



Center for Faith-Based and Neighborhood Partnerships

## Disaster Recovery Information Guide



Surviving the Storm

## INTRODUCTION

President Obama has requested that all agencies make concerted efforts to remove bureaucratic barriers for those affected by natural disasters, so they can rebuild their lives with rapidity. Keeping this in mind, the Department of Housing and Urban Development (HUD) has made a concerted effort to ease restrictions through waivers, advanced funding and changes in legislation. The Center for Faith-Based and Neighborhood Partnerships (CFBNP) understands that during times of disaster, people turn to those they trust the most including their family, neighborhood partnership organizations, and faith-based and community leaders.

This Disaster Recovery Information Guide (DRIG) will provide guidance to service providers and their constituents to better equip them in assisting people in need and helping communities prepare for crises situations. It will also provide communities with information on how HUD and other Federal, State and Local partners can help communities and encourage neighborhood partners; non-profits; and faith-based leaders in ways to plan ahead for disasters.

The DRIG also provides useful contact information for HUD personnel, Local, State and federal organizations directly assisting the public to help meet immediate temporary housing needs for those whose homes have been damaged or destroyed. This guide will also help locate family members and assist in finding crises intervention organizations and help rebuild neighborhoods through our state and local partners. Our Secretary hopes that once these immediate needs are resolved, the emphasis will transfer to assisting families in locating permanent housing through effective faith-based and neighborhood partnerships.



**Shaun Donovan, Secretary  
U. S. Department of HUD**

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## HUD ASSISTANCE

The Department of Housing and Urban Development is committed to assisting communities in improving conditions and providing funds to State and Local Governments to encourage risk-reduction and mitigation activities. Provided below is information on the activities of HUD program offices designed to assist our faith-based, neighborhood partners prior to and during a disaster.

### HUD Program Office Disaster Assistance

HUD has established two toll free National Service Center hotlines to assist disaster victims. The first, 888-297-8685, is to assist any displaced individual. The second, 800-955-2232, provides specialized help to Section 8 voucher holders and Public Housing residents. A live operator answers these lines from 8 AM CT to 8 PM CT seven days a week.

### Federal Housing Administration (FHA)

**HUD Homes and Other Options Available in Presidentially-Declared Disaster Areas** – If your home or your ability to make your mortgage payments are threatened by an event that the President declared a disaster, you may qualify for relief to help you keep your home. The United States Department of Housing and Urban Development is committed to assisting borrowers whose lives and livelihoods are thrown into turmoil by a disaster.

**Grant Immediate Foreclosure Relief** – HUD has granted a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration-insured home mortgages.

**Mortgage Insurance for Disaster Victims** – HUD has a special mortgage insurance program under Section 203(h) of the National Housing Act to assist victims in residentially declared disaster areas. Under this program, individuals or families whose residences were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100 percent financing.

- Help in making payments to MBS investors where homeowners are unable to make payment.
- The elimination of delinquent loans in affected areas from delinquency statistics used in risk monitoring.
- **Temporary Expansion to Targeted Lending Initiative** – The HUD National Disaster Servicing Center is available to assist you. For information, please call the HUD disaster relief toll free hotline: 1-888-297-8685, 1-800-877-8339 (TTY).

*Lenders may also waive late fees for borrowers who may become delinquent on their loans. Just follow the four steps below to see if help may be available to you. Contact your lender for further information, and to see if you are eligible for relief.*

## Step One - Answer Four Basic Questions

1. Did my expenses rise or income fall?
2. Were these changes in my finances caused directly or substantially by the disaster?
3. Have I missed any mortgage payments?
4. Am I without other resources, such as insurance settlements, to catch up?

If you answered “yes” to all of these questions, and you have a conventional or VA mortgage, contact your lender. If you have an FHA-insured mortgage, please continue reading.

## Step Two - See If and How You Can Participate in FHA Disaster Relief

The next step is to determine if you are one of the affected borrowers as described below. You must be in one of three basic groups in order to qualify for a moratorium on foreclosure:

1. You or your family live within the geographic boundaries of a presidentially declared disaster area, you are automatically covered by a 90-day foreclosure moratorium.
2. You are a household member of someone who is deceased, missing or injured directly due to the disaster, you qualify for a moratorium.
3. Your financial ability to pay your mortgage debt was directly or substantially affected by a disaster, you qualify for a moratorium.

## If Your FHA Loan Was Current before the Disaster but Now You Can't Make Your Next Month's Payment

This special program is designed to help borrowers who are at risk of imminent foreclosure, so a moratorium won't apply to your situation. However, if your inability to pay your loan resulted from the disaster, your lender may waive any late fees normally charged and let you know about other options. Also, if you foresee ongoing problems in making your mortgage payments resulting from changes in your financial status, you should contact your lender immediately.

## How Can This FHA Disaster Relief Help Me?

HUD has instructed FHA lenders to use reasonable judgment in determining who is an “affected borrower.” Lenders are required to reevaluate each delinquent loan until reinstatement or foreclosure and to identify the cause of default. Contact your lender to let them know about your situation. Some of the actions that your lender may take are:

- During the term of a moratorium, your loan may not be referred to foreclosure if you were affected by a disaster.
- Your lender will evaluate you for any available loss mitigation assistance to help you retain your home.

- Your lender may enter into a special forbearance plan, or execute a loan modification or a partial claim, if these actions are likely to help reinstate your loan.
- If saving your home is not feasible, lenders have some flexibility in using the pre-foreclosure sales program or may offer to accept a deed-in-lieu of foreclosure.

## Step Three - Take Action to Qualify for Foreclosure Relief

A foreclosure moratorium applies only to borrowers who are delinquent on their FHA loan. If you are current on your loan payments, then you should continue to make them. When contacting your lender for further instructions, please be prepared to provide them information about disability or other insurance that may be available to assist you in making your payments.

FHA lenders will automatically stop all foreclosure actions against families with delinquent loans on homes within the boundaries of a presidentially declared disaster area.

If you were physically or financially impacted by the disasters and are in default or foreclosure, contact your lender immediately to request assistance.

Borrowers who were injured or whose income relied on individuals who were injured or died in the disaster will be asked for documentation such as medical records or death certificates, if available. Your lender will ask you for financial information to help evaluate what assistance can be provided to you to reinstate your loan.

## FHA Loans Already in Foreclosure

It is very important that you notify your lender to be sure that they realize you are an affected borrower. Your lender may request supporting documentation and use it to determine if you meet the relief criteria. Once identified as an affected borrower, foreclosure action may be stopped for the duration of the moratorium period.

## Step Four - If Your Lender Is Unable to Assist You

HUD is confident that your mortgage lender will make every attempt possible to assist you. If you are not satisfied after discussing possible relief actions with your lender, please call a HUD-approved counseling agency toll free at (800) 569-4287 or contact HUD's National Servicing Center.

## Office Of Community Planning and Development (CPD)

CPD provides flexible grants to help cities, counties, and States recover from presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriation. For more information on CPD programs call, 202-708-2690.

HUD's newest Disaster Recovery Enhancement Fund (DREF) is to reward grantees who have dedicated Community Development Block Grant (CDBG) disaster recovery funding toward activities that reduce risk from future disasters. DREF was established to support the long-term recovery following dozens of natural disasters. As a result of having received CDBG funds for those disasters, several states were eligible to receive additional allocations based on the significant investment they've made by targeting their CDBG funds to disaster mitigation.

Secretary Donovan said "An ounce of prevention today can spare communities a world of hurt tomorrow and we are making a serious investment in our future by making certain that when disaster strikes, the impacted communities in these states can weather the storm."

DREF helps assist with the additional cost of undertaking activities that reduce future risk, the DREF provides an additional allocation to grantees that devoted funds to the implementation of: (1) forward-thinking land-use plans, (2) buyout programs, (3) individual mitigation measures, and/or (4) disaster-resistant building codes. Disaster mitigation, like those that qualify for funding through the DREF, is a sound investment. HUD generally awards noncompetitive, nonrecurring Disaster Recovery grants by a formula that considers disaster recovery needs unmet by other Federal disaster assistance programs.

### Eligible Grantees

CDBG Disaster Recovery funds are made available to States, units of general local governments, Indian tribes, and insular areas designated by the President of the United States as disaster areas. These communities must have significant unmet recovery needs and the capacity to carry out a disaster recovery program (usually these are governments that already receive HOME or Community Development Block Grant allocations). At times, supplemental appropriations restrict funding solely to States rather than the local cities and/or counties.

### Eligible Customers

CDBG Disaster Recovery grants primarily benefit low-income residents in and around communities that have experienced a natural disaster. Generally, grantees must use at least half of Disaster Recovery funds for activities that principally benefit low and moderate income persons. These can be either activities in which all or the majority of people who benefit have low or moderate incomes or activities that benefit an area or service group in which at least 51 percent of the populous are of low and moderate income.

## Eligible Activities

Grantees may use CDBG Disaster Recovery funds for recovery efforts involving housing, economic development, infrastructure and prevention of further damage to affected areas, if such use does not duplicate funding available from the Federal Emergency Management Agency, the Small Business Administration, and the US Army Corps of Engineers.

### Examples of these activities include:

1. buying damaged properties in a flood plain and relocating residents to safer areas;
2. relocation payments for people and businesses displaced by the disaster;
3. debris removal not covered by FEMA;
4. rehabilitation of homes and buildings damaged by the disaster;
5. buying, constructing, or rehabilitating public facilities such as streets, neighborhood centers, and water sewer and drainage systems;
6. code enforcement;
7. homeownership activities such as down payment assistance, interest rate subsidies and loan guarantees for disaster victims;
8. public services (generally limited to no more than 15 percent of the grant);
9. helping businesses retain or create jobs in disaster impacted areas.

## Office of Public and Indian Housing (PIH)

HUD has established a toll free number for displaced Public Housing residents and Section 8 voucher holders. For information call 1-800-955-2232 or visit [www.hudclips.org](http://www.hudclips.org).

The Office of Native American Programs (ONAP) has established regional offices for those that have been displaced by a natural disaster. Contact the numbers below for assistance.

### **Deborah Lalancette, Director**

Program Office of Native American Programs  
(303) 675-1600, ext. 1625 or (800) 561-5931 (Denver)

### **Kevin Fitzgibbons, Administrator**

Eastern/Woodlands Area Office of Native American Programs  
(800) 735-3239 (Chicago)

### **Wayne Sims, Administrator**

Southern Plains Area Office of Native American Programs  
(405) 609-8520 (Oklahoma City)

## OTHER FEDERAL AGENCY RESOURCES

After a natural or man-made event that causes extensive damage, federal agencies such as FEMA, IRS, SBA, and DOE, coordinates with the State to implement the Public Assistance Grant Program, and provides other services. Below you will find state agencies that will provide assistance and the application process for the Public Assistance Grant Program.

### Federal Emergency Management Administration

You can obtain information after the President declares a major disaster by calling: 1-800-621-FEMA (TTY: 1-800-462-7585)

The Federal Emergency Management Agency (FEMA) website, lists counties affected by a Presidentially-Declared disaster and the corresponding declaration dates. Under a Memorandum of Understanding (MOU) between the Department and FEMA, acquired properties must be made available to temporarily house victims in areas declared by the President to be major disaster areas. Pursuant to the terms of the MOU, following the declaration of a disaster, FEMA must request that HUD implement the MOU, as follows:

**FEMA Requests Available Properties:** FEMA will request a list of available properties from HUD. Eligible properties are habitable, not under lease or sales contract nor committed to another use or program, and ready for immediate occupancy.

FEMA will provide lists from their resource bank of available housing including HUD-owned properties to disaster victims who are having difficulty finding rental housing that meets their needs. The disaster victims must locate their own housing.

**Leasing to Disaster Victims.** HUD's Management and Marketing Contractor will rent directly to the disaster victim, as follows:

**LEASE:** The occupant must execute a lease, Form HUD-9532.

**TERM:** The term of the lease is month-to-month only, with assistance not to exceed one year and subject to termination when the Real Estate Owned (REO) Director determines the emergency is over.

**MAINTENANCE AND OPERATING COSTS:** HUD is responsible for payment of property taxes and maintenance costs normally required of a landlord pursuant to local law.

**RENT:** The rental rate will be set by the REO Director at the amount deemed appropriate under the circumstances and in the best interest of HUD. In determining the rental rate, it is important to consider that FEMA will provide disaster victims with a rent check in an amount based on the fair market rent in the affected area for a predetermined number of months.

The Management and Marketing Contractor may be used to assist the REO Director in determining an appropriate rental rate, but the REO Director must approve the rental rate and advise the disaster victim of the rental rate prior to occupancy.

Prevent Disaster Losses - Mitigation tools, publications, and other resources you can use to prevent disaster losses.

Mitigation Best Practices and Case Studies - A collection of illustrated stories about ideas, activities, or projects, including funding sources that protect both people and property from devastating losses.

### Disaster Assistance for Individuals and Households

There are two primary types of disaster assistance made available through FEMA - Housing Assistance and Other Needs Assistance. These programs help individuals and are often referred to as Individual Assistance, or IA. The total assistance an individual can receive from FEMA from any combination of these programs is \$25,600 for any disaster.

#### Housing Assistance

For those who have longer-term housing needs, FEMA offers several types of assistance, including services and grants to help people repair their homes and find replacement housing.

To be eligible:

- a. The home must be the applicant's primary residence.
- b. The home must have been destroyed, become uninhabitable, or be inaccessible as a result of the disaster.

The insurance covering the dwelling does not fully cover applicant's additional living expense and/or home repairs.

Housing Assistance grants are provided with no cost share to individual recipients. The cost of this assistance is funded 100 percent by FEMA.

Lodging reimbursement is available to homeowners and renters whose permanent homes are rendered uninhabitable.

Minimal home repairs grants are available to homeowners who do not have insurance or cannot qualify for an SBA loan but otherwise could quickly return to their homes by making repairs. These grants cannot exceed \$5,100. FEMA requires homeowners to maintain repair receipts for three years.

A maximum of \$10,200 may be awarded to homeowners who do not have insurance or cannot qualify for an SBA loan to apply toward the replacement of a primary residence destroyed in the declared disaster event.

## Other Needs Assistance (ONA)

Other Needs Assistance grants are provided with no cost share to individual recipients. The cost of this assistance is funded at 75 percent by FEMA and 25 percent by some State governments.

The ONA grants are available to meet serious disaster related needs and necessary expenses not covered by insurance and other Federal, State, or voluntary agencies. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses authorized by law.

## Applying for FEMA Public Assistance

### Preliminary Damage Assessment (PDA)

Apply by Phone: Call (800) 621-3362 or Call TTY (800) 462-7585  
For worksheet information, please call (800) 621-3362 or visit the website below [www.FEMA.gov](http://www.FEMA.gov)

## Project Worksheets

Everyone faces the risk of natural disaster and no plan to protect property can be complete without insurance coverage against potential damage and loss. It is important to know exactly what coverage you may need and what coverage is available to protect your property against all of the natural hazards it may be exposed to so that you are not underinsured or not insured at all. Check with your insurance company or local insurance agent.

FEMA strongly encourages property owners and renters to fully explore their insurance needs.

## Is Disaster Help Available if I Have Insurance?

If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur FEMA may be able to provide some assistance:

- **Your insurance settlement is delayed.** This means a decision on your insurance settlement has been delayed longer than 30-days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should 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; date when you applied, and the estimated time of how long it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.

- **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, you will need to write a letter to FEMA indicating the unmet disaster-related need. You will also need to send in documentation from your insurance company for 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 (Loss of Use) and still need help with your disaster-related temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove use of ALE from insurance, and a permanent housing plan.
- **You are unable to locate rental resources in your area.** The FEMA Helpline (800-621-FEMA (3362)) ... has a list of rental resources in the disaster area. If no resources are available in your county, then the Helpline agent can provide you with resources in an adjacent county.

You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. By law, we cannot provide money to individuals or households for losses that are covered by insurance.

## Insurance

### What happens if a facility is insured?

FEMA must reduce all project grants for insured property by the amount of actual insurance proceeds received or by the amount of proceeds that can be reasonably anticipated from a review of the insurance policy. This reduction will be made prior to project approval and noted in the cost estimating section of the Project Worksheet.

You, as the applicant, must report any entitlement to insurance proceeds to your Public Assistance Coordinator (PAC). This means you must submit copies of all insurance documentation including the insurance policy with all data, declarations, endorsements, exclusions, schedules and other attachments or amendments. Also, any settlement documentation including copies of the claim, proof of loss, statement of loss, and any other documentation describing the covered items and insurance proceeds available for those items must be submitted. This documentation will be used to determine your level of project funding.

It is important to begin the claims process with your insurance company as soon as possible and to keep the PAC informed of any problems. The PAC will obtain an insurance Specialist to review the documentation and determine the amount of insurance proceeds available on the project. If the facility is rented, a copy of the lease or rental agreement may be necessary.

## What is an insurable risk?

Insurance may be purchased for a variety of valuable properties, generally the following are insurable:

- Buildings
- Contents of buildings
- Vehicles
- Equipment

If you have over \$5,000 in damages to any insurable facility, including equipment, vehicles, etc., FEMA will require you to obtain and maintain insurance coverage on that facility as a condition of receiving disaster assistance. In addition, if any other specific insurance is reasonably available, adequate and necessary to insure any facility, you may be required to obtain and maintain that insurance coverage.

The type (flood, earthquake, wind, comprehensive, etc.) of insurance and the amount of insurance required is directly related to the disaster damage. The required insurance coverage must cover the facility for the type of hazard that caused the damage and in the minimum amount of the damage repair costs. The insurance coverage must be maintained for the useful life of the repairs.

The required insurance coverage must be obtained, or letter of commitment accepted by the State, prior to the release of any Federal funds. You are responsible for obtaining the insurance coverage that best meets your needs. It is recommended you begin shopping for insurance coverage as soon as possible and have the required insurance coverage in place quickly after project approval.

### What other documentation is required for insurance issues?

It is important to describe the hazard (flood, wind, fire, hail, etc) that caused the disaster damage in the project description. Insurance coverage often excludes certain hazards and may only cover certain damaged items within a project. In addition, a single facility may have been damaged by multiple hazards, such as wind and flood damage during a hurricane and there may only be insurance coverage for some of those hazards.

Finally, if the facility has ever received disaster assistance from FEMA this must also be reported. It must be determined if any required insurance coverage on past disasters was obtained and maintained. If the required insurance coverage was not obtained or maintained, FEMA may not provide assistance for the facility. Discuss all past disaster damages and claims for Federal assistance with your PAC.

## Hazard Mitigation

### How do I identify hazard mitigation on my projects?

Hazard mitigation measures are identified by preparing a Hazard Mitigation Proposal (HMP). The HMP is not a form; it is simply a written description and cost of what it will take to repair this damage in such a way as to prevent this damage from happening again. FEMA, the State, or the applicant may identify and propose hazard mitigation measures on any project. The HMP is submitted with the Project Worksheet and describes in detail the additional work and cost associated with completing the mitigation measure.

When approved, the additional work is a change in the scope of work, and is described in a separate paragraph within the scope of work. The cost of the proposed mitigation measure should be provided on the Project Worksheet.

Hazard mitigation opportunities usually present themselves at sites where damages are repetitive and a simple repair will solve the problem, such as the previous culvert example. However, some mitigation opportunities are technically complex and must be thoroughly documented for feasibility. If you would like technical assistance in preparing a HMP or in identifying hazard mitigation measures contact your PAC.

### How do I know if a hazard mitigation proposal has been approved?

Your PAC will begin the approval process for projects with mitigation as soon as you identify the issue. The applicant is responsible for submitting the cost-benefit summary for mitigation projects. The PAC may obtain a hazard mitigation Specialist from the resource pool to analyze the HMP for cost effectiveness and feasibility. In addition, hazard mitigation will often change the pre-disaster design of the facility and will require consideration of environmental and historic preservation issues. An important concern is the effect the mitigation will have, for example, downstream, if the mitigation deals with drainage issues. Your PAC will inform you when the HMP is approved. When approved, you are required to complete the hazard mitigation measure while completing the repair documented on the Project Worksheet.

### Is mitigation funding available for undamaged facilities?

Hazard Mitigation, Section 404, is a State managed funding provided for in the Stafford Act. Section 404 mitigation measures do not have to be structural in nature and does not fall under the jurisdiction of the Public Assistance (PA) Program. Applicants who have questions regarding the Section 404 mitigation program should contact the State Hazard Mitigation Officer.

## Environmental-Historic Preservation

### **A disaster has just occurred. Why does FEMA still get involved in environmental or historical issues?**

FEMA's PA Program is a Federal grant program. As a result, the actions that FEMA funds are required by law to demonstrate compliance with applicable Federal laws and regulations including those enacting environmental and historic legislation even after a disaster declaration. We are not addressing the environmental impacts caused by nature, but those caused by Federal actions responding to the disaster. Some of these laws have exemptions, waivers or expedited consultations for certain types of work. FEMA will apply these to projects where appropriate. FEMA and the State have also established procedures to expedite compliance of those projects that do not fall under the previously mentioned exceptions. In addition, there are trained FEMA and State specialists on staff to address these issues in an expeditious manner.

### **What are the federal environmental laws?**

While there are many, the Federal environmental laws that most often relate to FEMA funded projects include: the Clean Water Act, the Clean Air Act, the Coastal Barriers Resources Act, the Coastal Zone Management Act, the Resources Recovery and Conservation Act, the Endangered Species Act, the National Historic Preservation Act and the National Environmental Policy Act (NEPA). In addition to these laws, the President issues Executive Orders to address specific concerns. Four Executive Orders most frequently encountered in FEMA projects include wetland protection, floodplain management, environmental justice, and seismic retrofit. While all projects must conform to each of these laws and Executive Orders, it is, in actuality, the location and nature of the project that determines whether or not a law specifically applies.

### **What is NEPA and how does it relate to the other laws?**

The National Environmental Policy Act (NEPA) requires that we include an environmental prospective in our project planning by evaluating the potential environmental impacts of the proposed project and ensuring an appropriate level of public involvement takes place. A good implementation of the NEPA review process is often the means FEMA uses for identifying and considering the requirements of the other environmental laws that apply to the project. A fundamental requirement of NEPA is that the review must be completed prior to starting the project. Funding may be jeopardized if this does not happen.

## Project Funding

### **Does the time period in which work is performed affect the reimbursement of that work?**

The initial deadlines are established according to the type of work performed.

- Debris removal - 6 months
- Emergency protective measures - 6 months
- Permanent repair work - 18 months

Time extensions may be granted for extenuating circumstances.

For debris removal and emergency work, an additional 6 months may be granted by the State. For permanent restoration work, an additional 30 months may be granted by the State. Requests for extensions beyond the deadlines listed above may be Submitted by the State to the Disaster Recovery Manager (DRM). The DRM has authority to grant extensions appropriate to the situation. The DRM may impose requirements upon the State to ensure that the project will be completed within the approved time limit.

You will only be reimbursed for those costs incurred up to the latest approved completion date for a particular project. The project must be completed for you to retain any money already funded.

**After the disaster, USDA established an emergency food stamp program. However, USDA only reimbursed 50% of the total operational cost. May we submit the other 50% to FEMA for reimbursement?**

No. One Federal agency may not reimburse another Federal agency's non-Federal cost share.

## Environmental and Historic Preservation

The Environmental Planning and Historic Preservation (EHP) program integrates the protection and enhancement of environmental, historic, and cultural resources into FEMA's mission, programs and activities; ensures that FEMA's activities and programs related to disaster response and recovery, hazard mitigation, and emergency preparedness comply with federal environmental and historic preservation laws and executive orders; and provides environmental and historic preservation technical assistance to FEMA staff, local, State and Federal partners, and grantees and sub grantees.

### **Fraud Prevention Strategies**

An applicant registers by calling 1-800-621-FEMA (3362). Only those persons living in the declared county are eligible. A Social Security Number and the description of the losses caused by the disaster and the location of the damaged property must be given to the FEMA person who receives the call. This information is recorded as data and can be used as evidence, if needed.

A contract inspector working for FEMA visits the damaged site, verifies ownership, insurance availability, other resources, and then determines eligible cost for damages caused by the disaster. This information is filed with FEMA but the inspector does not determine an applicant's eligibility.

Any money that an eligible applicant receives must be used for the specific purpose, such as rent, repairs, or other needs. If money is not spent for eligible costs, the applicant will receive no additional help from this program and all money must be paid back to FEMA. Receipts for expenditure must be kept for three years.

FEMA sponsors a Fraud Hotline at 1-800-435-7352 to report someone that may be filing false damage claims. Note: It is a violation of Federal law to file a false claim. FEMA contract inspectors do a sampling check of eligible applicants to determine if FEMA money has been spent according to the intent of the assistance program. Reports of possible fraud result in investigations and can result in criminal charges being filed. If convicted, applicants could face reimbursement of FEMA funds and other court actions.

The FEMA Housing Portal is intended to help individuals and families, who have been displaced by a disaster, find a place to live.

### Report False Damage Claims

If you suspect someone is filing false damage claims, please report it. Help FEMA make sure that disaster aid goes only to those who deserve it. It is a violation of federal law to file a false claim.

Report a false damage claim: Call 1 (800) 323-8603

### Small Business Administration Assistance

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

To obtain general program information or to receive a status update on your disaster loan request, please call our customer service line at **1-800-659-2955 from 6AM to 11PM, 7 days a week**, or email us [atdisastercustomerservice@sba.gov](mailto:atdisastercustomerservice@sba.gov).

Once implemented, the SBA program can offer low interest loans to individuals and businesses for refinancing, repair, rehabilitation, or replacement of damaged property (real and personal). Loans may be available to businesses which have suffered an economic impact as a result of the disaster. A SBA declaration can be made independently or in concert with a Presidential Disaster Declaration. With a SBA independent disaster declaration there must be a minimum of twenty-five homes or businesses with 40 percent or more uninsured losses and/or five businesses with substantial economic or physical losses.

### What Types of Disaster Loans are Available?

Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses including automobiles.

Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration (SBA).

### What are Mitigation Loans?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

### What are the Credit Requirements?

Credit History – Applicants must have a credit history acceptable to SBA.

Repayment – Applicants must show the ability to repay all loans.

Collateral – Collateral is required for physical loss loans over \$14,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available

### What to do if Your Business or Farm was damaged

Business and farm loans are available to people who have suffered damage to business property or economic injury. These low-interest loans are available through the Small Business Administration and Farm Service Agency (FSA), to repair or replace damaged property not covered by insurance, and to provide working capital.

## FARM SERVICE AGENCY (FSA)

Low interest disaster loans are made available to farmers, ranchers and agricultural operators for physical or production losses. Loans of up to 80 percent of actual production loss or 100 percent of the actual physical loss, with a maximum indebtedness of \$500,000, may be made to either the tenant or owner of the agricultural business.

## Department of Energy (DOE)

The U.S. Department of Energy (DOE) launched a Disaster Recovery and Building Reconstruction website at <http://www.eere.energy.gov/buildings/> as part of its continuing effort to support hurricane victims in the Gulf Coast. The website provides relevant resources and information for consumers, state and local officials, builders and contractors, and encourages cost-effective, durable and energy-efficient reconstruction in areas devastated by recent hurricanes.

“The Department of Energy’s Disaster Recovery and Building Reconstruction website brings together collective resources, building research and lessons learned from past catastrophes to create safer, stronger buildings that use energy efficiently and are less vulnerable to disaster, for Energy Efficiency and Renewable Energy. “Application of highly efficient and durable technologies will make a significant difference in the reconstruction progress.”

DOE is also working closely with state energy offices and their partners to provide resources, training and technical assistance. A key component of each state’s recovery effort is partnering with the National Association of State Universities Land Grant Colleges (NASULGC) and in-state extension services to provide training workshops on building and rebuilding with energy efficiency and storm resistance. These workshops will utilize NASULGC’s ready-made capacity for educational program delivery, and draw on DOE’s national network of building scientists, energy analysts and builder training professionals. The Disaster Recovery and Building Reconstruction website will disseminate workshop updates and information as it becomes available. For information and assistance call: 202-586-8800.

## Department of Agriculture (DOA)

The U.S. Department of Agriculture’s Extension Service provides information and materials to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters. Information is available on such topics as: cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovations of damaged equipment and property. Natural disasters are a constant threat to America’s farmers, ranchers and rural residents. USDA provides assistance for losses that result from drought, flood, fire, freeze, tornadoes, pest infestation, and other calamities. DisasterAssistance.gov offers information on Department of Agriculture/USDA programs including Single Family Rural Development Home loans nationwide. For information call toll-free: 1-800-414-1226.

## Department of Justice (DOJ)

U.S. Department of Justice is working with the National Center for Missing and Exploited Children. View photos of children looking for their parents and see photos of missing children. If you have or need any information, call their hotline: (888)-544-5475 or (800) 843-5678.

## Internal Revenue Service (IRS)

The Internal Revenue Service helps victims identify ways in which the disaster affects their federal income tax. Casualty loss credits, early tax refunds and information on lost documentation are some services available to disaster victims preparing for a disaster (Taxpayers and Businesses)

Planning what to do in case of a disaster is an important part of being prepared. The Internal Revenue Service encourages taxpayers to safeguard their records. Some simple steps can help taxpayers and businesses protect financial and tax records in case of disasters.

Many people receive bank statements and documents by e-mail. This method is an outstanding way to secure financial records. Important tax records such as W-2s, tax returns and other paper documents can be scanned onto an electronic format. When choosing a place to keep your important records, convenience to your home should not be your primary concern. Remember, a disaster that strikes your home is also likely to affect other facilities nearby, making quick retrieval of your records difficult and maybe even impossible. If you just need information from your return, you can order a transcript by calling (800) 829-1040 or using Form 4506-T, Request for Transcript of Tax Return (PDF). There is no fee for a transcript. Transcripts are available for the current year and returns processed in the three prior years. IRS.gov is an indispensable resource as you prepare for and recover from disaster.

## PLANNING AHEAD FOR EMERGENCIES

### Assemble a Disaster Supply kit

You may need to survive on your own after a disaster. This means having your own food, water, and other supplies in sufficient quantity to last for at least three days. Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone immediately. You could get help in hours, or it might take days.

Basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off for days, or even a week or longer. Or, you may have to evacuate at a moment’s notice and take essentials with you. Plan ahead, because you probably will not have the opportunity to shop or search for the supplies you need. A disaster supplies kit is a collection of basic items that members of a household may need in the event of a disaster.

## Basic Disaster Supplies

There are six basics you should stock in your home:

- Water
- Food
- First aid supplies
- Clothing, bedding and sanitation supplies
- Tools
- Special items

Keep the items that you would most likely need during an evacuation in an easy-to-carry container. Possible containers include a large, covered trash container; a camping backpack; or a duffel bag.

## Locations for Disaster Supplies Kits

### HOME

- Your disaster supplies kit should contain essential food, water, and supplies for at least three days.
- Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept.
- Additionally, you may want to consider having supplies for sheltering for up to two weeks.

### WORK

- This kit should be in one container, and ready to “grab and go” in case you are evacuated from your workplace.
- Make sure you have food and water in the kit. Also, be sure to have comfortable walking shoes at your workplace in case an evacuation requires walking long distances.

### CAR

- In case you are stranded, keep a kit of emergency supplies in your car.
- This kit should contain food, water, first aid supplies, flares, jumper cables, and seasonal supplies.

## Disaster Supplies Kit Maintenance

Just as important as putting your supplies together is maintaining them so they are safe to use when needed. Here are some tips to keep your supplies ready and in good condition:

- Keep canned foods in a dry place where the temperature is cool.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend its shelf life.
- Throw out any canned good that becomes swollen, dented, or corroded.
- Use foods before they go bad, and replace them with fresh supplies.

- Place new items at the back of the storage area and older ones in the front.
- Change stored food and water supplies every six months. Be sure to write the date you store it on all containers.
- Re-think your needs every year and update your kit as your family needs change.
- Keep items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers, such as an unused trashcan, camping backpack, or duffel bag.
- Warning Systems and Signals.

## RESOURCES FOR NON-PROFITS, FAITH-BASED ORGANIZATIONS

Every organization and the people they serve can experience a serious incident preventing the continuation of normal operations. Having a disaster recovery plan is a fundamental responsibility of every organization because disasters such as: flood, explosion, fire, hurricanes; and tornados can happen any day, at any time. Developing a plan need not be a trauma. The information below is designed to help you plan and train your constituents for these scenarios. Following the suggestions in this guide and using the websites identified will also help you reduce both the risk and impact should the worst occur.

### Preparedness Check List

Many organizations already have a plan, but have little idea how it was generated. Further, the plan itself is sometimes too complicated to understand. Imagine how much harder it might be to grasp these requirements in the midst of disaster!

The first rule therefore, is to understand the plan. At the outset, ensure that you understand how it was created and the implementation of the plan. Good plans follow logical processes and use the following methods:

#### 1) Develop an organizational continuity/disaster recovery plan

- Establish a disaster-recovery team of employees who know your organization best, and assign responsibilities for specific tasks;
- Identify your risks (kinds of disasters you’re most likely to experience);
- Prioritize critical business functions and how quickly these must be recovered;
- Establish a disaster recovery location where employees may work off-site and access critical back-up systems, records and supplies;
- Obtain temporary housing for key employees, their families and pets; and
- Update and test your plan at least annually.

## 2) Alternative operational locations

- Determine which alternatives are available.
- For example:
  - Another neighborhood partner, a satellite office of your organization
  - Home or hotel.

## 3) Backup site

- Equip your backup operations site with critical equipment, data files and supplies:
  - Power generators.
  - Computers and software.
  - Critical computer data files (payroll, accounts payable and receivable, customer orders, and inventory).
  - Phones/radios/TVs.
  - Equipment and spare parts.
  - Vehicles, boats and spare parts.
  - Digital cameras.
  - Common supplies.
  - Supplies unique to your organization (order forms, contracts, etc.).
  - Basic first aid/sanitary supplies, potable water and food.

## 4) Safeguard your property

Is your property prepared to survive a hurricane or other disaster:

- Your building?
- Your equipment?
- Your computer systems?
- Your company vehicles?
- Your company records?
- Other company assets?

## 5) Contact information

- Have current and multiple contact information (e.g., home and cell phone numbers, personal e-mail addresses) for:
  - Employees?
  - Key customers?
  - Important vendors, suppliers, business partners?
  - Insurance companies?
  - Is contact information accessible electronically for fast access by all employees?

## 6) Communications

- Do you have access to multiple and reliable methods of communicating

with your employees? The following methods are necessary: Emergency toll-free hotline; Website; Cell phones; Satellite phones; Pagers; BlackBerry(TM); Two-way radios; Internet; and E-mail.

## 7) Employee preparation

Make sure your employees know the following:

- Company emergency plan
- Where they should relocate to work
- How to use and have access to reliable methods of communication, such as satellite/cell phones, e-mail, voice mail, Internet, text messages, BlackBerry(TM), PDAs
- How they will be notified to return to work
- Benefits of direct deposit of payroll and subscribe to direct deposit
- Emergency company housing options available for them and their family.

## 8) Customer/congregational preparation

Make sure your key customers/constituents know the following:

- Your emergency contact information for sales and service support (publish on your website)
- Your backup business or store locations (publish on your website)
- What to expect from your company in the event of a prolonged disaster displacement
- Alternate methods for placing orders
- Alternate methods for sending invoice payments in the event of mail disruption.

## 9) Evacuation order

When a mandatory evacuation is issued, be prepared to grab and leave with the following critical office records and equipment:

- Company business continuity/disaster recovery plan and checklist
- Insurance policies and company contracts
- Company checks, plus a list of all bank accounts, credit cards, ATM cards
- Employee payroll and contact information
- Desktop/laptop computers
- Customer records, including orders in progress
- Photographs/digital images of your business property
- Post disaster contact information inside your business to alert emergency workers how to reach you
- Secure your building and property.

## 10) Cash management

Be prepared to meet emergency cash-flow needs:

- Take your checkbook and credit cards in the event of an evacuation

## STATE AND LOCAL GOVERNMENT RESOURCES

### State Offices and Agencies of Emergency Management

#### A

Alabama Emergency Management Agency  
5898 County Road 41  
P.O. Drawer 2160  
Clanton, Alabama 35046-2160  
(205) 280-2200  
(205) 280-2495 FAX  
[ema.alabama.gov/](http://ema.alabama.gov/)

Alaska Division of Homeland Security and Emergency Management  
P.O. Box 5750  
Fort Richardson, Alaska 99505-5750  
(907) 428-7000  
(907) 428-7009 FAX  
[www.ak-prepared.com](http://www.ak-prepared.com)

American Samoa Territorial Emergency Management Coordination  
(TEMCO)  
American Samoa Government  
P.O. Box 1086  
Pago, American Samoa 96799  
(011)(684) 699-6415  
(011)(684) 699-6414 FAX

Arizona Division of Emergency Management  
5636 E. McDowell Rd  
Phoenix, Arizona 85008-3495  
(602) 464-6254 or 1-800-411-2336  
(602) 464-6538 FAX  
[www.azdema.gov/](http://www.azdema.gov/)

Arkansas Department of Emergency Management  
Bldg. # 9501  
Camp Joseph T. Robinson  
North Little Rock, Arkansas 72199-9600  
(501) 683-6700  
(501) 683-7890 FAX  
[www.adem.arkansas.gov/](http://www.adem.arkansas.gov/)

#### C

California Governor's Office of Emergency Services MAIN OFFICE  
3650 Schriever Ave.  
Mather, CA 95655-4203

- Keep enough cash on hand to handle immediate needs
- Use Internet banking services to monitor account activity, manage cash flow, pay bills
- Issue corporate cards to essential personnel to cover emergency business expenses
- Reduce dependency on paper checks and postal service to send and receive payments (consider using electronic payment and remote deposit banking services).

### 11) Post-disaster recovery procedures

- Consider how your post-disaster business may differ from today
- Plan whom you will want to contact and when
- Assign specific tasks to responsible employees
- Track progress and effectiveness
- Document lessons learned and best practices.

### Register Your Resources

- If your organization can be of assistance in relief efforts, please register at the National Emergency Resource Registry, or SWERN, call Toll-Free 954 423 9700, Fax: 954 236 3877, or 1 800 99 SPEECH (1 800 997 7332). If you have single properties available, register at Disaster Housing Resources ([link to: http://www.dhronline.org/listAProperty.cfm](http://www.dhronline.org/listAProperty.cfm))
- The American Red Cross provides information on shelter locations, information on affected areas and disaster safety information. The Red Cross hotline is (866) 438-4636. You can register online for services from your local Red Cross Chapter.

### Other Assistance Agencies

Operation Blessing	(800) 730-2537
American Red Cross	(800) 435-7669 (800) HELP-NOW (800) 257-7575 (Spanish)
Christian Reformed World Relief Committee	(800) 55-CRWRC
Church World Service	(800) 297-1516 ext 222
FEMA Helpline	(800)-621-FEMA (3362)
America's Second Harvest	(800) 771-2303
The United Way	(800) 272-4630
Relief International	(800) 573-3332
Samaritan's Purse	(828) 262-1980
North American Mission Board	(770) 410-6000
Baton Rouge Area Foundation	(877) 387-6126
National Voluntary Organizations Active in Disaster	(703) 339-5596
Convoy of Hope	(417) 823-8998

(916) 845-8510  
(916) 845-8511 FAX  
STATE TRAINING OFFICER Information  
PO BOX 8123  
San Luis Obispo, California 93403-8123  
(805) 549-3543  
(805) 549-3348 FAX  
[www.oes.ca.gov/](http://www.oes.ca.gov/)

Colorado Office of Emergency Management  
Division of Local Government  
Department of Local Affairs  
9195 East Mineral Avenue  
Suite 200  
Centennial, Colorado 80112  
(720) 852-6600  
(720) 852-6750 Fax  
[www.dola.state.co.us/](http://www.dola.state.co.us/)

Connecticut Office of Emergency Management  
Department of Emergency Management and Homeland Security  
25 Sigourney Street 6th floor  
Hartford, Connecticut 06106-5042  
(860) 256-0800  
(860) 256-0815 FAX  
[www.ct.gov/demhs/](http://www.ct.gov/demhs/)

**D**  
Delaware Emergency Management Agency  
165 Brick Store Landing Road  
Smyrna, Delaware 19977  
(302) 659-3362  
(302) 659-6855 FAX  
[www.dema.delaware.gov](http://www.dema.delaware.gov)

District of Columbia Emergency Management Agency  
2720 Martin Luther King, Jr. Avenue, S.E.  
Second Floor  
Washington, DC 20032  
(202) 727-6161  
(202) 673-2290 FAX  
[dcema.dc.gov](http://dcema.dc.gov)

**F**  
Florida Division of Emergency Management  
2555 Shumard Oak Blvd.  
Tallahassee, Florida 32399-2100

(850) 413-9969  
(850) 488-1016 FAX  
[floridadisaster.org](http://floridadisaster.org)

**G**  
Georgia Emergency Management Agency  
935 East Confederate Ave SE  
P.O. Box 18055  
Atlanta, Georgia 30316-0055  
(404) 635-7000  
(404) 635-7205 FAX  
[www.gema.state.ga.us](http://www.gema.state.ga.us)

Guam Homeland Security/Office of Civil Defense  
221B Chalan Palasyo  
Agana Heights, Guam 96910  
Tel :( 671)475-9600  
Fax :( 671)477-3727  
[www.ghs.guam.gov](http://www.ghs.guam.gov)

**H**  
Hawaii State Civil Defense  
3949 Diamond Head Road  
Honolulu, Hawaii 96816-4495  
(808) 733-4300  
(808) 733-4287 FAX  
[www.scd.hawaii.gov](http://www.scd.hawaii.gov)

**I**  
Idaho Bureau of Homeland Security  
4040 Guard Street, Bldg. 600  
Boise, Idaho 83705-5004  
(208) 422-3040  
(208) 422-3044 FAX  
[www.bhs.idaho.gov/](http://www.bhs.idaho.gov/)

Illinois Emergency Management Agency  
2200 S. Dirksen Pkwy.  
Springfield, Illinois 62703  
Office: (217) 782-2700 or (217) 782-2700  
Fax: (217) 557-1978  
[www.state.il.us/iema](http://www.state.il.us/iema)

Indiana Department of Homeland Security  
Indiana Government Center South  
302 West Washington Street, Room E208  
Indianapolis, Indiana 46204-2767

Office: (317) 232-3986  
Fax: (317) 232-3895  
[www.in.gov/dhs](http://www.in.gov/dhs)

Indiana State Emergency Management Agency  
302 West Washington Street  
Room E-208 A  
Indianapolis, Indiana 46204-2767  
(317) 232-3986  
(317) 232-3895 FAX  
[www.ai.org/sema/index.html](http://www.ai.org/sema/index.html)

Iowa Homeland Security & Emergency Management Division  
7105 NW 70th Ave, Camp Dodge  
Building W-4  
Johnston, Iowa 50131  
(515) 725-3231  
(515) 281-3260 FAX  
[www.iowahomelandsecurity.org](http://www.iowahomelandsecurity.org)

## K

Kansas Division of Emergency Management  
2800 S.W. Topeka Boulevard  
Topeka, Kansas 66611-1287  
(785) 274-1409  
(785) 274-1426 FAX  
[www.kansas.gov/kdem](http://www.kansas.gov/kdem)

Kentucky Emergency Management  
EOC Building  
100 Minuteman Parkway Bldg. 100  
Frankfort, Kentucky 40601-6168  
(502) 607-1682  
(502) 607-1614 FAX  
[www.kyem.ky.gov/](http://www.kyem.ky.gov/)

## L

Louisiana Office of Emergency Preparedness  
7667 Independence Blvd.  
Baton Rouge, Louisiana 70806  
(225) 925-7500  
(225) 925-7501 FAX  
[www.ohsep.louisiana.gov](http://www.ohsep.louisiana.gov)

## M

Maine Emergency Management Agency  
#72 State House Station

45 Commerce Drive, Suite #2  
Augusta, Maine 04333-0072  
(207) 624-4400  
(207) 287-3180 (FAX)  
[www.maine.gov/mema](http://www.maine.gov/mema)

CNMI Emergency Management Office  
Office of the Governor  
Commonwealth of the Northern Mariana Islands  
P.O. Box 10007  
Saipan, Mariana Islands 96950  
(670) 322-9529  
(670) 322-7743 FAX  
[www.cnmiemo.gov.mp](http://www.cnmiemo.gov.mp)

National Disaster Management Office  
Office of the Chief Secretary  
P.O. Box 15  
Majuro, Republic of the Marshall Islands 96960-0015  
(011) (692) 625-5181  
(011)(692) 625-6896 FAX

Maryland Emergency Management Agency  
Camp Fretterd Military Reservation  
5401 Rue Saint Lo Drive  
Reisterstown, Maryland 21136  
(410) 517-3600  
(877) 636-2872 Toll-Free  
(410) 517-3610 FAX  
[www.mema.state.md.us/](http://www.mema.state.md.us/)

Massachusetts Emergency Management Agency  
400 Worcester Road  
Framingham, Massachusetts 01702-5399  
(508) 820-2000  
(508) 820-2030 FAX  
[www.state.ma.us/mema](http://www.state.ma.us/mema)

Homeland Security and Emergency Management Division  
Michigan Dept. of State Police  
4000 Collins Road  
Lansing, Michigan 48909-8136  
(517) 333-5042  
(517) 333-4987 FAX  
[www.michigan.gov/emd](http://www.michigan.gov/emd)

National Disaster Control Officer  
Federated States of Micronesia  
P.O. Box PS-53  
Kolonja, Pohnpei - Micronesia 96941  
(011) (691) 320-8815  
(001) (691) 320-2785 FAX

Minnesota Homeland Security and Emergency Management Division  
Minnesota Dept. of Public Safety  
444 Cedar Street, Suite 223  
St. Paul, MN 55101-6223  
Office: (651) 296-0466  
Fax: (651) 296-0459  
[www.hsem.state.mn.us](http://www.hsem.state.mn.us)

Mississippi Emergency Management Agency  
P.O. Box 5644  
Pearl, MS 39288-5644  
(601) 933-6362  
(800) 442-6362 Toll Free  
(601) 933-6800 FAX  
[www.msema.org](http://www.msema.org)

Missouri Emergency Management Agency  
2302 Militia Drive  
P.O. Box 116  
Jefferson City, Missouri 65102  
(573) 526-9100  
(573) 634-7966 FAX  
[sema.dps.mo.gov](http://sema.dps.mo.gov)

JFHQ-MT  
Montana Division of Disaster & Emergency Services  
1956 Mt Majo Street  
PO BOX 4789  
Fort Harrison, Montana 59636-4789  
(406) 841-3911  
(406) 841-3965 FAX  
[www.dma.mt.gov/des/](http://www.dma.mt.gov/des/)

## **N**

Nebraska Emergency Management Agency  
1300 Military Road  
Lincoln, Nebraska 68508-1090  
(402) 471-7421  
(402) 471-7433 FAX  
[www.nema.ne.gov](http://www.nema.ne.gov)

Nevada Division of Emergency Management  
2478 Fairview Dr  
Carson City, Nevada 89701  
(775) 687-0300  
(775) 687-0322 FAX  
[www.dem.state.nv.us/](http://www.dem.state.nv.us/)

Governor's Office of Emergency Management  
State Office Park South  
33 Hazen Dr  
Concord, New Hampshire 03305  
(603) 271-2231  
(603) 271-3609 FAX  
[www.nh.gov/safety/divisions/bem](http://www.nh.gov/safety/divisions/bem)

New Jersey Office of Emergency Management  
Emergency Management Bureau  
P.O. Box 7068  
West Trenton, New Jersey 08628-0068  
(609) 538-6050 Monday-Friday  
(609) 584-5000  
(609) 584-1528 FAX  
[www.ready.nj.gov](http://www.ready.nj.gov)

New Mexico Department of Homeland Security  
and Emergency Management (DHSEM)  
13 Bataan Boulevard  
P.O. Box 27111  
Santa Fe, New Mexico 87502  
(505) 476-9600  
(505) 476-9635 Emergency  
(505) 476-9695 FAX  
[www.nmdhsem.org/](http://www.nmdhsem.org/)

New York State Emergency Management Office  
1220 Washington Avenue  
Building 22, Suite 101  
Albany, New York 12226-2251  
(518) 292-2275  
(518) 322-4978 FAX  
[www.semo.state.ny.us/](http://www.semo.state.ny.us/)

North Carolina Division of Emergency Management  
4713 Mail Service Center  
Raleigh, NC 27699-4713  
(919) 733-3867  
(919) 733-5406 FAX  
[www.ncem.org/](http://www.ncem.org/)

North Dakota Department of Emergency Services  
P.O. Box 5511  
Bismarck, North Dakota 58506-5511  
(701) 328-8100  
(701) 328-8181 FAX  
[www.nd.gov/des](http://www.nd.gov/des)

## O

Ohio Emergency Management Agency  
2855 West Dublin-Granville Road  
Columbus, Ohio 43235-2206  
Office: (614) 889-7150  
Fax: (614) 889-7183  
[www.ema.ohio.gov/ema.asp](http://www.ema.ohio.gov/ema.asp)

Office of Civil Emergency Management  
2401 Lincoln Blvd Suite C51  
Oklahoma City, Oklahoma 73105  
(405) 521-2481  
(405) 521-4053 FAX  
[www.odcem.state.ok.us/](http://www.odcem.state.ok.us/)

Oregon Emergency Management  
Department of State Police  
3225 State St  
Salem, Oregon 97309-5062  
(503) 378-2911  
(503) 373-7833 FAX  
[www.oregon.gov/OMD/OEM/index.shtml](http://www.oregon.gov/OMD/OEM/index.shtml)

## P

Palau NEMO Coordinator  
Office of the President  
P.O. Box 100  
Koror, Republic of Palau 96940  
(680) 488-2422  
(680) 488-3312

Pennsylvania Emergency Management Agency  
2605 Interstate Drive  
Harrisburg PA 17110-9463  
(717) 651-2001  
(717) 651-2040 FAX  
[www.pema.state.pa.us/](http://www.pema.state.pa.us/)

Puerto Rico Emergency Management Agency  
P.O. Box 966597  
San Juan, Puerto Rico 00906-6597  
(787) 724-0124  
(787) 725-4244 FAX  
[www.gobierno.pr/AEMEAD/Inicio](http://www.gobierno.pr/AEMEAD/Inicio)

## R

Rhode Island Emergency Management Agency  
645 New London Ave  
Cranston, Rhode Island 02920-3003  
(401) 946-9996  
(401) 944-1891 FAX  
[www.riema.ri.gov](http://www.riema.ri.gov)

## S

South Carolina Emergency Management Division  
2779 Fish Hatchery Road  
West Columbia South Carolina 29172  
(803) 737-8500  
(803) 737-8570 FAX  
[www.scemd.org/](http://www.scemd.org/)

South Dakota Division of Emergency Management  
118 West Capitol  
Pierre, South Dakota 57501  
(605) 773-3231  
(605) 773-3580 FAX  
[www.oem.sd.gov](http://www.oem.sd.gov)

## T

Tennessee Emergency Management Agency  
3041 Sidco Drive  
Nashville, Tennessee 37204-1502  
(615) 741-0001  
(615) 242-9635 FAX  
[www.tnema.org](http://www.tnema.org)

Texas Division of Emergency Management  
5805 N. Lamar  
PO BOX 4087  
Austin, Texas 78773-0220  
(512) 424-2138  
(512) 424-2444 or 7160 FAX [www.txdps.state.tx.us/dem/](http://www.txdps.state.tx.us/dem/)

## U

Utah Division of Emergency Services and Homeland Security  
1110 State Office Building  
P.O. Box 141710  
Salt Lake City, Utah 84114-1710  
(801) 538-3400  
(801) 538-3770 FAX  
[www.des.utah.gov](http://www.des.utah.gov)

## V

Vermont Emergency Management Agency  
Department of Public Safety  
Waterbury State Complex  
103 South Main Street  
Waterbury, Vermont 05671-2101  
(802) 244-8721  
(800) 347-0488  
(802) 244-8655 FAX  
[www.dps.state.vt.us/vem/](http://www.dps.state.vt.us/vem/)

Virgin Islands Territorial Emergency Management - VITEMA  
2-C Contant, A-Q Building  
Virgin Islands 00820  
(340) 774-2244  
(340) 774-1491

Virginia Department of Emergency Management  
10501 Trade Court  
Richmond, VA 23236-3713  
(804) 897-6502  
(804) 897-6506  
[www.vdem.state.va.us](http://www.vdem.state.va.us)

## W

State of Washington Emergency Management Division  
Building 20, M/S: TA-20  
Camp Murray, Washington 98430-5122  
(253) 512-7000  
(800) 562-6108  
(253) 512-7200 FAX  
[www.emd.wa.gov/](http://www.emd.wa.gov/)

West Virginia Office of Emergency Services  
Building 1, Room EB-80 1900 Kanawha Boulevard, East  
Charleston, West Virginia 25305-0360  
(304) 558-5380  
(304) 344-4538 FAX  
[www.wvdhsem.gov](http://www.wvdhsem.gov)

Wisconsin Emergency Management  
2400 Wright Street  
P.O. Box 7865  
Madison, Wisconsin 53707-7865  
Phone: (608) 242-3232  
Fax: (608) 242-3247  
[emergencymanagement.wi.gov](http://emergencymanagement.wi.gov)

Wyoming Office of Homeland Security  
Herschler Bldg. 1st Floor East  
122 W. 25th Street  
Cheyenne, Wyoming 82002  
(307) 777-4663  
(307) 635-6017 FAX  
[wyohomelandsecurity.state.wy.us](http://wyohomelandsecurity.state.wy.us)

## NATIONAL & STATE INFORMATION ON FINANCIAL INSTITUTIONS

Louisiana Office of Financial Institutions  
In-State 888-525-9414  
Banking 866-783-5530  
Securities 866-783-5469

Mississippi Department of Banking  
In-state 601-359-1031  
Toll-Free 800-844-2499

Alabama Department of Banking  
334-242-3452

Federal Banks – Federal Deposit Insurance Corporation (FDIC) – [www.fdic.gov](http://www.fdic.gov)  
877-275-3342

Savings Institutions – Office of Thrift Supervision (OTS) – [www.ots.treas.gov](http://www.ots.treas.gov)  
800-842-6929

National Banks – Office of Comptroller of Currency (OCC) – [www.occ.treas.gov](http://www.occ.treas.gov)  
800-613-6743

Credit Unions – National Credit Union Administration (NCUA) – [www.ncua.gov](http://www.ncua.gov) or  
[www.cuweb.org/cu\\_finder.htm](http://www.cuweb.org/cu_finder.htm) – 800-827-6282



## IMMEDIATELY AFTER THE DISASTER

### SAFETY FIRST!

- Remain calm, reassuring. Alert staff to potential hazards.
- Look for loose or downed power lines. Avoid area. Report problems to local utility.
- Look for electrical system damage: sparks, broken/frayed wires, smell of burning insulation. Turn off electricity at main switch if you can without risk.
- Shut off water.
- If you smell gas or hear blowing or hissing, open a window and immediately leave the building. Turn off gas at main valve if trained to do so. Call your local gas company at once.
- DO NOT REENTER THE BUILDING until declared safe by security or emergency management officials.

### Get Food and Water?

The American Red Cross and other volunteer agencies will provide you with food, water and clothing. Listen to your radio or watch local media for the location of the nearest volunteer agency facility.

There are also sources of water in your home that you may have not thought of. For example, your hot water heater is an excellent source of water. Turn off the power that heats your tank and let it cool. When you want water, place a container underneath and open the drain valve on the bottom of the tank.

### Find a Place to Stay?

For immediate housing needs, please refer to the closest Disaster Relief Center or other volunteer agencies that set up shelters for people who cannot return to their homes. Listen to your radio or watch local media, for the location of the nearest volunteer agency facility.

For health and space reasons, pets are not permitted in public emergency shelters. Contact the emergency management office or your local animal shelter or humane society to see if there is a shelter set-up to take pets in an emergency.

### General Tips

Don't return to your flood-damaged home before the area is declared to be safe by local officials. Returning home can be both physically and mentally challenging. Above all, use caution.

Check for injuries. Do not attempt to move seriously injured persons unless they are in immediate danger of death or further injury. If you must move an unconscious person, first stabilize the neck and back, then call for help immediately.

Keep a battery-powered radio with you so you can listen for emergency updates and news reports.

- Use a battery-powered flash light to inspect a damaged home.
- Note: The flashlight should be turned on outside before entering - the battery may produce a spark that could ignite leaking gas, if present.
- Watch out for animals, especially poisonous snakes. Use a stick to poke through debris.
- Be wary of wildlife and other animals,
- Use the phone only to report life-threatening emergencies.
- Stay off the streets. If you must go out, watch for fallen objects; downed electrical wires; and weakened walls, bridges, roads, and sidewalks.

### After a Disaster

Walk carefully around the outside and check for loose power lines, gas leaks, and structural damage. If you have any doubts about safety, have your residence inspected by a qualified building inspector or structural engineer before entering.

#### Do not enter if:

- You smell gas.
- Floodwaters remain around the building.
- Your home was damaged by fire and the authorities have not declared it safe.

### Going Inside Your Home After the Disaster

When you go inside your home, there are certain things you should and should not do. Enter the home carefully and check for damage. Be aware of loose boards and slippery floors. The following items are other things to check inside your home:

- **Natural gas.** If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Turn off the main gas valve from the outside, if you can. Call the gas company from a neighbor's residence. If you shut off the gas supply at the main valve, you will need a professional to turn it back on. Do not smoke or use oil, gas lanterns, candles, or torches for lighting inside a damaged home until you are sure there is no leaking gas or other flammable materials present.
- **Electrical Systems:** Sparks, broken or frayed wires. Check the electrical system unless you are wet, standing in water, or unsure of your safety. If possible, turn off the electricity at the main fuse box or circuit breaker. If the situation is unsafe, leave the building and call for help. Do not turn on the lights until you are sure they're safe to use. You may want to have an electrician inspect your wiring. Also, have the electrical system checked by an electrician before turning the power back on.
- **Appliances.** If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Then, unplug appliances and let them dry out. Have appliances checked by a professional before using them again.

- **Roof, foundation, and chimney cracks.** If it looks like the building may collapse, leave immediately.
- **Water and sewage systems.** If pipes are damaged, turn off the main water valve. Check with local authorities before using any water; the water could be contaminated. Pump out wells and have the water tested by authorities before drinking. Do not flush toilets until you know that sewage lines are repaired and working properly.
- **Food and other supplies.** Throw out all food and other supplies that you suspect may have become contaminated or come in to contact with floodwater.
- **Your basement.** If your basement has flooded, pump it out gradually (about one third of the water per day) to avoid damage. The walls may collapse and the floor may buckle if the basement is pumped out while the surrounding ground is still waterlogged.
- **Open cabinets.** Be alert for objects that may fall.
- **Clean up household chemical spills.** Disinfect items that may have been contaminated by raw sewage, bacteria, or chemicals. Also clean salvageable items.
- **Call your insurance agent.** Take pictures of damages. Keep good records of repair and cleaning costs.

### Helping Children Cope after Disasters

Disasters can leave children feeling frightened, confused, and insecure. Whether a child has personally experienced trauma, has merely seen the event on television, or has heard it discussed by adults, it is important for parents and teachers to be informed and ready to help if reactions to stress begin to occur.

Children may respond to disaster by demonstrating fears, sadness, or behavioral problems. Younger children may return to earlier behavior patterns, such as bedwetting, sleep problems, and separation anxiety. Older children may also display anger, aggression, school problems, or withdrawal. Some children who have only indirect contact with the disaster but witness it on television may develop distress.

### Who is at Risk?

For many children, reactions to disasters are brief and represent normal reactions to “abnormal events.” A smaller number of children can be at risk for more enduring psychological distress as a function of three major risk factors:

- **Direct exposure to the disaster,** such as being evacuated, observing injuries or death of others, or experiencing injury along with fearing one’s life is in danger.
- **Loss/grief:** This relates to the death or serious injury of family or friends.
- **On-going stress from the secondary effects of disaster,** such as temporarily living elsewhere, loss of friends and social networks, loss of personal property, parental unemployment, and costs incurred during recovery to return the family to pre-disaster life and living conditions.

### Meeting the Child’s Emotional Needs

Children’s reactions are influenced by the behavior, thoughts, and feelings of adults. Adults should encourage children and adolescents to share their thoughts and feelings about the incident. Clarify misunderstandings about risk and danger by listening to children’s concerns and answering questions. Maintain a sense of calm by validating children’s concerns and perceptions and with discussion of concrete plans for safety.

Listen to what the child is saying. If a young child is asking questions about the event, answer them simply without the elaboration needed for an older child or adult. Some children are comforted by knowing more or less information than others; decide what level of information your particular child needs. If a child has difficulty expressing feelings, allow the child to draw a picture or tell a story of what happened.

Try to understand what is causing anxieties and fears. Be aware that following a disaster, children are most afraid that:

- The event will happen again.
- Someone close to them will be killed or injured.
- They will be left alone or separated from the family.

### Reassuring Children After A Disaster

Suggestions to help reassure children include the following:

- Personal contact is reassuring. Hug and touch your children.
- Calmly provide factual information about the recent disaster and current plans for insuring their safety along with recovery plans.
- Encourage your children to talk about their feelings.
- Spend extra time with your children such as at bedtime.
- Re-establish your daily routine for work, school, play, meals, and rest.
- Involve your children by giving them specific chores to help them feel they are helping to restore family and community life.
- Praise and recognize responsible behavior.
- Understand that your children will have a range of reactions to disasters.
- Encourage your children to help update your a family disaster plan.

### Monitor and Limit Your Family’s Exposure to the Media after a Disaster

News coverage related to a disaster may elicit fear and confusion and arouse anxiety in children. This is particularly true for large-scale disasters or a terrorist event where significant property damage and loss of life has occurred. Particularly for younger children, repeated images of an event may cause them to believe the event is recurring over and over.

If parents allow children to watch television or use the Internet where images or news about the disaster are shown, parents should be with them to encourage

communication and provide explanations. This may also include parent's monitoring and appropriately limiting their own exposure to anxiety-provoking information.

Parents help their children when they take steps to understand and manage their own feelings and ways of coping. They can do this by building and using social support systems of family, friends, community organizations and agencies, faith-based institutions, or other resources that work for that family. Parents can build their own unique social support systems so that in an emergency situation or when a disaster strikes, they can be supported and helped to manage their reactions. As a result, parents will be more available to their children and better able to support them. Parents are almost always the best source of support for children in difficult times. But to support their children, parents need to attend to their own needs and have a plan for their own support.

### Helping Pets

In the first few days after the disaster, leash your pets when they go outside. Always maintain close contact. Familiar scents and landmarks may be altered and your pet may become confused and lost. Also, snakes and other dangerous animals may be brought into the area with flood areas. Downed power lines are a hazard.

The behavior of your pets may change after an emergency. Normally quiet and friendly pets may become aggressive or defensive. Watch animals closely. Leash dogs and place them in a fenced yard with access to shelter and water.



### Locate a Missing Pet

Pets displaced by a disaster are frequently housed in shelters and by organizations in the state that the disaster occurred. You should contact your local humane society chapter to locate the shelters or organizations near you.

The search and rescue of pets lost during disasters is undertaken in a coordinated effort between FEMA and Humane Society of the United States (HSUS). These efforts included Veterinary Medical Assistance Teams (VMATS) and volunteer groups assigned the task of finding lost pets.

### Helping Others

The compassion and generosity of the American people is never more evident than after a disaster. We would like to offer some general guidelines on helping others after a disaster:

Financial contributions to a recognized disaster relief organization are the best kind of donation to make.

Providing a financial contribution to a voluntary organization involved in disaster activities is often the most needed and the most efficient way of helping those impacted by disaster. Cash donations allow voluntary organizations to fund response and recovery efforts, obtain goods and services locally and provide direct financial assistance to disaster survivors to meet their own needs. When the public supports these voluntary organizations with financial contributions, it helps ensure a steady flow of important services to the people in need after a disaster. Volunteer with a recognized voluntary organization involved in disaster response and recovery prior to the next disaster event.

If you want to do disaster work, volunteer with an organization and be trained before the next event. This will put you in a much better position to find meaningful volunteer opportunities following a disaster. There are many organizations and faith groups within your community that have active disaster programs and need volunteers. These groups offer a wide range of services following a disaster, providing emergency food and shelter, clean-up assistance, emotional and spiritual care, casework, pet care, and home repair and rebuilding.

## DISASTER RELIEF CENTERS AND ORGANIZATIONS

Adventist Community Services	(318) 631-6240
American Red Cross	(800) 435-7669 (800) HELP-NOW (800) 257-7575 (Spanish)
America's Second Harvest	(877) 817-2307
AmeriCares	(800) 486-4357
B'nai B'rith International	(888) 388-4224
Catholic Charities USA	(800) 919-9338
Church World Service	(800) 297-1516 ext 222
Convoy of Hope	(417) 823-8998
Feed the Children	(800) 525-7575
FEMA Disaster Relief Center	(800) 621-FEMA (3362)
TTY number is	(800) 462-7585
(For people with speech or hearing disabilities)	
Food for the Hungry	(877) 780-4261 ext 2506
Habitat for Humanity	(800) 422-4828
HUD Disaster Relief Center	(888) 297-8685
TTY number is 1(800) 462-7585	
International Medical Corps	(800) 481-4462
International Orthodox Christian Charities	(877) 803 4622
International Relief and Development, Inc.	(703) 248-0161
International Relief Teams	(619) 284-7979
International Rescue Committee	(877) 733-8433
Life for Relief and Development	(800) 827-3543
Lutheran Disaster Response	(800) 638-3522
MAP International	(866) 627-4483
Mennonite Disaster Service	(717) 859-2210
Mercy (M-USA)	(800) 55-MERCY
MercyCorps	(800) 852-2100
Nazarene Disaster Response	(888) 256-5886
Northwest Medical Teams	(800) 959-4325
Salvation Army	(800) SAL-ARMY
Samaritan's Purse	(800) 665-2843
Society of St. Vincent de Paul	
Southern Baptist Convention	(888) 571-5895
The Baton Rouge Area Foundation	(877) 387-6126
United Jewish Communities	(877) 277-2477
United Methodist Committee on Relief	(800) 554-8583
Water Missions International	(843) 769-7395

Additional navigation for this topic

U.S. Fire Administration, 16825 S. Seton Ave., Emmetsburg, MD 21727  
(301) 447-1000 Fax: (301) 447-1346 Admissions Fax: (301) 447-1441

## RECOVERY INFORMATION FOR CONSUMERS AND BANKERS

The FDIC is working cooperatively with all of the state and federal banking agencies and other organizations to determine the status of the financial institutions located in the affected areas. In an effort to provide information to those affected by the hurricanes, we are developing information and providing links to answer your questions about your banks.

### Frequently Asked Questions for Bank Customers in Areas Affected by Recent Hurricanes

#### Access to Money

**Q. The local banks are not cashing my checks or letting me withdraw money from teller stations, what can I do?**

A. If you do not have an account relationship with the bank, it may be concerned about whether there are sufficient funds in your bank account. Ask the bank you are dealing with to call your bank to determine your account balance. We encourage you to work with your existing bank to provide the necessary information to the bank you are currently dealing with so that you may conduct your banking transactions. However, we do recognize that you may have no other alternative but to open a new banking account in the area in which you have relocated.

**Q. My direct deposit is not showing up in my account, and I need money. Is there somebody who can help me clear this up with the bank?**

A. Sometimes there are delays in the processing of transactions, including direct deposits, as banks activate back up plans. The banks will process the transactions once the plans are implemented. The delays should be rectified soon. Please talk to your bank about the problem. You can also contact the individual or company that originated the deposit to see if they have any information about the status of your deposit.

**Q. If my ATM card does not work what should I do?**

A. If your ATM card will not work; it is probably because your bank's verification system is not working. You may consider other options, such as cashing a check in the area where you are located or using a credit card. You may also contact one of the emergency service organizations, such as FEMA or the Red Cross, and request assistance.

**Q. ATM fees are piling up, why aren't the banks waiving these fees?**

A. Please contact your banks and explain your situation. The regulators are strongly encouraging banks to waive these fees for those hardest hit by the disaster.

**Q. If I have home owners insurance, do I qualify for a FEMA Assistance Card?**

A. FEMA Assistance Cards will be issued without consideration of insurance. However, future aid payments may take insurance into consideration when determining the aid amount. Please contact FEMA for more information on its Debit Card Assistance Program.

**Q: I received my debit card from FEMA, but I am not sure where I can use it or exactly what it is?**

A: These debit cards are cards that are loaded with a set amount of money that can be used to purchase goods and services or withdraw money at an Automatic Teller Machine (ATM). When you use your card, the amount of each transaction, including any applicable fees, is deducted from your account balance. The card will track how much money remains in your account for purchases or ATM withdrawals.

Once the registration process is complete, individuals without electronic funds transfer (EFT) will receive their card with a personal identification number (PIN) and the funds will be loaded onto the card within 24 hours, allowing the debit cards to be used at any automated cash machine (ATM), or at any location accepting bank cards with the MasterCard logo. Those with EFT capabilities do not have to wait 24 hours, as their funds will transfer quickly.

- Maintain your card as if it were cash; keep it in a safe place. Most places require a PIN to use the card so don't keep your PIN number in the same place as your card or don't write your PIN on your card.
- Make sure to keep the paperwork you get with your card so if you have specific problems with the card, you can call the appropriate party to get your issues resolved. The FDIC does not have a mechanism to track your debit-card balance. Most likely, the paperwork accompanying your card will provide helpful information regarding the card's use. For additional information, you can visit the FEMA Web site:<http://www.fema.gov/news/newsrelease.fema?id=18686>.

**Q. I can't reach my bank by phone or internet, what should I do?**

A. If your bank is located in the heavily storm damaged area and is not a part of a major regional or national institution, it may not be open for some time. You should contact one of the emergency service organizations, such as FEMA or Red Cross, and request assistance.

**Q. How can I get money to a relative who banks at a credit union in any state?**

A. Refer the caller to the NCUA hurricane number, 1-800-827-6282. You may also go to a bank and have money wired to the relative.

**Q. How can I contact the NCUA for more information?**

A. The National Credit Union Administration (NCUA) has set up telephone and e-mail hotlines for this crisis. Special telephone numbers and email addresses have been established for each state affected by the hurricanes. The hotline can provide information about the operating status of an affected credit union and direct you to a credit union service center near your current physical location.

If you are unable to contact your credit union and need assistance, please use the contact information, below, for the state in which your credit union is located.

For national credit union locations and assistance:

Call toll Free: 1-800-827-6282, Press 1 then Press 0 for help or call 1-703-518-6300

**Q. I would like to wire money to a relative or friend affected by the hurricanes or I would like to wire money from my current institution to another financial institution closer to my current location? How do I go about wiring money either to or from an institution?**

A. First of all, contact the institution where you want to send to or retrieve money from and make sure they are able to accept or send wire transfers. You can find specific bank information on the FDIC's Bank Find. You will need to give the following information so it is good to get it all together before contacting the bank: the bank's routing number (located in the lower left hand corner of your check or deposit slip) and either your account number or the account of the individual who is to receive the money (located in the middle of the check or deposit slip). If you cannot find a bank's routing number, go to the bank's Web page. It is usually listed there. You will also want their bank's address if you are wiring to someone else. Make sure you get a confirmation letter. If you are doing this transfer over the Internet ask them to fax or email you a confirmation so the person receiving the money has it.

Make sure you know the identification verification process at the receiving institution. Some institutions will accept incoming wires for non-customers but will require some form of proof of who you are before they release the funds. Make sure you have the identification required or explain up front what you do have and ask the bank if that is acceptable.

Be aware there are often charges for wiring money so make sure you are aware of the charges up front and while many institutions are currently waiving those fees make sure you know exactly what and if you are going to be charged. You don't want to be surprised.

**Never wire money to someone unsolicited or give out your account information to an unknown party.**

**Consumer/Credit Issues**

**Q. The hurricanes forced me to evacuate without my personal IDs or financial records. How do I start to rebuild my financial records?**

A. Here are some tips to help you begin the process of re-establishing your financial records:

- **Replace your driver's license or state identification (ID) card**

Drivers licenses and state ID cards for non-drivers are the most commonly used IDs for proof of identity. These documents should be replaced as soon as possible.

For Information Nationally on immediately replacing your drivers license go to the following: [www.dmv.org](http://www.dmv.org)

- **Replace your social security card**

The Social Security Administration (SSA) has no expedited procedure for issuing replacement social security cards at this time. Currently, the replacement process requires another form of identification, such as a driver's license. The process is explained on the SSA's web site:[http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std\\_adp.php?p\\_faqid=251](http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std_adp.php?p_faqid=251).

- **Consider replacing other documents that may serve as proof of identity**

Other types of documents that identify who you are can include:

- Passport
- Employer ID card
- School ID card
- Marriage or divorce record
- Health insurance card (not a Medicare card)
- Military ID card
- Adoption record
- Life insurance policy

- **Replace your credit cards, debit cards, and checks and inquire about your safety deposit box.**

Contact your financial institution. If can't remember how to contact your bank or credit union, simply call the FDIC's toll-free number 1-877-ASK-FDIC, that's 1-877-275-3342, for contact information. Once connected, your financial institution should explain their process for replacing your cards, checks, and financial records. If you kept documents in your bank's safety deposit box, you may want to inquire if the boxes are intact.

Contact your credit card issuer if your credit card was not issued by a financial institution, or you are unsure what financial institution issued your card. Major credit card issuers include the following companies:

- **American Express - 1-800-992-3404**

<http://home.americanexpress.com/homepage/katrina.shtml>

- **Discover – 1-800-DISCOVER (1-800-347-2683)**

<http://www.discovercard.com>

- **MasterCard – 1-800-622-7747; TDD/TTY 1-636-722-3725**

<http://www.mastercard.com/us/gateway.html>

- **Visa – 1-800-VISA-911 (1-800-847-2911)**

[http://www.usa.visa.com/?country=us&ep=v\\_gg\\_new](http://www.usa.visa.com/?country=us&ep=v_gg_new)

**Q. I am no longer working due to the storm and don't have the income to live on and meet my payments. If I miss some loan payments, how will this affect my credit? Will I be charged late fees?**

A. Regulators are telling banks to be understanding during this time of crisis. We have asked banks to work with customers hit hardest by the hurricane. Among what we are encouraging banks to do is to allow some loan payments to be skipped with out it counting against credit histories, extend the terms of loans, and to restructure loans to take into account new sets of circumstances. Before skipping payments or changing the terms of the loan, contact your bank. FDIC is encouraging banks to be flexible in this time of crisis, including fees.

**Q. I need longer term financing until insurance checks come in and I can find another job, will banks help?**

A. We understand that not all banks provide short-term, unsecured loans, but regulators have encouraged banks to consider making loans on a short-term basis to help consumers. We have promised banks waivers of certain rules governing this area.

**Q. What about the contents of my safe deposit box? Does FDIC insurance cover safe deposit boxes?**

A. No, deposit insurance does not cover the items contained in safe deposit boxes. Safe deposit boxes are not immune from theft, fire, flood, and loss. Most safe deposit boxes are held in the bank's vault, which are fire resistant and water resistance. If possible, contact the branch or office where your box was located to determine the condition of your box.

**Q. How will I get my Social Security check?**

A. Contact the Social Security Administration ("SSA") for instructions or information regarding any SSA assistance programs. To locate open offices, call the SSA at 1-800-772-1213. FDIC officials have been in contact with SSA officials. They report that they are having some operational disruptions like everyone else in the area, thus they are using handwritten checks. The FDIC is encouraging banks to assist those impacted by the recent hurricanes by honoring – after reasonable verifications – handwritten, typewritten, and laser Social Security checks issued by Louisiana, Mississippi, and Alabama Social Security Offices. SSA officials did indicate that at issuance, several pieces of confidential personal information are verified with the SSA recipient.

SSA officials also indicated that they were not aware of any fraud problems relating to third-party drafts or checks in previous weather-related disasters. Information from the Social Security Administration is available at: <http://www.ssa.gov/emergency/>

Also, the United States Postal Service has issued a press release on the distribution of SSA checks that may be beneficial:<http://www.usps.com/communications/news/serviceupdates.htm>

**Q. I am worried about ID Theft since my home was severely damaged during the storm or I am not sure where my belongings are at the moment.**

A. If you feel ID Theft is a real concern, you may place a "fraud alert" on your credit

file, which can help prevent a thief from opening new accounts or making changes to your existing accounts. Be aware that putting an alert on your account may prevent you from opening an account unless they are able to get in touch with you and positively confirm your identity and that you are applying for credit. However, if you have reason to believe you may be a victim of ID theft, you could do several things. First, you could contact the fraud departments of any one of the three major credit bureaus (Equifax at 1-800-525-6285, Experian at 1-888-397-3742, or TransUnion at 1-800-888-4213) to place a "fraud alert" on your credit file. Second, people who think their personal information has been misused should contact the local police. They can also contact the Federal Trade Commission on the Web at <http://www.consumer.gov/idtheft> or by phone at 877-IDTHEFT.

As always, protect your Social Security number, bank account and credit card numbers and other personal information, especially in response to unsolicited requests from strangers. Remember that fraud artists may try to take advantage of the crisis by tricking victims (or their loved ones) into divulging personal information or by stealing sensitive mail or documents from homes and offices.

**Q. What happens if my bank has lost my records?**

A. Be assured that banks are required to have extensive contingency plans for all types of disruptions to operations, including natural disasters. Banks have backup systems of records and other built-in duplications that are housed in safe locations so that financial records can be reconstructed and restored.

**Q. How can consumers deposit or cash any insurance checks they may receive?**

A. By the time emergency relief and insurance payments are received the affected institutions should be prepared to process these payments for their customers. Should a customer's primary financial institution not be ready to receive these payments it is anticipated arrangements will be made with neighboring institutions to handle these special consumer needs.

**Flood Insurance**

**Q: I know I have flood insurance, what do I do?**

A: Call your insurance company. The FDIC is providing a link to a list of insurance companies that have help lines up for those affected by the recent hurricanes.

**Q: I am not sure if I have flood insurance, what do I do?**

A: Attempt to contact the company holding the mortgage on your home (that may be your bank). If that company holding your mortgage is your bank, the FDIC can provide a list of banks and phone numbers in the affected area for you to contact.

**Q: I know I have flood insurance, but my bank is closed – what do I do?**

A: Banks having offices in the most devastated areas are making every attempt to establish temporary facilities to service customers.

**Q: I know I do not have flood insurance, is assistance available?**

A: Contact FEMA.

**Bank Operations/Deposit Insurance**

**Q. If my local bank was destroyed, is my money still insured?**

A. Yes, your money is still insured by the Federal Deposit Insurance Corporation. Deposits with a FDIC insured bank or savings institution will continue to be protected up to \$100,000. However, you should keep any financial records that you have in order to help reconstruct your accounts.

**Q. Will there be enough cash?**

A. Be assured the Federal Reserve System has and will continue to meet the currency needs of the financial institution industry. The banking industry nationwide has more than sufficient resources to fill any shortfall.

**Q. Is my bank safe? Do you believe the affected banks will survive?**

A. We are not aware of any bank that has closed due to the impact of a natural disaster. Consumers can also rely upon the guarantees provided by the FDIC, which oversees the insurance funds that back deposits in banks and thrifts, and the National Credit Union Share Insurance Fund, which protects credit union depositors. These depositors can rest assured that deposit insurance is in full force.

**Q. Who can I contact for more information?**

A. The FDIC has a consumer hotline set up for this crisis. Please call 1-877-ASK-FDIC (275-3342). The hotline is operating 24 hours a day, 7 days a week.



Our goal in providing you with the Disaster Recovery Guide Toolkit is to help you identify governmental and other resources available to offer ways to facilitate a return to normal daily life after a disaster. Proper preparation will give you the tools needed to have the opportunity to survive a disaster and have a more smooth recovery after the disaster. We have faith that you can overcome any and all obstacles that have made your life difficult and that you will succeed in all of your endeavors.

Should you need local assistance, please call HUD local field offices provided below and ask for the Faith-based Liaison. You may also call the Center for Faith-Based and Neighborhood Partnerships at 202-708-2404 or visit the website at the following URL: [www.hud.gov/offices/fbci](http://www.hud.gov/offices/fbci)



## APPENDIX

### HUD Field Office Directory

State	Office Name/Address	Phone/Fax	Region I
MA	O'Neil Federal Building 10 Causeway Street Room 301 Boston, MA 02222-1092	Office: (617) 994-8223 Fax: (617) 565-6558	Region I Boston, MA
MA	Boston Regional Office O'Neil Federal Building 10 Causeway Street Room 301 Boston, MA 02222-1092	Office: (617) 994-8223 Fax: (617) 565-6558	Region I Boston, MA
CT	20 Church Street 19th Floor Hartford, CT 06103-3220	Office: (860) 240-4800 Fax: (860) 240-4850	Region I Boston, MA
ME	Margaret Chase Smith Federal Building 202 Harlow Street Suite 101 Bangor, ME 04401-4919	Office: (207) 945-0467 Fax: (207) 945-0533	Region I Boston, MA
NH	Norris Cotton Federal Building 275 Chestnut Street 4th Floor Manchester, NH 03101-1730	Office: (603)666-7510 Ext. 3016 Fax: (603) 666-7667	Region I Boston, MA
RI	121 South Main Street Suite 300 Providence, RI 02903-7104	Office: (401) 277-8300 Fax: (401) 277-8395	Region I Boston, MA
VT	159 Bank Street 2nd Floor Burlington, VT 05401	Office: (802) 951-6290 Fax: (802) 951-6298	Region I Boston, MA

State	Office Name/Address	Phone/Fax	Region II
NY	New York Regional Office 26 Federal Plaza, Suite, 3541 New York, NY 10278-0068	Office: (212) 542-7109 Fax: (212) 264-8034	Region II New York, NY
NY	New York Field Office 26 Federal Plaza Suite 3541 New York, NY 10278-0068	Office: (212) 542-7137 Fax: (212) 264-8034	Region II New York, NY
NJ	Newark Field Office One Newark Center 13th Floor Newark, NJ 07102-5269	Office: (973) 776-7200 Fax: (973) 645-2323	Region II New York, NY
NJ	Camden Field Office Bridgeview Building 2nd Floor 800-840 Cooper Street Camden, NJ 08102-1156	Office: (856)757-5081 Fax: (856) 757-5373	Region II New York, NY
NY	Albany Field Office 52 Corporate Circle Albany, NY 12203-5121	Office: (518) 464-4200 Fax: (518) 464-5300	Region II New York, NY
NY	Buffalo Field Office Lafayette Court 2nd Floor 465 Main Street Buffalo, NY 14203-178	Office: (716) 551-5755 Fax: (716) 551-5752	Region II New York, NY
NY	Syracuse Field Office 100 South Clinton Street Syracuse, NY 13261-7025	Office: (315) 477-0616 Fax: (716) 551-5752	Region II New York, NY

State	Office Name/Address	Phone/Fax	Region III
PA	Philadelphia Regional Office The Wanamaker Building 100 Penn Square East Philadelphia, PA 19107-3380	Office: (215) 656-0600 Fax: (215) 656-3445	Region II New York, NY
MD	Baltimore Field Office 10 South Howard Street 5th Floor Baltimore, MD 21201-2505	Office: (410) 962-2520 Fax: (410) 209-6670	Region II New York, NY
DC	Washington DC Field Office 820 First Street, NE Suite 300 Washington, DC 20002-4205	Office: (202) 275-9200 Fax: (202) 275-6381	Region II New York, NY
DE	Wilmington Field Office One Rodney Square 920 King Street Suite 404 Wilmington, DE 19801-3016	Office: (302) 573-6300 Fax: (302) 573-6259	Region II New York, NY
PA	Pittsburg Field Office William S. Moorhead Federal Building 1000 Liberty Avenue, #1000 Pittsburgh, PA 15222	Office: (412) 644-6436 Fax: (412) 644-4240	Region II New York, NY
VA	Richmond Field Office 600 East Broad Street 3rd Floor Richmond, VA 23219-4920	Office: (804) 771-2100 Fax: (804) 771-2317	Region II New York, NY
WV	Charleston Field Office 405 Capital Street Suite 708 Charleston, WV 25301	Office: (304) 347-7000 Ext. 104 Fax: (304) 347-7007	Region II New York, NY

State	Office Name/Address	Phone/Fax	Region IV
GA	40 Marietta Street Five Points Plaza Atlanta, GA 30303-2806	Office: (678) 732-2009 Fax: (404) 730-2392	Region IV Atlanta, GA
GA	Atlanta Regional Office 40 Marietta Street Five Points Plaza Atlanta, GA 30303-2806	Office: (678) 732-2009 Fax: (404) 730-2392	Region IV Atlanta, GA
GA	Atlanta Regional Office 40 Marietta Street Five Points Plaza Atlanta, GA 30303-2806	Office: (678) 732-2380 Fax: (404) 730-2392	Region IV Atlanta, GA
AL	Birmingham Field Office Medical Forum Bldg. 950 22nd Street North Suite 900 Birmingham, AL 35203-5302	Office: (205) 731-2617 Fax: (205) 731-2593	Region IV Atlanta, GA
FL	Miami Field Office 909 SE First Avenue Suite 500 Miami, FL 33131	Office: (305) 536-4652 Fax: (305) 536-5765	Region IV Atlanta, GA
FL	Jacksonville Field Office Charles E. Bennett Federal Building 400 W. Bay Street Suite 1015 Jacksonville, FL 32202	Office: (904) 232-2627 Fax: (904) 232-1730	Region IV Atlanta, GA
FL	Orlando Field Office 3751 Maguire Boulevard Room 270 Orlando, FL 32803-3032	Office: (407) 648-6441 Fax: (407) 648-6310	Region IV Atlanta, GA

State	Office Name/Address	Phone/Fax	Region IV
FL	Tampa Field Office 500 Zack Street Suite 402 Tampa, FL 33602-3945	Office: (813) 228-2026 Fax: (813) 228-2306	Region IV Atlanta, GA
MS	Jackson Field Office McCoy Federal Building 100 W. Capitol Street Room 910 Jackson, MS 39269-1096	Office: (601) 608-1705 Fax: (601) 965-4773	Region IV Atlanta, GA
NC	Greensboro Field Office Asheville Building 1500 Pinecroft Road Greensboro, NC 27407-3707	Office: (336) 547-4000 Fax: (336) 547-4138	Region IV Atlanta, GA
PR	San Juan Field Office 235 Federico Costas Street Suite 200 San Juan, Puerto Rico 00918	Office: (787) 766-5201 Fax: (787) 766-5995	Region IV Atlanta, GA
SC	Columbia Field Office 1835 Assembly Street 13th Floor Columbia, SC 29201-2480	Office: (803) 765-5592 Fax: (803) 253-3043	Region IV Atlanta, GA
TN	Nashville Field Office 235 Cumberland Bend Suite 200 Nashville, TN 37228-1803	Office: (615) 736-7000 Fax: (615) 736-7848	Region IV Atlanta, GA
TN	Knoxville Field Office 710 Locust Street, SW Suite 300 Knoxville, TN 37902-2526	Office: (865) 545-4410 Fax: (865) 545-4569	Region IV Atlanta, GA

State	Office Name/Address	Phone/Fax	Region V
IL	Chicago Regional Office Ralph Metcalfe Federal Building 77 West Jackson Boulevard Chicago, IL 60604-3507	Office: (312) 353-5680 Fax: (312) 886-2729	Region V Chicago, IL
IL	Springfield Field Office Business Center 500 W. Monroe Street Suite 1 SW Springfield, IL 62704	Office: (217) 492-4120 Fax: (217) 492-4154	Region V Chicago, IL
IN	Indianapolis Field Office 151 North Delaware Street Suite 1200 Indianapolis, IN 46204-2526	Office: (317) 226-6303 Fax: (317) 226-6317	Region V Chicago, IL
MI	Detroit Field Office 477 Michigan Avenue Detroit, MI 48226-2592	Office: (313) 226-7900 Fax: (313) 226-5611	Region V Chicago, IL
MI	Flint Field Office Phoenix Building 801 South Saginaw 4th Floor Flint, MI 48502	Office: (810 ) 766-5112 Fax: (810) 766-5122	Region V Chicago, IL
MI	Grand Rapids Field Office Trade Center Building 50 Louis Street, N.W. Grand Rapids, MI 49503-2648	Office: (616) 309-2801 Fax: (616) 456-2114	Region V Chicago, IL
MN	Minneapolis Field Office Kinnard Financial Center Suite 1300 920 Second Avenue, South Minneapolis, MN 55402	Fax: (612) 370-3220 Cell: (651) 373-9301	Region V Chicago, IL

State	Office Name/Address	Phone/Fax	Region V
OH	Columbus Field Office 200 North High Street Room 700 Columbus, OH 43215-2499	Office: (614) 469-5737 Ext. 8110 Fax: (614) 469-7700	Region V Chicago, IL
OH	Cincinnati Field Office 632 Vine St., Fifth Floor Cincinnati, OH 45202	Office: (513) 684-3451 Fax: (513) 684-6224	Region V Chicago, IL
OH	Cleveland Field Office 1350 Euclid Avenue Suite 500 Cleveland, OH 44115-1815	Office: (216) 522-4058 Fax: (216) 522-4067	Region V Chicago, IL
WI	Milwaukee Field Office 310 West Wisconsin Avenue Room 1380 Milwaukee, WI 53203-2289	Office: (414) 297-3214 Fax: (414) 297-3947	Region V Chicago, IL
State	Office Name/Address	Phone/Fax	Region VI
AR	Little Rock Field Office 425 West Capitol Avenue Suite 1000 Little Rock, AR 72201-3488	Office: (501) 918-5700 Fax: (501) 324-6142	Region VI Ft. Worth, TX
LA	New Orleans Field Office Hale Boggs Building 500 Poydras Street 9th Floor New Orleans, LA 70130-3099	Office: (504) 671-3797 Fax: (504) 589-7266	Region VI Ft. Worth, TX
LA	Shreveport Field Office 401 Edwards Street Suite 1510 Shreveport, LA 71101-3289	Office: (318) 226-7071 Fax: (318) 676-3407	Region VI Ft. Worth, TX

State	Office Name/Address	Phone/Fax	Region VI
NM	Albuquerque Field Office 625 Silver Avenue SW Suite 100 Albuquerque, NM 87102-3185	Office: (505) 346-6463 Fax: (505) 346-6704	Region VI Ft. Worth, TX
OK	Oklahoma City Field Office 301 N.W. 6th Street Suite 200 Oklahoma City, OK 73102	Office: (405) 609-8500 Fax: (405) 609-8530	Region VI Ft. Worth, TX
OK	Tulsa Field Office Williams Tower II 2 West Second Street Suite 400 Tulsa, OK 74103	Office: (918) 292-8900 Fax: (918) 292-8993	Region VI Ft. Worth, TX
TX	Dallas Texas Field Office 525 Griffin Street Room 860 Dallas, TX 75202-5007	Office: (214) 767-8300 Fax: (214) 767-8973	Region VI Ft. Worth, TX
TX	Houston Field Office 1301 Fannin Street Suite 2200 Houston, TX 77002	Office: (713) 718-3199 Fax: (713) 718-3225	Region VI Ft. Worth, TX
TX	Lubbock Field Office George H. Mahon Federal Building 1205 Texas Avenue Suite 511 Lubbock, TX 79401-4093	Office: (806) 472-7265 Fax: (806) 472-7293	Region VI Ft. Worth, TX

State	Office Name/Address	Phone/Fax	Region VII
KS	Kansas City Regional 400 State Avenue Room 500 Kansas City, KS 66101-2406	Office: (913) 551-5462 Fax: (913) 551-5469	Region VII Kansas City, KS
IA	Des Moines Field Office 210 Walnut Street Room 239 Des Moines, IA 50309-2155	Office: (515) 284-4512 Fax: (515) 284-4743	Region VII Kansas City, KS
MO	St Louis Field Office 1222 Spruce Street Robert A. Young Federal Bldg., Suite 3.203 St. Louis, MO 63103-2836	Office: (314) 539-6583 Fax: (314) 539-6384	Region VII Kansas City, KS
NE	Omaha Field Office Edward Zorinsky Federal Building 1616 Capitol Avenue Suite 329 Omaha, NE 68154-3955	Office: (402) 492-3101 Fax: (402) 492-3150	Region VII Kansas City, KS



State	Office Name/Address	Phone/Fax	Region VIII
CO	Denver Regional Office 1670 Broadway Room 2521 25th Floor Denver, CO 80202-4801	Office: (303) 672-5440 Fax: (303) 672-5004	Region VIII Denver, CO
MT	Helena Field Office Power Block Building 7 W. Sixth Avenue Helena, MT 59601	Office: (406) 449-5050 Fax: (406) 449-5052	Region VIII Denver, CO
ND	Fargo Field Office 657 2nd Avenue North Room 366 Fargo, ND 58102	Office: (701) 239-5136 Fax: (701) 239-5249	Region VIII Denver, CO
SD	Sioux Falls Field Office 4301 West 57th Street Suite 101 Sioux Falls, SD 57108	Office: (605) 330-4223 Fax: (605) 330-4465	Region VIII Denver, CO
UT	Salt Lake City Field Office 125 South State Street Suite 3001 Salt Lake City, UT 84138	Office: (801) 524-6071 Fax: (801) 524-3439	Region VIII Denver, CO
WY	Casper Field Office 150 East B. Street Room 1010 Casper, WY 82601-1969	Office: (307) 261-6250 Fax: (307) 261-6245	Region VIII Denver, CO

State	Office Name/Address	Phone/Fax	Region IX
CA	San Francisco Regional Office 600 Harrison Street 3rd Floor San Francisco, CA 94107-4300	Office: (415) 489-6401 Fax: (415) 489-6415	Region IX San Francisco, CA
CA	San Francisco Regional Office 600 Harrison Street 3rd Floor San Francisco, CA 94107-4300	Office: (415) 489-6410 Fax: (415) 489-6419	Region IX San Francisco, CA
CA	Fresno Field Office 855 M Street Suite 970 Fresno, CA 93721-1718	Direct: (559) 487-5033 Ext. 240 Fax: (559) 487-5191	Region IX San Francisco, CA
CA	Los Angeles Field 611 W. Sixth Street Suite 800 Los Angeles, CA 90017	Office: (213) 534-2502 Fax: (213) 894-8107	Region IX San Francisco, CA
CA	Sacramento Field Office John E. Moss Federal Building, Room 4-200 650 Capitol Mall Sacramento, CA 95814	Office: (916) 498-5220 Fax: (916) 498-5213	Region IX San Francisco, CA
CA	San Diego Field Office Symphony Towers 750 B Street ,Suite 1600 San Diego, CA 92101-8131	Office: (619) 557-5310 Fax: (619) 557-5312	Region IX San Francisco, CA
CA	Santa Ana Field Office 34 Civic Center Plaza Santa Ana, CA 92701-4003	Office: (714) 796-5577 Fax: (714) 796-5509	Region IX San Francisco, CA

State	Office Name/Address	Phone/Fax	Region IX
AZ	Phoenix Field Office One N. Central Avenue Suite 600 Phoenix, AZ 85004	Office: (602) 379-7120 Fax: (602) 379-4424	Region IX San Francisco, CA
AZ	Tucson Field Office 624 E. Broadway Blvd. Suite 350 Tucson, AZ 85711	Office: (520) 670-6000 Fax: (520) 670-6207	Region IX San Francisco, CA
HI	Honolulu Field Office 500 Ala Moana Blvd. Suite 3A Honolulu, HI 96813-4918	Office: (808) 522-8175 Fax: (808) 522-8170	Region IX San Francisco, CA
NV	Las Vegas Field Office 300 S. Las Vegas Blvd. Suite 2900 Las Vegas, NV 89101-5833	Office: (702) 366-2100 Fax: (702) 388-6244	Region IX San Francisco, CA
NV	Reno Field Office 745 West Moana Lane Suite 360 Reno, NV 89509-4932	Office: (775) 824-3700 Fax: (775) 824-4981	Region IX San Francisco, CA

State	Office Name/Address	Phone/Fax	Region X
WA	Seattle Regional Office 909 First Avenue Suite 200 Seattle, WA 98104-1000	Office: (206) 220-5101 Fax: (206) 220-5108	Region X Seattle, WA
OR	Portland Field Office 400 SW 6th Avenue Suite 700 Portland, OR 97204-1632	Office: (971) 222-2600 Fax: (971) 222-0357	Region X Seattle, WA

State	Office Name/Address	Phone/Fax	Region X
ID	Boise Field Office 800 Park Boulevard Plaza IV, Suite 220 Boise, ID 83712-7743	Office: (208) 334-1990 Fax: (208) 334-9648	Region X Seattle, WA
AK	Anchorage Field Office 3000 C Street Suite 401 Anchorage, AK 99503	Office: (907) 677-9800 Fax: (907) 677-9805	Region X Seattle, WA
WA	Spokane Field Office US Courthouse Building 920 W. Riverside Suite 588 Spokane, WA 99201-1010	Office: (509) 368-3200 Fax: (509) 368-3221	Region X Seattle, WA





Center for Faith-Based and Neighborhood Partnerships

Miniard Culpepper, Acting Director

202-708-2404

[www.hud.gov/offices/fbci](http://www.hud.gov/offices/fbci)

Email: [Talk\\_to\\_us@hud.gov](mailto:Talk_to_us@hud.gov)