

Disaster Assistance for Hurricane Irene

We have attempted to address a number of issues that disaster victims may face:

Housing: What do I do about the home I own and cannot access; do I still need to pay the mortgage?

You still own the property and there is debt, so you need to research your situation with your lender. Consider contacting FEMA, as they may have general input as to your rights under a declared disaster, as there may be some relief under federal law that is part of the declaration of the disaster.

Contact your lender and review your options and requirements. Your lender may have a loss mitigation department which you can also direct your questions. If your home is funded via, FHA, VA, or HUD, contact the HUD Housing Counseling Center, 888-297-8685 with questions.

Rental housing: Do I need to pay my rent?

Contact FEMA (Federal Emergency Management Administration) to clarify your rights under a declared disaster. If you are not able to return or use the rental, and it is declared a disaster and uninhabitable, you may not need to pay from the period of the declaration on, but you are still responsible for rent up to the declaration.

Contact your landlord, once you know the status/use of the rental and advise of your intent, (document the conversation date, etc.) when the rental is uninhabitable.

Utilities: Do I need to pay?

Assuming that the area was declared a national disaster, then most likely all utilities were shut off. You must contact the utility companies for advice, including; telephone, water, electric, gas, garbage. It is assumed that if the utilities are shut off, that your billing will cease, but they must be verified by contacting the utility companies. You are certainly responsible for all prior billings. Again, FEMA may have information on your rights and responsibilities as it relates to this situation.

Credit Cards - Personal Loans/Car loans/Leases/Student Loans: Do you have to pay?

All debt related expenses/loans still exist and you are responsible. Contact each card company, financial institution, leasing company and the lender on student loans for direction as to your responsibility. Most will have programs in place, for either a delay or hardship, but you must contact the program. For car loans/leases you should also contact your car insurance company as in a loss, the carrier may be responsible if the loss is covered by your policy. If your car/truck is still in use, you will need to pay loans/fees, but they may have programs to allow some grace period.

Insurance - Homeowners, renter, car/truck, health, life, and other coverage: Do I need to pay my insurance expense? If my employer provides my health insurance, is it still valid?

Contact FEMA, as they may be able to outline your rights under a declared disaster. You must contact the carrier for each type of insurance that you are carrying for their direction. Again, with a declared disaster there will be specific instructions/programs for your situation. If you have a loss of home, car etc. the carrier will advise of action needed. Again, you are responsible for paying all past due premiums. For health, disability, life, special personal coverage's, you are responsible, but contact the carrier for status of payment.

For Group health coverage, you will need to contact your employer for action they are taking. Also, contact the carrier for your group coverage to confirm coverage or other options, just in case your coverage is terminated for non-payment.

General support and financial aid:

Contact FEMA, as they have many resources. Federal ongoing general support and financial aid is available

Individuals in shelters and those who have returned home can look to available federal assistance through FEMA to aid them in their recovery. FEMA coordinated assistance can include grants to help pay for temporary housing, home repairs and other serious disaster-related expenses. Federal programs available provide basic shelter and personal property needs. They are not intended as a substitute for insurance. Vacation and secondary homes are not eligible for this assistance.

After calling their insurance companies and filing a claim, if necessary, residents who were displaced or whose homes sustained damage are being urged to apply for aid by calling (800) 621-FEMA (3362) or by registering online at www.fema.gov and clicking on "Are You A Disaster Survivor?" The TTY number is (800) 462-7585.

Applicants for federal aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.

According to the www.fema.gov website, assistance for affected individuals and families may include as required:

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. (Source: FEMA funded and administered.)
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)

- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses.
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

In addition, here are some relief groups working to help the recovery effort:

- United Way: www.national.unitedway.org. The site will ask for your zip code, and then provide you with a local contact telephone number. In many areas, you can reach the United Way by simply dialing “211”.
- American Red Cross: (800) HELP-NOW or www.redcross.org/
- Episcopal Relief & Development: (800) 334-7626;
- www.er-d.org/
- Salvation Army: (800) SAL-ARMY or www.salvationarmyusa.org/
- Catholic Charities: (800) 919-9338 or www.catholiccharitiesusa.org/
- National Voluntary Organization Active in Disaster: www.nvoad.org/
- Humane Society of the United States: www.hsus.org
- Operation USA: 1-800-678-7255 or www.opusa.org
- ICNA Relief: <http://icnarelief.org>

Disaster Assistance for Businesses

According to the U.S. Small Business Administration website, www.sba.gov, even the most prepared businesses and business owners can be adversely impacted if a natural disaster occurs. If your business has been impacted by a disaster, the SBA can help by providing disaster assistance.

Disaster assistance is money provided to individuals, families and businesses in an area whose property has been damaged or destroyed following a Presidential-declared disaster; and whose losses are not covered by insurance.

Loans may be available to businesses that have suffered an economic loss as a result of the disaster. Assistance is available from the Federal Emergency Management Agency (FEMA), the SBA, the Farm Services Agency (FSA) and state governments. To find out more, check this website, www.sba.gov/content/disaster-assistance.

The Small Business Administration's disaster loan program is often the only salvation for companies without insurance, or whose insurance didn't cover all the damage. To apply for a disaster loan, a business should first register with the Federal Emergency Management Administration. FEMA would then refer the business to the SBA to continue the process. It is suggested that business owners register with FEMA online if possible due to the high volume of phone calls. Look for the link that says "register online".

Before a loan can be granted, there must be an assessment of the damage to the business. Even if the business owner does not have immediate access to their company site to inspect the damage, you can immediately begin the application process for a loan.

Resources Are Available

Additional information, self-help tools and other resources are available online at www.MagellanHealth.com/member. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.

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