. You can obtain referrals for organizations in your area that will work for your best interest through the National Foundation for Consumer Credit, **www.nfcc.org**, **800-388-2227**. If you have decided to tackle your credit issues in an effort to qualify to buy a home, contact the NeighborWorks® organization nearest you by clicking on **https://www.neighborworks.org/Our-Network/Network-Directory** .

The Truth About Credit Repair

Only consistent efforts and making payments on your debts will improve your credit. Therefore, it's important to carefully choose your credit counseling agency. Some businesses make promises about repairing your credit that they cannot deliver.

Beware of companies that:

- Promise to erase your bad credit or remove bankruptcies and judgments from your credit file. If negative information is in your credit report, but it's accurate, then no one can have it removed.
- Promise you fast and easy credit repair. If you have bad credit, it can take years to repair your credit legitimately.
- Offer to create a new identity for you. If you make false statements on loan applications, or use a fake Social Security number, you will be committing fraud. You can also be charged for mail or wire fraud if you use the mail or telephone to apply for credit and provide false information.
- Want you to pay before they will provide any service. The company might not be legitimate.
- Will not tell you your rights and what you can do yourself. Remember you can order the credit report yourself. If you see errors on your report, you can also request that the credit reporting agencies correct them.

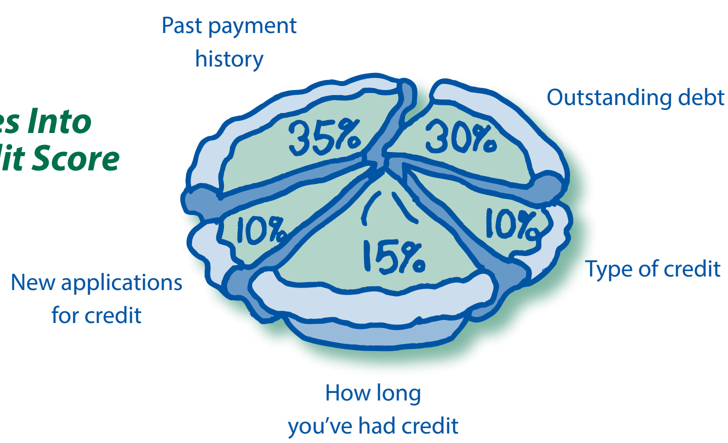
How Do Credit Scores Affect My Road to Housing Recovery?

Credit scoring is a system that creditors use to summarize the information in your credit report when they are deciding whether to give you credit, and if so how much to charge you for it. Information about you and your credit experiences, like your bill-paying history, the number and type of accounts you have, late payments, collection actions, outstanding debt, and the age of your accounts, is collected from your credit application and your credit report.

The FICO score is the credit-scoring model that most lenders use to determine if you are creditworthy. A FICO score is calculated using a computer model that compares the information in your credit report to what's on the credit reports of thousands of other customers. FICO scores range from about 300 to 850. Generally, the higher the score, the lower the credit risks.

Do you wonder what goes into that mystical number known as your credit score? FICO scores consider five main factors. Your past payment history is the most important factor for your score. Your outstanding debt is the second most important factor. The length of time that you've had credit is the third most important factor, followed by any new applications for credit and the types of credit that you have. Use this knowledge to improve your credit score by paying attention to the most important factors — keeping on-time with payments and keeping a reasonable level of debt.

What Goes Into Your Credit Score



Avoiding the Pitfalls, Potholes, and Road Blocks to Housing Recovery

Becoming a homeowner is a major milestone, but once you purchase a home, you'll need to take steps to maintain and protect it. This section of the guide will explain some of the things you can do to keep and maintain your home. The section provides information about using your home equity wisely, saving for emergencies, avoiding credit traps, avoiding foreclosure, managing taxes, and handling home maintenance and home repairs.

Avoiding the Debt Detour

Accumulating additional debt can cause you to detour off the road to housing recovery. New home buyers should avoid taking on any new debt for car loans, credit cards or revolving credit for at least one year after closing. It will take that long to get used to making the new mortgage payments and to really understand how much it costs to take care of your home.

Avoid the Foreclosure Pot Hole—It's a Big One!

Many homeowners find themselves in situations where they are unable to make their mortgage payments and are in very real danger of losing their homes to foreclosure. If you can't make your next mortgage payment, or if you are already behind, you need immediate help. The Homeownership Preservation Foundation has joined forces with mortgage lenders, nonprofit organizations, and city governments to provide homeowners with free assistance and resources to help you get back on track. Call the homeownership hotline at **888-995-HOPE (4673)** for immediate assistance.

What Should I Do If I Miss a Payment?

Asking for help is the most important factor in preventing foreclosures.

- Notify the bank as soon as you know your payment will be late. Calling when you are one or two months late is better than calling when you are four months behind in payments. Remember that foreclosure is not in the best interest of lenders. The credit rating agency Standard & Poor's states that typical lender foreclosure costs equal about 26 percent of mortgage loan amounts.
- Work it out. Depending on the situation, the lender may lower the interest rate, lower the borrower's monthly payment, or enter into a repayment agreement for missed payments.

What Are My Options If I Cannot Make Payments?

Your mortgage lender may be willing to work with you to resolve the problem. In one way or another you will need to resolve the mortgage; it's in the best interest of both your lender and yourself to resolve the issue without forcing you into personal bankruptcy. Some options include:

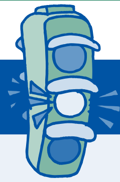
- ***Forbearance*** — You are allowed to delay or reduce payments for a short period, with the understanding that another option will be used afterwards to bring the account current.
- ***Reinstatement*** — Although you are behind in your payments, you can promise a lump sum to bring payments current by a specific date.
- ***Repayment Plan*** — If your account is past due but you can now make payments, the lender mayagree to let you catch up by adding a portion of the past due amount to each current monthly payment until the amount owed before is paid off.
- ***Modifying Your Mortgage*** — The lender can modify your mortgage to extend the length of your loan (or take other steps to reduce your payments). One solution is to add the past due amount into your existing loan financing it over a longer term.
- ***Selling Your Home*** — If catching up on payments is not possible, the lender might agree to put foreclosure on hold to give you some time to attempt to sell your home.
- ***Property Give-Back*** — The lender can allow you to give-back your property — and then forgive the debt. Give-backs do, however, have a negative impact on your credit record, although not as much as a foreclosure. The lender might require that you attempt to sell the house for a specific time period before agreeing to this option, and it might not be possible if there are other liens against the home. This option is also called a "deed-in-lieu."

Steer Clear of Predatory Lenders

One of the ways to stay on your road to housing recovery is to steer clear of bad deals. Bad deals such as predatory loans and home improvement scams can strip you of your hard-earned money. This section describes some of the bad deals that you should avoid.

Predatory lenders target consumers who are uninformed, have credit problems, or are desperate to get a loan. The loans they offer include very high fees and charges, and misleading terms and conditions. These lenders may use aggressive and/or deceitful practices, and may strip the homeowner's equity that has been built up over time. These practices may even lead a borrower into such levels of debt that they end up losing their home.

Caution:



Predatory Loans — Don't Take This Dead End Street

- ***Shop Around*** — Don't trust door-to-door or phone salespeople offering you a "bargain."
- ***Watch out for bad loan terms*** — Avoid balloon payments, high interest rates, prepayment penalties, and credit life insurance.
- ***Ask questions*** — Don't be afraid to ask questions if you don't understand something; you have a legal right to know the total cost of your loan, the annual percentage rate, the monthly payments, and how long you have to pay back the loan.
- ***Don't sign*** — Don't sign a blank document or anything the lender promises to fill in later or any document you have not read or do not understand.
- ***Talk to someone you trust*** — Contact a nonprofit housing organization to review the loan before you sign anything.
- ***If you think you are a victim of home loan fraud*** — File a complaint with the your local attorney general's office.
- ***Right of rescission*** —You have three days to cancel a home equity loan! If you review the loan terms and change your mind, contact the lender to cancel and don't take no for an answer.

Who Do Predatory Lenders Target?

Predatory lenders look for homeowners who have a lot of equity in their homes, but have poor credit and need cash. Seniors, people of color, and low- and moderate- income households are frequent targets. Often, a victim of predatory lending will be in a financial crisis brought on by an illness, a sudden loss of income due to job loss or death of a spouse, a disaster or a need for major home repairs. The victim may have fallen behind on loan payments and may be facing foreclosure.

What If I Think I Have a Predatory Loan?

Get help from a trusted source. Contact legal aid and the state attorney general's office to file a complaint. Most communities have offices that provide free legal services to individuals with limited income. The state Resource Guide in Route 4 includes contact information for legal help in your area.

The American Bar Association has a directory of volunteer (pro bono) lawyer programs. These programs use local lawyers who have agreed to provide free legal services. The following website can help you find assistance in your area, **www.findlegalhelp.org**.

Loan modifications are also subject to scams. In response to the proliferation of loan modification scams, NeighborWorks® America launched a national public education campaign to empower homeowners to identify, avoid, and report loan modification scams. Visit the website of Loan Modification Scam Alert at **www.loanscamalert.org**. to learn about some of the most common scams, hear testimonials, and report suspected scams. You may also call at **888-995-4673**.

Seller Beware — Not Every Offer is a Good Offer

As a homeowner, you may be approached by various people or companies trying to buy your house way below its fair market value so they can resell it for a quick profit. Even if your home has been totally destroyed, it is likely that your property still has value and should be considered an asset. You should evaluate all your options, including repairing and rebuilding, before selling your home at a deep discount.

In addition, some people may pretend to be helping you to avoid a foreclosure and offer you fast cash to trick you into signing transfer of ownership papers. Steer clear of these offers. Typically, these scam artists strip your equity by giving you bottom dollar for your asset so they can take the title and sell your home at a handsome profit.

Extreme Caution Required When Hiring a Contractor to Repair or Rebuild Your Home

Your home is probably your most valuable asset. It's important to be very selective when you hire someone to rebuild or repair it. In most cases, disasters bring out the best in people — neighbors who want to work together to rebuild. However, disaster can also bring out the worst in some. It is prudent to exercise extreme caution. In past disasters, unscrupulous contractors took advantage of disaster survivors. If only these families had followed a few simple guidelines BEFORE they chose their contractor.

Finding a reputable contractor

- The first step is to decide what you want done before you begin contacting potential contractors. If you don't know what work you want completed, you may end up with less than you need or more than you can afford. Make a list of what you need and be as specific as possible.

Caution:

Don't Take the Bait from Quick Sale Buyers

- Beware of ads or websites that include statements such as, "We buy houses in any condition," "Cash today,"and so on.
- Beware of aggressive agents. Buyers may contact you by telephone, mail, flyer and by coming door-to-door. If they are very anxious to get your business, it may not be a good sign.
- Buyers may find an agent with a background similar to yours to gain your trust and give you a false sense of security. They hope you will sell out to them based on your relationship with the agent — instead of based on true knowledge and understanding of the value of your house.
- Beware of bait-and-switch tactics. Some crooks will knowingly offer you a higher amount that is more appealing. After you show an interest to sell, they may tell you that the offer has dropped and pressure you to sell at a much lower price.
- Do not be pressured to sign any document because the offer is only good for a "limited time" or "today only." You need a chance to review the document with your attorney, legal advisor, or someone you can trust.

- To identify a contractor, get recommendations from friends, research the contractor's reputation, and get written estimates. Ask friends, family, coworkers, and neighbors to recommend contractors who did good work for them in the past. Some neighborhood associations maintain a list of contractors and repair services that members recommend. The Resource Guides at Route 4 can direct you to lists of licensed local contractors.

- Contact at least three different contractors to compare their services. Ask for references and talk to their previous and current customers. Ask previous customers if the contractors performed quality work and stayed within cost estimates. Check to see if there are excessive complaints on file at the licensing bureau, the local consumer affairs office, or the Better Business Bureau. Ask the contractor for copies of current licenses and insurance certificates. Most states require electrical and plumbing contractors to be licensed. The contractor should carry personal liability, workers compensation, and property damage insurance.

- When comparing contractors, get written estimates from them. Make sure that all of the estimates are based on the same specifications. Once you have chosen a contractor, get a written contract that outlines who is performing the work, what work is being done, where the work is being done, the start date and completion date, and what it will cost. The contract should be clear, concise and complete. Get all guarantees, warranties and promises in writing.

Steering Clear of Scams

Following catastrophic events there is usually a spike in reports of fake websites, fraudulent phone calls, or scam e-mails claiming to be from legitimate charitable organizations but are actually criminals pocketing donations that were intended to go to disaster victims. You can avoid becoming a victim by taking these precautions:

- ***Don't give cash*** — Use either a check or a credit card so that you have some consumer protection, such as placing a hold on a check or disputing the transaction with the credit card company.

- ***Protect your personal and financial information*** — Never divulge your bank or Social Security number or other personal information.

- ***Know who you're giving to*** — Give only to charities that you know or you have researched thoroughly.

- ***Use special precautions when donating online*** — Don't follow a link from one website to another. This can lead to a fake website operated by a scam artist, even though the site may look identical to the real website.

- ***Watch out for unsolicited offers*** — Check out any unsolicited offers of repairs or other products or services for disaster victims.

- ***Report suspected frauds*** — The Resource Guides at Route 4 list state and local contact information for reporting suspected fraud.

It's Not Auto Theft, But It's Just as Dangerous

Identity theft occurs when someone uses your personal information to get a credit card or loan or do other financial activities — in your name. These fraudulent transactions can affect your credit rating and finances if they are not identified and handled immediately.

Take the Following Steps To Avoid Identity Theft:

- Guard your personal information. When someone asks for personal information, such as your Social Security or credit card number, find out how the information will be used and if it will be shared with others.

- Review your billing statements. If your bills don't arrive on time, contact your creditors. A missing credit card bill might mean that an identity thief has changed your billing address and is using your account.

- Guard your mail from thieves. Pick up your mail from your mailbox as soon as possible. Place outgoing mail in mailboxes rather than leaving them out for pickup by your mail carrier.

- Do not give out personal information. Avoid giving personal information over the phone or through the mail. Thieves can pose as bankers, government officials, or others to get you to reveal your Social Security number or your bank account number.

- Keep items with your personal information safe. When you throw away receipts, credit card applications, or old checks or billing statements, make sure to shred them first.

Alert:

If You Think Your Identity Has Been Stolen

If you believe you are a victim of identity theft, take action immediately! Keep records of all conversations and correspondence in case you need to refer to them later or prove that you took action to minimize the damage to your credit.

- File a police report. Your bank and credit reporting agencies may need a copy of this report and its case number.
- Notify your bank. You may need to close your accounts and move your funds to new ones.
- Cancel all of your credit cards immediately.
- Your credit card companies will send you new credit cards with new numbers.
- Notify the three major credit reporting agencies to place a fraud alert on your credit cards.
- Report the suspected identity theft to the Federal Trade Commission at **https://www.ftc.gov/bcp/edu/microsites/idtheft** or **877-ID-THEFT (877-438-4338)**

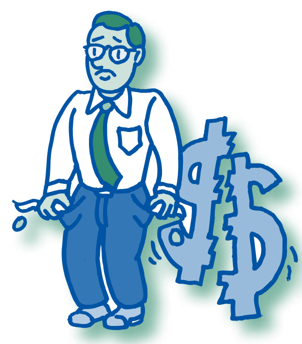
Caution:

Before Deciding to File for Bankruptcy

- Reduce your spending. Consider a smaller home or vehicle. Slash your spending, and you may be surprised to find enough money left over to repay the debt you've built up.
- Talk with your creditors. Despite what you may have heard, your creditors are often willing to work out a payment plan to help you pay off what you owe. This is preferable to having a bankruptcy filing on your credit report.
- Talk with a nonprofit counseling agency. These agencies can help you create a plan that will handle all of your debts.
- Talk to at least 3 bankruptcy attorneys (during free initial counseling sessions) to get feedback about filing. Be sure you understand the consequences of declaring bankruptcy.
- You may be able to borrow against a workplace retirement plan, stocks, other securities you own, or the cash value of a life insurance policy in order to pay off your debt. However, all of those options have serious tax and estate planning implications. Make sure you analyze the potential risks and consequences thoroughly.

- Carefully choose your Personal Identification Number or PIN. When you set up your PIN for your ATM or debit card, don't use a number that a person could easily associate with you, such as a birth date, Social Security number, or phone number. Use a number that only you know and that you can recall easily.
- Check your credit. Order a copy of your credit report every year. Catch mistakes and fraud before they ruin your personal finances.

Caution!
Bankruptcy May Not Be the Best Choice



Personal bankruptcy as an option for dealing with debt should be the "last resort" option because the results are long-lasting and far-reaching. A bankruptcy stays on your credit report for seven to 10 years, and can make it difficult to obtain credit, buy a home, get life insurance, or even get a job.

The Bankruptcy Abuse Prevention and Consumer Protection Act, which took effect in October 2005, makes it harder to file for Chapter 7 bankruptcy and steers more people toward repaying a portion of their debts through a Chapter 13 bankruptcy. Instead of wiping out debts under Chapter 7, many debtors will have to establish up to five-year repayment plans under a Chapter 13 plan.

This law includes several changes that might affect you. You won't be allowed to file for Chapter 7 if your income is above your state's median and if you can afford to pay 25 percent of your unsecured debt. You also may not discharge new debt. If you have credit card debt, cash advances, and other forms of consumer debt borrowed within 70 days of a bankruptcy filing, it might not be discharged under the new law. The court will review your finances and determine how much you have available to pay debts in what is called a means test, and you will be required to undergo credit counseling before applying for bankruptcy.

Know Your Rights

As a consumer, you have rights that are protected by law. Consumer credit laws regulate creditors and the three major credit reporting agencies and are designed to protect you. For example, they protect you from discrimination by companies that give credit and require creditors to give reasons for not doing business with you. If you feel you have not been treated fairly or have been discriminated against, consumer credit laws will be important to you.

Below is a summary of some of the key consumer protection laws that you should understand so that you are treated fairly and within the law.

Equal Credit Opportunity Act (ECOA)

The Equal Credit Opportunity Act protects consumer rights throughout the loan process. Lenders cannot discourage you from applying for a loan based on certain characteristics you may have. The ECOA makes sure that credit is available to all applicants who qualify for credit, without regard to the following factors: race, color, religion, national origin, sex, marital status, age, or receipt of public assistance income. You also cannot be denied credit if you exercise your rights under the Consumer Credit Protection Act (for example, you cannot be denied a loan because you have filed a complaint against the bank). ECOA also restricts the lender from requesting certain information during the loan application process.

Fair Credit Billing Act

The Fair Credit Billing Act requires creditors to promptly credit payments and correct billing mistakes for open-ended accounts such as credit cards. It also allows you to withhold payments on defective goods. Examples of billing errors include a charge for something you did not buy, a charge that is different from the actual purchase price, or an error in math (for example, the total does not add up, or there is an error in the amount of interest added).

If you think there is an error on your bill you should notify your creditor in writing within 60 days of receipt of the incorrect bill. Include your name, account number, and what you believe is the error. Keep a copy of the letter.

Fair Debt Collection Practices Act (FDCPA)

The Fair Debt Collection Practices Act requires that debt collectors treat you fairly and bans unfair, deceptive, or abusive debt collection practices. This law applies to personal and household debts including: money owed for the purchase of a car, medical care, or charge accounts. Under this law, debt collectors other than your creditor cannot:

- Contact you at any unusual time or place.
- Contact you at work if you have informed them not to call you there.
- Use threat of violence or other criminal means to harm you or your property.
- Call you with the intent to annoy, abuse or harass you.
- Call you without identifying themselves.
- Use deceptive or misleading methods to collect debt.

Fair Housing Act (FHA)

The Fair Housing Act prohibits discrimination in housing-related transactions based on race, color, religion, sex, national origin, familial status, gender or disability.

Real Estate Settlement Procedures Act (RESPA)

When you are closing on a mortgage, the Real Estate Settlement Procedures Act requires that lenders provide you with accurate and timely information on the costs of settlement, such as loan origination fees (points), brokers' commissions, and title charges. RESPA was designed to prevent abusive practices, such as kickbacks for loan referrals.

Truth In Lending Act (TILA)

This law requires lenders to disclose the total cost of a loan, including the finance charge and the Annual Percentage Rate, or APR. In addition, it gives consumers the right to cancel certain types of home loans within three days.

You Are Nearing This Journey's End: Take the Off Ramp to Route 4

You've identified a final destination, picked up a good map, connected with a few trusted travel companions, and steered clear of the warning signs along the way. Now it's time to kick back and cruise onto the State Resource Guides and Route 4, where you'll locate information and the resources nearest you! Safe travels to you and your family!

Resource Guide for Route 3

Consumer, Government, and Nonprofit Resources

Banking and Financial Institutions

Federal Deposit Insurance Corporation (FDIC)

Consumer Call Center: 877-275-3342 or 877-ASK-FDIC
TDD: 800-925-4618
Websites: **www.fdic.gov** or **https://www.fdic.gov/news/disaster/**

The FDIC insures deposits at more than 8,700 banks and savings associations across the country. It also promotes the safety and soundness of these banks and savings associations by identifying, monitoring, and addressing their risks. The FDIC assists consumers and promotes compliance with fair lending, Community Reinvestment Act, and other consumer protection laws and regulations. It also works with lenders, organizations, and the general public to revitalize and educate communities.

The FDIC has information on disaster recovery and which financial institutions may be impacted as a result of the disaster. Visit **https://www.fdic.gov/news/disaster/**. This website contains helpful information regarding frequently asked questions by bank customers, guidance provided to banks, a wealth of consumer tips, and links to other useful websites. The FDIC is working cooperatively with all of the state and federal banking agencies and other organizations. The disasters webpage is updated as more information becomes available. The FDIC maintains a consumer call center (see phone number above) to provide assistance in addressing any inquiries you may have.

In addition, the FDIC's consumer outreach programs and publications address the concerns of depositors and other customers of banks and savings associations. A wide assortment of publications for consumer and community groups, as well as the FDIC's Money Smart financial education program, are available on the website at **www.fdic.gov/consumers/consumer/index.html**. You can also connect to the FDIC via Facebook, Twitter, and YouTube.

Federal Reserve System

20th and C Streets, NW
Washington, DC 20551
Telephone: 202-452-3245
Fax: 202-728-5886
Website: **www.federalreserve.gov**

The Federal Reserve System was founded to provide the nation with a safer, more flexible and more stable monetary and financial system. The Federal Reserve Board provides a clearinghouse of consumer publications on banking, finance, protection, homeownership and mortgages, interest rates, and loans and credit. The clearinghouse contains publications that can be ordered, online brochures, and teaching materials in different formats.

National Credit Union Administration (NCUA)

1775 Duke Street
Alexandria, VA 22314
Telephone: 703-518-6300
Website: **www.ncua.gov**

The National Credit Union Administration is an independent federal agency that supervises and insures federal credit unions and insures state-chartered credit unions. It is entirely funded by credit unions and receives no tax dollars. A monthly newsletter, The NCUA Report (available by print or on-line), covers news of credit unions around the country and spotlights topics of interest to credit union members.

Office of the Comptroller of the Currency

Comptroller of the Currency Administrator of National Banks
Washington, DC 20219
Telephone: 800-613-6743
TDD: 713-658-0340
Websites: **www.occ.treas.gov; www.helpwithmybank.gov**

The OCC charters, regulates, and supervises national banks to ensure a safe, sound, and competitive banking system that supports the citizens, communities, and economy of the United States. National banks can usually be identified because they have the words "national" or "national association" in their titles or the letters N.A. or NT&SA following their titles. The OCC website includes materials for consumer education and for professionals working in the fair housing and fair lending fields. A quarterly newsletter is available in print and online.

Customers with questions regarding national banks that cannot be resolved through the bank should contact the OCC's Customer Assistance Group via the contact information above.

Nonprofit and Consumer Protection Organizations

Consumer Action (CA)

221 Main Street, Suite 480
San Francisco, CA 94105
Telephone: 415-777-9635
Website: **www.consumer-action.org**

CA refers consumers to complaint-handling agencies through its free hotline; publishes educational materials on credit banking, insurance, utilities, and HMOs (in a number of languages); and provides outreach and technical assistance to a national network of community-based and government agencies.

Consumer Federation of America (CFA)

1620 I Street NW, Suite 200
Washington DC 20006
Telephone: 202-387-6121
Website: **www.consumerfed.org**

CFA promotes consumer education by disseminating information to the public on consumer issues such as managing consumer debt, banking and product safety.

Consumer Finance Protection Bureau (CFPB)

P.O. Box 4503
Iowa City, Iowa 52244
Telephone: 855-411-CFPB (2372); or TTY/TDD (855) 729-CFPB (2372);
Fax: 855-237-2392
Website: **www.consumerfinance.gov**

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Finance Protection Bureau (CFPB). The CFPB is working to give consumers the information they need to understand the terms of their agreements with financial companies. It is also working to make regulations and guidance as clear and streamlined as possible so providers of consumer financial products and services can follow the rules on their own.

Among other things, the CFPB:

- Conducts rule-making, supervision, and enforcement for Federal consumer financial protection laws;
- Restricts unfair, deceptive, or abusive acts or practices;
- Takes consumer complaints;
- Promotes financial education;
- Researches consumer behavior;
- Monitors financial markets for new risks to consumers; and
- Enforces laws that outlaw discrimination and other unfair treatment in consumer finance.

If you believe you may have been a target of deceptive practices related to a bank account or service, credit card, credit reporting, money transfer, mortgage, student loan or vehicle or consumer loan, you may submit a complaint to the CFPB at **www.consumerfinance.gov/complaint** or at (855) 411-2372.

Hope Coalition America (HCA)

HOPE GLOBAL HEADQUARTERS
707 Wilshire Boulevard, 30th Floor
Los Angeles, California 90017
Telephone: 877-592-HOPE (4673) or 213-891-2900
Fax: 213-489-7511
Website: **www.operationhope.org**

HOPE Coalition America is the national emergency preparedness and assistance division of Operation HOPE, Inc. The coalition is a collaboration of senior executives and professionals from the banking and financial services, insurance, higher education, social service, and community services agencies, which provide financial and economic guidance and assistance to individuals and small businesses affected by emergencies and disasters.

The HCA has two useful publications: the *Emergency Financial First Aid Kit (EFFAK)* helps you to create detailed listings of your important personal contact, financial and legal information; and the companion document, the *Personal Disaster Preparedness Guide (PDPG)*, guides you through survival and recovery information and the steps you should take prior to an emergency. Both publications are available in English and Spanish free of charge on their website.

For individuals affected by disaster who are ready to seek assistance in rebuilding their financial lives by obtaining lost or destroyed personal identification documents, assistance with deferring mortgage payments and obtaining copies of destroyed financial documents, call the toll free number above. HCA's free services include:

- Predisaster preparedness seminars, featuring the Emergency Financial First Aid Kit (EFFAK) and Personal Disaster Preparedness Guide (PDPG) documents
- Emergency budget counseling
- Emergency credit management
- Assistance with deferring mortgage payments
- Assistance with working with your creditors
- Referrals to government and private agencies
- Assistance with obtaining copies of destroyed financial documents
- Insurance claims assistance

National Consumer Law Center (NCLC)

7 Winthrop Square
Boston, MA 02110-1006
Telephone: 617-542-8010
Fax: 617- 542-8028
Website: **www.nclc.org**

NCLC is a nonprofit consumer law resource center for legal answers, policy analysis, technical assistance, and legal support, particularly on issues involving consumer fraud, debt collection, consumer finance law, and homeownership. NCLC provides free consumer information on topics such as credit, scams, fraud, foreclosure prevention, and reverse mortgages. It also sponsors conferences, trainings, and other events on consumer issues. NCLC's book *Surviving Debt* can be ordered from the website for a fee.

National Consumers League (NCL)

1701 K Street, NW, Suite 1200
Washington, DC 20006
Telephone: 202-835-3323
Fax: 202-835-0747
E-mail: info@nclnet.org
Website: **www.nclnet.org**

The NCL uses research and education to advocate for consumers. NCL sponsors national conferences and legislative briefings that address consumer issues. It develops training materials, low-cost brochures and publications on subjects such as consumer credit. .

National Foundation for Consumer Credit (NFCC)

2000 M Street, NW Suite 505
Washington, DC 20036
Telephone: 202-677-4300 or toll free 800-388-2227
Website: **www.nfcc.org**

NFCC is a network of more than 1,300 nonprofit agencies that provide money management education, confidential budget, credit, and debt counseling, and debt repayment plans for individuals and families. To find an affiliate agency in your area call 800-388-2227.

NeighborWorks® America

999 North Capitol Street NE, Suite 900
Washington, DC, 20002
Phone: (202) 760-4000
Fax: (202) 376-2600
Telephone: 202-220-2300
Website: **www.neighborworks.org**

A nonprofit organization created by Congress, NeighborWorks® America has a national network of more than 240 community-based organizations in 50 states creating healthy communities through the work of thousands of residents, business people, government officials and other partners. Together with national and local partners, NeighborWorks® America creates new opportunities for residents while improving communities. NeighborWorks® provides consumer information about the homebuying in the curriculum Realizing the American Dream. Learn more at **https:// www.neighborworksstore.org/**

Other Federal Agencies

Federal Trade Commission (FTC)

600 Pennsylvania Avenue, NW
Washington, DC 20580
Telephone: 202-326-2222 or toll free 877-FTC-HELP (877-382-4357)
Websites: **www.ftc.gov**; **www.fraud.org**; **www.consumer.gov/topics/identity-theft**

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. The FTC enforces a variety of federal antitrust and consumer protection laws, and other financial and lending practices affecting consumers — including Equal Credit Opportunity Act (ECOA) violations involving mortgage and consumer finance companies.

As part of its consumer education campaign, the FTC has a large clearinghouse of consumer fact sheets in English and Spanish and lists of federal Rules and Acts that protect consumers on a variety of topics, including credit, privacy and investments.

Social Security Administration

Office of Public Inquiries
Windsor Park Building
6401 Security Boulevard
Baltimore, MD 21235
Telephone: 800-772-1213
Website: **www.ssa.gov**

Social Security was set up in 1935 as a way for the community to respond to life's uncertainties and times of vulnerability, such as unemployment, illness, disability, death, and old age. The SSA pays retirement, disability and survivors benefits to workers and their families and administers the Supplemental Security Income program. It also issues Social Security numbers. Its website has helpful information on these programs and how to apply for benefits.

U.S. Department of Housing and Urban Development

451 Seventh Street, SW
Washington, DC 20410
Telephone: 202-708-1112
TTY: 202-708-1455
Websites: **www.hud.gov**

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. HUD has a wealth of information on housing assistance programs, as well as useful housing information related to buying, selling, owning, renting, homelessness, and home improvements. In addition, it establishes partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.

In the Consumer Information section of its website, HUD has consumer tip sheets on avoiding fraud, information on homebuyers' and borrowers' rights, and many resources for potential homebuyers, including information on shopping for a mortgage, working with a real estate agent and calculating an affordable mortgage.

US Department of Housing and Urban Development/US Department of Veterans Affairs

(HUD-Veterans Affairs and Supportive Housing (HUD-VASH) provides permanent housing for eligible homeless Veterans who are single or eligible homeless Veterans with families. The program is developed for the homeless Veteran, so eligible Veteran families must include the Veteran. For more information, visit the website at **https://www.va.gov/homeless/hud-vash_eligibility.asp**, call the National Call Center for Homeless Veterans at 1-877-4AID-VET or visit **http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash**

U.S. Department of Labor

200 Constitution Avenue, NW
Washington, DC 20210
Telephone: 866-487-2365
TTY: 877-889-5627
Website: **www.dol.gov**

The Pension and Welfare Benefits Administration assists workers in getting the information they need to protect their benefit rights. Its website offers consumer information on topics such as retirement, pension benefits, health benefits and insurance.

Resource Guide for Finding the Assistance Crew Nearest You

Route 4 is a comprehensive resource guide for finding valuable disaster recovery resources in your state or territory.

Route 4 Guide for Finding the Assistance Crew Nearest You

Every state and U.S. territory has a history of experiencing some type of disaster event. Unfortunately, some areas are hit harder during hurricane season, winters, and hot dry summers than others. That's why the resources you need to help navigate your own road to housing recovery will vary depending on where you choose to call home.

To get started we've listed national resources that are available to disaster survivors no matter where you live. After this information, click on your state or territory for resources in your area that will provide a unique list of agencies and information to help you in what we hope is a speedy recovery process.

Housing Counseling Agencies

Housing counseling services provided by nonprofit agencies help renters by giving them the information they need to make informed decisions about preparing to be a successful tenant and securing affordable rental housing. Each client gets access to local rental information, a personalized financial review including budget, credit and affordability determination and on-going one-on-one counseling to navigate and overcome rental application obstacles, review their lease, work on improving credit and saving money for move in costs to name a few. Education classes about personal finance, rebuilding credit, fair housing and homeownership are also conveniently available, sometimes in multiple languages. In this section we will tell you how to locate the agency nearest you.

National Industry Standards for Homeownership Education and Counseling

Adoption of the National Industry Standards for Homeownership Education and Counseling shows that an organization is dedicated to providing a high level of quality and professionalism that current and future homeowners can recognize and expect. High standards encourage excellence and help guide professional conduct and decision-making in the field. You can find an organization near you that has adopted these standards at **http://www.homeownershipstandards.org**

Working with an organization that has adopted the National Industry Standards for Homeownership Education and Counseling gives existing and future homeowners the confidence that counselors/educators will:

- Provide their clients with correct and consistent information
- Represent a solid source of information to draw on before and after the home purchase
- Have the tools and knowledge to support their work
- Serve clients with competence, fairness, and respect

The NeighborWorks® Network

NeighborWorks® America supports over 235 independent, community-based nonprofit organizations across the country known as the NeighborWorks® Network. These nonprofits provide valuable housing-related services in more than 4,500 communities in America. They are staffed by counselors who serve as advocates to families who already own their homes or who are interested in pursuing home ownership. Services include pre purchase counseling, financial fitness classes, default and foreclosure prevention counseling, affordable financing and a host of other products and services. To locate the NeighborWorks® Network member nearest you, go to **http://www.neighborworks.org/Our-Network/Network-Directory.** You can search by your zip code or search the state you live in or want to reside in.

Alert:

Resources for the Homeless

HUD: If you are homeless (or at risk of becoming homeless) you may find information on shelters and other resources go to Find A Shelter at **https://www.hud.gov/findshelter**

The U. S. Department of Housing and Urban Development

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination and transform the way HUD does business.

Website: **www.hud.gov**

Contact Information

Telephone number: (212)708-1112

TTY: (202)708-1455

Mail: 451 7th Street S.W.

Washington, DC 20410

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Find a list of all the public housing authorities (PHAs) which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing. Search for one that is in or near the area you wish to live in. These agencies typically administer both public housing and the Section 8 Housing Choice Voucher programs.

Website: **https://www.hud.gov/program_offices/public_indian_housing/pha/contacts**

Housing Assistance for Veterans
The Department of Veterans Affairs (VA)

Veterans Affairs Supportive Housing (VASH) program

The program targets chronically homeless veterans who are the most vulnerable and combines the HUD Housing Choice Voucher program with other supportive services.

https://www.va.gov/homeless/hud-vash_eligibility.asp

The Shallow Subsidy Initiative

A new VA subsidy will help low-income and formerly homeless Veterans afford housing in high-rent communities. The initiative provides low-income Veterans a fixed rental subsidy for up to two years and is available to Veterans enrolled in the Supportive Services for Veteran Families (SSVF) program and live in communities characterized by high rate of homelessness and low availability of affordable housing. To encourage long-term self-sufficiency through employment, renters receive the subsidy for up to two years even if there are increases in their household income.

https://www.blogs.va.gov/VAntage/71790/new-subsidy-helps-formerly-homeless-veterans-afford-housing-high-rent-areas/

Website: **www.va.gov**

Contact Information

Toll free: (800)698-2411

TTY: 711

Housing Assistance for Seniors

Eldercare Locator

The Eldercare Locator is a nationwide service that connects older American and their caregivers with trustworthy local support resources. Since 1991, they have been linking those who need assistance with state and local agencies on aging, as well as community-based organization that service older adults and their caregivers. Whether help in needed with services such as meals, home care or transportation the Eldercare Locator is there. This is a public service of the Administration on Aging (AoA), an agency of the U.S. Administration for Community Living. Language interpretation service for 150 languages is available by telephone during normal business hours.

Website: **https://eldercare.acl.gov/Public/index.aspx**

Contact Information

Toll free: (800)677-1116

TTY: 711

Social Services

Socialserve is a nonprofit, bilingual call center that connects people to housing and provides supportive second chance employment. They provide professional housing location and listing services across the United States through their partnership with Emphasys Software.

Website: **www.socialserve.com**

Contact Information

Toll free: (877)428-8844

TDD/TTY: 7-1-1

Fax: (704)334-0799

Mail: P.O. Box 35305

Charlotte, NC 28235

Resources for Renting, Buying and Selling

Experienced real estate agents who are members of the National Association of REALTORS® are market experts and will work to negotiate on your behalf during your real estate transaction. Talk to at least three agents to find the right one to work for you, visit: **https://www.realtor.com/realestateagents** to search by zip code for a list of capable REALTORS®

If you're thinking about selling your home, there are more ways than ever to do it. Find a REALTOR® to help you learn its market value based on similar sales and features, then list your property and market it for sale and finally sell it with ease in any condition or financial status for a fair market price. Talk to at least three agents to find the right one to help you sell at: **https://www.realtor.com/sell**

FEMA Funded Residential Property Voluntary Flood Buyout Program

If your community has experienced a destructive flood that has caused considerable damage, social and economic disruption to the area you may be offered a buyout. Buyouts may appeal to you if you live in the floodplain and are interested in how you can get rid of the property to avoid future risk, potential damage and minimize your financial losses.

Properties that meet flood buyout requirements may be voluntarily purchased by the City or County at their (generally pre-flood) fair market value, as determined by a State-board certified appraiser hired by the City or County. Participation in FEMA's acquisition programs is strictly voluntary and property owners are not required to sell.

Once your property is purchased in a buyout, all the structures are removed, the utilities are capped, the ground is leveled, and the property deed is restricted to open space use. The land is usually allowed to return to its natural state, and it remains as open space, such as parks, vacant lots, or wetlands.

Contact the State Hazard Mitigation Officer or SHMO to find out if the program is being offered in your community.

List of states: **https://www.fema.gov/grants/mitigation/state-contacts**

Learn more download FEMA's Frequently Asked Questions about this program at **https://www.fema.gov/media-library-data/1487973067729-d34bd451527229a45bad0ef5ac6ddf93/508_FIMA_Acq_FAQs_2_24_17_Final.pdf**

Home Repairs

Operation Blue Roof - U.S. Army Corps of Engineers

In disaster areas, Operation Blue Roof is a program for homeowners who have damage to their roofs. The program sends licensed contractors out to homes to cover the damage with fiber-reinforced plastic sheeting (tarp) until homeowners can arrange repairs.

Operation Blue Roof allows residents to stay in their homes, instead of paying for temporary housing or hotels. The program also protects property while homeowners recover from the storm. The service is free.

Website: **https://www.usace.army.mil/missions/emergency-operations/national-response-framework/temporary-roofing/**

Finding A Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Finding a Home Inspector

A home inspector is a qualified professional individual who will perform a visual inspection of the structure and components within a property. They look for immediate concerns and note issues that are likely to pose a problem in the future. They compile a written report complete with photographs and detailed description of the problem area and may also include recommendations either for repairs or further investigation by other certified specialists or qualified professionals like an asbestos remediator or structural engineer for example. Consumers should read HUD publications: Ten Important Questions to Ask Your Home Inspector and For your Protection: Get a Home Inspection, prior to shopping for a home inspector. Once one is selected, review the home inspection contract prior to setting an appointment so you know what will and won't be inspected. Home inspectors are paid at the time of service with costs ranging from $300-$500 depending on the property's size and nature of the inspection.

Website: **www.homeinspector.org**

Contact Information

Telephone number: (847)759-2820

Fax: (847)759-1620

Mail: American Society of Home Inspectors, 932 Lee St., Suite 101, Des Plaines, IL 60016

Low-Cost and No-Cost Legal Assistance

Young Lawyers Division of the American Bar Association

Disaster Legal Services are being provided for free by the Young Lawyers Division of the American Bar Association. Residents who cannot afford to pay an attorney can call the hotline to request free legal assistance.

- The type of legal assistance available includes:
- Replacing legal documents that may have been lost due to flooding
- Life, medical and property-related claims
- Consumer protection matters, remedies, and procedures
- Counseling on mortgage-foreclosure problems
- Creditor-debtor matters
- FEMA appeals

Through an intake process, callers will be matched with a volunteer attorney who can provide assistance or general legal information regarding their issue. Callers should say that they are seeking legal assistance related to Hurricane Harvey. The hotline will be staffed during normal business hours, but messages can be left at any time.

The helpline is part of a long-standing partnership between FEMA and the ABA.

Website: **www.americanbar.org/disaster**

Contact Information

Toll free: (800)285-2221

American Bar Association Free Legal Answers

Free Legal Answers is a virtual legal advice clinic. Qualifying users post their civil legal question to their state's website. Users will then be emailed when their question receives a response. Attorney volunteers, who must be authorized to provide pro bono assistance in their state, log in to the website, select questions to answer, and provide legal information and advice. Volunteer attorneys will not answer criminal law questions.

Participating states have their own page where qualifying residents will post their question. Look at your state's page for more information. Free Legal Answers is a project of the American Bar Association's Standing Committee on Pro Bono and Public Service.

Website: **https://abafreelegalanswers.org/**

Lawhelp.org

LawHelp.org has been created for people living on low-incomes and the legal organizations that serve them. LawHelp.org provides referrals to local legal aid and public interest law offices, basic information about legal rights, court forms, self-help information, court information, links to social service agencies, and more in your state. LawHelp.org includes a network of 25 statewide legal information portals built on the LawHelp.org platform. LawHelp.org was developed and is maintained by Pro Bono Net in partnership with hundreds of nonprofit legal aid, pro bono, court-based programs and libraries across the country. LawHelp.org launched in 2001 with support from the Legal Services Corporation and the Open Society Institute. In 2007, it was recognized with a Webby Award for Best Law Site. The Spanish version of LawHelp.org was launched in 2012 in partnership with the Legal Aid Society of Northeastern New York and LawHelp.org/NY, with support from LSC's Technology Initiative Grant program.

Website: **https://www.lawhelp.org/about-us**

Legal Services Corporation

LSC is an independent nonprofit established by Congress in 1974 to provide financial support for civil legal aid to low-income Americans. The Corporation currently provides funding to 132 independent nonprofit legal aid organizations in every state, the District of Columbia, and U.S. Territories.

If you are looking for help with a civil legal problem, enter an address or city in their interactive map to find an LSC-funded legal aid organization near you.

Website: **https://www.lsc.gov/what-legal-aid/find-legal-aid**

Contact Information

Telephone: (202)295-1500

Fax: (202)337-6797

National Voluntary Organizations Active in Disaster (VOAD)

The Voluntary Organizations Active in Disaster or VOAD is a national coalition of over 70 faith-based, community and other non-profit organizations along with 56 state and U.S. territory VOAD branches, that responds with an organized effort of volunteers whenever disaster strikes sharing knowledge and coordinating resources throughout disaster preparation, response, and recovery. To find your states VOAD list of members use the website below.

Website: **https://www.nvoad.org/**

Contact Information

Telephone: 703-778-5088

Mail: P.O. Box 26125, Alexandria, VA 22314

Community Action Agencies (CAA)

Community Action Agencies provide a range of social services to help low-income individuals, families, homes individuals and families, migrants and the elderly poor. You must meet the organization's income guidelines in order to qualify for assistance. Find agencies near you at:

https://communityactionpartnership.com/find-a-cap/

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area.

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster.

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs.

Financial help with your pets after a disaster

Lots of Americans share their homes with service animals and/or pets including dogs, cats and other types of domesticated critters including farm animals. When natural disasters strike, people are forced to evacuate their homes, often at a moment's notice leaving little time to prepare. Frequently in these situations, the animals are left behind to fend for themselves either because the owners are unable find them (in the case of outdoor cats) or move them quickly (livestock for example), or the place they are relocating to doesn't allow animals.

Unfortunately, there's no one else that can take the animal in and their basic needs- shelter, food, water and medical care- go unfulfilled until families can be reunited. Fortunately, people have recognized this unmet need during disaster events, and as a result caring volunteers have banded together in several different types of organizations to provide rescue efforts to help save animals' lives and hopefully reunite them with their owners or place them with new forever families.

Your community may have local agencies that focus on financial assistance for pet-related expenses that you may face in disaster recovery but there are also national service providers to check out. Here is information from each of their websites:

Redrover

Provides financial assistance, resources and emotional support to pet guardians struggling with economic hardship when pets are in life-threatening situations

https://redrover.org/relief/urgent-care-grants/

Bestfriends

Started with little fanfare and even fewer resources: creating a sanctuary for homeless and special-needs animals literally from the ground up, forging roadways and erecting buildings with our bare hands. We were creating a better world through kindness to animals. Today, the Sanctuary remains our anchor, and as we've grown, our national network partners and pet lifesaving centers have become hubs for innovation and inspiration. We're bringing tangible lifesaving tactics to shelters and rescue groups across the U.S, touching every community in the country.

https://bestfriends.org/

Frankie's Friends

Frankie's Friends is a non-profit foundation dedicated to finding cures and saving pets with cancer and other life-threatening conditions.

Frankie's Friends assists families who demonstrate substantial financial need and whose pets, with treatment, have a good prognosis for return to a good quality of life. A portion of the treatment costs are also covered by the pets' families with a requested discount from the veterinary hospital treating the pet.

We fund treatment only. We do not fund initial examinations, diagnostic testing, spays or neuters, euthanizations, primary or preventative care.

https://www.frankiesfriends.org/

Handicapped Pets

The Handicapped Pets foundation is a 501(c)3 non-profit corporation dedicated to the health and well-being of elderly, disabled, and injured pets. We donate new or reconditioned wheelchairs to pets-in-need.

The Handicapped Pets Foundation is dedicated to extending the life of disabled pets by helping them move; getting the exercise they need to live long, happy, healthy lives.

Website: **https://hpets.org/**

Shakespeare Animal Fund

Shakespeare Animal Fund provides the essential funding to ensure that our community's elderly, disabled, returning veterans, and low-income families will not have to put down or say goodbye to a suffering pet because they can't afford to pay for emergency care.

Website: **https://www.shakespeareanimalfund.org/**

STARelief Pet Assistance

STARelief's programs are designed to save pets' lives, assist families in need, reduce the number of pets entering shelters, pets displaced due to natural disaster and advocate for responsible pet ownership.

Website: **https://starelief.org/**

Records Reconstruction

When preparing for disaster think about the documents you would need to identify yourself and your household members, including children and pets, your relationships, or status. If you elect to store copies of important documents electronically or on the cloud, encrypting data is a good way to protect sensitive information. It ensures that the data can only be read by the person who is authorized to have access to it.

Ready.gov Safeguarding Critical Documents and Valuables

Website: **https://www.ready.gov/sites/default/files/2020-03/fema_safeguard-critical-documents-and-valuables_0.pdf**

Cybersecurity & Infrastructure Security Agency

Understanding Encryption

Website: **https://us-cert.cisa.gov/ncas/tips/ST04-019**

Replacing critical identification and other documents after disaster is an important first step in recovery since many programs and services will require them to qualify for financial and other assistance. It is also important to know what documents are required to get replacement ID cards and whether these must be originals or copies; and whether this can be done online or in-person or by mail. The Centers for Disease Control and Prevention and USA.gov have robust websites to help demystify the documents and vital records you should have and how to replace or get copies of them.

Mail Service During a Disaster

The United States Postal Service (USPS) has a website that you can check to see areas affected by natural disasters and other events that will affect mail service or you can call their tollfree number. Both will indicate when they believe service will be restored or tell you which post offices you should go to instead for further help. Once you know if your local post office is operational go online to submit a request to hold or forward your mail if necessary. The hold can be removed once you are settled back to your home

Website: **https://about.usps.com/newsroom/service-alerts/**

Contact Information

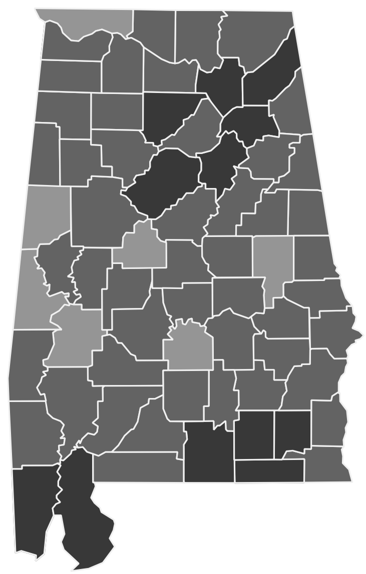
Toll free: (800)275-8777

The State of Alabama

According to FEMA below is a list of the number and type of disasters that have occurred in Alabama since 1953.

Website: **https://www.alabama.gov/**

41	Severe Storm(s)
21	Hurricane
10	Flood
9	Fire
7	Tornado
3	Biological
1	Drought
1	Snow



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Alabama Disaster Recovery Resources

Alabama Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://ema.alabama.gov/**

Contact Information

Telephone number: (205)280-2312

Toll free: (800)843-0699

Mail: P.O. Box 2160, Clanton, AL 35046

ALABAMA

Alabama Attorney General's Office

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.alabamaag.gov/**

Contact Information

Telephone number: (334)242-7300

Consumer Interest Division: (800)392-5658
Office of Victim Assistance: (800)626-7676

Mail: 501 Washington Avenue, Montgomery, AL 36104

Alabama Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.aldoi.gov/**

Contact Information

Telephone number: 334-269-3550

Mail: P O Box 303351, Montgomery, AL 36130-3351

Alabama Banking Regulator

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial servicers providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **http://www.banking.alabama.gov/**

Contact Information

Telephone number: (334)242-3452

Toll Free: (866)465-2279

Mail: P.O. Box 4600, Montgomery, AL 36103-4600

ALABAMA

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211connectsalabama.org/**

Contact Information

Telephone number: 211

TTY: 711

Mail: 8 Commerce Street, Suite 1140, Montgomery, AL 36104

Alabama Housing Recovery Resources

Alabama Housing Finance Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.ahfa.com/**

Contact Information

Telephone number: (33)244-9200

Toll free: (800)325-2432

Fax: (334)244-9214

Mail: P.O. Box 242967, Montgomery, AL 36124-2967

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

Website: **https://www.hud.gov/program_offices/public_indian_housing/pha/contacts**

List of Alabama Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AL.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Alabama at **https://www.hud.gov/states/alabama/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

Once on the page click on Alabama or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.

You may also call **(800)569-4287** for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Alabama Licensing Board for General Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

ALABAMA

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://genconbd.alabama.gov/default.aspx**

Consumer Concerns/Complaints Website: **https://genconbd.alabama.gov/Consumer_Complaints.aspx**

Contact Information

Telephone number: (334)272-5030

Fax: (334)395-5336

Mail: 2525 Fairlane Drive, Montgomery, AL 36116

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

ALABAMA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website**: https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Alabama.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

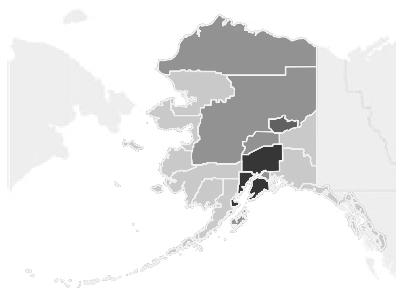
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Alabama Department of Revenue** here: Website: **https://revenue.alabama.gov/motor-vehicle/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Alaska

According to FEMA below is a list of the number and type of disasters that have occurred in Alaska since 1953.

Website: **https://www.alaska.gov/**

24	Fire
18	Severe Storm(s)
14	Flood
4	Earthquake
4	Other
2	Biological
2	Coastal Storm
2	Freezing
1	Snow



Alaska Disaster Recovery Resources

Alaska Division of Homeland Security and Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://ready.alaska.gov/**

Contact Information

Telephone number: (907)428-7000

Mail: Building 49000, Army Guard Road, JBER, AK 99505

ALASKA

Alaska Department of Law Consumer Protection Unit

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during time of disaster recovery.

Website: **http://www.law.alaska.gov/department/civil/consumer/cpindex.html**

Contact Information

Telephone number: (907)269-5200

Toll free: (888)576-2529

Mail: 1031 West 4th Avenue, Suite 200
Anchorage, AK 99501-1994

State of Alaska Department of Law/Attorney General's Office

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://www.law.state.ak.us/**

Contact Information

Telephone number: (907)269-5100

TTY: (907)258-9161

Fax: (907) 276-3697

Mail: 1031 West 4th Avenue, Suite 200
Anchorage, AK 99501-1994

ALASKA

Alaska Department of Commerce, Community and Economic Development – Division of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.commerce.alaska.gov/web/ins/Insurers.aspx**

Contact Information

Telephone number: (907)465-2515

TTY: 711

Fax: 907) 465-3422

Mail: P.O. Box 110805
Juneau, AK 99811-0805

Alaska Department of Commerce, Community and Economic Development – Division of Banking and Securities

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial servicers providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Contact Information

Telephone number: (907)465-2521

Toll Free: (888)925-2521

Fax: 907) 465-1230

Mail: P.O. Box 110805
Juneau, AK 99811-0805

ALASKA

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://alaska211.org/**

Contact Information

Telephone number: 211

Toll free: 1-800-478-2221

Alaska Housing Recovery Resources

Alaska Housing Finance Corporation

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.ahfc.us/**

Contact Information

Telephone number: (907)338-6100

Toll free: (800)478-2432

Mail: 4300 Boniface Parkway
Anchorage, Alaska

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Alaska Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AK.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Alaska at **https://www.hud.gov/states/alaska/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Alaska** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Alaska Department of commerce, Community and Economic Development – Division of Corporations, Business and Professional Licensing

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

ALASKA

Then they come, do some demolition, and drop off materials to start work but then the worst happens- no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.commerce.alaska.gov/web/cbpl/**

Contact Information

Telephone number: 907) 269-8160

Fax:(907) 269-8156

Mail: 550 W 7th AVE, STE 1500
Anchorage, AK 99501-3567

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627
TTY: (877)889-5627

ALASKA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Alaska.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Alaska Division of Motor Vehicles** here: Website: **http://doa.alaska.gov/dmv/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

American Samoa

According to FEMA, below is a list of the number and type of disasters that have occurred in American Samoa since 1953.

Website: **https://www.americansamoa.gov/**

5 Hurricane

4 Typhoon

2 Biological

2 Severe Storm(s)

1 Drought

1 Earthquake

1 Flood

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American Samoa Disaster Recovery Resources

American Samoa Department of Homeland Security

This agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.americansamoa.gov/department-of-homeland-security**

Contact Information

Telephone number: (684) 699-0414 or 699-0411

Mail: Homeland Sec. Compound , Tafuna, Pago Pago, AS 96799

American Samoa Office of the Attorney General

The Department of Legal Affairs is an integral part of the executive branch and is under the direction of the Attorney General of American Samoa. The Attorney General is the Territory's chief law enforcement officer and chief legal advisor to the American Samoa Government. The Department of Legal Affairs is comprised of several divisions that assist in fulfilling the duties of the Attorney General. These divisions include the Office of the Attorney General itself, the Immigration Office, the Territorial Registrar's Office, the Consumer Protection Bureau, the Certificates of Identity Division, the American Samoa Sex Offender Registry, the Parole Division, the newly created Travel Division, and the Office of Weights and Measures. The Department of Legal Affairs provides services that cover a broad range of issues, reaching every corner of the Territory.

Website: **https://www.legalaffairs.as.gov/office-of-the-attorney-general**

Contact Information

Telephone number: (684) 633-4163

Mail: Executive Office Building

Utulei

Territory of American Samoa

Pago Pago, AS 96799

American Samoa Department of Legal Affairs includes the Office of the Attorney General and Consumer Protection

The Department of Legal Affairs is an integral part of the executive branch and is under the direction of the Attorney General of American Samoa. The Attorney General is the Territory's chief law enforcement officer and chief legal advisor to the American Samoa Government. The Department of Legal Affairs is comprised of several divisions that assist in fulfilling the duties of the Attorney General. These divisions include the Office of the Attorney General itself, the Immigration Office, the Territorial Registrar's Office, the Consumer Protection Bureau, the Certificates of Identity Division, the American Samoa Sex Offender Registry, the Parole Division, the newly created Travel Division, and the Office of Weights and Measures. The Department of Legal Affairs provides services that cover a broad range of issues, reaching every corner of the Territory.

Website: **https://www.legalaffairs.as.gov/consumer-protection-bureau**

Contact Information

Telephone number: 684-633-4143

Mail: Executive Office Building

Pago Pago, AS 96799

American Samoa Department of Insurance

The department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.americansamoa.gov/**

Contact Information

Telephone number: 684-633-4116
Mail: American Samoa Department of Insurance

Office of the Governor

American Samoa Government
Pago Pago, AS 96799

Development Bank of American Samoa

The Development Bank of American Samoa (DBAS) was created in 1969 by public law 11-40 of the American Samoa government. The purpose of DBAS was based on its mission statement and goals, which were formed as integral components of its strategic plan. Throughout the years DBAS evolved into a socio-economic development agency for American Samoa in order to provide the territory with lending and investment services. DBAS was created to assist in the promotion of private enterprise and to meet the needs of economic development for American Samoa. Also, DBAS was created to be the conduit for U.S. federal assistance programs to facilitate housing for low-income families and individuals and to promote and develop entrepreneurship.

Website: **https://dbas.as/contents/aboutus/**

Contact Information

Telephone number: 684-633-4031

Mail: DBAS Building -Pago Pago

Pago Pago, AS 96799

American Samoa Housing Recovery Resources

American Samoa Housing Trust Fund

HTF provides grants to states for the construction, rehabilitation, and preservation of rental homes and for homeownership for extremely low- and very low-income families, including homeless families.

Website: **https://www.hudexchange.info/grantees/american-samoa/?program=17**

Contact Information

Telephone number: 684-633-5155

Mail: Department of Commerce
A.P. Lutali Executive Office Building, 2nd Floor
Pago Pago, AS 96799

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on American Samoa or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Samoa Housing Corporation

The main purpose of the Corporation is to improve housing and living conditions of lower moderate income persons and families by lending monies on mortgage or other securities to assist to build, extend, renovate or purchase land for the purpose of building a home thereon. It also administers housing for rent for the public.

Website: **https://www.samoahousing.ws/**

Contact Information

Telephone number Apia/Savaii Offices: (685) 24615/24630

Mail: Samoa Housing Corporation
Samoa Housing Corporation Building
PO Box 3699
APIA, Samoa

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

AMERICAN SAMOA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.americansamoa.gov/department-of-legal-affairs-ag**

Contact Information

Telephone number: 684-633-4163

Mail: Executive Office Building - 3rd floor
Pago Pago, AS 96799

American Samoa Department of Commerce

Community Development Block Grant – Disaster Recovery

The Department of Commerce is dedicated to improving the quality of life of our people through economic development and sustainable resource management. We also house other community-facing programs here such as the Community Development Block Grant Program, Community Service Block Grant Program, and the Coastal Zone Management Program.

Website: **https://doc.as/community-development-block-grant-disaster-recovery-cdbg-dr/**

Contact Information

Telephone number: 1 (684) 633-5155

Mail: Department of Commerce

American Samoa Government

A.P. Lutali Executive Office Bldg

Utulei, American Samoa 96799

Samoa Housing Corporation

The main purpose of the Corporation is to improve housing and living conditions of lower moderate income persons and families by lending monies on mortgage or other securities to assist to build, extend, renovate or purchase land for the purpose of building a home thereon. It also administers housing for rent for the public.

Website: **https://www.samoahousing.ws/**

Contact Information

Telephone number: (+685) 24615/24630

Mail: Samoa Housing Corporation
Samoa Housing Corporation Building
PO Box 3699
APIA, Samoa

Financial Recovery Resources

American Samoa Department of Human & Social Services

The Department of Human & Social Services is focused on providing comprehensive resources in the field of human and social services for a healthier, safer American Samoa. Our Department has established the following core values to guide our work and help us recognize, respect, and appreciate everyone's contribution. We believe these core values are equally important. In view of our mission and vision, we acknowledge our priority to provide quality services to our clients, partners, and the community.

Website: **https://www.americansamoa.gov/department-of-human-social-services**

Contact Information

Telephone number: 684-633-4116
Mail: American Samoa Government

Executive Office Building

Pago Pago, AS 96799

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected area will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website https:// **www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm**

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

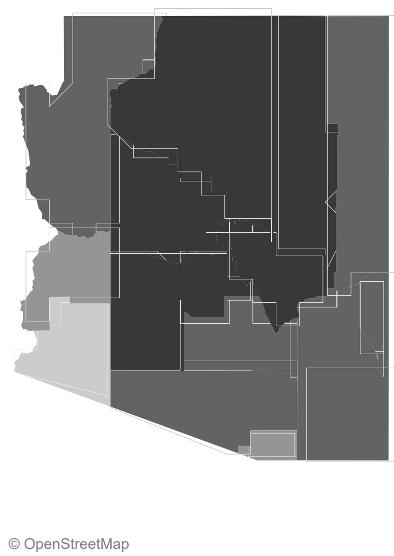
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **American Samoa Department of Public Safety** here: **https://www.americansamoa.gov/department-of-public-safety**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Arizona

According to FEMA below is a list of the number and type of disasters that have occurred in Arizona since 1953.

Website: **https://az.gov/**

67	Fire
14	Flood
12	Severe Storm(s)
2	Biological
1	Drought
1	Freezing
1	Hurricane



Arizona Disaster Recovery Resources

Arizona Department of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://dema.az.gov/**

Contact Information

Telephone number: (602) 267-2700

Mail: Department of Emergency and Military Affairs

5636 E. McDowell Rd., Phoenix, AZ 85008

Arizona Department of Consumer Affairs – Attorney General

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.azag.gov/consumer**

Contact Information

Telephone number: (602)542-5025

Fax: (602) 542-4085

Mail: 2005 N Central Ave, Phoenix, AZ 85004-292

Arizona Attorney General's Office

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.azag.gov/**

Contact Information

Telephone number: (602)542-5025

Fax: (602) 542-4085

Mail: 2005 N Central Ave, Phoenix, AZ 85004-292

Arizona Department of Insurance and Financial Institutions – Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.az.gov/**

Contact Information

Telephone number: (602)364-3100

Toll free: (800) 325-2548

Mail: Arizona Department of Insurance and Financial Institutions
100 N. 15th Avenue, Suite 261, Phoenix, AZ 85007-2630

ARIZONA

Arizona Department of Insurance and Financial Institutions – Banking Regulator

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial servicers providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfi.az.gov/**

Contact Information

Telephone number: (602)771-2800

Fax: (602)381-1225

Mail: Arizona Department of Financial Institutions

100 N 15th Ave Suite 261, Phoenix, AZ 850

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211arizona.org/**

Contact Information

Telephone number: 211

Toll free: (877)211-8661

Fax: (602)263-0979

Mail: 1275 W Washington St Ste 108, Tempe AZ 85281-1859

Arizona Housing Recovery Resources

Arizona Department of Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://housing.az.gov/general-public/arizona-housing-finance-authority**

Contact Information

Telephone number: (602)771.1000

TTY: 602.771.1001

Mail: Arizona Department of Housing
1110 W. Washington #280, Phoenix, AZ 85007

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

Website: **https://www.hud.gov/program_offices/public_indian_housing/pha/contacts**

List of Arizona Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AZ.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Arizona at **https://www.hud.gov/states/arizona/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Arizona** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Arizona Registrar of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://roc.az.gov/**

ARIZONA

Contact Information

Telephone number: (602)542-1525

Fax: (602)542-1599

Mail: 1700 W. Washington St. Suite 105, Phoenix, Arizona 85007-2812

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

ARIZONA

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Arizona.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at https://www.usa.gov/replace-vital-documents under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable

ARIZONA

- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

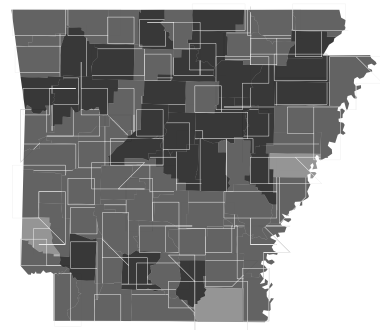
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Arizona Department of Transportation** here: Website: **https://azdot.gov/motor-vehicle-services**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Arkansas

According to FEMA, below is a list of the number and type of disasters that have occurred in Arkansas since 1953.

Website: **https://portal.arkansas.gov/**

	28 Severe Storm(s)
	20 Flood
	17 Tornado
	6 Severe Ice Storm
	3 Hurricane
	2 Biological
	1 Drought
	1 Snow



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Arkansas Disaster Recovery Resources

Arkansas Division of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.dps.arkansas.gov/emergency-management/adem/**

Contact Information

Telephone number: (501)683-6700

Mail: Building 9501
Camp Joseph T. Robinson
North Little Rock, AR 7219

ARKANSAS

Arkansas Attorney General - Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.arkansasag.gov/consumer-protection/**

Contact Information

Telephone number: (501 682-2007

Toll free: (800)482-8982

Mail: 323 Center Street, Suite 200
Little Rock, Arkansas 72201

Arkansas Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://arkansasag.gov/**

Contact Information

Telephone number: (501 682-2007

Toll free: (800)482-8982

Mail: 323 Center Street, Suite 200
Little Rock, Arkansas 72201

ARKANSAS

Arkansas Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.arkansas.gov/**

Contact Information

Telephone number: (501)371-2600

Toll free: (800)282-9134

Fax: (501)371-2618

Mail: 1 Commerce Way
Little Rock, AR 72202

Arkansas Banking Regulator

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren’t being preyed upon by these financial service providers.

Website: **https://banking.arkansas.gov/**

Contact Information

Telephone number: (501) 324-9019

Fax: (501) 324-9028

Mail: Arkansas State Bank Department
#1 Commerce Way, Suite 401
Little Rock, Arkansas 72202

ARKANSAS

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://arkansas211.org/**

Contact Information

Telephone number: 211

Toll free: (866)489-6983

Arkansas Housing Recovery Resources

Arkansas Development Finance Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://adfa.arkansas.gov/**

Contact Information

Telephone number: (501)682-5900

Mail: 1 Commerce Way, Suite 602
Little Rock, AR 72202

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Arkansas Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AR.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Arkansas at **https://www.hud.gov/states/arkansas/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Arkansas** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Arkansas Contractors Licensing Board

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

ARKANSAS

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.aclb.arkansas.gov/**

Contact Information

Telephone number: (501) 372-4661

Fax: (501) 372-2247

Mail: 4100 Richards Road
North Little Rock, Arkansas 72117

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Arkansas.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

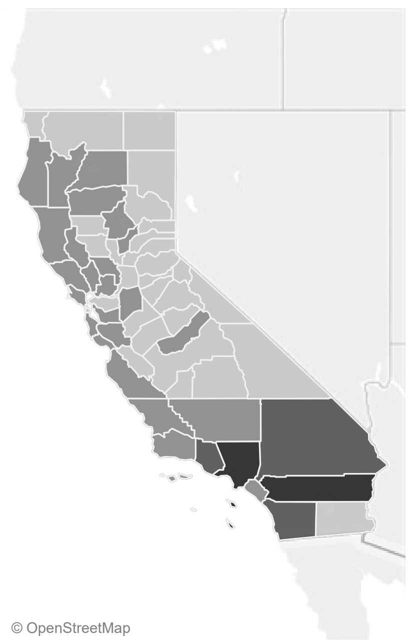
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Arkansas Department of Finance and Administration** here: **https://www.dfa.arkansas.gov/motor-vehicle**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of California

According to FEMA, below is a list of the number and type of disasters that have occurred in California since 1953.

Website: **https://www.ca.gov/**

254 Fire
37 Flood
17 Severe Storm(s)
13 Earthquake
3 Dam/Levee Break
3 Freezing
2 Biological
2 Coastal Storm
1 Drought
1 Fishing Losses
1 Hurricane
1 Other
1 Tsunami



California Disaster Recovery Resources

California Office of Emergency Services

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.caloes.ca.gov/**

Contact Information

Telephone number: (916)845-8510

Mail: 3650 Schriever Avenue, Mather, California 95655-4203

CALIFORNIA

California Wildfires Statewide Recovery Resources

Developed by the California Governor's Office of Emergency Services, The State of California, and the Federal Emergency Management Agency (FEMA) this website provides the latest information on the recovery efforts in the state.

Website: **https://www.wildfirerecovery.org**

California Wildfires Household Hazard Waste and Debris Removal

This fact sheet was developed by the Office of Emergency Management and FEMA to help expedite recovery efforts.

Website: **https://wildfirerecovery.caloes.ca.gov/**

California Department of Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.dca.ca.gov/**

Contact Information

Toll free: (800) 952-5210

Mail: Department of Consumer Affairs
Consumer Information Division
1625 North Market Blvd., Suite N 112
Sacramento, CA 95834

CALIFORNIA

California Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://oag.ca.gov/**

Contact Information

Telephone number: (800)952-5225

Fax: (916)323-5341

Mail: Attorney General's Office
California Department of Justice
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550

California Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **http://www.insurance.ca.gov/**

Contact Information

Toll free: (800)927-4357 (HELP)

TTY: 800-482-4833

Mail: 300 Capitol Mall, 17th Floor
Sacramento, CA 95814

California Department of Financial Protection and Innovation

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfpi.ca.gov/division-of-financial-institutions/**

Contact Information

Toll free: (866) 275-2677

Mail: Department of Financial Protection and Innovation
Citizen's Complaint
2101 Arena Boulevard
Sacramento, CA 95834

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211ca.org/**

Contact Information

Telephone number: 211

Mail: 107 Fair Oaks Ave #12
South Pasadena, CA 91030

California Housing Recovery Resources

California Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.calhfa.ca.gov/**

Contact Information

Telephone number:

Toll free: 877.9.CalHFA (877)922-5432

Mail: Sacramento Headquarters
500 Capitol Mall, Ste. 1400
Sacramento, CA 95814

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of California Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_CA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of California at **https://www.hud.gov/states/california/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **California** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Department of Consumer Affairs Contractors State License Board

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

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Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.cslb.ca.gov/**

Contact Information

Toll free: (800)321-CSLB (2752)

Mail: P.O. Box 26000
Sacramento, CA 95826

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

CALIFORNIA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of California.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **California Department of Motor Vehicles** here: **https://www.dmv.ca.gov/portal/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Colorado

According to FEMA, below is a list of the number and type of disasters that have occurred in Colorado since 1953.

Website: **https://www.colorado.gov/**

71 Fire
13 Flood
3 Severe Storm(s)
3 Snow
2 Biological
1 Coastal Storm
1 Dam/Levee Break
1 Drought
1 Tornado

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Colorado Disaster Recovery Resources

Colorado Division of Homeland Security and Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **http://www.coemergency.com/**

COLORADO

Colorado Attorney General – Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://coag.gov/office-sections/consumer-protection/**

Contact Information

Telephone number: (720) 508-6000

Mail: Colorado Department of Law
Ralph L. Carr Judicial Building
1300 Broadway, 10th Floor
Denver, CO 80203

Colorado Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://coag.gov/**

Contact Information

Telephone number: (720) 508-6000

Mail: Colorado Department of Law
Ralph L. Carr Judicial Building
1300 Broadway, 10th Floor
Denver, CO 80203

COLORADO

Colorado Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://doi.colorado.gov/insurance-industry/for-producers/agents**

Contact Information

Telephone number: (303)894-7499

Toll free: (800)930-3745

Mail: 1560 Broadway, Suite 850
Denver, CO 80202

Colorado Department of Regulatory Agencies – Division of Banking

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://banking.colorado.gov/**

Contact Information

Telephone number: (303)894-7575

Fax: (303)894-7570

Mail: Colorado Division of Banking
1560 Broadway, Suite 975
Denver, CO 80202

COLORADO

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers. Website: **https://www.211colorado.org/**

Contact Information

Telephone number: 211

Toll Free: (866) 760-6489

Colorado Housing Recovery Resources

Colorado Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.chfainfo.com/**

Contact Information

Telephone number: (303)297-CHFA (2432)

Toll free: (800)877-CHFA (2432)

TDD: (800)659-2656

Mail: 1981 Blake Street, Denver, CO 80202

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

COLORADO

List of Colorado Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_CO.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Colorado at **https://www.hud.gov/states/colorado/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Colorado** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Registrar of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

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COLORADO

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Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://apps.colorado.gov/dora/licensing/Default.aspx**

Contact Information

Telephone number: (303)894-7800

Mail: 1560 Broadway, Suite 1350
Denver, CO 80202

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

COLORADO

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Colorado.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Colorado Department of Revenue** here: **https://www.colorado.gov/dmv**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Connecticut

According to FEMA, below is a list of the number and type of disasters that have occurred in Connecticut since 1953.

Website: **https://portal.ct.gov/**

	11 Hurricane
	9 Severe Storm(s)
	8 Snow
	3 Flood
	3 Tornado
	2 Biological

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Connecticut Disaster Recovery Resources

Connecticut State Division of Emergency Management and Homeland Security

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://portal.ct.gov/DEMHS**

Contact Information

Telephone number: 860-685-8531

Toll free: 800-397-8876

Fax: 860-685-8902

Mail: 1111 Country Club Road, Middletown CT 06457

CONNECTICUT

Connecticut State Department of Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://portal.ct.gov/DCP**

Contact Information

Telephone number: (860)713-6100

Mail: 450 Columbus Blvd., Suite 901, Hartford CT 06103

Connecticut Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://portal.ct.gov/AG**

Contact Information

Telephone number: 860-808-5318

Fax: 860-808-5387

Mail: 165 Capitol Avenue, Hartford, CT 06106

Connecticut Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://portal.ct.gov/cid**

Contact Information

Telephone number: (860) 297-3800

Toll free: (800) 203-3447

Mail: 153 Market Street, 7th Floor, Hartford CT 06103

CONNECTICUT

Connecticut Banking Regulator

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://portal.ct.gov/dob**

Contact Information

Telephone number: (860) 240-8299

Toll free: (800) 831-7225

Mail: 260 Constitution Plaza, Hartford CT 06103-1800

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211ct.org/**

Contact Information

Telephone number: 211

Toll free: (800)203-1234

TTY: (800)671-0737

Connecticut Housing Recovery Resources

Connecticut Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.chfa.org/**

Contact Information

Telephone number: (860) 721-9501

Toll free: (844)CT1-HOME

Mail: 999 West Street, Rocky Hill, CT 06067

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Connecticut Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_CT.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Connecticut at **https://www.hud.gov/states/connecticut/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Connecticut** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Connecticut State Department of Consumer Protection

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaiing proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

ROUTE 4

CONNECTICUT

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://portal.ct.gov/DCP/License-Services-Division/All-License-Applications/Major-Contractor-Registration-Application**

Contact Information

Telephone number: (860)713-6100

Mail: 450 Columbus Blvd., Suite 901, Hartford CT 06103

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

CONNECTICUT

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327
TTY: (866)367-6228
Email: **energyassistsance@ncat.org**

Records Reconstruction

When preparing for disaster think about the documents you would need to identify yourself and your household members, including children and pets, your relationships, or status. If you elect to store copies of important documents electronically or on the cloud, encrypting data is a good way to protect sensitive information. It ensures that the data can only be read by the person who is authorized to have access to it.

CONNECTICUT

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Connecticut.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Connecticut Department of Motor Vehicles** here: **https://portal.ct.gov/dmv/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Delaware

According to FEMA, below is a list of the number and type of disasters that have occurred in Delaware since 1953.

Website: **http://delaware.gov/**

8 Hurricane

5 Snow

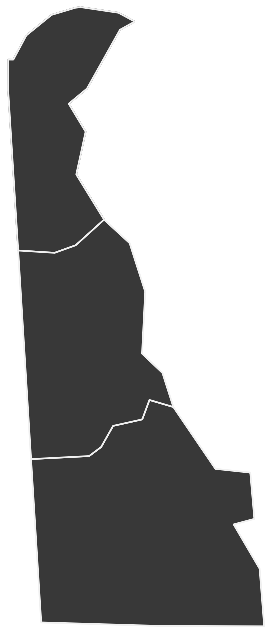
4 Severe Storm(s)

2 Biological

2 Flood

1 Coastal Storm

1 Drought



Delaware Disaster Recovery Resources

Delaware Emergency Management Division

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.dema.delaware.gov/**

Contact Information

Telephone number: 302) 659-DEMA (3362)

Toll free: (877) 729-3362

Mail: 165 Brick Store Landing Road, Smyrna, Delaware 19977

Delaware Department of Justice – Fraud & Consumer Protection Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://attorneygeneral.delaware.gov/fraud/cpu/**

Contact Information

Telephone number: (302) 577-8400

Fax: (302) 577-6630

Mail: Delaware Department of Justice
Carvel State Building
820 N. French St., Wilmington, DE 19801

Delaware Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://attorneygeneral.delaware.gov/**

Contact Information

Telephone number: (302) 577-8400

Fax: (302) 577-6630

Mail: Delaware Department of Justice
Carvel State Building
820 N. French St., Wilmington, DE 19801

DELAWARE

Delaware Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.delaware.gov/**

Contact Information

Telephone number: (302) 674-7300

Mail: Insurance Commissioner

1351 West North Street
Suite 101
Dover, DE 19904

Delaware Office of the State Bank Commissioner

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://banking.delaware.gov/**

Contact Information

Telephone number: (302) 739-4235

Mail: Office of the State Bank Commissioner

1110 Forrest Avenue Dover, Dover, DE 19904

DELAWARE

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://delaware211.org/**

Contact Information

Telephone number:

Toll free: (800)560-3372

Delaware Housing Recovery Resources

Delaware State Housing Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **http://www.destatehousing.com/**

Contact Information

Telephone number: (302)739-4263

Toll free: (888)363-8808

Mail: 18 the Green
Dover, DE 19901

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

DELAWARE

List of Delaware Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_DE.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Delaware at **https://www.hud.gov/states/delaware/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Delaware** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Delaware Division of Revenue

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://revenue.delaware.gov/contact-information/**

Contact Information

Telephone number: (302)744-1085

Mail: Division of Revenue

540 South DuPont Highway, Suite 2
Dover, DE 19901

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Delaware.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Delaware Division of Motor Vehicles** here: **https://dmv.de.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The District of Columbia

According to FEMA, below is a list of the number and type of disasters that have occurred in the District of Columbia since 1953.

Website: **https://washington.org/**

9	Severe Storm(s)
6	Hurricane
3	Snow
2	Biological
1	Earthquake
1	Other

© OpenStreetMap

District of Columbia Disaster Recovery Resources

Homeland Security and Emergency Management Agency

This agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://hsema.dc.gov/agency-organization**

Contact Information

Telephone number: (202) 727-6161

Mail: Homeland Security and Emergency Management Agency
2720 Martin Luther King Jr Avenue SE, Washington, DC 20032

DISTRICT OF COLUMBIA

District of Columbia Department of Consumer and Regulatory Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://dcra.dc.gov/**

Contact Information

Telephone number: (202)442-4400

Mail: The Department of Consumer and Regulatory Affairs
1100 4th Street, SW,, Washington, DC 20024

District of Columbia Office of the Attorney General

Florida Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://oag.dc.gov/**

Contact Information

Telephone number: (202) 727-3400

Fax: (202) 347-8922

Mail: The Office of the Attorney General
400 6th Street NW, Washington, D.C. 20001

DISTRICT OF COLUMBIA

District of Columbia Department of Insurance, Securities and Banking

The State Department of insurance and banking is a type of consumer protection agency. It's responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://disb.dc.gov/**

Contact Information

Telephone number: (202) 727-8000

Mail: Department of Insurance, Securities and Banking
1050 First Street, NE, 801, Washington, DC 20002

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://dhs.dc.gov/page/211-answers-please**

Contact Information

Telephone number: (202) 463-6211

District of Columbia Housing Recovery Resources

District of Columbia Housing Finance Agency

Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **http://www.dchfa.org/**

Contact Information

Telephone number: (202) 777-1600

Mail: DCFHA Headquarters
815 Florida Ave NW, Washington, DC 20001

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of District of Columbia Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_DC.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the District of Columbia at **https://www.hud.gov/states/district_of_columbia/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **District of Columbia** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

District of Columbia Department of Consumer Protection & Education

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

DISTRICT OF COLUMBIA

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://dcra.dc.gov/consumer-protection**

Contact Information

Telephone number: (202) 442-4400

Fax: (202)442-9445

Mail: 1100 4th Street, SW, Washington, DC 20024

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

DISTRICT OF COLUMBIA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of District of Columbia.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **District of Columbia Department of Motor Vehicles** here: **https://dmv.dc.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Florida

According to FEMA, below is a list of the number and type of disasters that have occurred in Florida since 1953.

Website: **http://www.myflorida.com/**

65 Fire
45 Hurricane
22 Severe Storm(s)
13 Flood
6 Freezing
4 Biological
2 Coastal Storm
1 Human Cause
1 Other
1 Tornado

Florida Disaster Recovery Resources

FloridaDisaster.org Division of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.floridadisaster.org/**

Contact Information

Telephone number: (850)815-4000

TTY: (800)226-4329

Mail: Florida Division of Emergency Management
2555 Shumard Oak Boulevard , Tallahassee, Florida 32399-2100

FLORIDA

Florida Division of Consumer Services

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://myfloridacfo.com/Division/Consumers/**

Contact Information

Telephone number: 1-877-MY-FL-CFO (877)693-5236)

Out of State: (850)413-3089

Mail: 200 East Gaines Street, Tallahassee, FL 32399-0322

Florida Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://myfloridalegal.com/**

Contact Information

Telephone number: 850-414-3300

Toll Free: 1-866-966-7226

Mail: Office of the Attorney General
State of Florida
PL-01 The Capitol
Tallahassee, FL 32399-1050

FLORIDA

State of Florida Division of Insurance Agent and Agency Services

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.myfloridacfo.com/Division/Agents/Licensure/**

Contact Information

Bureau of Licensing

Telephone number: (850)413-3137

Bureau of Investigation

Telephone number: (850)413-3136

Mail: Bureau of Licensing
200 East Gaines St., Tallahassee, FL 32399-0319

Florida Office of Financial Regulation

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.flofr.com/**

Contact Information

Telephone number: (850) 487-9687
Mail: 200 E. Gaines Street, Tallahassee, FL 32399

FLORIDA

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://my211florida.org/**

Contact Information

Telephone number: 211

Telephone number: (866) 728-8445

Florida Housing Recovery Resources

Florida Housing Finance Corporation

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.floridahousing.org/**

Contact Information

Telephone number: (850)488-4197

Fax: (850)488-9809

Mail: 227 N. Bronough Street, Suite 5000, Tallahassee, Florida 32301

Florida Housing Search

This website is sponsored by the Florida Housing Finance Corporation and was developed with support from a number of nonprofit and government organizations in Florida.

The housing locator service allows people to locate available housing that best fits their individual and family needs. Individuals can easily search for housing using a wide variety of search criteria with special mapping features and receive apartment listings that provide a multitude of important information about each unit. In addition, the site connects people to other housing resources through website links and provides helpful tools for renters such as an affordability calculator, rental checklist, and renter rights and responsibilities information.

Website: **http://www.floridahousingsearch.org/**

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Florida Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_FL.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Florida at **https://www.hud.gov/states/florida/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Florida** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Florida Department of Business & Professional Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

FLORIDA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://www.myfloridalicense.com/dbpr/**

Contact Information

Telephone number: (850)487-1395

Mail: Department of Business and Professional Regulation
2601 Blair Stone Road, Tallahassee, FL 32399-1027

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

FLORIDA

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Florida.

FLORIDA

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

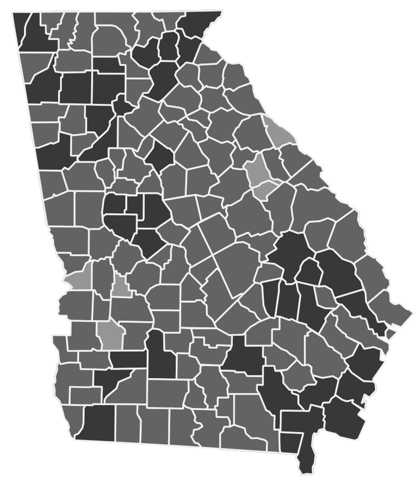
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Florida Highway Safety and Motor Vehicles** here: **https://www.flhsmv.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Georgia

According to FEMA, below is a list of the number and type of disasters that have occurred in Georgia since 1953.

Website: **https://georgia.gov/**

15 Severe Storm(s)	
13 Hurricane	
13 Tornado	
12 Fire	
9 Flood	
3 Severe Ice Storm	
2 Biological	
1 Drought	
1 Freezing	
1 Snow	



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Georgia Disaster Recovery Resources

Georgia Emergency Management and Homeland Security Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://gema.georgia.gov/**

Contact Information

Telephone number: (404)635-7000

Toll free: (800)879-4362

Mail: PO Box 18055, ATLANTA, GA 30316

GEORGIA

State of Georgia Consumer Protection Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://consumer.georgia.gov/**

Contact Information

Telephone number: (404)651-8600

Toll Free: (800)869-1123

Fax: (404)651-9018

Mail: 2 Martin Luther King Jr. Drive, Suite 356, Atlanta, GA 30334-9077

Georgia Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://law.georgia.gov/**

Contact Information

Telephone number: (404) 458-3600

Fax: (404) 458-3600

Mail: 40 Capitol Square, SW, ATLANTA, GA 30334

Georgia Office of Commissioner of Insurance and Safety Fire

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://oci.georgia.gov/**

Contact Information

Telephone number: (404)656-2070

Toll free: (800)656-2298

Mail: 2 Martin Luther King Jr. Dr., West Tower, Suite 702, ATLANTA, GA 30334

Georgia Department of Banking and Finance

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dbf.georgia.gov/**

Contact Information

Telephone number: (770) 986-1633

Toll free: (888) 986-1633

Mail: Department of Banking and Finance
2990 Brandywine Road, Suite 200, Atlanta, Georgia 30341-556

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://211online.unitedwayatlanta.org/**

Contact Information

Telephone number: 211

Telephone number: (404) 614-1000

Mail: United Way of Greater Atlanta
PO Box 2692, Atlanta, GA 30301

Georgia Housing Recovery Resources

Georgia Department of Community Affairs

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.dca.ga.gov/safe-affordable-housing**

Contact Information

Telephone number: (404) 679-4840

Mail: Central Office
60 Executive Park South, NE, Atlanta, GA 3032

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Georgia Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_GA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Georgia at **https://www.hud.gov/states/georgia/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Georgia** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Georgia State Licensing Board for Residential and General Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

GEORGIA

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://sos.ga.gov/index.php/licensing/plb/46**

Contact Information

Telephone number: (404)656-2881

Mail: 214 State Capitol
Atlanta, Georgia 30334

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about he availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

GEORGIA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Georgia.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Georgia Department of Revenue** here: **https://dor.georgia.gov/motor-vehicles**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

Guam

According to FEMA, below is a list of the number and type of disasters that have occurred in Guam since 1953.

Website: **https://www.guam.gov/**

13 Typhoon

2 Biological

2 Severe Storm(s)

1 Earthquake

1 Fire

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Guam Disaster Recovery Resources

Guam Homeland Security – Disaster Preparedness

This agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://ghs.guam.gov/**

Contact Information

Telephone number: (671)475-9600

Fax: (671)477-3727

Mail: 221B Chalan Palasyo
Agana Heights, Guam 96910

GUAM

Guam Office of the Attorney General – Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **http://oagguam.org/consumer-protection/**

Contact Information

Telephone number: (671)475-3324 ext. 3300

Mail: 590 S. Marine Corps Dr., Suite 901, Tamuning, Guam 96913

Guam Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature. They also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://oagguam.org/**

Contact Information

Telephone number: (671)475-3324

Mail: 590 S. Marine Corps Dr., Suite 901, Tamuning, Guam 96913

Guam Department of Revenue and Taxation – Banking and Insurance Board

The department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.guamtax.com/**

Contact Information

Telephone number: (671)635-7664

Mail: P.O. Box 23607, Barrigada, Guam 96921

Guam Department of Revenue and Taxation – Banking and Insurance Board

Banking regulators are responsible for providing oversight and chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to ensure that local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.guamtax.com/**

Contact Information

Telephone number: (671)635-7664

Mail: P.O. Box 23607, Barrigada, Guam 96921

Guam Housing Recovery Resources

Guam Housing and Urban Renewal Authority

Housing Finance Agencies (HFAs) are chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.ghura.org/**

Contact Information

Telephone number: (671)477-9851
Fax: (671)300-7565
TTY: (671)472-3701

Mail: 117 Bien Venida Avenue , Sinajana, Guam 96910

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Guam Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_GU.pdf**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Guam** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Guam Contractors Association

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

GUAM

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://guamcontractors.org/**

Contact Information

Telephone number: (671)647-4840

Mail: 718 N. Maine Corps Dt., Suite 203, Tamuning, GU 96913

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

GUAM

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Guam.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

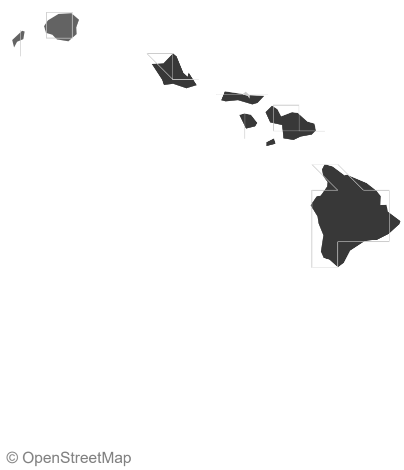
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Guam Department of Revenue and Taxation** here: **https://www.guamtax.com/efile/vehreg.html**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Hawaii

According to FEMA, below is a list of the number and type of disasters that have occurred in Hawaii since 1953.

Website: **https://portal.ehawaii.gov/**

19 Fire
10 Flood
8 Severe Storm(s)
6 Hurricane
4 Earthquake
4 Volcano
2 Biological
2 Other
1 Mud/Landslide
1 Tsunami
1 Typhoon



Hawaii Disaster Recovery Resources

Hawaii Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **http://dod.hawaii.gov/hiema/**

Contact Information

Telephone number: (808)733-4300

Fax: (808)733-4287

Mail: 3949 Diamond Head Road, Honolulu, Hawaii 96816-4495

HAWAII

Hawaii State Department of Commerce and Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **http://cca.hawaii.gov/**

Contact Information

Telephone number: (808)586-2800

Mail: 335 Merchant Street, Honolulu, Hawaii 96813

Hawaii Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://ag.hawaii.gov/**

Contact Information

Telephone number: (808)586-1500

Fax: (808)586-1239

Mail: 425 Queen Street, Honolulu, HI 96813

Hawaii Department of Commerce and Consumer Affairs Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://cca.hawaii.gov/ins/**

Contact Information

Telephone number: (808) 586-2790

Toll free: (808) 586-2806

Mail: Insurance Division
P.O. Box 3614, Honolulu, Hawaii 96811

Hawaii Department of Commerce and Consumer Affairs Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **http://cca.hawaii.gov/dfi/**

Contact Information

Telephone number: (808)586-2820
Toll free: (808)586-2818
Mail: King Kalakaua Building
335 Merchant Street, Rm. 221
Honolulu, HI 96813

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://auw211.org/**

Contact Information

Telephone number: 211
Toll free: (877)275-6569

Hawaii Housing Recovery Resources

Hawaii Housing Finance and Development Corporation

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **http://dbedt.hawaii.gov/hhfdc/**

Contact Information

Telephone number: (808)587-0620

Mail: 677 Queen Street, Honolulu, Hawaii 96813

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Hawaii Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_HI.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Hawaii at **https://www.hud.gov/states/hawaii/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Hawaii** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Hawaii Department of Commerce and Consumer Affairs Professional & Vocational Licensing Division

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

HAWAII

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://cca.hawaii.gov/pvl/boards/contractor/**

Contact Information

Telephone number: (808)586-3000

Mail: DCCA-PVL P.O. Box 3469, Honolulu, HI 96801

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Hawaii.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

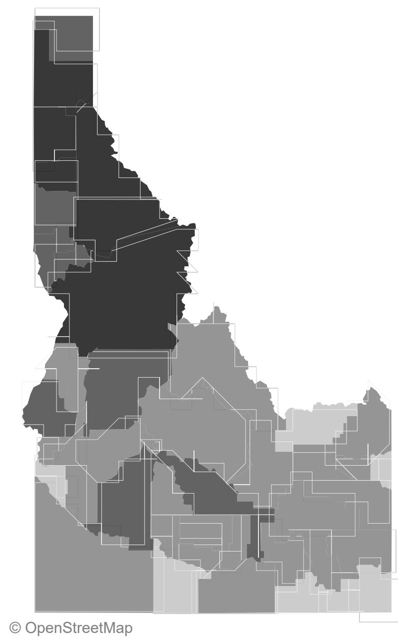
- Vehicle title and registration - These documents can be replaced usually on the same siteas the one used to replace your driver's license. Go to the State of **Hawaii Department of Transportation Highways** here: **https://hidot.hawaii.gov/highways/safe-communites/motorcycle/motor-vehicle-registration/** to be directed to your individual county's website.
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Idaho

According to FEMA, below is a list of the number and type of disasters that have occurred in Idaho since 1953.

Website: **https://www.idaho.gov/**

19 Fire	
17 Flood	
7 Severe Storm(s)	
2 Biological	
1 Drought	
1 Earthquake	
1 Hurricane	
1 Snow	
1 Volcano	



Idaho Disaster Recovery Resources

Idaho Office of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://ioem.idaho.gov/**

Contact Information

Telephone number: (208)258-6500

Fax: (208)422-3044

Mail: 4040 Guard St., Bldg. 600, Boise, ID 83705-5004

IDAHO

Idaho Office of the Attorney General Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.ag.idaho.gov/consumer-protection/**

Contact Information

Telephone number: (208)334-2424

Toll free: (800)432-3545

Fax: (208)334-4151

Mail: Office of the Attorney General
Consumer Protection Division
954 W. Jefferson, 2nd Floor, Boise, ID 83720

Idaho Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.ag.idaho.gov/**

Contact Information

Telephone number: (208)334-2400

Fax: (208)854-8071

Mail: P.O. Box 83720, Boise, ID 83720-0010

IDAHO

Idaho Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://doi.idaho.gov/**

Contact Information

Telephone number: (208)334-4250

Fax: (208)334-4398

Mail: P.O. Box 83720, Boise, ID 83720-0043

Idaho Department of Finance

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.finance.idaho.gov/**

Contact Information

Telephone number: (208)332-8000

Toll free (Idaho Only): (888)346-3378

Fax: (208)332-8099

Mail: P.O. Box 83720, Boise, ID 83720-0031

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211.idaho.gov/**

Contact Information

Telephone number: 211

Toll free: (800)926-2588

TTY: (208)332-7205

Fax: (208)334-5531

Idaho Housing Recovery Resources

Idaho Housing and Finance Association

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.idahohousing.com/**

Contact Information

Telephone number: 208.331.4700

Toll free: 855.505.4700

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Idaho Public Housing Authorities

WWebsite: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_ID.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Idaho at **https://www.hud.gov/states/idaho/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Idaho** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Idaho Division of Building Safety

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

IDAHO

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://dbs.idaho.gov/**

Contact Information

Telephone number: (208)334-3950

Toll Free: (800)955-3044

Fax: (877)810-2840

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

IDAHO

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Idaho.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

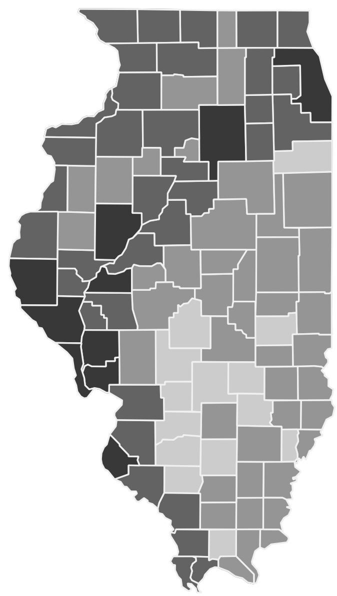
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Idaho Transportation Department** here: **https://itd.idaho.gov/itddmv/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Illinois

According to FEMA, below is a list of the number and type of disasters that have occurred in Illinois since 1953.

Website: **https://www2.illinois.gov/**

25 Severe Storm(s)
16 Flood
10 Tornado
7 Snow
2 Biological
2 Severe Ice Storm
1 Hurricane



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Illinois Disaster Recovery Resources

Illinois Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www2.illinois.gov/iema/Pages/default.aspx**

Contact Information

Telephone number: (217)782-2700

Toll free: (800)782-7860

TTY: (888)614-2381

Mail: 2200 South Dirksen Parkway, Springfield, Illinois 62703

ILLINOIS

Illinois Attorney General – Protecting Consumers

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://illinoisattorneygeneral.gov/consumers/index.html**

Contact Information

Telephone number: (312)814-3000

TTY: (800)964-3013

Mail: Chicago Main Office
100 West Randolph Street, Chicago, IL 60601

Illinois Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://illinoisattorneygeneral.gov/index.html**

Contact Information

Telephone number: (312)814-3000

TTY: (800)964-3013

Mail: Chicago Main Office
100 West Randolph Street, Chicago, IL 60601

Illinois Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.
Website: **https://insurance.illinois.gov/**

Contact Information

Telephone number: (312)814-2420

Consumer Complaints: (312)814-2420

Fax: (312)814-5416

Mail: 122 S. Michigan Ave., 19th Floo, Chicago, IL 60603

ILLINOIS

Illinois Department of Financial and Professional Regulation, Division of Banking

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.idfpr.com/Banking.asp**

Contact Information

Toll free: (888)473-4858

Mail: Chicago Office
100 West Randolph, 9th Floor, Chicago, IL 60601

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://www.illinois211.org/**

Contact Information

Telephone number: 211

Illinois Housing Recovery Resources

Illinois Housing Development Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.ihda.org/**

Contact Information

Telephone number: (312) 836-5200

TDD: (866) 324-4431

Mail: 111 E. Wacker Drive, Suite 1000, Chicago, IL 60601

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Illinois Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IL.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Illinois at **https://www.hud.gov/states/illinois/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Illinois** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Illinois Attorney General – Protecting Consumers Home Repair and Construction

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners

ILLINOIS

are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.illinoisattorneygeneral.gov/consumers/homerepair_construction.html**

Contact Information

Toll Free: 800/386-5438
TTY: 800/964-3013

Mail: Chicago Main Office
100 West Randolph Street, Chicago, IL 6060

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

ILLINOIS

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Illinois.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or D stroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

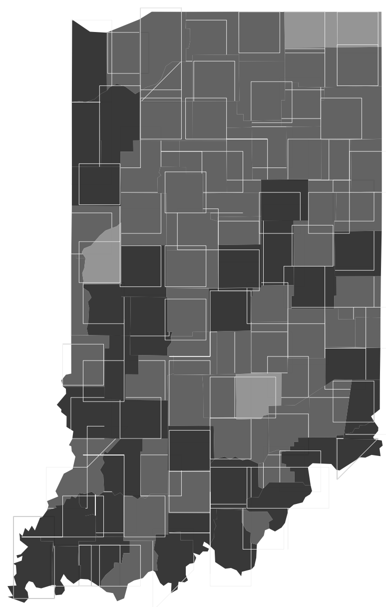
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Office of the Illinois Secretary of State** here: **https://www.cyberdriveillinois.com/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Indiana

According to FEMA, below is a list of the number and type of disasters that have occurred in Indiana since 1953.

Website: **https://www.in.gov/core/**

24 Severe Storm(s)	
13 Flood	
6 Snow	
4 Tornado	
2 Biological	
1 Hurricane	
1 Severe Ice Storm	



Indiana Disaster Recovery Resources

Indiana State Department Homeland Security - Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.in.gov/dhs/emergency-response-and-recovery/emergency-management/**

Contact Information

Telephone number: (317)232-2222

Mail: Indiana Dept. of Homeland Security
Indiana Government Center-South, Room E208
302 W. Washington St., Indianapolis, IN 46204-2739

INDIANA

Indiana Attorney General - Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.in.gov/attorneygeneral/2350.htm**

Contact Information

Telephone number: (317)232-6201
Fax: (317)232-7979

Mail: Indiana Government Center South
302 W. Washington St., 5th Floor, Indianapolis, IN 46204

Indiana Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://secure.in.gov/attorneygeneral/**

Contact Information

Telephone number: (317)232-6201
Fax: (317)232-7979

Mail: Indiana Government Center South
302 W. Washington St., 5th Floor, Indianapolis, IN 46204

Indiana Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.in.gov/idoi/**

Contact Information

Telephone number:

Toll free: 1-888-550-2583

Mail: 311 W Washington St, Ste 300, Indianapolis, IN 46204

INDIANA

Indiana Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.in.gov/dfi/2374.htm**

Contact Information

Telephone number: (317)232-3955

Mail: 30 S Meridian St. Suite #300, Indianapolis, IN 46204

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://in211.communityos.org/**

Contact Information

Telephone number: 211

Toll free: (866)211-9966

Indiana Housing Recovery Resources

Indiana Housing and Community Development Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.in.gov/ihcda/**

Contact Information

Telephone number: (317)232 – 7777

Toll free (Inside Indiana Only): (800)872 - 0371

Mail: 30 South Meridian Street, Suite 900, Indianapolis IN - 46204

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Indiana Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IN.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Indiana at **https://www.hud.gov/states/indiana/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on Indiana or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Indiana Department of Business and Neighborhood Services - Contractor Licenses

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or

INDIANA

improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.indy.gov/activity/contractor-licenses**

Contact Information

Telephone number: (317)327-8700

Fax: (317)327-5174

Mail: 1200 Madison Ave, Suite 100, Indianapolis, IN 46225

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

INDIANA

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit https://www.cdc.gov/nchs/w2w/index.htm and click on the state of Indiana.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

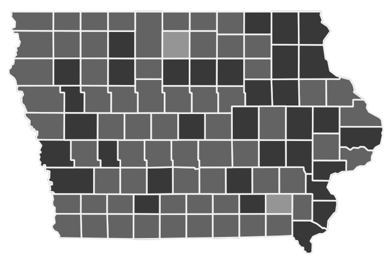
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Indiana Bureau of Motor Vehicles** here: **https://www.in.gov/bmv/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Iowa

According to FEMA, below is a list of the number and type of disasters that have occurred in Iowa since 1953.

Website: **https://www.iowa.gov/**

30 Severe Storm(s)	
29 Flood	
4 Tornado	
3 Biological	
2 Severe Ice Storm	
2 Snow	
1 Drought	
1 Hurricane	



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Every state has a history of experiencing some type of disaster event. Unfortunately, some areas are hit harder during hurricane season, winters, and hot dry summers than others. That's why the resources you need to help navigate your own road to housing recovery will vary depending on which state you choose to call home. The pages that follow will provide a unique list of agencies, resources and information to help you in what we hope is a speedy recovery process.

Iowa Disaster Recovery Resources

Iowa Homeland Security and Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.homelandsecurity.iowa.gov/**

Contact Information

Telephone number: (515)725-3231

Fax: (515)725-3260

Mail: 7900 Hickman Road, Suite 500, Windsor Heights, IA 50324

Iowa Office of the Attorney General – Consumer Protection Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.iowaattorneygeneral.gov/for-consumers**

Contact Information

Telephone number: (515)281-5926
Toll free: (888)777-4590

Fax: (515)281-6771

Mail: Office of the Attorney General of Iowa
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street, Des Moines, Iowa 50319-0106

IOWA

Iowa Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.iowaattorneygeneral.gov/**

Contact Information

Telephone number: (515)281-5164
Fax: (515)281-4209

Mail: Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street, Des Moines, Iowa 50319-0106

Iowa Insurance Division

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://iid.iowa.gov/**

Contact Information

Telephone number: (515)654-6600

Mail: 1963 Bell Avenue, Suite 100, Des Moines, IA 50315

Iowa Division of Banking

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.idob.state.ia.us/**

Contact Information

Telephone number: (515)281-4014

Toll free: (515)281-4862

Mail: 200 East Grand Avenue, Suite 300, Des Moines, IA 50309-1827

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211iowa.org/**

Contact Information

Telephone number: 211

Mail Service During a Disaster

The United States Postal Service (USPS) has a website that you can check to see areas affected by natural disasters and other events that will affect mail service or you can call their tollfree number. Both will indicate when they believe service will be restored or tell you which post offices you should go to instead for further help. Once you know if your local post office is operational go online to submit a request to hold or forward your mail if necessary. The hold can be removed once you are settled back to your home

Website: **https://about.usps.com/newsroom/service-alerts/**

Contact Information

Toll free: (800)275-8777

Iowa Housing Recovery Resources

Iowa Finance Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.iowafinance.com/**

Contact Information

Telephone number: (515)452-0400
Toll Free: (800)432-7230

Mail: 1963 Bell Avenue, Suite 200, Des Moines, Iowa 50315

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Find a list of all the public housing authorities (PHAs) which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing. Search for one that is in or near the area you wish to live in. These agencies typically administer both public housing and the Section 8 Housing Choice Voucher programs.

Website: **https://www.hud.gov/program_offices/public_indian_housing/pha/contacts**

List of Iowa Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_IA.pdf**

The U. S. Department of Housing and Urban Development

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination and transform the way HUD does business.

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Iowa at **https://www.hud.gov/states/iowa/renting**

Find Affordable Apartments in Iowa

HUD's website also provides a way to search for affordable apartments in the state of Iowa. Click on the link that says search for subsidized apartments, then choose Find Affordable Housing Opportunities Near Me, then put the City, State that you want to search in and the results will be shown.

Website: **www.hud.gov**

Contact Information

Telephone number: (212)708-1112

TTY: (202)708-1455

Mail: 451 7th Street S.W., Washington, DC 20410

Alert: Resources for the Homeless

HUD: If you are homeless (or at risk of becoming homeless) you may find information on shelters and other resources go to Find A Shelter at **https://www.hud.gov/findshelter**

Housing Assistance for Veterans

The Department of Veterans Affairs (VA)

Veterans Affairs Supportive Housing (VASH) program

The program targets chronically homeless veterans who are the most vulnerable and combines the HUD Housing Choice Voucher program with other supportive services.

https://www.va.gov/homeless/hud-vash_eligibility.asp

The Shallow Subsidy Initiative

A new VA subsidy will help low-income and formerly homeless Veterans afford housing in high-rent communities. The initiative provides low-income Veterans a fixed rental subsidy for up to two years and is available to Veterans enrolled in the Supportive Services for Veteran Families (SSVF) program and live in communities characterized by high rate of homelessness and low availability of affordable housing. To encourage long-term self-sufficiency through employment, renters receive the subsidy for up to two years even if there are increases in their household income.

https://www.blogs.va.gov/VAntage/71790/new-subsidy-helps-formerly-homeless-veterans-afford-housing-high-rent-areas/

Website: **www.va.gov**

Contact Information

Toll free: (800)698-2411

TTY: 711

Housing Assistance for Seniors

Eldercare Locator

The Eldercare Locator is a nationwide service that connects older American and their caregivers with trustworthy local support resources. Since 1991, they have been linking those who need assistance with state and local agencies on aging, as well as community-based organization that service older adults and their caregivers. Whether help in needed with services such as meals, home care or transportation the Eldercare Locator is there. This is a public service of the Administration on Aging (AoA), an agency of the U.S. Administration for Community Living. Language interpretation service for 150 languages is available by telephone during normal business hours.

Website: **https://eldercare.acl.gov/Public/index.aspx**

Contact Information

Toll free: (800)677-1116

TTY: 711

Social Serve

Socialserve is a nonprofit, bilingual call center that connects people to housing and provides supportive second chance employment. They provide professional housing location and listing services across the United States through their partnership with Emphasys Software.

Website: **www.socialserve.com**

Contact Information

Toll free: (877)428-8844

TDD/TTY: 7-1-1

Fax: (704)334-0799

Mail: P.O. Box 35305, Charlotte, NC 28235

Rental Housing Counseling Agencies

Housing counseling services provided by nonprofit agencies help renters by giving them the information they need to make informed decisions about preparing to be a successful tenant and securing affordable rental housing. Each client gets access to local rental information, a personalized financial review including budget, credit and affordability determination and on-going one-on-one counseling to navigate and overcome rental application obstacles, review their lease, work on improving credit and saving money for move in costs to name a few. Education classes about personal finance, rebuilding credit, fair housing and homeownership are also conveniently available, sometimes in multiple languages. In this section we will tell you how to locate the agency nearest you.

IOWA

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Iowa** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

National Industry Standards for Homeownership Education and Counseling

Adoption of the National Industry Standards for Homeownership Education and Counseling shows that an organization is dedicated to providing a high level of quality and professionalism that current and future homeowners can recognize and expect. High standards encourage excellence and help guide professional conduct and decision-making in the field. You can find an organization near you that has adopted these standards at **http://www.homeownershipstandards.org**

Working with an organization that has adopted the National Industry Standards for Homeownership Education and Counseling gives existing and future homeowners the confidence that counselors/educators will:

- Provide their clients with correct and consistent information
- Represent a solid source of information to draw on before and after the home purchase
- Have the tools and knowledge to support their work
- Serve clients with competence, fairness, and respect

The NeighborWorks® Network

NeighborWorks® America supports over 235 independent, community-based nonprofit organizations across the country known as the NeighborWorks® Network. These nonprofits provide valuable housing-related services in more than 4,500 communities in America. They are staffed by counselors who serve as advocates to families who already own their homes or who are interested in pursuing home ownership. Services include pre purchase counseling, financial fitness classes, default and foreclosure prevention counseling, affordable financing and a host of other products and services. To locate the NeighborWorks® Network member nearest you, go to **http://www.neighborworks.org/Our-Network/Network-Directory**. You can search by your zip code or search the state you live in or want to reside in.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Operation Blue Roof - U.S. Army Corps of Engineers

In disaster areas, Operation Blue Roof is a program for homeowners who have damage to their roofs. The program sends licensed contractors out to homes to cover the damage with fiber-reinforced plastic sheeting (tarp) until homeowners can arrange repairs.

Operation Blue Roof allows residents to stay in their homes, instead of paying for temporary housing or hotels. The program also protects property while homeowners recover from the storm. The service is free.

Website: **https://www.usace.army.mil/missions/emergency-operations/national-response-framework/temporary-roofing/**

Iowa Department of Public Health

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

IOWA

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://idph.iowa.gov/pmsb/licensure/contractor**

Contact Information

Telephone number: (515) 281-7689

TTY: 711

Mail: Lucas State Office Building
321 E. 12th Street

Des Moines, IA 50319-0075

Finding a Home Inspector

A home inspector is a qualified professional individual who will perform a visual inspection of the structure and components within a property. They look for immediate concerns and note issues that are likely to pose a problem in the future. They compile a written report complete with photographs and detailed description of the problem area and may also include recommendations either for repairs or further investigation by other certified specialists or qualified professionals like an asbestos remediator or structural engineer for example. Consumers should read HUD publications: Ten Important Questions to Ask Your Home Inspector and For your Protection: Get a Home Inspection, prior to shopping for a home inspector. Once one is selected, review the home inspection contract prior to setting an appointment so you know what will and won't be inspected. Home inspectors are paid at the time of service with costs ranging from $300-$500 depending on the property's size and nature of the inspection.

Website: **www.homeinspector.org**

Contact Information

Telephone number: (847)759-2820

Fax: (847)759-1620

Mail: American Society of Home Inspectors
932 Lee St., Suite 101, Des Plaines, IL 60016

FEMA Funded Residential Property Voluntary Flood Buyout Program

If your community has experienced a destructive flood that has caused considerable damage, social and economic disruption to the area you may be offered a buyout. Buyouts may appeal to you if you live in the floodplain and are interested in how you can get rid of the property to avoid future risk, potential damage and minimize your financial losses.

Properties that meet flood buyout requirements may be voluntarily purchased by the City or County at their (generally pre-flood) fair market value, as determined by a State-board certified appraiser hired by the City or County. Participation in FEMA's acquisition programs is strictly voluntary and property owners are not required to sell.

Once your property is purchased in a buyout, all the structures are removed, the utilities are capped, the ground is leveled, and the property deed is restricted to open space use. The land is usually allowed to return to its natural state, and it remains as open space, such as parks, vacant lots, or wetlands.

Contact the State Hazard Mitigation Officer or SHMO in **Iowa** to find out if the program is being offered in your community.

List of states: **https://www.fema.gov/grants/mitigation/state-contacts**

Learn more download FEMA's Frequently Asked Questions about this program at **https://www.fema.gov/media-library-data/1487973067729-d34bd451527229a45bad0ef5ac6ddf93/508_FIMA_Acq_FAQs_2_24_17_Final.pdf**

Resources for Buying and Selling

Buying a home is perhaps the biggest investment most people ever make. Experienced real estate agents who are members of the National Association of REALTORS® are homebuyer advocates, market experts and will work to negotiate on your behalf during your real estate purchase transaction. Talk to at least three agents to find the right one to work for you, visit: **https://www.realtor.com/realestateagents** to search by zip code for a list of capable REALTORS®

If you're thinking about selling your home, there are more ways than ever to do it. Find a REALTOR® to help you learn its market value based on similar sales and features, then list your property and market it for sale and finally sell it with ease in any condition or financial status for a fair market price. Talk to at least three agents to find the right one to help you sell at: **https://www.realtor.com/sell**

Homeownership Housing Counseling Agencies (Buying/ Selling)

Housing counseling services provided by nonprofit agencies offers homebuyers the information they need to make informed decisions about preparing to be successful in the homebuying process and sustaining affordable homeownership for years to come. Each client gets access to local housing market information, a personalized financial review including budget, credit and affordability determination and on-going one-on-one counseling to navigate and overcome loan application obstacles, review critical purchase and closing documents, work on improving credit and saving money for down payment and closing costs to name a few. Education classes about personal finance, rebuilding credit, fair housing and first-time homebuyers are also conveniently available, sometimes in multiple languages. In this section we will tell you how to locate the agency nearest you.

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on Iowa or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
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IOWA

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Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Low-Cost and No-Cost Legal Assistance

Young Lawyers Division of the American Bar Association

Disaster Legal Services are being provided for free by the Young Lawyers Division of the American Bar Association. Residents who cannot afford to pay an attorney can call the hotline to request free legal assistance.

The type of legal assistance available includes:

- Replacing legal documents that may have been lost due to flooding
- Life, medical and property-related claims
- Consumer protection matters, remedies, and procedures
- Counseling on mortgage-foreclosure problems
- Creditor-debtor matters
- FEMA appeals

Through an intake process, callers will be matched with a volunteer attorney who can provide assistance or general legal information regarding their issue. Callers should say that they are seeking legal assistance related to Hurricane Harvey. The hotline will be staffed during normal business hours, but messages can be left at any time.

The helpline is part of a long-standing partnership between FEMA and the ABA.

Website**: www.americanbar.org/disaster**

Contact Information

Toll free: (800)285-2221

American Bar Association Free Legal Answers

Free Legal Answers is a virtual legal advice clinic. Qualifying users post their civil legal question to their state's website. Users will then be emailed when their question receives a response. Attorney volunteers, who must be authorized to provide pro bono assistance in their state, log in to the website, select questions to answer, and provide legal information and advice. Volunteer attorneys will not answer criminal law questions.

Participating states have their own page where qualifying residents will post their question. Look at your state's page for more information. Free Legal Answers is a project of the American Bar Association's Standing Committee on Pro Bono and Public Service.

Website: **https://abafreelegalanswers.org/**

IOWA

Lawhelp.org

LawHelp.org has been created for people living on low-incomes and the legal organizations that serve them. LawHelp.org provides referrals to local legal aid and public interest law offices, basic information about legal rights, court forms, self-help information, court information, links to social service agencies, and more in your state. LawHelp.org includes a network of 25 statewide legal information portals built on the LawHelp.org platform. LawHelp.org was developed and is maintained by Pro Bono Net in partnership with hundreds of nonprofit legal aid, pro bono, court-based programs and libraries across the country. LawHelp.org launched in 2001 with support from the Legal Services Corporation and the Open Society Institute. In 2007, it was recognized with a Webby Award for Best Law Site. The Spanish version of LawHelp.org was launched in 2012 in partnership with the Legal Aid Society of Northeastern New York and LawHelp.org/NY, with support from LSC's Technology Initiative Grant program.

Website: **https://www.lawhelp.org/about-us**

Legal Services Corporation

LSC is an independent nonprofit established by Congress in 1974 to provide financial support for civil legal aid to low-income Americans. The Corporation currently provides funding to 132 independent nonprofit legal aid organizations in every state, the District of Columbia, and U.S. Territories.

If you are looking for help with a civil legal problem, enter an address or city in their interactive map to find an LSC-funded legal aid organization near you.

Website: **https://www.lsc.gov/what-legal-aid/find-legal-aid**

Contact Information

Telephone: (202)295-1500

Fax: (202)337-6797

National Voluntary Organizations Active in Disaster (VOAD)

The Voluntary Organizations Active in Disaster or VOAD is a national coalition of over 70 faith-based, community and other non-profit organizations along with 56 state and U.S. territory VOAD branches, that responds with an organized effort of volunteers whenever disaster strikes sharing knowledge and coordinating resources throughout disaster preparation, response, and recovery. To find your states VOAD list of members use the website below.

Website: **https://www.nvoad.org/**

Contact Information

Telephone: 703-778-5088

Mail: P.O. Box 26125, Alexandria, VA 22314

Records Reconstruction

When preparing for disaster think about the documents you would need to identify yourself and your household members, including children and pets, your relationships, or status. If you elect to store copies of important documents electronically or on the cloud, encrypting data is a good way to protect sensitive information. It ensures that the data can only be read by the person who is authorized to have access to it.

Ready.gov Safeguarding Critical Documents and Valuables

Website: **https://www.ready.gov/sites/default/files/2020-03/fema_safeguard-critical-documents-and-valuables_0.pdf**

Cybersecurity & Infrastructure Security Agency

Understanding Encryption

Website: **https://us-cert.cisa.gov/ncas/tips/ST04-019**

Replacing critical identification and other documents after disaster is an important first step in recovery since many programs and services will require them to qualify for financial and other assistance. It is also important to know what documents are required to get replacement ID cards and whether these must be originals or copies; and whether this can be done online or in-person or by mail. The Centers for Disease Control and Prevention and USA.gov have robust websites to help demystify the documents and vital records you should have and how to replace or get copies of them.

IOWA

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Iowa.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

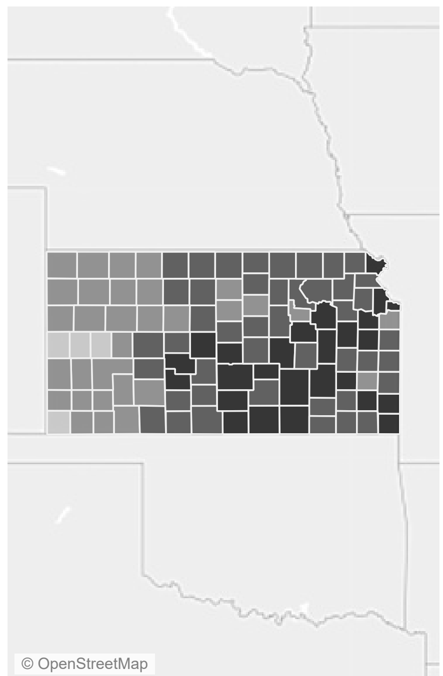
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Iowa Department of Motor Vehicles** here: **https://iowadot.gov/mvd**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Kansas

According to FEMA, below is a list of the number and type of disasters that have occurred in Kansas since 1953.

Website: **https://portal.kansas.gov/**

38	Severe Storm(s)
13	Flood
11	Fire
6	Tornado
5	Biological
2	Severe Ice Storm
2	Snow
1	Hurricane
1	Other



Kansas Disaster Recovery Resources

Kansas State Adjutant General's Department Division of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://kansastag.gov/kdem_default.asp**

Contact Information

Telephone number: (785)646-2000

Mail: 2800 SW Topeka Blvd., Topeka, KS 66611

KANSAS

Kansas Attorney General's Office Complaints

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.ag.ks.gov/complaint-center**

Contact Information

Telephone number: (785)296-2215

Mail: 120 SW 10th Ave, 2nd Floor
Topeka, KS 66612-1597

Kansas Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.ag.ks.gov/home**

Contact Information

Telephone number: (785)296-2215

Mail: 120 SW 10th Ave, 2nd Floor
Topeka, KS 66612-1597

Kansas Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.kansas.gov/**

Contact Information

Telephone number: (785)296-3071
Fax : (785)296-7805

Mail: 1300 SW Arrowhead Road, Topeka, KS 66604 – 4073

KANSAS

Office State Bank Commissioner of Kansas

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://osbckansas.org/**

Contact Information

Telephone number: (785)380-3939
Mail: 700 SW Jackson St., Suite 300
Topeka, KS 66603

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211kansas.myresourcedirectory.com/**

Contact Information

Telephone number: 211

Toll free: (888)413-4327

Kansas Housing Recovery Resources

Kansas Development Finance Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **http://www.kdfa.org/**

Contact Information

Telephone number: (785)357-4445
Fax: (785)357-4478
Mail: 534 S. Kansas Ave., Suite 800, Topeka, KS 66603

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Kansas Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_KS.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Kansas at https://www.hud.gov/states/kansas/renting

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Kansas** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Kansas Attorney General's Office

Finding a Contractor, Licensing, Filing and Resolving Complaints

Contractors licenses in Kansas are done by a local jurisdiction. However to file a complaint you can visit the Attorney General's website below. There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.ag.ks.gov/complaint-center**

Contact Information

Telephone number: (785) 296-2215

Mail: 120 SW 10th Ave, 2nd Floor,

Topeka, KS 66612-1597

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

KANSAS

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Kansas.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

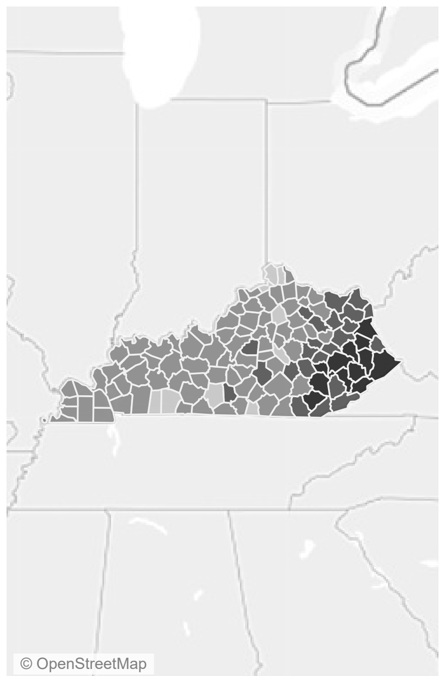
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Kansas Department of Revenue** here: **https://www.ksrevenue.org/dovindex.html**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Kentucky

According to FEMA, below is a list of the number and type of disasters that have occurred in Kentucky since 1953.

Website: **https://kentucky.gov/Pages/home.aspx**

31	Severe Storm(s)
24	Flood
8	Fire
5	Snow
5	Tornado
2	Biological
2	Severe Ice Storm
1	Hurricane
1	Other
1	Toxic Substances



Kentucky Disaster Recovery Resources

Kentucky Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://kyem.ky.gov/Pages/default.aspx**

Contact Information

Toll free: (800)255-2587

Mail: 100 Minuteman Parkway
Frankfort, KY 40601

KENTUCKY

Kentucky Attorney General – Office of Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://ag.ky.gov/about/Office-Divisions/OCP/Pages/default.aspx**

Contact Information

Telephone number: (502)696-5389

Hotline: (888)432-9257

Fax: (502)573-8317

Mail: Office of Consumer Protection
1024 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601

Kentucky Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ag.ky.gov/Pages/default.aspx**

Contact Information

Telephone number: (502)696-5300
Fax: (502)564-2894

Mail: 700 Capital Avenue, Suite 118

Frankfort, Kentucky 40601

KENTUCKY

Kentucky Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.ky.gov/ppc/new_default.aspx**

Contact Information

Telephone number: (502)782-2736

Fax: (502) 573-4817

Mail: Public Protection Cabinet
500 Mero Street, Frankfort, KY 40601

Kentucky Public Protection Cabinet - Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://kfi.ky.gov/**

Contact Information

Telephone number: 502-573-3390

Mail: 500 Mero Street, Frankfort, KY 40601

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.unitedwayck.org/2-1-1**

Contact Information

Telephone number: 211

Kentucky Housing Recovery Resources

Kentucky Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.kyhousing.org/Pages/default.aspx**

Contact Information

Telephone number: 502-564-7630

Toll free (KY only): 800-633-8896

TTY: 711

Mail: 1231 Louisville Road, Frankfort, KY 40601

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Kentucky Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_KY.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Kentucky at **https://www.hud.gov/states/kentucky/renting**

KENTUCKY

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Kentucky** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Kentucky Construction Review

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://louisvilleky.gov/government/construction-review/contractor-licensing**

Contact Information

Telephone number: (502)574-3321

Mail: 601 W. Jefferson Street, Louisville, KY 40202

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

KENTUCKY

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Kentucky.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

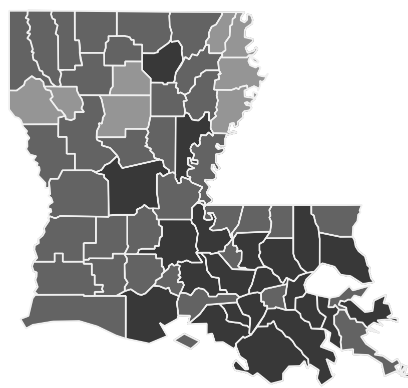
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Kentucky Department of Revenue** here: **https://www.ksrevenue.org/dovindex.html**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Louisiana

According to FEMA, below is a list of the number and type of disasters that have occurred in Louisiana since 1953.

Website: **https://www.louisiana.gov/**

29 Hurricane
28 Flood
15 Severe Storm(s)
5 Tornado
4 Coastal Storm
3 Biological
2 Snow
1 Fire
1 Other
1 Severe Ice Storm
1 Toxic Substances



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Louisiana Disaster Recovery Resources

Louisiana Governor's Office of Homeland Security and Emergency Preparedness

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **http://emergency.louisiana.gov/**

Contact Information

Telephone number: (225)925-7500
Fax: (225)925-7501

Mail: 7667 Independence Boulevard, Baton Rouge, LA 70806

Louisiana State Office of the Attorney General – Public Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **http://ladoj.ag.state.la.us/PublicProtection**

Contact Information

Telephone number: (225)326-6079

Mail: 1885 North Third Street, Baton Rouge, LA 70802

Louisiana Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://ladoj.ag.state.la.us/**

Contact Information

Telephone number: (225)326-6079

Mail: 1885 North Third Street, Baton Rouge, LA 70802

Louisiana Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **http://ldi.la.gov/home**

Contact Information

Telephone number:

Toll free: (800)259-5300

Mail: P.O. Box 94214, Baton Rouge, LA 70804

Louisiana Office of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **http://www.ofi.state.la.us/**

Contact Information

Telephone number: (225)925 - 4660

Fax: (225)925 - 4524

Mail: Post Office Box 94095, Baton Rouge, LA 70804-9095

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.louisiana211.org/**

Contact Information

Telephone number: 211

Louisiana Housing Recovery Resources

Louisiana Housing Corporation

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.lhc.la.gov/**

Contact Information

Telephone number: (225)763-8700

Toll free: (888)454-2001

Fax: (225)763-8710

Mail: 2415 Quail Drive
Baton Rouge, LA 70808

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Louisiana Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_LA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Louisiana at **https://www.hud.gov/states/louisiana/renting**

LOUISIANA

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Louisiana** or find it listed in the dropdown menu andit will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Louisiana State Licensing Board for Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

LOUISIANA

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://www.lslbc.louisiana.gov/**

Contact Information

Telephone number: (225)765-2301

Toll Free: (855)999-7896

Mail: 600 North Street, Baton Rouge, 70802

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

LOUISIANA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Louisiana.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

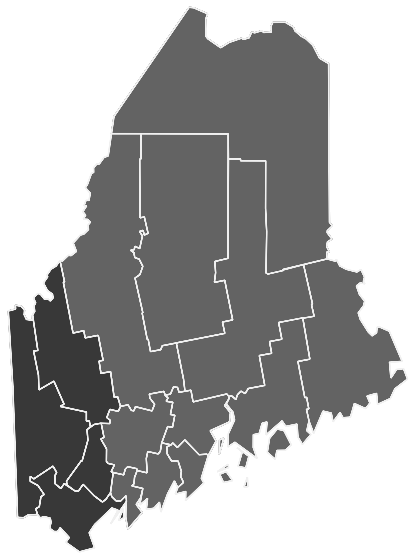
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Louisiana Office of Motor Vehicles** here: **www.expresslane.org**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Maine

According to FEMA, below is a list of the number and type of disasters that have occurred in Maine since 1953.

Website: **https://www.maine.gov/portal/index.html**

	22 Severe Storm(s)
	13 Flood
	12 Snow
	5 Hurricane
	3 Biological
	2 Coastal Storm
	2 Fire
	2 Fishing Losses
	1 Freezing



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Maine Disaster Recovery Resources

Maine Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.maine.gov/mema/home**

Contact Information

Telephone number: 207-624-4400

Toll free (in state only): (800)452-8735

TTY: 711

Fax: (207)287-3178

Mail: 72 State House Station

45 Commerce Drive, Augusta, Maine 04333

Maine Office of the Attorney General - Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.maine.gov/ag/consumer/index.shtml**

Contact Information

Telephone number: (207)626-8800

TTY: 711

Mail: 6 State House Station , Augusta, ME 04333

Maine Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.maine.gov/ag/index.shtml**

Contact Information

Telephone number: (207)626-8800

TTY: 711

Mail: 6 State House Station, Augusta, ME 04333

MAINE

Maine Department of Professional & Financial Regulation – Bureau of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.maine.gov/pfr/insurance/**

Contact Information

Telephone number: (207)624-8475

Toll free: (800)300-5000

TTY: 711

Fax: (207)624-8599

Mail: #34 State House Station, Augusta, ME 04333-0034

Maine Department of Professional & Financial Regulation - Bureau of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.maine.gov/pfr/financialinstitutions/**

Contact Information

Telephone number: 207-624-8570

Toll free: 800-965-5235

TTY: 711

Fax: 207-624-8590

Mail: Department of Professional & Financial Regulation
Bureau of Financial Institutions
36 State House Station, Augusta, Maine 04333-0036

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211maine.org/**

Contact Information

Telephone number: 211

Toll free: 877-463-6207

Maine Housing Recovery Resources

Maine State Housing Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.mainehousing.org/**

Contact Information

Telephone number: (207)626-4600

Toll free: (800)452-4668

TTY: 711

Fax: (207)626-4678

Mail: 26 Edison Drive, Augusta ME 04330

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Maine Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_ME.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Maine at **https://www.hud.gov/states/maine/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Maine** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Maine Attorney General Home Construction Warning

Finding a Contractor, Licensing, Filing and Resolving Complaints

Contractors in Maine are not licensed by the state. Although home construction contractors are not licensed, some building trades are licensed. Plumbers, electricians, oil burner technicians, and installers of mobile and modular homes are licensed in Maine. For more information on these licensed trades, go to www.maine.gov/pfr/.

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

MAINE

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.maine.gov/ag/consumer/housing/for_contractors.shtml**

Contact Information

Telephone number: (207)626-8800

TTY: 711

Mail: 6 State House Station , Augusta, ME 04333

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

MAINE

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Maine.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Maine Bureau of Motor Vehicles** here: **https://www.maine.gov/sos/bmv/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Maryland

According to FEMA, below is a list of the number and type of disasters that have occurred in Maryland since 1953.

Website: **https://www.maryland.gov/Pages/default.aspx**

10	Flood
8	Hurricane
8	Severe Storm(s)
7	Snow
2	Biological
1	Tornado

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Maryland Disaster Recovery Resources

Maryland Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://mema.maryland.gov/Pages/default.aspx**

Contact Information

Toll free: 1-877-MEMA-USA (1-877-636-2872)

Mail: 5401 Rue Saint Lo Drive, Reisterstown, MD 21136

MARYLAND

Maryland Office of the Attorney General – Consumer Protection Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.marylandattorneygeneral.gov/Pages/CPD/default.aspx**

Contact Information

Telephone number: 410-576-6300

Toll free: 1-888-743-0023

TTY: 711

Mail: 200 St. Paul Place, Baltimore, MD 21202

Maryland Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.marylandattorneygeneral.gov/**

Contact Information

Telephone number: 410-576-6300

Toll free: 1-888-743-0023

TTY: 711

Mail: 200 St. Paul Place, Baltimore, MD 21202

MARYLAND

Maryland Insurance Administration

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.maryland.gov/Pages/default.aspx**

Contact Information

Telephone number: (410)468-2000

Toll free: (800)492-6116

TTY: (800)735-2258

Mail: 200 St. Paul Place, Suite 2700, Baltimore, MD 21202

Maryland Department of Labor – Office of the Commissioner of Financial Regulation

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.dllr.state.md.us/finance/**

Contact Information

Telephone number: (410)230-6100
Toll free: (888)784-0136

Fax: (410)333-3866 or (410)333-0475

Mail: 500 North Calvert Street, Baltimore, MD 21202

MARYLAND

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211md.org/**

Contact Information

Telephone number: 211

Maryland Housing Recovery Resources

Maryland Department of Housing and Community Development

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://dhcd.maryland.gov/Pages/default.aspx**

Contact Information

Telephone number: (301) 429-7400

Mail: 7800 Harkins Road, Lanham, MD 20706

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Maryland Public Housing Authorities

WWebsite: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MD.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Maryland at **https://www.hud.gov/states/maryland/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Maryland** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Maryland Department of Labor – Home Improvement Commission

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

MARYLAND

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.dllr.state.md.us/license/mhic/mhiccon.shtml**

Contact Information

Telephone number: 410-230-6231

Mail: 500 North Calvert Street
Baltimore, MD 21202

932 Lee St., Suite 101 ?????

Des Plaines, IL 60016 ?????

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

MARYLAND

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Maryland.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

Making other arrangements for mail delivery if your home was destroyed

- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Maryland Department of Transportation – Motor Vehicle Administration** here: **https://mva.maryland.gov/Pages/default.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Massachusetts

According to FEMA, below is a list of the number and type of disasters that have occurred in Massachusetts since 1953.

Website: **https://www.mass.gov/**

12 Severe Storm(s)	
10 Hurricane	
9 Snow	
7 Flood	
4 Biological	
4 Fire	
2 Coastal Storm	
2 Tornado	
1 Fishing Losses	
1 Other	
1 Severe Ice Storm	
1 Terrorist	

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Massachusetts Disaster Recovery Resources

Massachusetts Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.mass.gov/orgs/massachusetts-emergency-management-agency**

Contact Information

Telephone number: (508)820-2001

Mail: 400 Worcester Road (Route 9 East), Framingham, MA 01702-5399

MASSACHUSETTS

Massachusetts Office of Consumer Affairs and Business Regulation

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.mass.gov/topics/consumer-protection**

Contact Information

Telephone number: (617)973-8787

Toll free: (888)283-3757

Fax: (617)973-8799

Mail: 501 Boylston Street, Suite 5100, Boston, MA 02116

Massachusetts Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.mass.gov/orgs/office-of-attorney-general-maura-healey**

Contact Information

Telephone number: (617) 727-8400

TTY: TTY (617) 727-4765

Mail: 1 Ashburton Place, 20th Floor, Boston, MA 02108

MASSACHUSETTS

Massachusetts Division of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.mass.gov/orgs/division-of-insurance**

Contact Information

Telephone number: (617)521-7794

Toll free: (877)563-4467

Mail: 1000 Washington Street, Suite 810
Boston, MA 02118

Massachusetts Division of Banks

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.mass.gov/orgs/division-of-banks**

Contact Information

Telephone number: (617)956-1500

Toll free: (800)495-BANK (2265)

TDD: (617)956-1577

Mail: 1000 Washington Street
10th Floor
Boston, MA 02118-6400

MASSACHUSETTS

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://mass211.org/**

Contact Information

Telephone number: 211

Toll free: (877)211-6277

TTY: 711

Massachusetts Housing Recovery Resources

Mass Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.masshousing.com/**

Contact Information

Telephone number: 617-854-1000

TTY: 711

Mail: One Beacon St., Boston, MA 02108

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

MASSACHUSETTS

List of Massachusetts Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Massachusetts at **https://www.hud.gov/states/massachusetts/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Massachusetts** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Massachusetts Office of Consumer Affairs and Business Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

MASSACHUSETTS

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.mass.gov/check-if-your-contractor-is-a-registered-home-improvement-contractor**

Contact Information

Telephone number: (617)973-8787

Toll free: (888)283-3757

Fax: (617)973-8799

Mail: 501 Boylston Street, Suite 5100
Boston, MA 02116

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627
TTY: (877)889-5627

MASSACHUSETTS

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Massachusetts.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

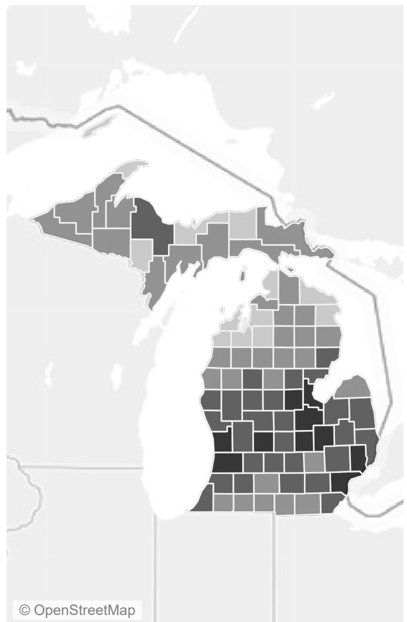
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Massachusetts Registry of Motor Vehicles** here: **https://www.mass.gov/vehicle-registration**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Michigan

According to FEMA, below is a list of the number and type of disasters that have occurred in Michigan since 1953.

Website: **https://www.michigan.gov/**

12	Flood
9	Severe Storm(s)
6	Tornado
5	Snow
2	Biological
2	Dam/Levee Break
1	Drought
1	Fire
1	Freezing
1	Hurricane
1	Other
1	Toxic Substances



Michigan Disaster Recovery Resources

Michigan State Police - Emergency Management and Homeland Security

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.michigan.gov/msp/0,4643,7-123-72297_60152---,00.html**

Contact Information

Telephone number: 517-284-3745

Mail: P.O. Box 30634, Dimondale, Michigan 48821

Michigan Department of Attorney General - Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.michigan.gov/ag/0,4534,7-359-97937---,00.html**

Contact Information

Telephone number: 517-335-7622

Fax: 517-335-7644

Mail: P.O. Box 30212, Lansing, MI 48909

Michigan Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.michigan.gov/ag/**

Contact Information

Telephone number: 517-335-7622

Fax: 517-335-7644

Mail: P.O. Box 30212, Lansing, MI 48909

Michigan Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.michigan.gov/difs/**

Contact Information

Telephone number: (517)284-8800
Toll free: (877)999-6442
Mail: PO Box 30220, Lansing, MI 48909-7720

Michigan Department of Insurance and Financial Services

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.michigan.gov/difs/0,5269,7-303-13047_32588---,00.html**

Contact Information

Telephone number: (517)284-8800
Toll free: (877)999-6442
Mail: PO Box 30220, Lansing, MI 48909-7720

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.mi211.org/**

Contact Information

Telephone number: 211

Michigan Housing Recovery Resources

Michigan State Housing Development Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.michigan.gov/mshda/0,4641,7-141-7559_85623---,00.html**

Contact Information

Telephone number: (517)335-9885
Toll free: 1-855-MI-MSHDA (855)646-7432)
Mail: P.O. Box 30044, Lansing, MI 48909

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Michigan Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MI.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Michigan at **https://www.hud.gov/states/michigan/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Michigan** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Michigan Department of Licensing and Regulatory Affairs

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

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Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

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Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website:

https://www.michigan.gov/statelicensesearch/0,4671,7-180-24786_24813-81140--,00.html;

https://www.michigan.gov/lara/0,4601,7-154-89334_61343_35395_35396---,00.html

Contact Information

Telephone number: 517-335-9700

Mail: P.O. Box 30004, Lansing, MI 48909

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the **Disaster Unemployment Assistance** website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

MICHIGAN

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Michigan.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

Making other arrangements for mail delivery if your home was destroyed

- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

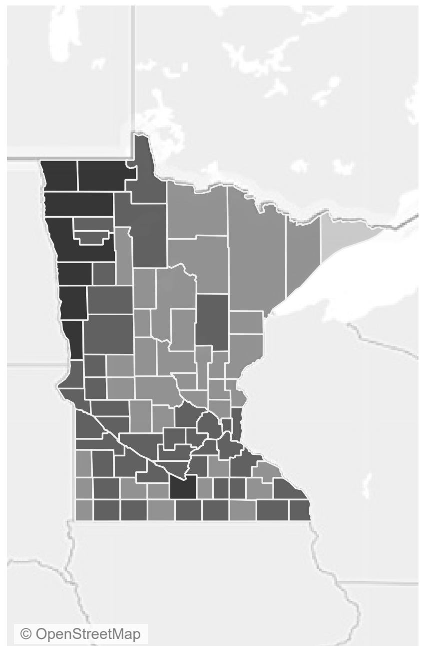
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Michigan Secretary of State – Title and Registration** here: **https://www.michigan.gov/sos/0,4670,7-127-96435_1587---,00.html**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Minnesota

According to FEMA, below is a list of the number and type of disasters that have occurred in Minnesota since 1953.

Website: **https://mn.gov/portal/**

28	Flood
24	Severe Storm(s)
9	Fire
4	Biological
3	Tornado
2	Severe Ice Storm
1	Drought
1	Hurricane
1	Other
1	Snow



Minnesota Disaster Recovery Resources

Minnesota Homeland Security and Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://dps.mn.gov/divisions/hsem/Pages/default.aspx**

Contact Information

Telephone number: (651)201-7400
TTYL: (651)282-6555

Fax: (651)296-0459

Mail: 445 Minnesota Street, Suite 223
St. Paul, MN, 55101

Minnesota Commerce Department - Consumers

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://mn.gov/commerce/consumers/**

Contact Information

Telephone number: (651)539-1500
Toll free: (800)657-3602

Mail: 85 7th Place East, Suite 280
Saint Paul, Minnesota 55101

Minnesota Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://www.ag.state.mn.us/**

Contact Information

Telephone number: (651)296-3353

Toll free: (800)657-3787

Mail: 445 Minnesota Street, Suite 1400
St. Paul, MN 55101-2131

Minnesota Commerce Department - Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://mn.gov/commerce/industries/insurance/**

Contact Information

Telephone number: (651)539-1500
Mail: 85 7th Place East, Suite 280
Saint Paul, MN 55101

MINNESOTA

Minnesota Banking Regulator

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://mn.gov/commerce/industries/financial-institutions/banks/**

Contact Information

Telephone number: (651)539-1500

Mail: 85 7th Place East, Suite 280
Saint Paul, MN 55101

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211unitedway.org/**

Contact Information

Telephone number: 211

Toll free: 800-543-7709

Local: 651-291-0211

Minnesota Housing Recovery Resources

Minnesota Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **http://www.mnhousing.gov/sites/np/home**

Contact Information

Telephone number: (651)296-7608

Toll free: (800)657-3769

Mail: 400 Wabasha Street North, Suite 400
Saint Paul, MN 55102

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Minnesota Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MN.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Minnesota at https://www.hud.gov/states/minnesota/renting

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Minnesota** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Minnesota Department of Labor and Industry

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

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Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: ?????

Contact Information

Telephone number: (651)284-5005
Toll-free: (800)342-5354

Mail: 443 Lafayette Road N., St. Paul, MN 55155

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

MINNESOTA

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

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Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Minnesota.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

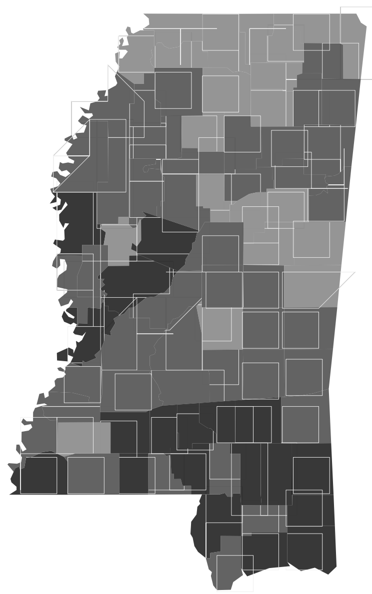
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Minnesota Department of Public Safety – Driver and Vehicle Services** here: **https://dps.mn.gov/divisions/dvs/Pages/default.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Mississippi

According to FEMA, below is a list of the number and type of disasters that have occurred in Mississippi since 1953.

Website: **https://www.ms.gov/home**

	38 Severe Storm(s)
	18 Hurricane
	12 Tornado
	10 Flood
	2 Biological
	1 Severe Ice Storm
	1 Snow
	1 Toxic Substances



Mississippi Disaster Recovery Resources

Mississippi Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.msema.org/**

Contact Information

Telephone number: (601)933-MEMA
Toll Free: (800)222-MEMA (6362)
Fax: (601)933-6800
Mail: P.O. Box 5644, Pearl, Mississippi

MISSISSIPPI

Mississippi Office of the Attorney General – Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.ago.state.ms.us/divisions/consumer-protection/**

Contact Information

Telephone number: (601)359.3680

Mail: P.O. Box 220, Jackson, MS 39205

Mississippi Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.ago.state.ms.us/**

Contact Information

Telephone number: (601)359.3680

Mail: P.O. Box 220, Jackson, MS 39205

Mississippi Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **http://www.mid.ms.gov/**

Contact Information

Telephone number: (601)359-3569

Toll Free: (800)562-2957

Mail: P.O. Box 79, Jackson, MS 39205-0079

MISSISSIPPI

Mississippi Department of Banking and Consumer Finance

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dbcf.ms.gov/**

Contact Information

Telephone number: (601)321-6901
Fax: (601)321-6933

Mail: P.O. Box 12129, Jackson, MS 39236-2129

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.myunitedway.com/2-1-1/**

Contact Information

Telephone number: 211

Mississippi Housing Recovery Resources

Mississippi Home Corporation

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.mshomecorp.com/**

Contact Information

Telephone number: (601)718-4642

Mail: 735 Riverside Dr, , Jackson, MS 39202

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Mississippi Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MS.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Mississippi at **https://www.hud.gov/states/mississippi/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Mississippi** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Mississippi State Board of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.ms.gov/Agencies/state-board-contractors**

Contact Information

Telephone number: 601.354.6161 or 601.354.6715

Mail: 2679 Crane Ridge Dr., Suite C, Jackson, MS 39216

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

MISSISSIPPI

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Mississippi.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate

- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

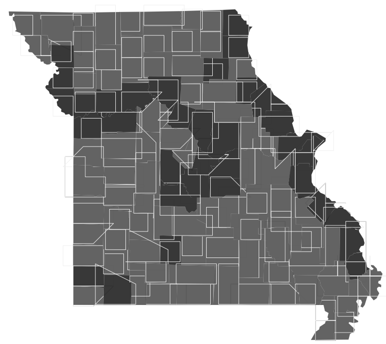
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Mississippi Department of Public Safety** here: **https://www.dps.ms.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Missouri

According to FEMA, below is a list of the number and type of disasters that have occurred in Missouri since 1953.

Website: **https://www.mo.gov/**

35 Severe Storm(s)	
23 Flood	
6 Severe Ice Storm	
5 Tornado	
2 Biological	
1 Drought	
1 Fire	
1 Hurricane	



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Missouri Disaster Recovery Resources

Missouri Department of Public Safety – State Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://sema.dps.mo.gov/**

Contact Information

Telephone number: (573)526-9100

Fax: (573)634-7966

Mail: P.O. Box 116, Jefferson City, MO 65102

MISSOURI

Missouri State Attorney General – Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://ago.mo.gov/civil-division/consumer**

Contact Information

Telephone number: (573)751-3321

Consumer Protection: (800)392-8222

Mail: 207 W. High St.
P.O. Box 899
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Missouri Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ago.mo.gov/home**

Contact Information

Telephone number: (573)751-3321

Consumer Protection: (800)392-8222

Mail: 207 W. High St.
P.O. Box 899
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MISSOURI

Missouri Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.mo.gov/**

Contact Information

Telephone number: 573-751-4126

Mail: PO Box 690, Jefferson City, MO 65102-0690

Missouri Division of Finance

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://finance.mo.gov/banks/molaws.php**

Contact Information

Telephone number: (573) 51-3242
Fax: (573)751-9192

Mail: Missouri Division of Finance
Truman State Office Building
Room 630
Jefferson City, MO 65102

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://uwheartmo.org/united-way-211/**

Contact Information

Telephone number: 211
Telephone number: (573)443-4523

Missouri Housing Recovery Resources

Missouri Housing Development Commission

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **http://www.mhdc.com/**

Contact Information

Telephone number: (816)759-6600

Mail: PO Box 210567, St. Louis, MO 63121

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Missouri Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MO.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Missouri at https://www.hud.gov/states/missouri/renting

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Missouri** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Missouri Professional Registration and Licensing

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.mo.gov/work/professional-registration-licensing/**

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

MISSOURI

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Missouri.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

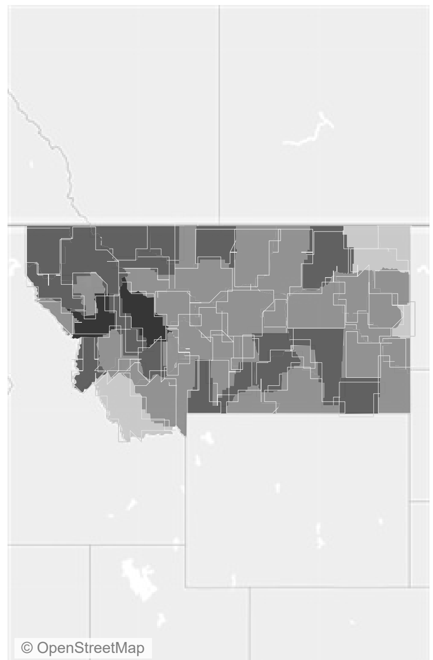
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Missouri Department of Revenue** here: **https://dor.mo.gov/motorv/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Montana

According to FEMA, below is a list of the number and type of disasters that have occurred in Montana since 1953.

Website: **https://mt.gov/**

59	Fire
13	Flood
12	Severe Storm(s)
3	Biological
1	Drought
1	Hurricane
1	Snow
1	Tornado



Montana Disaster Recovery Resources

Montana State Ready and Safe

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **http://readyandsafe.mt.gov/**

Contact Information

Telephone number: 406-324-4777

Mail: 1900 Williams St, Helena, MT 59602

MONTANA

Montana State Department of Justice – Office of Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://dojmt.gov/consumer/**

Contact Information

Telephone number: (406)444-4500
Toll Free: (800)481-6896
Fax: (406)442-2174

Mail: P. O. Box 200151
Helena, MT 59620-0151

Montana Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://dojmt.gov/agooffice/#:~:text=The%20Attorney%20General%E2%80%99s%20Office%2C%20headed%20by%20Attorney%20General,involving%20the%20State%20of%20Montana%20and%20its%20people.** ????

Contact Information

Telephone number: (406)444-2026
Mail: P.O. Box 201401
Helena, MT 59620-1401

MONTANA

Montana Office of the Montana State Auditor – Commissioner of Securities and Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://csimt.gov/**

Contact Information

Telephone number: (406)444-2040

Toll free: (800)332-6148

TDD: (406)444-3246

Fax: (406)444-3497 or (406)444-3413

Mail: 840 Helena Ave.,
Helena, Montana 59601

Montana Department of Administrations – Banking and Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://banking.mt.gov/**

Contact Information

Telephone number: 406-841-2920

Fax: 406-841-2930

Mail: PO Box 200546
Helena MT 59620

MONTANA

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://montana211.org/about.php**

Contact Information

Telephone number: 211

Telephone number: (406)268-1337
Fax: (406)268-1345

Montana Housing Recovery Resources

Montana Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://housing.mt.gov/**

Contact Information

Telephone number: (406)841.2840
TDD: (406)841.2702

Fax: (406)841.2841

Mail: P.O. Box 200528
Helena, MT 59620-0528

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Montana Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MT.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Montana at **https://www.hud.gov/states/montana/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Montana** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Montana Department of Industry and Labor Construction Contractor Registration

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

MONTANA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://erd.dli.mt.gov/work-comp-regulations/montana-contractor/construction-contractor-registration**

Contact Information

Telephone number: (406) 444-6543

TTY: 711

Mail: PO Box 8011
Helena, MT 59604

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Montana.

MONTANA

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

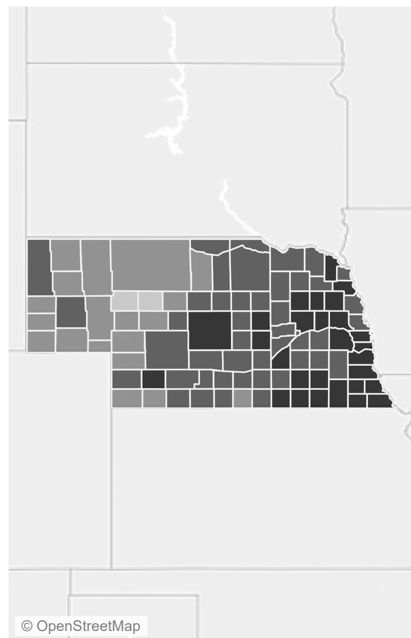
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Montana Department of Justice - Driving** here: **https://dojmt.gov/driving/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Nebraska

According to FEMA, below is a list of the number and type of disasters that have occurred in Nebraska since 1953.

Website: **https://www.nebraska.gov/**

30 Severe Storm(s)
20 Flood
6 Biological
5 Fire
5 Tornado
2 Severe Ice Storm
2 Snow
1 Drought
1 Hurricane



Nebraska Disaster Recovery Resources

Nebraska Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://nema.nebraska.gov/**

Contact Information

Telephone number: (402)471-7421

Mail: 2433 N.W. 24th Street, Lincoln, NE 68524-1801

NEBRASKA

Nebraska Office of the Attorney General – Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://ago.nebraska.gov/consumer-protection**

Contact Information

Telephone number: (402)471-2683

Mail: 2115 State Capitol, Lincoln, NE 6850

Nebraska Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ago.nebraska.gov/**

Contact Information

Telephone number: (402)471-2683

Mail: 2115 State Capitol, Lincoln, NE 6850

Nebraska Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://doi.nebraska.gov/index**

Contact Information

Telephone number: (402)471-2201
Consumer Affairs Hotline (In-State Only): (877)564-7323
Mail: PO Box 82089
Lincoln, Nebraska 68501-2089

Nebraska Department of Banking and Finance

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://ndbf.nebraska.gov/**

Contact Information

Telephone number: (402)471-2171

Mail: 1526 K St #300
Lincoln, NE 68508

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211iowa.org/** This website serves both Iowa and Nebraska

Contact Information

Telephone number: 211

Nebraska Housing Recovery Resources

Nebraska Investment Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.nifa.org/**

Contact Information

Telephone number: (402)434-3900
Toll free: (800)204-NIFA (6432)
Mail: 1230 "O" Street, Suite 200
Lincoln, NE 68508-1402

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Nebraska Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NE.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Nebraska at **https://www.hud.gov/states/nebraska/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Nebraska** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Nebraska Department of Labor

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

NEBRASKA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://dol.nebraska.gov/conreg**

Contact Information

Telephone number: (402)471-2239
Fax: (402)471-5039

Mail: 550 S. 16th Street, Lincoln, NE 68508

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Nebraska.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

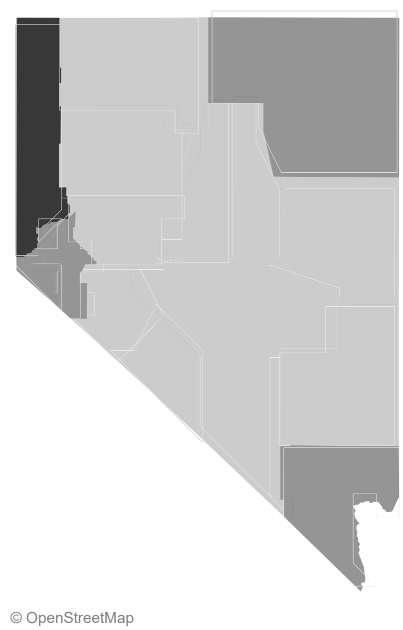
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Nebraska Department of Motor Vehicles** here: **https://dmv.nebraska.gov/index**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Nevada

According to FEMA, below is a list of the number and type of disasters that have occurred in Nevada since 1953.

Website: **https://nv.gov/**

71 Fire
11 Flood
7 Severe Storm(s)
2 Biological
2 Snow
1 Drought
1 Earthquake
1 Hurricane



Nevada Disaster Recovery Resources

Nevada State Division of Emergency Management – Homeland Security

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://dem.nv.gov/**

Contact Information

Telephone number: (775)687-0300

Mail: 2478 Fairview Drive , Carson City, NV 89701

NEVADA

Nevada State Attorney General - Bureau of Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://ag.nv.gov/About/Consumer_Protection/Bureau_of_Consumer_Protection/**

Contact Information

Telephone number: (702)486-3132

Toll-Free (888)434-9989

Mail: 100 North Carson Street, Carson City, NV 89701

Nevada Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ag.nv.gov/**

Contact Information

Telephone number: (775)684-1100

Mail: 100 North Carson Street, Carson City, NV 89701

Nevada Department of Business and Industry - Division of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://doi.nv.gov/**

Contact Information

Telephone number: (775)687-0700

Fax: (775)687-0787

Mail: 1818 E. College Pkwy., Suite 103

Carson City, NV 89706

NEVADA

State of Nevada Department of Business and Industry – Financial Industry

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://fid.nv.gov/**

Contact Information

Telephone number: (702)486-4120
Fax: (702)486-4563

Mail: 3300 W. Sahara Ave., Suite 250
Las Vegas, Nevada 89102

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.nevada211.org/**

Contact Information

Telephone number: 211

Toll free: (866)535-5654

Nevada Housing Recovery Resources

Nevada Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://housing.nv.gov/**

Contact Information

Carson City

Telephone number: (775)687-2240
Toll Free: (800)227-4960
TTY Number: (800)326-6868

Fax: (775)687-4040

Mail: 1830 E College Parkway Ste 200
Carson City, NV 89706

Las Vegas

Telephone number: (702)486-7220
Toll Free: (888)486-8775

Fax: (702)486-7227
Mail: 3300 W Sahara Blvd Ste 300
Las Vegas, NV 89102

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Nevada Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NV.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Nevada at **https://www.hud.gov/states/nevada/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Nevada** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Nevada State Contractors Board

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

NEVADA

Then they come, do some demolition, and drop off materials to start work but then the worst happens- no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

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Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://www.nscb.nv.gov/index.html**

Contact Information

Telephone number: (702)486-1100

Fax: (702)486-1190

Mail: 2310 Corporate Circle, Ste 200
Henderson, NV 89074

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627
TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327
TTY: (866)367-6228
Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Nevada.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

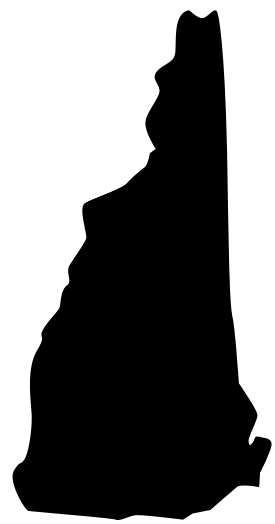
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Nevada Department of Motor Vehicles** here: **https://dmv.nv.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of New Hampshire

According to FEMA, below is a list of the number and type of disasters that have occurred in New Hampshire since 1953.

Website: **https://www.nh.gov/index.htm**

	22 Severe Storm(s)
	10 Flood
	8 Snow
	7 Hurricane
	3 Coastal Storm
	2 Biological
	2 Fire
	1 Severe Ice Storm



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New Hampshire Disaster Recovery Resources

New Hampshire Department of Safety – Division of Emergency Services and Communications

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.nh.gov/safety/divisions/emergservices/index.html**

Contact Information

Toll free: (800)735-2964

Mail: 3 Hazen Drive, Concord, NH 03305

NEW HAMPSHIRE

New Hampshire Office of the Attorney General – Consumer Protection Bureau

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.doj.nh.gov/consumer/**

Contact Information

Telephone number:(603) 271-3643
Fax: (603) 271-2110

Mail: Consumer Protection Bureau
Office of the Attorney General
33 Capitol Street, Concord, NH 03301

New Hampshire Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.doj.nh.gov/index.htm**

Contact Information

Telephone number: 603-271-3658

Mail: 33 Capitol Street, Concord, NH 03301

New Hampshire Insurance Department

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.nh.gov/insurance/**

Contact Information

Telephone number: (603)271-2261
Facsimile: (603)271-1406
TTY/TDD: (800)735-2964
Mail: 21 South Fruit Street, Suite 14
Concord, NH 03301

New Hampshire Banking Department

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.nh.gov/banking/**

Contact Information

Telephone number: (603) 271-3561

Fax: (603) 271-1090 or (603) 271-0750

Mail: 53 Regional Drive, Suite 200
Concord NH 03301

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211nh.org/**

Contact Information

Telephone number: 211

Toll free: (866)444-4211

TTY: (603)634-3388

New Hampshire Housing Recovery Resources

New Hampshire Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.nhhfa.org/about/**

Contact Information

Telephone number: (603)472-8623

Toll free: (800)640-7239

Mail: 32 Constitution Dr, Bedford, NH 03110

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of New Hampshire Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NH.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of New Hampshire at **https://www.hud.gov/states/new_hampshire/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **New Hampshire** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.

- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

New Hampshire Office of Professional Licensure and Certification

Finding a Contractor, Licensing, Filing and Resolving Complaints

New Hampshire doesn't require general contractors to be registered with the State. To make a complaint go to the Attorney General's Office – Consumer Protection Bureau. There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

NEW HAMPSHIRE

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.doj.nh.gov/consumer/complaints/**

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of New Hampshire.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

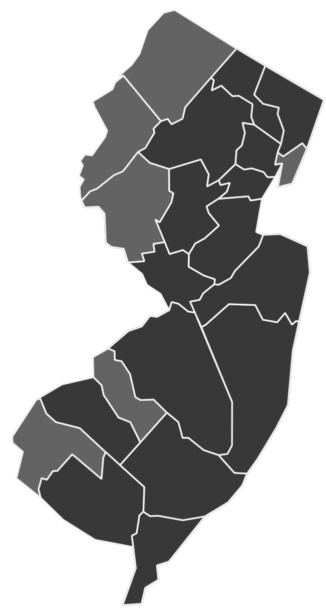
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **New Hampshire Department of Safety Division of Motor Vehicles** here: **https://www.nh.gov/safety/divisions/dmv/index-original.htm**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of New Jersey

According to FEMA, below is a list of the number and type of disasters that have occurred in New Jersey since 1953.

Website: **nj.gov**

18 Severe Storm(s)	
9 Hurricane	
8 Flood	
6 Snow	
3 Fire	
2 Biological	
2 Coastal Storm	
2 Drought	
2 Other	
1 Severe Ice Storm	



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New Jersey Disaster Recovery Resources

State of New Jersey Office of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.nj.gov/nj/safety/disaster/**

Contact Information

Telephone number: 609-771-2000

Mail: Office of Emergency Management

NJ State Police Division Headquarters

PO Box 7068, West Trenton NJ 08628

NEW JERSEY

New Jersey Division of Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.njconsumeraffairs.gov/**

Contact Information

Telephone number: 973-504-6200 Consumer Service Hotline

Toll free: 800-242-5846 in New Jersey only

Mail: New Jersey Division of Consumer Affairs
124 Halsey St, Newark New Jersey 07102

State of New Jersey Department of Law & Public Safety

Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.njoag.gov/**

Contact Information

Telephone number: 609-292-4925

Mail: Office of The Attorney General
RJ Hughes Justice Complex
25 Market Street, Box 080
Trenton, NJ 08625-0080

State of New Jersey Department of Banking &Insurance

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.state.nj.us/dobi/index.html**

Contact Information

Telephone number: 609-292-7272

Mail: New Jersey Department of Banking and Insurance
20 W State St, Trenton, NJ 08625

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.nj211.org/**

Contact Information

Toll free: 1-877-652-1148

New Jersey Housing Recovery Resources

New Jersey Housing and Mortgage Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.nj.gov/dca/hmfa/**

Contact Information

Toll free: 1-855-647-7700

Mail: New Jersey Housing and Mortgage Finance Agency
637 South Clinton Avenue
P.O. Box 18550
Trenton, NJ 08650

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of New Jersey Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NJ.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of New Jersey at **https://www.hud.gov/states/new_jersey/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **New Jersey** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

New Jersey Department of Banking & Insurance

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Contractors in the State of New Jersey, need to register with the Division of Consumer Affairs , as well as to obtain a license issued by the State's Department of Banking & Insurance (DOBI).

Website: **https://www.njconsumeraffairs.gov/hic**

Contact Information

Telephone number: 973-424-8150

Mail: New Jersey Division of Consumer Affairs

124 Halsey St, Newark New Jersey 07102

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of New Jersey.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

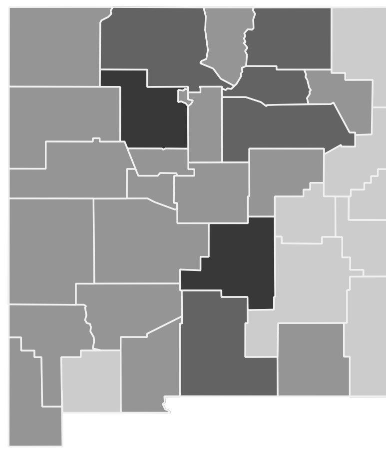
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **New Jersey Motor Vehicles Commission** here: **https://www.state.nj.us/mvc/vehicles/duptitle.htm**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of New Mexico

According to FEMA, below is a list of the number and type of disasters that have occurred in New Mexico since 1953.

Website: **https://www.newmexico.gov/**

57 Fire	
19 Flood	
12 Severe Storm(s)	
10 Biological	
1 Drought	
1 Hurricane	



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New Mexico Disaster Recovery Resources

New Mexico Department of Homeland Security and Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.nmdhsem.org/**

Contact Information

Telephone number: 505-476-9600

Mail: Department of Homeland Security & Emergency Management
PO Box 27111
Santa Fe, New Mexico 87502

NEW MEXICO

New Mexico Attorney General - Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.nmag.gov/consumer-protection-1.aspx**

Contact Information

Telephone number: (505) 490-4060

Toll free: 1-844-255-9210

Mail: 408 Galisteo Street
Villagra Building
Santa Fe, NM 87501

New Mexico Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.nmag.gov/**

Telephone numbers:

Santa Fe

Toll Free: 1-844-255-9210

Telephone number: (505) 490-4060

Albuquerque

Toll Free: 1-844-255-9210

Telephone number: (505) 717-3500

Las Cruces

Toll Free: 1-844-255-9210

Telephone number: (575) 339-1120

Mail:

Santa Fe

408 Galisteo Street
Villagra Building
Santa Fe, NM 87501

Albuquerque

201 3rd St. NW, Suite 300
Albuquerque, NM 87102

Las Cruces

201 N. Church St., Suite 315
Las Cruces, NM 88001

NEW MEXICO

New Mexico Office of Superintendent of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.osi.state.nm.us/**

Contact Information

Toll free: 1-855-4ASK-OSI (1-855-427-5674)

Mail: 1120 Paseo de Peralta, Suite 428
Santa Fe, NM 87501

New Mexico Financial Institutions Division

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **http://www.rld.state.nm.us/financialinstitutions/**

Contact Information

Telephone number: (505) 476-4885

Mail: Financial Institutions Division
P.O. Box 25101
Santa Fe, NM 87504

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://uwcnm.org/211**

Contact Information

Telephone number: 505-247-3671

New Mexico Housing Recovery Resources

New Mexico Mortgage Finance Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.housingnm.org/**

Contact Information

Telephone number: (505) 843-6880

Mail: New Mexico Mortgage Finance Authority

344 Fourth St. SW., Albuquerque, NM 87102

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of New Mexico Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NM.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of New Mexico at **https://www.hud.gov/states/new_mexico/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **New Mexico** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

New Mexico Regulation & Licensing Department

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

NEW MEXICO

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://public.psiexams.com/search.jsp**

Contact Information

Telephone number: (505)476-4500

Mail: New Mexico Regulation & Licensing Department
Toney Anaya Building
2550 Cerrillos Road, Santa Fe, NM 87505

Mail: 5500 San Antonio Dr. NE
Albuquerque, NM 87109

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm and click on the state of New Mexico.**

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

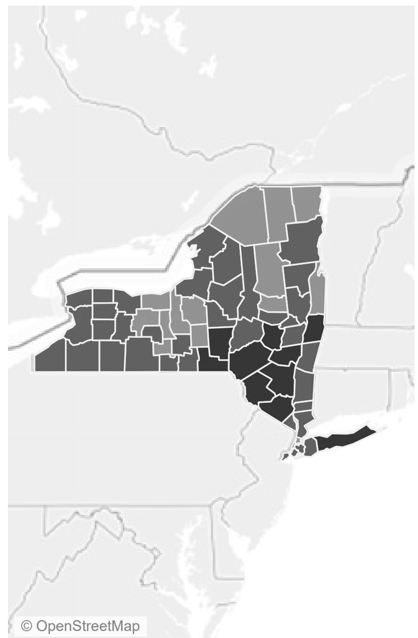
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **New Mexico Motor Vehicles** website: **http://www.mvd.newmexico.gov/how-to-title-a-vehicle.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of New York

According to FEMA, below is a list of the number and type of disasters that have occurred in New York since 1953.

Website: **ny.gov**

28 Severe Storm(s)
25 Flood
20 Snow
12 Hurricane
3 Biological
3 Fire
2 Other
2 Severe Ice Storm
2 Toxic Substances
1 Drought
1 Earthquake
1 Human Cause
1 Tornado



New York Disaster Recovery Resources

NYC Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www1.nyc.gov/site/em/index.page**

Contact Information

Telephone number: 311

Mail: 165 Cadman Plaza East, Brooklyn, NY 11201

NEW YORK

NYC Consumer Affairs Department

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www1.nyc.gov/site/dca/index.page**

Contact Information

Telephone number: 212-639-9675

Mail: Department of Consumer Affairs
Consumer Services Division
42 Broadway, 9th Floor
New York, NY 10004

New York State Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ag.ny.gov/**

Contact Information

Telephone number: 212-416-8090

Toll free: 1-800-771-7755

Mail: Office of the Attorney General
The Capitol
Albany, NY 12224-0341

New York State Department of Financial Services - Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.dfs.ny.gov/**

Website: **https://www.dfs.ny.gov/consumers/help_for_homeowners**

Website: **https://www.dfs.ny.gov/consumers/auto_insurance/Auto_resource_center**

Website: **https://www.dfs.ny.gov/consumers/life_insurance**

Contact Information

Telephone number:

Toll free: (800) 342-3736

Mail: New York State Department of Financial Services
1 State Street
New York, NY 10004-1511

New York State Department of Financial Services – Banking

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.dfs.ny.gov/consumers/banking_money**

Contact Information

Toll free: (800) 342-3736

Mail: Department of Financial Services
Attn: Consumer Assistance Unit
One Commerce Plaza
Albany, NY 12257

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211nys.org/**

Contact Information

Website: **https://211nys.org/contact-us**

Telephone numbers listed here: ??????

New York Housing Recovery Resources

New York State Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://hcr.ny.gov/housing-finance-agency**

Contact Information

Telephone number: 212-688-4000

Mail: 641 Lexington Ave # 4
New York, NY 10022

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of New York Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NY.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of New York at **https://www.hud.gov/states/new_york/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **New York** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

New York Registrar of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

NEW YORK

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www1.nyc.gov/site/dca/businesses/license-checklist-home-improvement-contractor.page**

Contact Information

Telephone number: (212) 487-4060

Mail: Department of Consumer Affairs Licensing Center
42 Broadway, Lobby
New York, NY 10004

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of New York.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

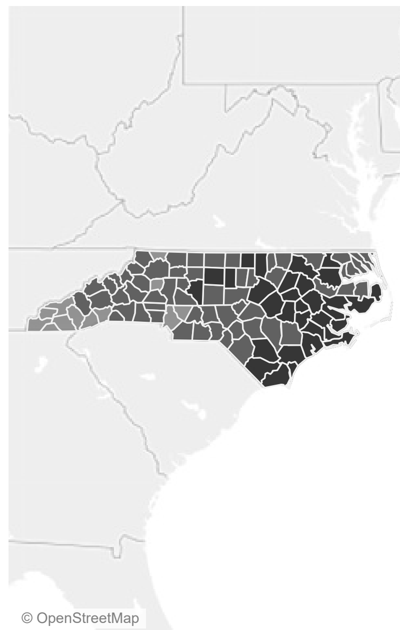
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **New York State Department of Motor Vehicles** here: **https://dmv.ny.gov/vehicle-title**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of North Carolina

According to FEMA, below is a list of the number and type of disasters that have occurred in North Carolina since 1953.

Website: **nc.gov**

31 Hurricane
10 Severe Storm(s)
8 Flood
5 Fire
4 Severe Ice Storm
4 Snow
4 Tornado
2 Biological
1 Drought
1 Mud/Landslide



North Carolina Disaster Recovery Resources

North Carolina Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.nc.gov/agency/emergency-management**

Contact Information

Telephone number: 919-825-2500

Mail: 512 North Salisbury Street, Raleigh, NC 27604

NORTH CAROLINA

North Carolina Department of Justice - Consumer Protection Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.nc.gov/agency/consumer-protection-division**

Contact Information

Telephone number: 919-716-6000

Telephone numbers available for every state agency at **https://www.nc.gov/contact**

Mail: Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001

North Carolina Department of Justice - Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ncdoj.gov/**

Contact Information

Telephone number: (919) 716-6400

Mail: 114 West Edenton Street, Raleigh, NC 27603

North Carolina Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.nc.gov/agency/insurance-department**

Contact Information

Toll free: 1-855-408-1212
Mail: North Carolina Department of Insurance, 325 N Salisbury St., Raleigh NC 27603

North Carolina Commissioner of Banks

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.nccob.gov/public/**

Contact Information

Telephone number: 919-733-3016

Mail: 4309 Mail Service Center
Raleigh, NC 27699-4309

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **nc211.org**

Contact Information

Telephone number: 919-834-5200

North Carolina Housing Recovery Resources

North Carolina Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.nchfa.com/**

Contact Information

Telephone number: 919-877-5700
Mail: North Carolina Housing Finance Agency
3508 Bush Street, Raleigh, NC 27609

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of North Carolina Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_NC.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of North Carolina at **https://www.hud.gov/states/northcarolina/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **North Carolina** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

North Carolina Licensing Board for General Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

NORTH CAROLINA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.nclbgc.org/**

Contact Information

Telephone number: 919-571-4183

Mail: 5400 Creedmoor Road, Raleigh, NC 27612

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

NORTH CAROLINA

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of North Carolina.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or D stroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

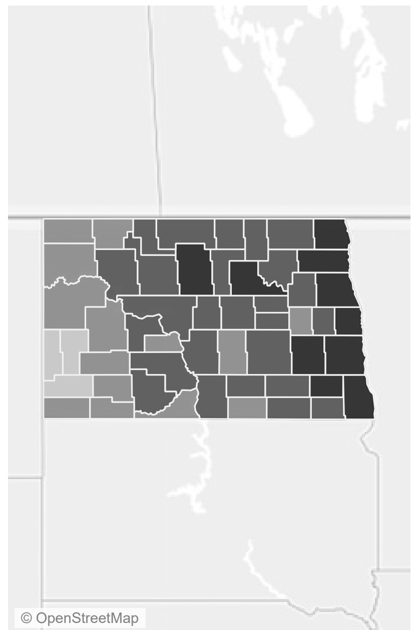
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **North Carolina Division of Motor Vehicles** here: **https://www.ncdot.gov/dmv/title-registration/vehicle/Pages/default.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of North Dakota

According to FEMA, below is a list of the number and type of disasters that have occurred in North Dakota since 1953.

Website: **nd.gov**

32	Flood
20	Severe Storm(s)
3	Biological
3	Snow
3	Tornado
1	Coastal Storm
1	Drought
1	Fire



North Dakota Disaster Recovery Resources

North Dakota Department of Emergency Services

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.des.nd.gov/**

Contact Information

Telephone number: 701.328.8100

Mail: ND Department of Emergency Services
Fraine Barracks Lane, Bldg. 35
Bismarck, ND 58504

NORTH DAKOTA

North Dakota Attorney General - Consumer Resources

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://attorneygeneral.nd.gov/consumer-resources/consumer-complaints**

Contact Information

Telephone number: (701) 328-2210

Toll free: 1-800-472-2600 Consumer Protection

Mail: 600 E. Boulevard Ave Dept. 125
Bismarck ND 58505

North Dakota Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://attorneygeneral.nd.gov/**

Contact Information

Telephone number: (701) 328-2210

Mail: 600 E. Boulevard Ave Dept. 125
Bismarck ND 58505

North Dakota Insurance Department

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.insurance.nd.gov/consumers/insurance**

Contact Information

Telephone number: 701-328-2440

Mail: NDID
600 E Boulevard Ave.., Bismarck, ND 58505-0320

North Dakota Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.nd.gov/dfi/**

Contact Information

Telephone number: 710-328-9933
Mail: 2000 Schafer St Suite G

Bismarck, ND 58501-1204

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211directory.org/st/north_dakota**

North Dakota Housing Recovery Resources

North Dakota Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.ndhfa.org/**

Contact Information

Telephone number: (701) 328-8080

Toll free: (800) 292-8621

Mail: PO Box 1535
Bismarck, ND 58502-1535

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of North Dakota Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_ND.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of North Dakota at h**ttps://www.hud.gov/states/northdakota/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **North Dakota** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Secretary of State North Dakota

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

NORTH DAKOTA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://sos.nd.gov/business/contractors/how-become-licensed-contractor**

Website: **https://sos.nd.gov/business/contractors/how-file-complaint-against-contractor**

Contact Information

Telephone number: 701-328-2900

Toll Free: 800-352-0867

Mail: Secretary of State
State of North Dakota
600 E Boulevard Avenue Dept 108
Bismarck ND 58505-0500

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

NORTH DAKOTA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of North Dakota.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

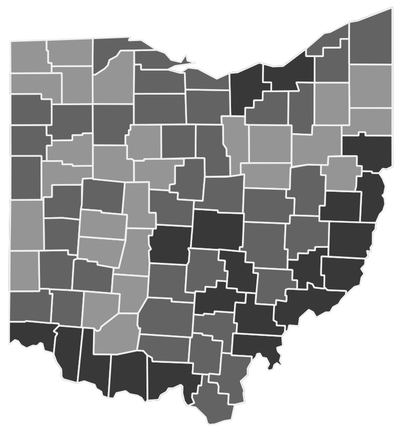
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **North Dakota Department of Transportation** here: **https://www.dot.nd.gov/divisions/mv/vehicle.htm**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Ohio

According to FEMA, below is a list of the number and type of disasters that have occurred in Ohio since 1953.

Website: **ohio.gov**

- 24 Severe Storm(s)
- 17 Flood
- 7 Tornado
- 4 Snow
- 2 Biological
- 2 Hurricane
- 2 Other
- 1 Mud/Landslide



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Ohio Disaster Recovery Resources

Ohio Emergency Management Agency

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://ema.ohio.gov/**

Contact Information

Telephone number: (614) 889-7150

Mail: 2855 West Dublin-Granville Road, Columbus, Ohio 43235-2712

OHIO

Ohio Attorney General Services for Consumers

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.ohioattorneygeneral.gov/Consumers**

Contact Information

Telephone number:

Toll free: 800-282-0515

Mail: 30 E. Broad St., 14th Floor
Columbus, OH 43215

Ohio Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.ohioattorneygeneral.gov/About-AG**

Contact Information

Telephone number:

Toll free: 800-282-0515

Mail: 30 E. Broad St., 14th Floor
Columbus, OH 43215

OHIO

Ohio Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.ohio.gov/wps/portal/gov/odi**

Contact Information

Telephone number: 614-644-2658

Toll free: 800-686-1526 for Consumers

Toll free: 800-686-1527 Fraud & Enforcement

Mail: 50 W Town Street Suite 300

Columbus Ohio 43215

Ohio Department of Commerce – Division of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.com.ohio.gov/fiin/**

Contact Information

Telephone number: 614.728.8400

Mail: Division of Financial Institutions
77 South High Street, 21st Floor
Columbus, OH 43215-6120

OHIO

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://ouw.org/211-2/**

Contact Information

Telephone number: (614) 224-8146

Ohio Housing Recovery Resources

Ohio Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://ohiohome.org/**

Contact Information

Telephone number: 614.466.7970

Toll free: 888.362.6432

Mail: The Ohio Housing Finance Agency
57 E. Main St., Columbus, Ohio 43215

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Ohio Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_OH.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Ohio at **https://www.hud.gov/states/ohio/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

Once on the page click on **Ohio** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.

You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Ohio Department of Commerce

Ohio Construction Industry Licensing Board

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

OHIO

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.com.ohio.gov/dico/ocilb/**

Contact Information

Telephone number: 614.644.2223

Mail: Ohio Construction Industry Licensing Board
6606 Tussing Rd., Reynoldsburg, OH 43068

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627
TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website https://www.fns.usda.gov/snap/state-directory

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm and click on the state of Ohio.**

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

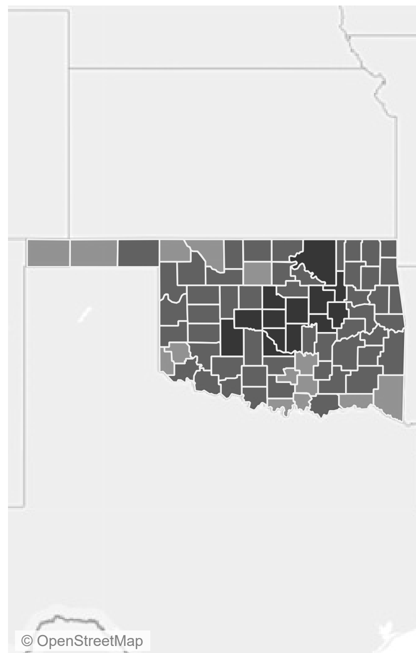
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Ohio Bureau of Motor Vehicles** here: **https://www.bmv.ohio.gov/titles-vehicle.aspx#gsc.tab=0**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Oklahoma

According to FEMA, below is a list of the number and type of disasters that have occurred in Oklahoma since 1953.

Website: **https://oklahoma.gov/**

- 105 Fire
- 44 Severe Storm(s)
- 23 Flood
- 14 Biological
- 11 Tornado
- 9 Severe Ice Storm
- 2 Human Cause
- 1 Hurricane
- 1 Snow



Oklahoma Disaster Recovery Resources

Oklahoma Department of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://oklahoma.gov/oem.html**

Contact Information

Telephone number: 405-521-2481

Mail: Oklahoma Department of Emergency
Management and Homeland Security
2401 N Lincoln Blvd., Oklahoma City, OK 73105

Oklahoma Office of the Attorney General

Consumer Protection Unit

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.oag.ok.gov/consumer-protection-unit**

Contact Information

Telephone number: 405-521-2029

Mail: Office of the Oklahoma Attorney General
313 NE 21st Street, Oklahoma City, OK 73105

Oklahoma Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.oag.ok.gov/**

Contact Information

Telephone number:

Oklahoma City: (405) 521-3921
Tulsa: (918) 581-2885

Mail: Office of the Oklahoma Attorney General
313 NE 21st Street, Oklahoma City, OK 73105

OKLAHOMA

Oklahoma Insurance Department

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.oid.ok.gov/**

Contact Information

Telephone number: 405.521.2828

Mail: Oklahoma Insurance Department
400 NE 50th Street, Oklahoma City, OK 73105

Oklahoma Banking Department

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://banking.ok.gov/**

Contact Information

Telephone number:

Oklahoma City: 405-521-2782
Tulsa: 918-295-3649

Mail: Oklahoma Banking Department
2900 North Lincoln Boulevard, Oklahoma City, Oklahoma 73105

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211oklahoma.org/**

Contact Information

Toll free: 877-362-1606 Oklahoma City and Western Oklahoma

Toll free: 877-836-2111 Tulsa and Eastern Oklahoma

Oklahoma Housing Recovery Resources

Oklahoma Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.ok.gov/ohfa/**

Contact Information

Telephone number: (405) 848-1144
Toll free: (800) 256-1489
Mail: P.O. Box 26720, Oklahoma City, OK 73126-0720

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Oklahoma Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_OK.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Oklahoma at **https://www.hud.gov/states/oklahoma/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Oklahoma** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Oklahoma Contractors Industries Board

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get.

OKLAHOMA

Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://cib.ok.gov/**

Contact Information

Telephone number: (405) 521-6550

Toll Free: (877) 484-4424

Mail: 2401 NW 23rd Street, Suite 2F
Oklahoma City, OK 73107

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Oklahoma.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

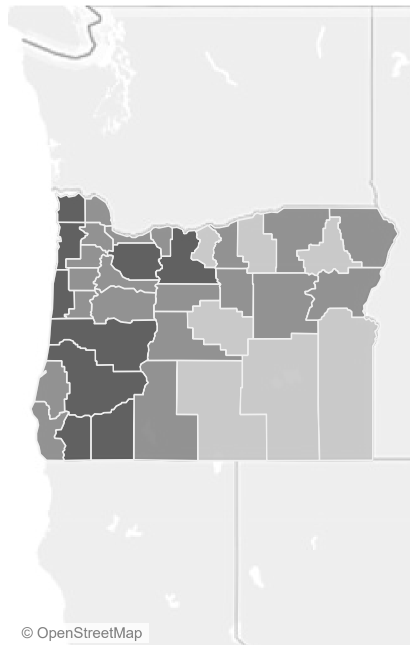
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Motor Vehicle Division of the Oklahoma Tax Commission** here: **https://www.ok.gov/tax/Individuals/Motor_Vehicle/index.html**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Oregon

According to FEMA, below is a list of the number and type of disasters that have occurred in Oregon since 1953.

Website: **https://www.oregon.gov**

93	Fire
16	Flood
16	Severe Storm(s)
2	Biological
2	Earthquake
1	Coastal Storm
1	Drought
1	Fishing Losses
1	Tsunami



Oregon Disaster Recovery Resources

Oregon Office of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.oregon.gov/OEM/Pages/default.aspx**

Contact Information

Telephone number: 503-378-2911

Mail: P.O. Box 14370, Salem OR 97309-5062

Oregon Department of Justice Consumer Protection

Attorney General's Consumer Hotline

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.doj.state.or.us/consumer-protection/**

Contact Information

Toll free: 1-877-877-9392

Mail: Oregon Department of Justice
1162 Court St. NE
Salem, OR 97301-4096

Oregon Department of Justice

Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/**

Contact Information

Telephone number: 503-378-6002

Mail: Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096

OREGON

Oregon Department of Consumer and Business Services Division of Financial Regulation - Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://dfr.oregon.gov/insure/Pages/index.aspx**

Contact Information

Telephone number: 503-378-4140

Toll free: 888-877-4894 in Oregon

Mail:
PO Box 14480
Salem, OR 97309

Oregon Department of Consumer and Business Services Division of Financial Regulation – Financial Services

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfr.oregon.gov/financial/Pages/index.aspx**

Contact Information

Telephone number: 503-378-4140
Toll free: 888-877-4894

Mail: PO Box 14480
Salem, OR 97309

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211info.org/**

Oregon Housing Recovery Resources

Oregon Housing and Community Services

Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.oregon.gov/ohcs/about-us/Pages/what-we-do.aspx**

Contact Information

Telephone number: 503-986-2000

Mail: Salem Office - Main
North Mall Office Building
725 Summer Street NE, Suite B
Salem OR 97301-1266

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Oregon Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_OR.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Oregon at **https://www.hud.gov/states/oregon/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Oregon** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Oregon Registrar of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

OREGON

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://search.ccb.state.or.us/search/**

Contact Information

Telephone number: 503-378-4621

Mail: P.O. Box 14140
Salem, OR 97309-5052

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627
TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Oregon.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

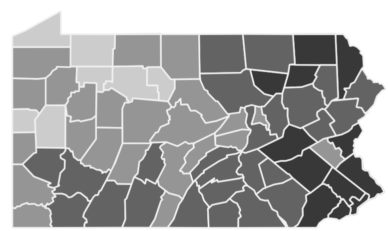
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Oregon Department of Transportation** here: **https://www.oregon.gov/odot/dmv/pages/vehicle/titlereg.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The Commonwealth of Pennsylvania

According to FEMA, below is a list of the number and type of disasters that have occurred in Pennsylvania since 1953.

Website: **https://www.pa.gov/**

26	Flood
17	Severe Storm(s)
8	Hurricane
5	Snow
2	Biological
2	Tornado
1	Drought
1	Severe Ice Storm



Pennsylvania Disaster Recovery Resources

Pennsylvania Emergency Management Agency

This agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.pema.pa.gov/Pages/Default.aspx**

Contact Information

Telephone number: 717-651-2001

Mail: 1310 Elmerton Avenue, Harrisburg, PA 17110

PENNSYLVANIA

Commonwealth of Pennsylvania Office of Attorney — General Public Protection Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.attorneygeneral.gov/public-protection-division/**

Contact Information

Telephone number: 717-783-5048

Telephone number contractor complaints: 800-822-2113

Toll free: 800-684-6560

Mail: Pennsylvania Office of Consumer Advocate
555 Walnut Street, 5th Floor Forum Place
Harrisburg, PA 1710-1923

Commonwealth of Pennsylvania Office of Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.attorneygeneral.gov/the-office/**

Contact Information

Telephone number: 717-787-3391

Mail: Pennsylvania Office of Attorney General

Strawberry Square, Harrisburg, PA 17120
Pennsylvania Insurance Department

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.insurance.pa.gov/Consumers/Pages/default.aspx**

Contact Information

Telephone number: 717-787-7000

Toll free: 877-881-6388

Mail: 1326 Strawberry Square, Harrisburg, PA 17120

Pennsylvania Department of Banking and Securities

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.dobs.pa.gov/Pages/default.aspx**

Contact Information

Telephone number: 717.787.1854

Toll free: 800.722.2657 in Pennsylvania

Mail: Market Square Plaza
17 N. Second Street, Suite 1300
Harrisburg, PA 17101

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.uwp.org/programs/2-1-1/**

Contact Information

Telephone number: 717-238-7365

Mail: United Way of Pennsylvania
20 Erford Rd. Suite 215
Lemoyne, PA 17043

Pennsylvania Housing Recovery Resources

Pennsylvania Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.phfa.org/**

Contact Information

Toll free: 855-827-3466

Mail: Pennsylvania Housing Finance Agency

211 N Front St., Harrisburg, PA 17101

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Pennsylvania Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_PA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Pennsylvania at **https://www.hud.gov/states/pennsylvania/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Pennsylvania** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Pennsylvania Department of Labor and Industry

Bureau of Professional & Occupational Affairs

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

PENNSYLVANIA

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

The Commonwealth of Pennsylvania currently has no licensure or certification requirements for most construction contractors although there may be other state and local requirements for certain trades. Typically, those requirements are specific to home improvement contractors, electrical contractors (or electricians), and plumbing contractors (or plumbers). Contact the municipality where the construction work will occur. Complaints about home improvement contractors are managed by the Attorney General at 1-800-441-2555.

Website: **https://www.dli.pa.gov/ucc/Pages/Contractor-Licensing.aspx**

Website: **https://www.dos.pa.gov/ProfessionalLicensing/Pages/default.aspx**

Contact Information

Telephone number: 717-787-8503

Mail: 2601 N 3rd St., Harrisburg, PA 17110

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

PENNSYLVANIA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Pennsylvania.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

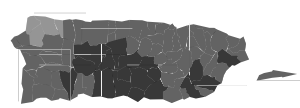
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Pennsylvania Department of Transportation** here: **https://www.dmv.pa.gov/VEHICLE-SERVICES/Title-Registration/pages/default.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

Puerto Rico

According to FEMA, below is a list of the number and type of disasters that have occurred in Puerto Rico since 1953.

Website: **https://www.pr.gov/Pages/default.aspx**

- 18 Hurricane
- 10 Severe Storm(s)
- 8 Flood
- 2 Biological
- 2 Drought
- 2 Earthquake
- 1 Fire
- 1 Other



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Puerto Rico Disaster Recovery Resources

Puerto Rico Emergency Management Agency

This agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://manejodeemergencias.pr.gov/**

Contact Information

Telephone number: (787)724-0124

Mail: PR Road #1 KM. 24.5
Carrio Quebrada Arenas
San Juan, PR 00926, US

Puerto Rico Department of Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.daco.pr.gov/**

Contact Information

Telephone number: (787) 722-7555

Mail: Ave. José De Diego, Pda. 22,
Minillas Government Center,
Torre Norte Building, 8th Floor,
San Juan, 00940

Puerto Rico Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://www.hacienda.gobierno.pr/**

Contact Information

Telephone number: (787)622-0123

Mail: P.O. Box 9024140
San Juan, P.R. 00902-4140

Puerto Rico Insurance Commissioner's Office

The department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **http://ocs.pr.gov/ocspr/**

Contact Information

Telephone number: (787)304-8686
Toll Free: (888)722-8686
Mail: B5 Tabonuco St. Suite 216, PMB 356
Guaynabo, PR 00968-302

PUERTO RICO

Puerto Rico Banking Regulator

Banking regulators are responsible for providing oversight and the chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **http://www.hacienda.gobierno.pr/**

Contact Information

Telephone number: (787) 622-0123
Mail: Department of Finance
Intendente Ramírez Building
10 Paseo Covadonga, San Juan, 00901

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://211pr.org/**

Contact Information

Telephone number: 211

3-1-1

The government of Puerto Rico has launched a new toll-free 311 telephone line that will provide information and services directly to people living in Puerto Rico. The 311 service called, "Your Line for Government Services» or "Tu Linea de servicios de gobierno,» will help the government to provide information and services to residents, and reduce the amount of non-emergency calls that the 911 emergency service receives. With the 311 service, 911 operators will be able to instantly transfer non-emergency calls to the 311 system, which will have 72 bilingual operators.

The 311 call system will operate Monday through Friday from 7 a.m. to 7 p.m. and, is aimed at the population that is still not computer savvy. Puerto Ricans and visitors will be able to make official complaints and check the status of current requests for services. The official 311 operators will also be able to send documents via email or fax to people in the island.

Some of the government agencies participating in the service are: the Child Support Administration, the Family Department's Socioeconomic Development Administration, the Department of Public Works & Transportation (including its Driver Service Directory, the Maritime Transport Authority and the Metropolitan Bus Authority), the Department of Natural & Environmental Resources, the Department of Sports & Recreation, the Solid Waste Authority, the Environmental Quality Board and the National Parks Company.

Website: **http://www.puertoricoistheplace.com/2012/10/311-information-service-in-puerto-rico.html**

Puerto Rico Housing Recovery Resources

Puerto Rico Housing Finance Authority

Housing Finance Agencies (HFAs) are chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.aafaf.pr.gov/relations-articles/puerto-rico-housing-finance-authority-prhfa/**

Contact Information

Telephone number: (787)722-2525

Mail: PO Box 42001, San Juan, PR 00940-2001.

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Puerto Rico Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_PR.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Puerto Rico at **https://www.hud.gov/states/puerto_rico_virgin_islands/renting**

PUERTO RICO

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Puerto Rico** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Puerto Rico Department – Contractor Licenses

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://pr.pcshq.com/lookup/en/**

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

PUERTO RICO

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Puerto Rico.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Puerto Rico Department of Transportation of Public Works** here: **https://portalserviciosdisco.dtop.pr.gov/#/index**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Rhode Island

According to FEMA, below is a list of the number and type of disasters that have occurred in Rhode Island since 1953.

Website: **https://www.ri.gov/**

9	Hurricane
6	Snow
5	Severe Storm(s)
3	Biological
1	Other
1	Toxic Substances

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Rhode Island Disaster Recovery Resources

Rhode Island State Department of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **http://www.riema.ri.gov/**

Contact Information

Telephone number: 401-946-9996

Mail: Rhode Island Emergency Management Agency
645 New London Ave, Cranston, RI 02920

State of Rhode Island Attorney General's Office

Consumer Protection Unit

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **http://www.riag.ri.gov/ConsumerProtection/About.php**

Contact Information

Telephone number: (401) 274-4400

Mail: RI Office of the Attorney General
150 South Main Street, Providence, RI 02903

State of Rhode Island Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://www.riag.ri.gov/home/OurOffice.php**

Contact Information

Telephone number: (401) 274-4400

Mail: RI Office of the Attorney General
150 South Main Street, Providence, RI 02903

State of Rhode Island Department of Business Regulation

Insurance Division

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://dbr.ri.gov/divisions/insurance/**

Contact Information

Telephone number: (401) 462-9520
Mail: 1511 Pontiac Avenue, Cranston RI 02920

State of Rhode Island Department of Business Regulation

Banking Division

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dbr.ri.gov/divisions/banking/**

Contact Information

Telephone number: (401) 462-9503

Mail: 1511 Pontiac Avenue, Cranston RI 02920

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.uwri.org/2-1-1/**

Contact Information

Telephone number: 401-444-0600

Mail: United Way of Rhode Island
50 Valley St., Providence RI 02909

Rhode Island Housing Recovery Resources

Rhode Island Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.rihousing.com/about-us/#contact-us**

Contact Information

Telephone number: 401-457-1234

Toll free: 800-427-5560

Mail: RI Housing
44 Washington Street, Providence, RI 02903

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Rhode Island Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_RI.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Rhode Island at **https://www.hud.gov/states/rhode_island/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Rhode Island** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

State of Rhode Island Contractors' Registration and Licensing Board

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

RHODE ISLAND

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://www.crb.ri.gov/**

Contact Information

Telephone number: 401-921-1590

Mail: 560 Jefferson Blvd, Suite 100
Warwick, RI 02886

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

RHODE ISLAND

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Rhode Island.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

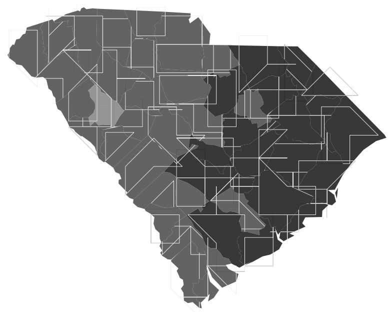
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the S**tate of Rhode Island Division of Motor Vehicles** here: **http://www.dmv.ri.gov/registrations/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of South Carolina

According to FEMA, below is a list of the number and type of disasters that have occurred in South Carolina since 1953.

Website: **sc.gov**

17 Hurricane	
5 Severe Ice Storm	
5 Severe Storm(s)	
4 Fire	
3 Flood	
2 Biological	
1 Drought	
1 Tornado	



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South Carolina Disaster Recovery Resources

South Carolina Emergency Management Division

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://sc.gov/health-safety/emergencies-and-disasters**

Contact Information

Telephone number: 803-737-8500

Mail: 2779 Fish Hatchery Rd, West Columbia, SC 29172

SOUTH CAROLINA

South Carolina Department of Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://consumer.sc.gov/**

Contact Information

Telephone number: 803-734-4200

Toll free: 800-922-1594

Mail: PO Box 5757, Columbia, SC 29250

South Carolina Attorney General's Office

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://www.scag.gov/**

Contact Information

Telephone number: 803-734-3970

Mail: South Carolina Attorney General

Rembert Dennis Building
1000 Assembly Street, Room 519
Columbia, S.C. 29201

South Carolina Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.doi.sc.gov/**

Contact Information

Telephone number: 803-737-6180

Mail: South Carolina
Department of Insurance
1201 Main Street, Suite 1000, Columbia, SC 29201

South Carolina State Board of Financial Institutions

Office of the Commissioner of Consumer Finance

Consumer Finance Division

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://consumerfinance.sc.gov/**

Contact Information

Telephone number: 803-734-2020

Mail: South Carolina State Board of Financial Institutions
Consumer Finance Division
1205 Pendleton Street, Suite 306, Columbia, SC 29201

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://sc211.org/**

South Carolina Housing Recovery Resources

South Carolina State Housing Finance & Development Authority

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.schousing.com/**

Website: **https://www.schousing.com/Home/DisasterResources**

Contact Information

Telephone number: 803-896-9521

Mail: South Carolina State Housing Finance & Development Authority (SC Housing)

330-C Outlet Pointe Blvd.., Columbia SC 29210

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of South Carolina Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_SC.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of South Carolina at **https://www.hud.gov/states/south_carolina/renting**

HUD Housing Counseling Agencies

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- Once on the page click on **South Carolina** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

South Carolina Department of Labor, Licensing & Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

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SOUTH CAROLINA

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Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

South Carolina requires no specific license for certain trades, although portions of any work that might be regulated will require a general or mechanical contractor license if the cost of the work exceeds $5,000. See **https://www.llr.sc.gov/clb/PDFFiles/NO%20SPECIFIC%20LICENSE%20REQUIRED.pdf** for a complete list.

Website: **https://llr.sc.gov/clb/clb_licensure.aspx**

Contact Information

Telephone number: 803-896-4300

Mail: South Carolina Department of Labor, Licensing and Regulation
Synergy Business Park; Kingstree Building
110 Centerview Dr., Columbia, South Carolina 29210

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

SOUTH CAROLINA

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327
TTY: (866)367-6228
Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of South Carolina.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

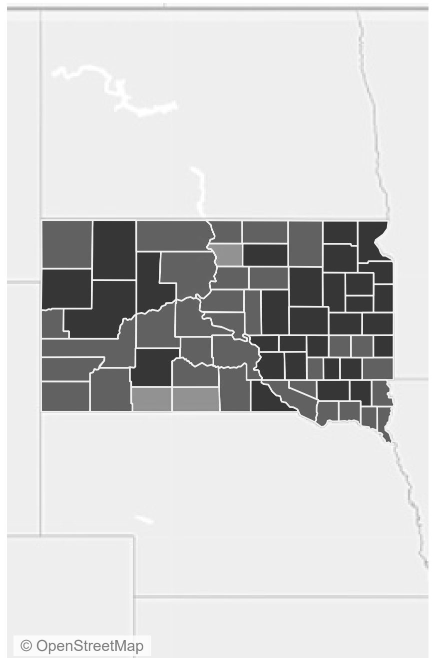
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **South Carolina Department of Motor Vehicles** here: **http://www.scdmvonline.com/Vehicle-Owners/Titles-and-Registration**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of South Dakota

According to FEMA, below is a list of the number and type of disasters that have occurred in South Dakota since 1953.

Website: **https://sd.gov/**

29	Severe Storm(s)
24	Fire
18	Flood
5	Biological
4	Snow
1	Coastal Storm
1	Drought
1	Tornado



South Dakota Disaster Recovery Resources

South Dakota Department of Public Safety

Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://dps.sd.gov/emergency-services/emergency-management**

Contact Information

Telephone number: (605) 773-3231

Mail: 118 West Capitol Avenue, Pierre, SD 57501

South Dakota Office of the Attorney General Division of Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://consumer.sd.gov/**

Contact Information

Telephone number: (605) 773-4400
Toll free: 800-300-1986 (in South Dakota)

Mail: Office of Attorney General
Division of Consumer Protection
1302 E Hwy 14 Ste 3
Pierre SD, 57501

South Dakota Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://atg.sd.gov/**

Contact Information

Telephone number: (605) 773-3215
Mail: Office of Attorney General
1302 E Hwy 14 Ste 3
Pierre SD, 57501

SOUTH DAKOTA

South Dakota Department of Labor & Regulation - Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://dlr.sd.gov/insurance/**

Contact Information

Telephone number: 605-773-3563

Mail: Division of Insurance
South Dakota Department of Labor and Regulation
123 W. Missouri Ave., Pierre, SD 57501-0405

South Dakota Department of Labor & Regulation – Banking

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dlr.sd.gov/banking/default.aspx**

Contact Information

Telephone number: 605-773-3421

Mail: Division of Banking
South Dakota Department of Labor and Regulation
1601 N. Harrison Ave Suite
Pierre, SD 57501

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.helplinecenter.org/2-1-1-community-resources/**

South Dakota Housing Recovery Resources

South Dakota Housing Development Authority

South Dakota Housing Development Authority (SDHDA) was created by the South Dakota Legislature in 1973 with a stated mission to provide decent, safe, and affordable housing to low- and moderate-income South Dakotans. SDHDA is a self-supporting, nonprofit entity that uses no state tax dollars to fund its operating budget. SDHDA utilizes housing bonds, tax credits and other federal and state resources to fund housing programs that provide mortgage and down-payment assistance, housing construction and rehabilitation, homelessness prevention and rental assistance.

Website: **https://sdhda.org/**

Contact Information

Telephone number: 605-773-3181

Mail: PO Box 1237
Pierre SD 57501

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of South Dakota Public Housing Authorities

WWebsite: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_SD.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of South Dakota at **https://www.hud.gov/states/south_dakota/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **South Dakota** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

South Dakota Department of Labor & Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

SOUTH DAKOTA

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

South Dakota does not require general contractors to be licensed on the state level, however, state and local licensing requirements may apply for certain trades like plumbing and electrical. Find a list of all South Dakota occupational licensing agencies online at:

Website: **https://dlr.sd.gov/boards_commissions_councils_all.aspx**

Contact Information

Telephone number: 603-773-3101

Mail: South Dakota Department of Labor & Regulation
123 W. Missouri Ave., Pierre, SD 57501

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of South Dakota.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

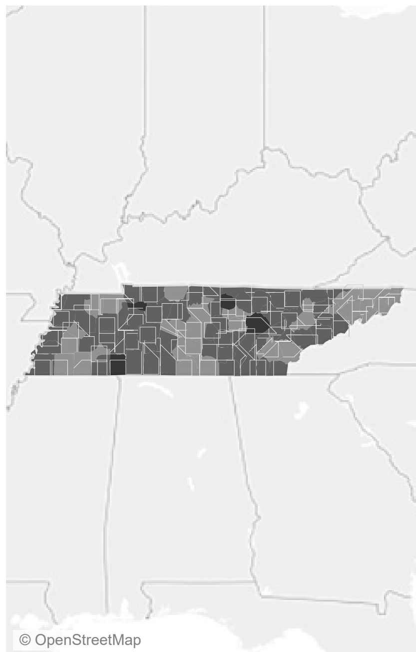
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **South Dakota Department of Revenue** here: **https://dor.sd.gov/individuals/motor-vehicle/all-vehicles-title-fees-registration/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Tennessee

According to FEMA, below is a list of the number and type of disasters that have occurred in Tennessee since 1953.

Website: **https://www.tn.gov/**

35 Severe Storm(s)
18 Flood
11 Fire
5 Tornado
3 Severe Ice Storm
2 Biological
1 Hurricane
1 Snow



Tennessee Disaster Recovery Resources

Tennessee Department of Military - Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.tn.gov/tema.html**

Contact Information

Telephone number: (615) 741-0001

Mail: 3041 Sidco Dr., Nashville, TN 37204

Tennessee Attorney General & Reporter - Consumer Affairs

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.tn.gov/attorneygeneral/working-for-tennessee/consumer-affairs.html**

Contact Information

Telephone number: (615) 741-4737

Toll free: (800) 342-8385 in Tennessee

Mail: P.O. Box 20207
Nashville, TN 37202

Tennessee Attorney General & Reporter

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.tn.gov/attorneygeneral.html**

Contact Information

Telephone number: (615) 741-3491

Mail: Office of the Attorney General and Reporter
P.O. Box 20207
Nashville, TN 37202

Tennessee Department of Commerce & Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.tn.gov/commerce/insurance-division.html**

Contact Information

Telephone number: 615-741-2241
Mail: Department of Commerce & Insurance
500 James Robertson Parkway
Davy Crockett Tower
Nashville, Tennessee 37243-0565

TENNESSEE

Tennessee Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.tn.gov/tdfi.html**

Contact Information

Telephone number: (615) 741-2236

Mail: Department of Financial Institutions
312 Rosa L. Parks Avenue
26th Floor
Nashville, TN 37243

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://tn211.mycommunitypt.com/**

Website by county: **http://tn211.mycommunitypt.com/index.php/contact-us**

Tennessee Housing Recovery Resources

Tennessee Housing Development Agency

In addition to serving as the primary administrator for numerous federal and state housing programs, THDA is authorized to issue tax-exempt Mortgage Revenue Bonds to support financing opportunities for first-time homebuyers, veterans, and repeat homebuyers in some cases. THDA is not a direct lender. THDA purchases qualified home loans originated through its private-sector lending partners. All THDA loans have 30-year, fixed-rate terms and offer down payment assistance as an optional second loan.

Website: **https://thda.org/**

Contact Information

Telephone number: 615-815-2200
Toll free: 800-228-THDA

Mail: Andrew Jackson Building Third Floor
502 Deaderick St., Nashville, TN 37243

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Tennessee Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_TN.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Tennessee at **https://www.hud.gov/states/tennessee/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Tennessee** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Tennessee Department of Commerce & Insurance

Contractors & Home Improvement

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

TENNESSEE

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://tdcihelp.zendesk.com/hc/en-us/categories/200734397-Contractors-and-Home-Improvement**

Contact Information

Telephone number: (615) 741-2241

Mail: Department of Commerce & Insurance
500 James Robertson Pkwy, Nashville, TN 37243-0565

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

TENNESSEE

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the state of Tennessee.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

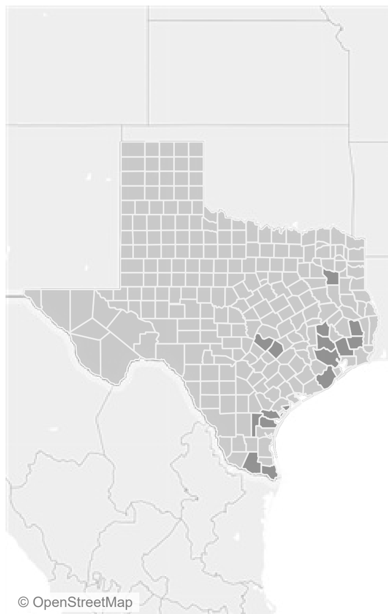
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Tennessee Department of Revenue** here: **https://www.tn.gov/revenue/title-and-registration.html**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Texas

According to FEMA, below is a list of the number and type of disasters that have occurred in Texas since 1953.

Website: **https://www.texas.gov/**

250	Fire
40	Flood
23	Hurricane
20	Severe Storm(s)
15	Tornado
3	Biological
3	Other
2	Coastal Storm
2	Freezing
1	Drought
1	Severe Ice Storm



Texas Disaster Recovery Resources

Texas Division of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://tdem.texas.gov/**

Contact Information

Telephone number: (512) 424-2208

Mail: P.O. Box 15467, Suite 150 Recovery, Austin, Texas 78761

TEXAS

Texas Rebuilds

Hurricane Harvey relief through the Texas General Land Office is locally led, state supported and federally funded.

Website: **http://www.texasrebuilds.org/**

Office of the Texas Attorney General Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.texasattorneygeneral.gov/consumer-protection**

Contact Information

Telephone number: 512-463-2100

Toll free: 800-621-0508

Mail: Office of the Attorney General, PO Box 12548, Austin, TX 78711-2548

Attorney General of Texas

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.texasattorneygeneral.gov/**

Contact Information

Telephone number: 512-463-2100

Toll free: 800-252-8011

Mail: Office of the Attorney General, PO Box 12548, Austin, TX 78711-2548

TEXAS

Texas Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.tdi.texas.gov/**

Contact Information

Telephone number: 512-676-6000

Toll free: 800-578-4677

Mail: P.O. Box 149104, Austin, TX 78714

Texas Department of Banking

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.dob.texas.gov/**

Contact Information

Telephone number: 512-475-1300

Toll free: 877-276-5554

Mail: Texas Department of Banking, 2601 N. Lamar Blvd, Austin, Texas 78705

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.211texas.org/**

Contact Information

Toll free: 877-541-7905

Texas Housing Recovery Resources

Texas Department of Housing and Community Affairs

Housing Trust Fund

The State Housing Trust Fund provides loans and grants to finance, acquire, rehabilitate, and develop decent and safe affordable housing. The State Housing Trust Fund currently administers single-family programs. All State Housing Trust Fund Programs are implemented only through eligible nonprofits, for-profits, public housing authorities and local governments that have executed a Housing Trust Fund reservation agreement.

Website: **https://www.tdhca.state.tx.us/**

Contact Information

Telephone number: 800-525-0657

Toll free: 877-541-7905 Disaster Relief

Mail: P.O. BOX 13941, Austin, TX 78711-3941

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Texas Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_TX.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Texas at **https://www.hud.gov/states/texas/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Texas** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Texas Department of Licensing and Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

ROUTE 4

TEXAS

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://www.tdlr.texas.gov/**

Contact Information

Telephone number: (512) 463-6599

Toll Free: (800) 803-9202 in Texas

Mail: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711

932 Lee St., Suite 101, Des Plaines, IL 60016 ???????

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

TEXAS

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website: **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Texas.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

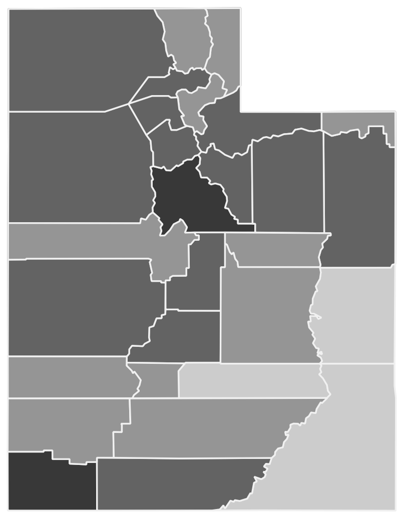
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Texas Department of Motor Vehicles** here: **https://www.txdmv.gov/motorists/buying-or-selling-a-vehicle/get-a-copy-of-your-title**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small f

The State of Utah

According to FEMA, below is a list of the number and type of disasters that have occurred in Utah since 1953.

Website: **https://www.utah.gov/index.html**

30 Fire	
9 Flood	
2 Biological	
2 Severe Storm(s)	
1 Coastal Storm	
1 Drought	
1 Earthquake	
1 Tornado	



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Utah Disaster Recovery Resources

Utah Department of Public Safety – Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://dem.utah.gov/**

Contact Information

Telephone number: 801-538-3400

Mail: Utah Division of Emergency Management
1110 State Office Building
Salt Lake City, UT 84114

Utah Department of Commerce Division of Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://dcp.utah.gov/**

Contact Information

Telephone number: (801) 530-6601

Toll free: (800) 721-7233

Mail: PO Box 146704, Salt Lake City, UT 84114-6704

Utah Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://attorneygeneral.utah.gov/**

Contact Information

Telephone number: (801) 366-0260

Mail: Utah State Capitol Complex
350 North State Street, Suite 230
Salt Lake City, Utah 84114-2320

Utah Insurance Department

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://insurance.utah.gov/**

Contact Information

Telephone number: (801) 538-3800
Toll free: 1-800-439-3805
Mail: Utah Insurance Department, 350 N. State St.
State Office Building Rm. 3110, Salt Lake City, UT 84114

UTAH

Utah Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfi.utah.gov/**

Contact Information

Telephone number: (801) 538 - 8830
Mail: FINANCIAL INSTITUTIONS
P.O. Box 146800
Salt Lake City, Utah 84114-6800

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211utah.org/**

Contact Information

Telephone number: 801-736-8929

Utah Housing Recovery Resources

Utah Housing Corporation

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://utahhousingcorp.org/**

Contact Information

Telephone number: 801.902.8200

Toll free: 800.284.6950

Mail: Utah Housing Corporation
2479 South Lake Park Blvd., West Valley City, Utah 84120

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Utah Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_UT.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Utah at **https://www.hud.gov/states/utah/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Utah** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Utah Department of Commerce Division of Occupational and Professional Licensing

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

UTAH

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://dopl.utah.gov/index.html**

Contact Information

Telephone number: (801) 530-6628

Toll Free: (866) 275-3675 in Utah

Mail: PO Box 146741, Salt Lake City, UT 84111-6741

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Utah.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

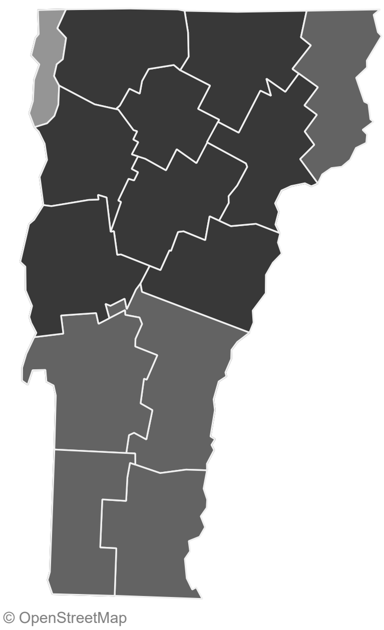
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Utah Division of Motor Vehicles** here: **https://dmv.utah.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Vermont

According to FEMA, below is a list of the number and type of disasters that have occurred in Vermont since 1953.

Website: **https://www.vermont.gov/#gsc.tab=0**

25 Severe Storm(s)
16 Flood
2 Biological
2 Drought
2 Hurricane
2 Severe Ice Storm
1 Snow



Vermont Disaster Recovery Resources

Vermont Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://vem.vermont.gov/**

Contact Information

Telephone number: (802) 244-8721

Toll free: (800) 347-0488

Mail: 45 State Drive, Waterbury, VT 05671-1300

VERMONT

Office of the Vermont Attorney General Public Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://ago.vermont.gov/about-the-attorney-generals-office/divisions/consumer-protection/**

Contact Information

Telephone number: (802) 828-3171

Mail: Vermont Attorney General's Office
109 State St., Montpelier, VT 05609

Office of the Vermont Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ago.vermont.gov/**

Contact Information

Telephone number: (802) 828-3171

Mail: Vermont Attorney General's Office
109 State Street
Montpelier, VT 05609

VERMONT

State of Vermont Department of Financial Regulation Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://dfr.vermont.gov/industry/insurance**

Contact Information

Telephone number: 802-828-3302

Toll free: 800-964-1784

Mail: Department of Financial Regulation
Consumer Services
89 Main Street, Montpelier, VT 05620 - 3101

State of Vermont Department of Financial Regulation

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfr.vermont.gov/**

Contact Information

Telephone number: 833-337-4685

Mail: Department of Financial Regulation
89 Main Street
Montpelier, VT 05620-3101

VERMONT

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.vermont211.org/**

Contact Information

Telephone number: (802) 652-4636

Toll free: 1-866-652-4636 in Vermont

Vermont Housing Recovery Resources

Vermont Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.vhfa.org/**

Contact Information

Telephone number: 802-864-5743

Toll free: 800-339-5866

Mail: Vermont Housing Finance Agency
164 Saint Paul Street
P.O. Box 408
Burlington, VT 05402-0408

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Vermont Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VT.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Vermont at **https://www.hud.gov/states/vermont/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Vermont** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Vermont Secretary of State Office of Professional Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

VERMONT

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Vermont only issues licenses for electricians and plumbers, not overall general or home improvement contractor's licenses. Check requirements for specific trades or specialties with your local county and city.

Website: **https://sos.vermont.gov/opr/online-services/**

Website: **http://firesafety.vermont.gov/**

Contact Information

Telephone number: 802-828-1505

Mail: 89 Main Street, 3rd Floor
Montpelier, VT 05620-3402

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

VERMONT

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Vermont.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Vermont Department of Motor Vehicles** here: **https://dmv.vermont.gov/registrations**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The U.S. Virgin Islands

According to FEMA, below is a list of the number and type of disasters that have occurred in the U.S. Virgin Islands since 1953.

Website: **https://www.visitusvi.com/**

18 Hurricane

3 Drought

3 Flood

3 Severe Storm(s)

2 Biological

U.S. Virgin Islands Disaster Recovery Resources

U.S. Virgin Islands Territorial Emergency Management Agency

This agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **http://www.vitema.vi.gov/**

Contact Information

Telephone number: (340) 774-2244

Mail: VITEMA Headquarters

8221 Estate Nisky
St. Thomas, VI 00803

U.S. Virgin Islands Department of Licensing and Consumer Affairs

This agency offers a variety of important services including mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://dlca.vi.gov/**

Contact Information

St Croix

Mail: Golden Rock Shopping Center
3000 Estate Golden Rock, Suite 9
St. Croix, VI 00820

Telephone number: (340) 713-DLCA (3522)
Fax: (340) 718-6982

St John

Mail: Administrative Complex
"The Battery"
St. John, VI 00830

Telephone number: (340) 693-8036
Fax: (340) 776-6989

St Thomas

Mail: Prop. & Procurement Bldg.
8201 Sub Base, Suite 1
St. Thomas, VI 00802

Telephone number: (340) 714-DLCA (3522)
Fax: (340)776-8303

U.S VIRGIN ISLANDS

U.S. Virgin Islands Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.justice.gov/usao-vi**

Contact Information

Telephone number: (340) 774-5666

Mail: 34-38 Kronprindsens Gade
GERS Building, 2nd Floor
St. Thomas, Virgin Islands 00802

U.S. Virgin Islands Department of Insurance & Financial Regulation

The Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Banking regulators are responsible for providing oversight and the chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://ltg.gov.vi/departments/banking-insurance-and-financial-regulation/**

Contact Information

St Croix

Mail: 1131 King Street, Suite 101
Christiansted
St. Croix, Virgin Islands 00820

Telephone number: 340-773-6449 (St. Croix)

St Thomas/St John

Mail: 5049 Kongens Gade
St. Thomas, Virgin Islands 00802
Telephone number: 340-774-2991 (St. Thomas/St. John)

U.S VIRGIN ISLANDS

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.unitedwayusvi.org/**

Contact Information

Telephone number: 340-774-3185 or 340-714-3158

Fax: 340-774-3054

Mail: United Way of the U.S. Virgin Islands
8000 Nisky Shopping Center,
2nd Floor, Suite 220
St Thomas, VI 00802-5844

U.S. Virgin Islands Housing Recovery Resources

U.S. Virgin Islands Housing Finance Agency

Housing Finance Agencies (HFAs) are chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.vihfa.gov/**

Contact Information

St. Croix

Mail: 100 Lagoon Complex Suite 4
St. Croix, VI 00840-3912

Telephone number: (340) 772-4HFA (4432)
Fax: (340) 772-4002

St. Thomas

Mail: 3202 Demarara Plaza Suite 200
St. Thomas, VI 00802-6447

Telephone number: (340) 777-4HFA (4432)
Fax: (340) 775-7913

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of U.S. Virgin Islands Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VI.pdf pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the U.S. Virgin Islands at **https://www.hud.gov/states/puerto_rico_virgin_islands/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Virgin Islands** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the state, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

U.S. Virgin Islands Registrar of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://dlca.vi.gov/**

U.S VIRGIN ISLANDS

Contact Information

St Croix

Mail: Golden Rock Shopping Center
3000 Estate Golden Rock, Suite 9
St. Croix, VI 00820

Telephone number: (340) 713-DLCA (3522)
Fax: (340) 718-6982

St John

Mail: Administrative Complex
"The Battery"
St. John, VI 00830

Telephone number: (340) 693-8036
Fax: (340) 776-6989

St Thomas

Mail: Prop. & Procurement Bldg.
8201 Sub Base, Suite 1
St. Thomas, VI 00802

Telephone number: (340) 714-DLCA (3522)
Fax: (340)776-8303

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

U.S VIRGIN ISLANDS

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on the U.S. Virgin Islands.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

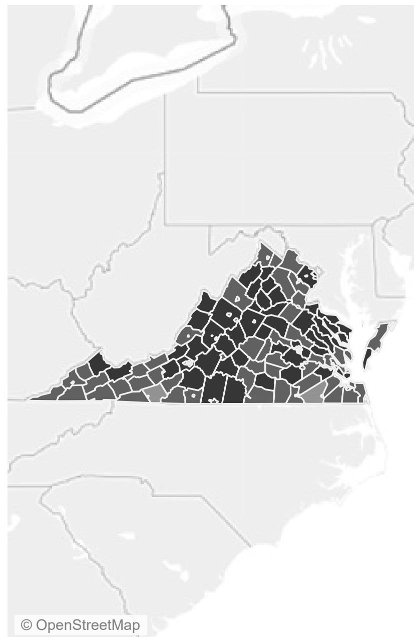
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **U.S. Virgin Islands Bureau of Motor Vehicles** here: **https://bmv.vi.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Virginia

According to FEMA, below is a list of the number and type of disasters that have occurred in Virginia since 1953.

Website: **https://www.virginia.gov/**

17 Severe Storm(s)
16 Hurricane
15 Flood
8 Fire
6 Snow
2 Biological
2 Drought
1 Earthquake
1 Freezing
1 Terrorist



Virginia Disaster Recovery Resources

Virginia Department of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://www.virginia.gov/agencies/department-of-emergency-management/**

Contact Information

Telephone number: 804-897-6500

Mail: Department of Emergency Management
9711 Farrar Court
Suite 200
North Chesterfield, VA 23236

VIRGINIA

Virginia Department of Agriculture and Consumer Services

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.virginia.gov/agencies/virginia-department-of-agricultural-and-consumer-services/**

Contact Information

Telephone number: 804-786-3501

Mail: Virginia Department of Agricultural and Consumer Services
102 Governor Street
Richmond, VA 23219

Virginia Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.virginia.gov/agencies/office-of-the-attorney-general/**

Contact Information

Telephone number: 804-786-2071

Mail: 202 North Ninth Street
Richmond, VA 23219

Virginia State Corporation Commission - Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://scc.virginia.gov/pages/Insurance**

Contact Information

Telephone number: 804-371-9741

Mail: Bureau of Insurance - SCC
P.O. Box 1157, Richmond, Virginia 23218

Virginia State Corporation Commission – Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://scc.virginia.gov/pages/Banks-Consumer-Lenders**

Contact Information

Telephone number: 804-371-9657

Mail: Bureau of Financial Institutions - SCC
P.O. Box 640
Richmond, Virginia 23218

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://www.dss.virginia.gov/community/211.cgi**

Contact Information

Telephone number: 804-726-7000

Virginia Housing Recovery Resources

Virginia Housing

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.vhda.com/Pages/Home.aspx**

Contact Information

Telephone number: 804-782-1986

Toll free: 877-VHDA-123

Mail: Virginia Housing
601 S. Belvidere Street
Richmond, VA 23220

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Virginia Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_VA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Virginia at https://www.hud.gov/states/virginia/renting

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Virginia** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Virginia Department of Professional and Occupational Regulation

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

VIRGINIA

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **http://www.dpor.virginia.gov/Boards/Contractors/**

Contact Information

Telephone number: (804) 367-8500

Mail: Department of Professional and Occupational Regulation
9960 Mayland Drive
Suite 400
Richmond VA 23233-1485

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Virginia.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

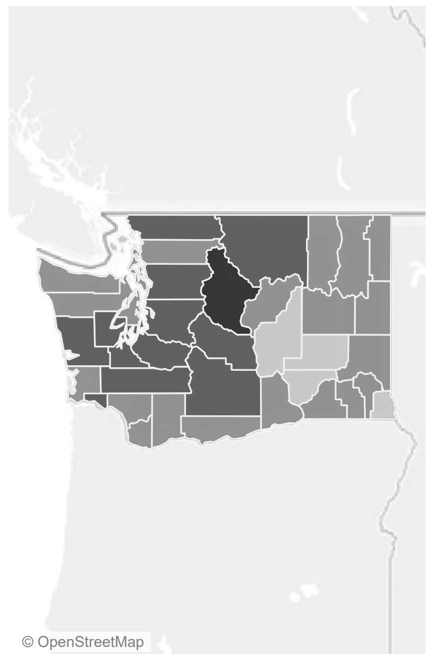
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the Virginia Department of Motor Vehicles here: https://www.dmv.virginia.gov/vehicles/#titling.asp
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Washington

According to FEMA, below is a list of the number and type of disasters that have occurred in Washington since 1953.

Website: **https://access.wa.gov/**

116	Fire
31	Flood
17	Severe Storm(s)
3	Biological
3	Mud/Landslide
2	Earthquake
1	Coastal Storm
1	Drought
1	Fishing Losses
1	Severe Ice Storm
1	Volcano



Washington State Disaster Recovery Resources

Washington State Emergency Management Division

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://mil.wa.gov/emergency-management-division**

Contact Information

Telephone number: (253) 512-8000

Mail: Building 1
1 Militia Drive, Camp Murray, WA. 98430-5000

WASHINGTON

Washington State Office of the Attorney General Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://www.atg.wa.gov/consumer-protection**

Contact Information

Telephone number: (360) 753-6200

Mail: 1125 Washington St SE
PO Box 40100
Olympia, WA 98504

Washington State Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.atg.wa.gov/**

Contact Information

Telephone number: (360) 753-6200

Mail: 1125 Washington St SE
PO Box 40100
Olympia, WA 98504

Office of the Insurance Commissioner Washington State

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.insurance.wa.gov/**

Contact Information

Telephone number: 360-725-7000
Toll free: 800-562-6900
Mail: P.O. Box 40255, Olympia, WA 98504-0255

WASHINGTON

Washington State Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfi.wa.gov/**

Contact Information

Telephone number: 360-902-8700

Toll free: 1-877-746-14334

Mail: PO Box 41200
Olympia WA 98504-1200

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://wa211.org/**

Contact Information

Toll free: 877-211-9274

Washington State Housing Recovery Resources

Washington State Housing Finance Commission

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.wshfc.org/**

Contact Information

Telephone number: 206-464-7139

Toll free: 800-767-4663

Mail: Washington State Housing Finance Commission
1000 2nd Avenue, Suite 2700
Seattle, Washington 98104

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Washington State Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WA.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for the state of Washington at **https://www.hud.gov/states/washington/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Washington** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Washington State Department of Labor & Industries

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

WASHINGTON

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://lni.wa.gov/licensing-permits/contractors/register-as-a-contractor/legal**

Contact Information

Telephone number: 360-902-5800

Mail: 7273 Linderson Way SW, Tumwater, WA 98501-5414

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

WASHINGTON

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Washington.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

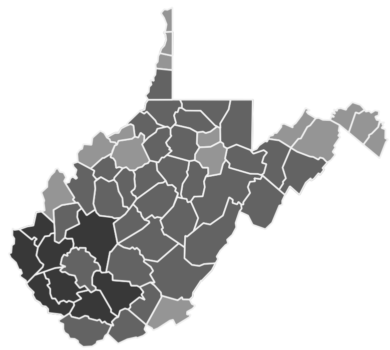
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Washington State Department of Licensing** here: **https://www.dol.wa.gov/**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of West Virginia

According to FEMA, below is a list of the number and type of disasters that have occurred in West Virginia since 1953.

Website: **wv.gov**

- 30 Flood
- 25 Severe Storm(s)
- 5 Hurricane
- 4 Snow
- 3 Fire
- 2 Biological
- 2 Drought
- 1 Chemical
- 1 Mud/Landslide



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West Virginia Disaster Recovery Resources

West Virginia State Department of Emergency Management

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://emd.wv.gov/Pages/default.aspx**

Contact Information

Telephone number: 304-558-5380

Mail: West Virginia Division of Emergency Management
2403 Fairlawn Avenue, Dunbar, West Virginia 25064

WEST VIRGINIA

Office of the West Virginia Attorney General Consumer Protection and Anti-Trust Division

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://ago.wv.gov/consumerprotection/Pages/default.aspx**

Contact Information

Telephone number:

Toll free: 1-800-368-8808

Mail: P.O. Box 1789,
Charleston, WV 25326

West Virginia Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://ago.wv.gov/Pages/default.aspx**

Contact Information

Telephone number: 304-558-2021

Mail: State Capitol Complex
ldg. 1, Room E-26
Charleston, WV 25305

WEST VIRGINIA

State of West Virginia Offices of the Insurance Commissioner

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://www.wvinsurance.gov/**

Contact Information

Telephone number: (304) 558-3386

Toll free: 1-888-879-9842

Mail: West Virginia Offices of the Insurance Commissioner
PO Box 50540 , Charleston, WV 25305-0540

West Virginia Division of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://dfi.wv.gov/Pages/default.aspx**

Contact Information

Telephone number: (304) 558-2294

Mail: West Virginia Division of Financial Institutions
900 Pennsylvania Avenue, Suite 306, Charleston, WV 25302

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **http://www.wv211.org/**

Contact Information

Telephone number: (304)253-2111
Toll free: 1-833-848-9905

West Virginia Housing Recovery Resources

West Virginia Housing Development Fund

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.wvhdf.com/**

Contact Information

Telephone number: (304) 391-8600
Toll free: 1-800-933-1272
Mail: 5710 MacCorkle Ave. S
Charleston, WV 25304

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of West Virginia Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WV.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for West Virginia at **https://www.hud.gov/states/west_virginia/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **West Virginia** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

West Virginia Division of Labor

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

WEST VIRGINIA

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://labor.wv.gov/Licensing/Contractor_License/Pages/default.aspx**

Contact Information

Telephone number: (304) 558-7890

Mail: 1900 Kanawha Boulevard East
State Capitol Complex - Building 3, Room 200
Charleston, WV 25305

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the **Disaster Unemployment Assistance** website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on West Virginia.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

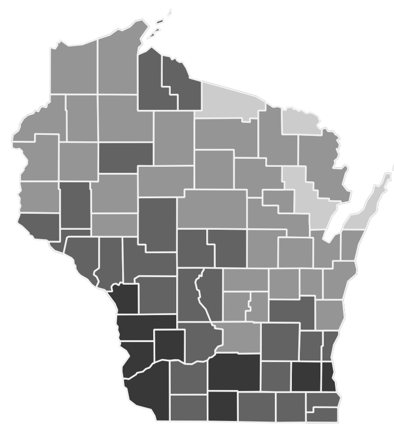
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **West Virginia Division of Motor Vehicles** here: **https://transportation.wv.gov/DMV/Vehicle-Services/Titles/Pages/default.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Wisconsin

According to FEMA, below is a list of the number and type of disasters that have occurred in Zebra since 1953.

Website: **https://www.wisconsin.gov/Pages/Home.aspx**

20 Severe Storm(s)
19 Flood
6 Tornado
4 Snow
2 Biological
1 Drought
1 Fire
1 Hurricane



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Wisconsin Disaster Recovery Resources

Wisconsin Department of Military Affairs

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://dma.wi.gov/DMA/wem**

Contact Information

Telephone number: 608.242.3000

Mail: 2400 Wright Street, Madison, WI 53708

WISCONSIN

Wisconsin Department of Agriculture, Trade and Consumer Protection

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **https://datcp.wi.gov/Pages/Programs_Services/ConsumerProtection.aspx**

Contact Information

Telephone number: (608)224-5012

Mail: 2811 Agriculture Dr.
P.O. Box 8911
Madison, WI 53708-8911

Wisconsin Department of Justice

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **https://www.doj.state.wi.us/webform/contact-attorney-general%E2%80%99s-office**

Contact Information

Telephone number: (608) 266-1221

Mail: PO Box 7857
Madison, WI 53707-7857

Wisconsin Office of the Commissioner of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **https://oci.wi.gov/Pages/Homepage.aspx**

Contact Information

Telephone number: (608)266-3585

Mail: PO Box 7873, Madison, WI 53703

State of Wisconsin Department of Financial Institutions

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **https://www.wdfi.org/fi/banks/default_dob.htm**

Contact Information

Telephone number: (608) 261-7578

Mail: Wisconsin Department of Financial Institutions
4822 Madison Yards Way, North Tower
Madison, WI 53705

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://211wisconsin.communityos.org/**

Contact Information

Telephone number: (608) 246-8272

Toll free: 877-947-2211

Mail: 2059 Atwood Ave
Madison WI 53704

Wisconsin Housing Recovery Resources

Wisconsin Housing and Economic Development Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.wheda.com/**

Contact Information

Telephone number: 608-266-7884

Toll free: 1-800-334-6873

Mail: Wisconsin Housing and Economic Development Authority
201 W. Washington Avenue
Suite 700
Madison, WI 53703

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Wisconsin Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WI.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Wisconsin at **https://www.hud.gov/states/wisconsin/renting**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Wisconsin** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Wisconsin Department of Safety and Professional Services

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

WISCONSIN

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Website: **https://dsps.wi.gov/Pages/AboutDSPS/Divisions.aspx**

Contact Information

Telephone number: (608)266-2112

Mail: 4822 Madison Yards Way
Madison, WI 53705

Financial Recovery Resources

Disaster Unemployment Assistance (DUA)

When a presidentially declared disaster strikes each affected state will publish bulletins about the availability of Disaster Unemployment Assistance or DUA. If you've been impacted and are unemployed as a result, contact your state's unemployment insurance agency to file a claim even if you've had to move or have been evacuate out of the area. Be sure to follow the state's instructions about filing within 30 days of the announcement using the correct submittal methods including by in-person, mail, telephone or internet.

For more information about this program and where to apply for benefits, please visit the Disaster Unemployment Assistance website.

Website: **https://www.benefits.gov/benefit/597**

Contact Information

Toll free: (877)872-5627

TTY: (877)889-5627

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households who suffer food loss or damage resulting from a natural disaster. The US Dept of Agriculture's Food and Nutrition Service (USDA FNS) must approve states who apply to operate D-SNAP in a disaster area. D-SNAP benefits are provided in an EBT or Electronic Benefits Transfer card which like a debit card can be used in most grocery stores. Households who would not normally qualify for SNAP might be eligible under different standards which apply to the unique needs of disaster survivors, so they should definitely check the site to see if they qualify.

After a disaster your community will post how to apply for D-Snap benefits on a special website. Before the program begins the state will release the information through the local media. You can also view the SNAP state director to call for other benefit details for going to this website **https://www.fns.usda.gov/snap/state-directory**

Website: **https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769**

Low Income Home Energy Assistance Program (LIHEP)

The Low-Income Home Energy Assistance Program or LIHEP is a federally funded program that helps households with home energy bills, an energy crisis or weatherization and minor home energy-related home repairs. Your state, territory or tribe provides access to the LIHEAP program. To find out if you qualify visit the website below to contact your local office. In a disaster the program is expanded to provided services to those in need.

Website: **https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing**

To learn more about the LIHEAP program contact the National Energy Assistance Referral (NEAR) project using the information below.

Contact Information

Toll free: (866)674-6327

TTY: (866)367-6228

Email: **energyassistsance@ncat.org**

Records Reconstruction

Birth, Death, Marriage, and Divorce Records

Visit the Centers for Disease Control and Prevention website which provides contact and cost information for reproducing vital records relating to births, deaths, marriage/civil union, and divorce/dissolution of marriage/civil union for all 50 states and 5 U.S. territories.

Visit **https://www.cdc.gov/nchs/w2w/index.htm** and click on Wisconsin.

Other vital records

Visit the USA.gov site: Replace Your Vital Records at **https://www.usa.gov/replace-vital-documents** under the title "On This Page" click the second bullet titled: How to Replace Your Lost or Destroyed Vital Records After a Disaster. Clicking on the + sign at the end of each document will open up the instructions with other links to help with the following:

- Making other arrangements for mail delivery if your home was destroyed
- Replace your U.S. birth certificate, or American born abroad or born abroad and adopted by U.S. parents
- Replace your driver's license
- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

Replace Other Important Documents

- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

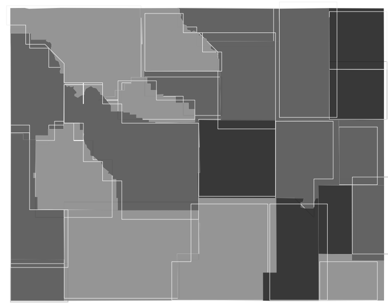
- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Wisconsin Department of Transportation** here: **https://wisconsindot.gov/Pages/online-srvcs/title-vehicle/emvpublicdefault.aspx**
- Property deed – Homeowners can view copies of their property deeds from the county recorder's office website, copies can be obtained there as well usually for a small fee.

The State of Wyoming

According to FEMA, below is a list of the number and type of disasters that have occurred in Wyoming since 1953.

Website: **http://www.wyo.gov/**

21	Fire
6	Flood
3	Severe Storm(s)
2	Biological
2	Tornado
1	Drought
1	Severe Ice Storm
1	Toxic Substances



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Wyoming Disaster Recovery Resources

Wyoming State Department of Homeland Security

This state agency holds the responsibility of planning for and coordinating emergency preparedness for natural and man-made disaster events. It also provides response and recovery efforts to reduce emergency disaster impacts on the community.

Website: **https://hls.wyo.gov/**

Contact Information

Telephone number: 307-777-4900

Mail: Wyoming Office of Homeland Security
5500 Bishop Blvd
East Door
Cheyenne, WY 82002

WYOMING

Wyoming Attorney General Consumer Protection Unit

This agency offers a variety of important services including: mediating complaints, conducting investigations, prosecuting people that violate consumer laws, licensing and regulating professional service providers and providing educational materials for the public so they can become more informed consumers who know their rights and legal protections especially during times of disaster recovery.

Website: **http://ag.wyo.gov/cpu**

Contact Information

Telephone number: Phone: 307-777-6397

Toll free: 1-800-438-5799 (toll free in Wyoming)

Mail: Wyoming Attorney General's Office
Consumer Protection Unit
2320 Capitol Avenue
Cheyenne, WY 82002

Wyoming Office of the Attorney General

The attorney general is the top legal officer of each state or territory. They work to provide legal counsel and to represent their legislature and state agencies and they also represent US citizens as the "People's Lawyer." Most attorneys general are elected, but some are appointed by the governor.

Website: **http://attorneygeneral.wyo.gov/**

Contact Information

Telephone number: (307) 777-7841

Mail: Kendrick Building
2320 Capitol Avenue, Cheyenne, WY 82002

Wyoming Department of Insurance

The State Department of insurance is a type of consumer protection agency responsible for regulating the insurance industry and protecting insurance customers. Oversight duties include licensing insurance companies and agents, regulating insurance policies and rates, reviewing insurance company practices and complaint resolution. The department of insurance also serves the public by providing consumers with educational tools and resources about buying insurance and combating insurance fraud.

Website: **http://doi.wyo.gov/**

Contact Information

Telephone number: (307) 777-7401
Toll free: (800) 438-5768
Mail: Wyoming Insurance Department, 106 E. 6th Avenue, Cheyenne, WY 82001

WYOMING

Wyoming Banking Regulator

State banking regulators are responsible for providing oversight and the state-chartered banks and non-bank financial services providers, including mortgage lenders, insurance companies, financial services agencies and credit unions. They work to endure that state and local financial services providers are operating in a safe and sound manner and to protect communities against predatory lending practices. In a disaster they ensure that survivors aren't being preyed upon by these financial service providers.

Website: **http://wyomingbankingdivision.wyo.gov/**

Contact Information

Telephone number: (307) 777-7797

Mail: Wyoming Division of Banking
Hathaway Building
2nd Floor
2300 Capitol Avenue
Cheyenne, WY 82002

2-1-1

People in need of community services can dial "211" and speak with a referral specialist who will access a database of resources available from private and public health and human service agencies. The service either links the caller directly or refers them to those service providers.

Website: **https://wy211.communityos.org/**

Contact Information

Toll free: 888-425-7138

Wyoming Housing Recovery Resources

Wyoming Housing Finance Agency

State Housing Finance Agencies (HFAs) are state-chartered, non-profit agencies established to help meet the affordable housing financing needs of their community. HFA's are funded primarily through tax-exempt bonds, the U.S. Department of Housing and Urban Development (HUD), and Low-Income Housing Tax Credits. Their mission is to provide funding that increases sustainable rental and homeownership opportunities for most low-and-modest income renters and homebuyers including first-time homebuyers, active military and veterans, police and teachers, individuals with disabilities, and the homeless.

Website: **https://www.wyomingcda.com/**

Contact Information

Telephone number: (307) 265-0603

Mail: Wyoming Community Development Authority
155 N. Beech St., Casper, WY 82601

Disaster Housing Recovery Resources for Renters

Public Housing Authorities (PHAs) and Section 8 Housing Choice Vouchers

Below is a list of all the Public Housing Authorities (PHAs) in your area which are under the direction of the U.S. Department of Housing and Urban Development under the Office of Public and Indian Housing.

List of Wyoming Public Housing Authorities

Website: **https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_WY.pdf**

Find Information on Rental Assistance

You can also find additional information about rental assistance on HUD's website for Wyoming at **https://www.hud.gov/states/wyoming**

HUD Housing Counseling Agencies

The easiest place to start is the website of the U.S. Department of Housing and Urban Development (HUD), which is **https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

- Once on the page click on **Wyoming** or find it listed in the dropdown menu and it will bring up a list of all the HUD-approved housing counseling agencies in the area, including a brief description of the services these agencies provide and their contact information. You can scan the listings to find the agency that is most convenient for you.
- You may also call (800)569-4287 for HUD's interactive system.

Disaster Housing Recovery Resources for Homeowners

Home Repairs

Wyoming Registrar of Contractors

Finding a Contractor, Licensing, Filing and Resolving Complaints

There are lots of stories of trusting homeowners falling victim to smooth-talking, friend-of-a-friend contractors who provide a competitive estimate for legitimate and bogus home repairs or improvements. Home improvements and repairs can cost a lot of money and often homeowners are in a rush to have this type of work completed to minimize the household distress of living in a construction zone.

Homeowners often forgo the licensing research on their state's website, including obtaining proof of insurance and reference checking. Homeowners will feel pressured to secure the busy contractor to get on their project schedules. Unscrupulous contractors will say they are squeezing them in and always require some money upfront, because they are just a small business and can't afford to front the cost of materials.

Then they come, do some demolition, and drop off materials to start work but then the worst happens-no progress. Homeowner calls go unreturned but when they do hear back there's always some excuse. The contractor reminds them that they have lots of other jobs and delays like these are to be expected.

The homeowner doesn't want to upset them and risk falling to the bottom of the to-do list so they restrain themselves and try to be understanding. Weeks go by and no one ever shows back up. The contractor has taken their money and never returns to finish the job. This is classic contractor fraud.

Homeowners must take responsibility to ensure the work they contract for is the work they get. Find out what you should know before you hire a contractor.

WYOMING

Hiring only a licensed contractor means there are additional protections to the property owner, especially for work on residential property. A contractor cannot get a license if they don't have a minimum amount of experience and can't pass a business management test. They are also subjected to criminal background checks and may be required to take a trade examination and they can't have any unresolved contracting complaints.

Homeowners that have a problem with a licensed contractor have the ability to file an official complaint and may be eligible to seek damages from their state's recovery fund to help finish or correct the work.

Wyoming does not regulate general contractor licenses at the state level. Apart from an electrical license, contractors will need to adhere to the rules and regulations of each local city, county, or jurisdiction.

Website: **https://sos.wyo.gov/Business/Default.aspx**

Contact Information

Telephone number: (307)777-7311

Mail: Herschler Building East
122 W 25th St
Suites 100 and 101
Cheyenne, WY 82002-0020

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WYOMING

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- Replace your green card, naturalization, or citizenship documents, if applicable
- Replace your marriage certificate
- Replace your social security card
- Report your lost or destroyed U.S. Passport and apply for a replacement

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- Voter registration
- Medicare/Medicaid, military, and federal employee ID

Other documents to consider

- Vehicle title and registration - These documents can be replaced usually on the same site as the one used to replace your driver's license. Go to the **Wyoming Department of Motor Vehicle**s here: **http://www.dot.state.wy.us/home/titles_plates_registration.html**
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Developed jointly by

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AMERICA

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www.NeighborWorks.org

FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

FDIC
550 17th Street NW
Washington, DC 20429
www.fdic.gov