



Center for Faith-Based and Community Initiatives

Hurricane Toolkit



Recovery After the Storm

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HUD Center for Faith-Based and Community Initiatives (CFBCI)
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INTRODUCTION

The Center for Faith-Based and Community Initiatives understands that during times of disaster people turn to those they trust, their Faith-Based and Community Organizations (FBCOs). We are providing this toolkit to supply information and resources for faith-based and community service providers to assist their constituents and being prepared for crises situations now and in the future.

This kit provides information about what the Department of Housing and Urban Development (HUD) is doing to assist FBCOs involved in coordinating relief activities, as well as other useful contact information for HUD and for those directly assisting the public.

HUD's initial concern is to help meet the immediate temporary housing needs of those whose homes have been damaged or destroyed. As these immediate needs are resolved, this emphasis will transfer to assisting in locating and facilitating permanent housing.



Alphonso Jackson, Secretary
U. S. Department of HUD

GENERAL HUD ASSISTANCE

Secretary Jackson has been in touch with the United States Conference of Mayors (USCM) and the National Association of Counties (NACs) to seek their support in coordinating the identification of housing opportunities for victims of natural disasters. USCM and NAC have responded by setting up links on their individual websites for mayors, FBCO's or individuals who wish to register for housing assistance assets.

President Bush has requested that all agencies make concerted efforts to remove bureaucratic barriers for those affected by natural disasters so that they can rebuild their lives with rapidity. Keeping this in mind, HUD has made a concerted effort to ease restrictions through waivers and changes in legislation are ongoing and should be reviewed before applying for HUD dollars.

HUD is staffing Disaster Recovery and one-stop assistance centers in several cities, including:

Birmingham, AL
Mobile, AL
Greensboro, SC
Memphis, TN
Fort Worth, TX
Dallas, TX
San Antonio, TX
Austin, TX
Monroe, LA
Minden, LA
Plaquemine, LA
Little Rock, AR
Poplarville, MS
Waveland, MS
Moss Point, MS
Ocean Spring, MS
Biloxi, MS

Gulfport, MS
Pascagula, MS
Pensacola, FL

CONTACT YOUR LOCAL HUD FAITH-BASED AND COMMUNITY INITIATIVE LIAISON:

www.hud.gov/offices/fbci/liaison.cfm or call: 202-708-2404.

HUD LOCAL OFFICES/ FAITH-BASED LIAISONS NATIONWIDE

Immediate Housing Needs are being addressed by HUD's Local Offices:

■ **ALABAMA (REGION IV)**
Birmingham Field Office
John Gemmill, FBCI Liaison
Tel: (205) 731-2630, ext. 1010
Fax: (205) 731-2593
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■ **ALASKA (REGION X)**
Anchorage Field Office
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Tel: (907) 677-9830
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■ **ARIZONA (REGION IX)**
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Fax: (303) 672-5004
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■ **CONNECTICUT (REGION I)**
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Hartford Field Office (Region I)
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■ **MAINE (REGION I)**
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■ **MINNESOTA (REGION V)**

Minneapolis Field Office

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■ **WEST VIRGINIA (REGION III)**
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Spokane Field Office
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HUD PROGRAM OFFICES

HUD has established two toll-free hotlines to assist hurricane 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 A.M. CT to 8 P.M. CT seven days a week.

HUD has established the Hurricane Recovery and Response Center (HRRC), an emergency management division chaired by the Federal Housing Commissioner. The HRRC serves as a command post with staff from the following program offices including Housing, Public and Indian Housing, Community Planning and Development, General Counsel, and Public Affairs. The HRRC reports directly to the Secretary and is housed at HUD Headquarters. The HRRC has dispatched forty-five HUD specialists with expertise on environmental abatement, manufactured housing, reconstruction, and community planning, which plans to dispatch additional specialists.

OFFICE OF PUBLIC AND INDIAN HOUSING

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.

The Office of Native American Programs (ONAP) have 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)

FAIR HOUSING AND EQUAL OPPORTUNITY

During this time of disaster, please remember that providers of housing are required to act in a fair and equitable manner. Please keep this in mind as you provide shelter.

As Americans, we ALL have a responsibility to provide housing regardless of race, color, religion, sex, national origin, age, disability, and familial status. President Bush is committed to ensuring that no one displaced by any type of disaster is denied housing opportunities because of their race or nationality.

If you or your organizations have any questions about possible discrimination, contact the Fair Housing office in your area. If you know of anyone that feels they may have been discriminated against, have them contact the official in their area as soon as possible.

FEDERAL HOUSING ADMINISTRATION

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.

Reprogram and Accelerate Federal Block Grants –

Community Development Block Grant (CDBG) and HOME grantees may reprogram previously awarded grants to redirect their focus from one eligible activity to another without HUD approval. The Consolidated Plan regulations at 24 CFR 91.505 allows grantees to amend an approved plan. Substantial amendments to approved plans generally require a 30-day public comment period, but a waiver lessening that to a 3-calendar-day comment period for activities related to Hurricane Katrina assistance efforts to be assisted with CDBG funds was signed by Assistant Secretary Patenaude on September 5, 2005. 91.505(c) does require that grantees notify HUD that an amendment has been made, but they can do that as each amendment occurs or at the end of the year. Grantees do not have to make a request to HUD to amend their consolidated plan.

Make Available Programs for Damaged or Destroyed Properties –

HUD's Section 203(k) loan program enables homebuyers and homeowners who have lost their homes to finance both the purchase and/or refinancing of a house and the cost of its rehabilitation through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home. This program encourages lenders to make mortgages available to borrowers who would not otherwise qualify for conventional loans on affordable terms and to residents of disadvantaged neighborhoods.

What Faith-Based and Community Organizations Can Do to Assist the Elderly –

Many 202 projects for the elderly have faith-based and community sponsors. All 202 recipient organizations can participate in helping locate and relocate eligible elderly persons and families into 202 projects on a temporary or a permanent basis.

Offer Assistance to Ginnie Mae Issuers in Disaster Areas -

Ginnie Mae will provide assistance to Mortgage-Backed Securities (MBS) issuers with significant concentrations of loans within the affected areas. This assistance includes, but is not limited to:

- Help in making payments to MBS investors where home owners are unable to make payment.
- The elimination of delinquent loans in affected areas from delinquency statistics used in risk monitoring.
- Temporary Expansion of Targeted Lending Initiative - Ginnie Mae has temporarily expanded its Targeted Lending Initiative (TLI) to include, for the next 48 months, counties that have been affected by HUD will work with affected communities, including those receiving evacuees, to be as flexible as possible. For further information, please call the HUD Disaster Relief toll free hotline: **1-888-297-8685, 1-800-877-8339 (TTY).**



DISASTER RELIEF CENTERS AND ORGANIZATIONS OFFERING AID

Adventist Community Services - (318) 631-6240
American Red Cross - (800) HELP-NOW / (800) 435-7669 / (800) 257-7575 (Spanish)
America's Second Harvest - (877) 817-2307

HUD has established two toll-free hotlines to assist hurricane 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 A.M. CT to 8 P.M. CT seven days a week.

American Refugee Committee - (612) 872-7060
America's Second Harvest - (877) 817-2307
Army National Guard - (800) 833-6622
ASPCA - (866) 275-3923
Baptist World Aid - (703) 790-8980
B'nai B'rith International - (888) 388-4224
Brother's Brother Foundation - (888) 323-1916
Catholic Charities USA - (800) 919-9338
Christian Children's Fund - (800) 776-6767
Christian Disaster Response - (941) 956-5183 or (941) 551-9554
Christian Reformed World Relief Committee - (800) 55-CRWRC / (800) 553-7973
Church World Service - (800) 297-1516, ext. 222
Convoy of Hope - (417)-823-8998
Episcopal Relief and Development - (800) 334-7626
Feed the Children - (800) 525-7575
Federal Emergency Management Association (FEMA) Disaster Relief Center - (800) 621-FEMA / (800) 621-3362 or (800) 462-7585 (TTY)*
Food for the Hungry - (877) 780-4261, ext. 2506
Habitat for Humanity - (866) 720-2800
Hosea Feed the Hungry and Homeless - (404) 755-3353
HUD Disaster Relief Center - (888) 297-8685 or (800) 462-7585 (TTY)*
Interchurch Medical Assistance - (877) 241-7952
International Aid - (800) 251-2502
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
Islamic Relief - (888) 479-4968
Life for Relief and Development - (800) 827-3543
Lutheran Disaster Response - (800) 638-3522
MAP International - (866) 627-4483
Mennonite Disaster Service - (800) 348-7468
Mercy (M-USA) - (800) 55-MERCY
MercyCorps - (800) 852-2100
Mississippi Hurricane Recovery Fund - (866) 230-8903
National Center for Missing Adults - (800) 690-FIND / (800) 690-3463
National Center for Missing and Exploited Children - (800) THE-LOST / (800) 843-5678
National Organization for Victims Assistance - (800) TRY-NOVA / (800) 879-6682
Nationwide number for Veterans, Families - (800) 507-4571
Nazarene Disaster Response - 888-256-5886
Noah's Wish - (530) 622-9313
North Shore Animal League - (877) 4savepet / (877) 472-3738
Northwest Medical Teams - (800) 959-4325
Operation Blessing - (800) 730-2537
Operation USA - (800) 678-7255
Oxfam America - (800) 77OXFAM / (800) 776-9326
Presbyterian Disaster Assistance - (800) 872-3283
Relief International - (800) 573-3332
Salvation Army - (800) SAL-ARMY / (800) 725-2769
Samaritan's Purse - (800) 665-2843
Southern Baptist Convention - (888) 571-5895
The Baton Rouge Area Foundation - (877) 387-6126
The Children's Health Fund - (800) 535-7448
The US Coast Guard Foundation - (860) 535-0786
The Humane Society of the United States - (888) 259-5431
The United Way - (800) 272-4630
UNICEF USA - (800) 4UNICEF / (800) 486-4233
United Jewish Communities - (877) 277-2477
United Methodist Committee on Relief - (800) 554-8583
Water Missions International - (843) 769-7395
World Concern - (800) 755-5022, ext. 0
World Hope International - (888) 466-4673
World Relief - (800) 535-5433
World Vision - (888) 56-CHILD / (888) 562-04453

FINDING FAMILY AND FRIENDS

This number is specifically for those concerned that a loved one may be deceased. The official government center is a joint effort by the State of Louisiana and FEMA.

Family News Network from the American Red Cross: The American Red Cross allows you to locate all evacuees who have reported in safe, or register yourself. Those without Internet access can call the toll-free hot line 1 877-LOVED- 1S (1-877-568-3317). Due to the extent of damage and number of people displaced, concerned friends and family members are encouraged to visit the site daily to consult the list, as it will be updated continuously.

Missing and Found Children: 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 hot line: (888) 544-5475 or (800) 843-5678.

ASSISTANCE FOR FAITH-BASED AND COMMUNITY ORGANIZATIONS OFFERING AID

Operation Blessing - (800) 730-2537

American Red Cross - (800) HELP-NOW / (800) 435-7669 / (800) 257-7575 (Spanish)

Christian Reformed World Relief Committee - (800) 55-CRWRC / (800) 552-7972

Church World Service - (800) 297-1516, ext. 222

America's Second Harvest - (800) 771-2303

The United Way - (800) 272-4630

Relief International - (800) 573-3332

Samaritan's Purse - (828) 262-1980

Southern Baptist Conference - (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

OTHER ASSISTANCES PROGRAMS

FLORIDA DIVISION OF EMERGENCY MANAGEMENT

<http://www.floridadisaster.org>

Victims of disasters in the state of Florida are encouraged to contact the department's toll-free Consumer Helpline at 1-800-22-STORM to get answers and guidance on insurance questions.

Homeowners and all other disaster victims are strongly encouraged to contact their insurance companies to tap into funds for additional living expenses covered under their homeowners' policies and to discuss filing claims. Evacuees should keep all receipts during the recovery period. Other helpful information includes:

Immediate Disaster Assistance provided by the American Red Cross - (866) 438-4636.

Insurance Company Toll-Free Catastrophe Hot Lines -

Catastrophe Hot Lines for insurance companies can be obtained by calling the Department of Financial Services at (800) 22-STORM. / (800) 227-8676

State Government Insurance Help Lines -

Alabama Department of Insurance Consumer Help Line 800-433-3966 334-241-4141 (outside Alabama)

Louisiana Department of Insurance Consumer Help Line -

800-259-5300
225-342-5900 (outside Louisiana)

Mississippi Department of Insurance Consumer Help Line -

800-562-2957
601-359-2453 (outside Mississippi)

NATIONAL AND 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 AGENCIES

Banks – Federal Deposit Insurance Corporation (FDIC) -
www.fdic.gov - 877-275-3342

Savings Institutions – Office of Thrift Supervision (OTS) -
www.ots.treas.gov - 800-842-6929

National Banks – Office of Comptroller of Currency (OCC) -
www.occ.treas.gov - 800-613-6743

Credit Unions – National Credit Union Administration (NCUA) -
www.ncua.gov or www.cuweb.org/cu_finder.htm - 800-827-6282

FEMA 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

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 (ONA) 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.

DISASTER UNEMPLOYMENT ASSISTANCE

Individuals unemployed as a result of a major disaster, and not covered by regular state or private unemployment

insurance programs, may be eligible for unemployment benefits. The weekly compensation received will not exceed the maximum amount of payment under State Unemployment Compensation Programs, and may be provided until an individual is re-employed or up to twenty-six weeks after the major disaster is declared (whichever is shorter). These provisions honored in most States.

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.

INCOME TAX SERVICE

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.

FOOD COUPONS

Emergency food coupons may be made available to disaster victims. This program is administered by the U.S. Department of Agriculture at the federal level and the Florida Department of Children and Families at the state level. Length of eligibility for receiving food coupons will be determined by the President.

COMMUNITY RELATIONS

The Federal Emergency Management Agency (FEMA) and state officials will conduct "outreach" activities in an effort

to inform disaster victims concerning what programs are available, where the Disaster Recovery Centers are located and hours of operation. This outreach will be accomplished by utilizing all media resources and by assembling and deploying outreach teams to remote areas to inform residents of assistance efforts.

DISASTER RELATED CRISIS COUNSELING

Professional services are provided to help relieve disaster related stress and prevent the development of more serious physical and mental health problems.

LEGAL ASSISTANCE

Provides free legal advice to low income individuals who require assistance because of a disaster.

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.



SMALL BUSINESS ADMINISTRATION ASSISTANCE (SBA)

To obtain general program information or to receive a status update on your disaster loan request, please call the SBA customer service line at **1-800-659-2955** from 6AM to 11PM, 7 days a week, or email at disastercustomerservice@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. An SBA declaration can be made independently or in concert with a Presidential Disaster Declaration. With an 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.

DISASTER 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:

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 <http://www.fema.gov> or the Red Cross <http://www.redcross.org>, 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 homeowners 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 <http://www.fema.gov> or the Red Cross.

<http://www.redcross.org>, and request assistance.

Q. How can I get money to a relative who banks at a credit union with all six (6) branches closed in Alabama (Louisiana, Mississippi, Texas).

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.

Alabama

For credit unions located in Alabama, dial **1-800-827-6282, extension 3049**. By email, you can send a message to **KatrinaAL@ncua.gov**.

Louisiana

For credit unions located in Louisiana, dial **1-800-827-6282, extension 4049**. By email, you can send a message to **KatrinaAL@ncua.gov**.

Mississippi

For credit unions located in Mississippi, dial **1-800-827-6282, extension 3049**. By email, you can send a message to **KatrinaAL@ncua.gov**.

Texas

For credit unions located in Texas dial **1-800-827-6282** and follow prompts.

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 http://www2.fdic.gov/idasp/main_bank-find.asp. 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 receives 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 reestablishing 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.

Louisiana's Office of Motor Vehicles (OMV) has set up expedited procedures for issuing replacement licenses and ID cards. The procedures are outlined in a press release at the OMV web site: www.dps.state.la.us/omv/katrinadups.html.

Mississippi's Department of Motor Vehicles at this time has no expedited procedure for issuing replacement licenses and ID cards. However, their web site is: www.dmv.org/msmississippi/departement-motor-vehicles.php.

Texas Department of Public Safety
http://www.txdps.state.tx.us/administration/driver_licensing_control/dlindex.htm.

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.

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

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 (<http://www.equifax.com> Equifax at **1-800-525-6285**, <http://www.experian.com> Experian at **1-888-397-3742**, or <http://www.transunion.com> 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 <http://www.disasterinformation.org/findins.htm> 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 <http://www.fema.gov>.

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.

REGISTER YOUR RESOURCES

If your organization can be of assistance in the relief effort, please register at the National Emergency Resource Registry, or SWERN (link to: https://www.swern.gov/emergency/asset_index.php) if you have multiple housing properties available. If you have single properties available, register at Disaster Housing Resources (link to: <http://www.dhronline.org/listAProperty.cfm>)

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.





HUD Center for Faith-Based and Community Initiatives (CFBCI)
www.hud.gov