

A background image showing a person's hands in a red plaid shirt and black gloves measuring a roof with a blue tape measure. The person is also holding a pencil and looking at a set of blueprints spread out on the roof surface. The scene is brightly lit, suggesting an outdoor setting.

# Dealing with Disaster

AARP  
Community  
Assistance  
Resources  
Education and  
Services

*"Just when you start believing that the real world is too full of despair, inequality, hatred, and indifference, you're blessed with an opportunity to do something, renew your faith in good, and re-commit to making someone's life a little better."*  
—AARP Disaster Relief Volunteer



AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, [AARP.org](http://AARP.org). AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

# Dealing with Disaster

In 2004 and 2005, the United States experienced an unusually high number of natural disasters. The financial, physical, and emotional costs of these multiple events have been staggering. Consequently, AARP has begun to focus the country's attention on this issue so that future planning will fully encompass this population. In addition, AARP did and will continue to support and send employee volunteers to disaster sites to provide hands-on assistance to the elderly whenever possible.



One component of this assistance is this packet of materials—a compilation of information, much of it experience-based—to help those whose lives have been affected by a natural disaster cope with the aftermath and better prepare for future disasters. Possibly the most important use of this document is to serve as a reminder of the steps that must be taken in preparation for any impending hurricane. Preparation for such a life-changing event is the best way to cope with the aftermath. Preparation, not only in a physical sense but also in the mental preparation of knowing what to expect and what you need to do, can help you gain a sense of control in a chaotic and scary time.

# ***YOU ARE NOT ALONE:*** **QUOTES FROM SURVIVORS**

*"People say I shouldn't cry because I only lost material things... They don't know those things took a lifetime to get; they don't know the struggle involved"*

*"We had a good roof and hurricane-resistant shutters, so we rolled down the shutters, locked the doors and evacuated. When we got back, the house was intact. My wife said if we had a scratch on the garage door, we could call that our hurricane damage."*



*"We flew in two days after Charley hit. We had to count streets to find our house. No lights, no signs, no street lights. It was scary."*

*"I needed a contractor. So I started checking the phone book and ads. One came to the door and as he was taking down information, asked to see my credit card. He took it, put it under a sheet of paper and made a pencil rubbing of it. "How clever," I thought, until later when I realized what I had done... I cancelled the card immediately. I never saw the "contractor" again."*

*"I had lovely tall pine trees around my house. One fell on my roof. Another fell on my neighbor's power line. A third fell on my power line. I never realized they could cause such damage."*

*"When I called my insurance company, I was told that my hurricane coverage deductible would be 2% of the coverage or \$3,218.00. I was in shock. Then I learned I would have to pay that amount out of pocket first."*

*"The insurance company sent me a check for \$20,000. How can I fix this house for \$20,000? The roof needs to be replaced. Walls need to be replaced. We had to move out."*



*"The insurance adjuster's figures were so low and he missed so much, I went to a public adjuster. It cost me 8% of the settlement, but it was worth it."*

*"It's taken so long. I still don't have a settlement and I don't know what to do."*

*"My check went to my mortgage company! I need that money to pay my bills!"*

*"When we told our insurance company we couldn't live in our house, they gave us money for a motel. Now we're in an apartment and that cost is covered, too, until our house is fixed."*

*"I went to two shelters. We had to bring all our bedding and a suitcase of clothes, medications and personal needs to the first. We slept on the floor. Then the roof blew off and all night we had to keep moving inside to get away from the rain. The second shelter was a church and we had cots. We even had hot meals. I was there six days."*

*"Our dog will be boarded for months. That's how long it will be before we can move back into our house. The shelter wouldn't take pets. Now our temporary apartment won't either."*

*"My apartment has been badly damaged. I need to move out. My landlord wants me to move out so he can fix it. But where will I go? And can I come back?"*



*"We filed a claim with FEMA and a FEMA inspector came to the door. When he saw the generator and chain saw we bought for Charley, FEMA covered the cost."*

*"My park was demolished. So many homes gone. Our tie-downs held, but part of the roof came off. Our Florida room is gone. The washer and dryer just blew away."*

*"I live in Punta Gorda, not far from the water. When Jeanne came through, the tide was coming in, and I ended up with three feet of water in my house. Fortunately, I had flood insurance."*

*"The only place we could find to stay was a hotel in Naples. The price was exorbitant—and the power was off – but we had no choice. Someone must have reported it because we got a refund."*

*"I've had it. I stood in line over an hour to sign up for a roof tarp, then learned the Army engineers couldn't put it on for three weeks. I still can't reach a roofer."*

*"Every time I think of my house and all that I have to do, I start to cry. It got so bad I finally went to a doctor. He put me on medication."*



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# NATURAL DISASTERS: PREPAREDNESS IS KEY

## MAKE A DISASTER PLAN...FOLLOW IT

Though hurricanes and other natural disasters are hard to predict, being prepared will help to mitigate the damage to your home, your family, and your life. Creating a disaster plan will help to give you a sense of control in a chaotic and frightening time. Ask yourself some basic questions...

- What will you bring?
- What medications will you need to have?
- What documents should you have?
- Which vehicle will you take?
- What to do with the pets?
- Where will you go?
- Which routes will you take?
- Who needs to know that you are ok and where you are?
- What important numbers will you need?

Share this plan with your family and friends; not only will it reassure them but will give them much needed information in case they are unable to locate you. Most importantly, follow the plan.

## IS YOUR HOME READY?



The East has floods. The Midwest has tornadoes. The West has earthquakes. The Gulf Region has hurricanes. There are many ways you can prepare your home to survive the storm. Your best protection is a roof that has been built to current hurricane standards. Many states' building codes reflect these standards but it is always a good idea to inquire at your local code enforcement agency. Homes built according to revised hurricane standards are much more likely to withstand a hurricane or to sustain less damage.

For example, when building tile roofs, the tiles should be screwed down, not cemented. Shingles are nailed down, not stapled. Hurricane-resistant garage doors and window coverings are other excellent investments. Window coverings can be metal shutters or nailed-on plywood, but don't leave plywood nailed down too long. Water seeping behind it can damage your windows. Taping windows doesn't work.

**Start Early.** Don't wait until a storm is in the forecast to begin getting your home ready. By that time, the demand is so great you may not be able to get the supplies you need. Additionally, contractors' availability may be limited and prices could increase.

## **BE PREPARED FOR POWER OUTAGES**

We've all been through a power outage but it is important to prepare for the possibility of a long-term outage due to major structural damage from storms. Sometimes it's not as simple as a downed line or two. Power outages will mean no electricity for air conditioning, refrigeration, phones, TV, radio, or stoves. And while many of us carry cell phones now, no electricity will also mean that you will not be able to charge it. Consider buying a back-up battery and charging before the storm.

Generators can be a solution for many of these problems. You must buy not only the generator early but the gas to run it since these items will be in great demand just before and after a storm. After a storm, lines will be long for gas and generators will be



difficult, if not impossible, to come by. A word of caution about gas-powered generators: do not run them in the house, not even in the garage. Carbon monoxide poisoning from the exhaust is a very real threat. Run the generator and store gas at least 12 feet outside the house.

Though generators are very valuable to have, they cannot meet all needs. Keep on hand for any power outage a phone that doesn't need electricity, a battery-operated

radio and/or TV, an outdoor grill or camp stove, flashlights, lots of batteries, non-perishable food (don't forget the can opener) and bottled water.

## **MINIMIZE TREE DAMAGE.**

Trees add grace and charm to a home. But as you survey or plan landscaping, consider carefully how tall they are or may become, how close they may be to the house or power lines and what problems they might cause as they grow or if they fall.



Some tips for adding both beauty and safety to your property...

- Seek trees that age slowly. Always consider what a mature tree's size might be.
- In placing a tree, consider the danger it might pose to a house in case of fire, tornado or hurricane.
- Near power lines choose trees that generally reach no more than 15 to 20 feet in height.
- Diseased trees are much more likely to fall or be uprooted in a storm so if you suspect a problem with one of your trees, consult a professional for treatment or removal.
- Trees that have been uprooted by hurricane winds may be reset in the ground if the root ball is intact and the tree is firmly staked in place.
- Be aware that after a hurricane, insurance coverage for tree removal may be limited to only those trees that have damaged property. Check your policy.

## **PLAN FOR PET CARE**

What to do with pets can be an agonizing decision for persons faced with leaving their homes or having to relocate. Public shelters will not take pets; nor will many emergency housing options. Plan ahead as best you can for alternate pet lodging should that be necessary. During a hurricane or traveling, small dogs and cats can be protected better in a carrier. But the reality is that you may have to leave a pet behind. Be sure your pet is wearing a collar with license tag. For identification purposes, consider implanting a microchip. If traveling with pets, AAA's "Pet Book"

lists motels across the country that accepts pets. In the event you will need to leave your pet behind, do not tie up or crate your dog or cat.

## **MOBILE HOMES? THINK TWICE**

Both hurricanes and tornadoes take a heavy toll on mobile homes. After Hurricane Charley, a study found that a mobile home was the most dangerous place to be – five times more likely to be destroyed than houses. Nevertheless, newer mobile homes, constructed under tougher safety standards after recent hurricanes, sustained less damage.

If your choice is a mobile home, be sure it's of more recent hurricane-code construction. If told to evacuate, evacuate! Also, it's important to understand your insurance policy and your contract with the park. What do they say about a damaged home? Whose responsibility is removal? Be aware that as long as the home is on the property, you will be responsible for maintenance fees and also rent, if you are leasing.

## **KNOW YOUR INSURANCE POLICY**

Know what your homeowners and flood insurance will and will not cover as well as levels of coverage and deductibles. Keep a copy of your policy, including your agent's contact information, with your other important papers. You should bring this information with you in the event of an evacuation.

*For more information see "Insurance and Other Financial Concerns"*

# EVACUATING

## LISTEN TO THE NEWS AND DO WHAT YOU'RE TOLD

Local news will be giving regular reports on the status of any impending storms as well as instructions for weather emergencies. It is important that you follow evacuation procedures and do not wait until the last minute to leave your home. Recent storms have proven that even the most seasoned hurricane veteran cannot fight nature. If you are told to evacuate, do so as quickly and safely as possible.

## LEAVING YOUR HOME

Follow your disaster plan and keep family and friends informed of your plans. Turn off appliances and lock the house. If you must leave your pet, do not tie it up and leave plenty of food and water. Don't forget to fill your gas tank and bring some provisions such as food, bottled water and medications for the trip. Take a small battery operated radio as well as blankets and some clothing. Have a destination in your disaster plan!



## IF YOU'RE HEADED FOR A SHELTER

Shelters vary. Some emergency assistance organizations or agency shelters will have cots, others may not. Check ahead of time to see what will be available and what you will need to provide. You should come prepared to stay several days, if necessary, with bedding, clothing, medications, personal needs, water and food.

# RETURNING HOME

## GENERAL PRECAUTIONS

- Do not enter a building if you smell gas. Call 911. Do not light a match or turn on lights.
- Wear waterproof boots and gloves to avoid floodwater touching your skin, it can be easily contaminated and can make you sick.
- Wash your hands often with soap and clean water, or use a hand-cleaning gel with alcohol in it.
- Avoid tetanus and other infections by getting medical attention for a dirty cut or deep puncture wound.

## IF YOUR HOME HAS BEEN FLOODED

Your very first step, if your home has suffered damage, should be to call the agent who handles your flood insurance to file a claim. If you are unable to stay in your home, make sure to say where you can be reached.

- To make filing your claim easier, take photos of any water in the house and save damaged personal property. If necessary, place these items outside the home. An insurance adjuster will need to see what's been damaged in order to process your claim.
- Check for structural damage before re-entering your home. Don't go in if there is a chance of the building collapsing.
- Upon re-entering your property, do not use matches, cigarette lighters or other open flames since gas may be trapped inside. If you smell gas or hear hissing, open a window, leave quickly, and call the gas company from a neighbor's home.



- Check for sewage and water line damage. If you suspect damage, avoid using the toilets and the tap and call a plumber.
- Mold is a real problem in homes that have flooded. See later sections in this document for dealing with mold.
- Make sure to follow local building codes and ordinances when rebuilding. Use flood-resistant materials and techniques to protect your property from future flood damage.

## **CARBON MONOXIDE POISONING: SILENT BUT DEADLY**

Carbon monoxide is an odorless, colorless gas from burning fuel such as gasoline, charcoal, or propane. Inhalation of this gas will slowly suffocate and could easily kill you. Symptoms include headache, light-headedness, nausea, and then fatigue. If you think you may be suffering from carbon monoxide poisoning, quickly leave the house and get into an open area with fresh air. Call 911.

In order to prevent carbon monoxide poisoning:

- Purchase and use a carbon monoxide detector; many come with a battery-back-up in case of a power outage.
- Don't use a generator, pressure washers, charcoal grill, camp stove, or other gasoline- or charcoal-burning device inside your home, basement, or garage, even with a window or vent opening. Also do not use these devices outside near a window, door, or vent.
- Don't run a car or truck inside a garage attached to your house, even if you leave the door open.
- Don't heat your house with a gas oven.

## **PREVENT ELECTRICAL INJURIES**

- Do not touch fallen electrical wires. They may be live and could hurt or kill you.
- If you arrive home and there is no power, make sure all major appliances are "off" so as not to create a hazardous situation when power returns.
- Turn off the electrical power at the main source if there is standing water. Do not turn on power or use an electric tool or appliance while standing in water.
- Keep power off until an electrician has inspected your system for safety.

## DRIVE SAFELY

After a storm has passed, it may seem safe to drive. Reduce your time on the road as much as possible as there is likely to be many hazards in the road and traffic lights may be out. If you must drive...

- Stop and look both ways at all intersections. Drive slowly and keep space between you and other vehicles. Watch out for trash and other debris (this could include trees and housing materials) on the road.
- Wear your seatbelt.
- Do not drive if you have been drinking.





# PREVENTING ILLNESS AND INJURY

## WATER SAFETY

**Listen to and follow public announcements.** Local authorities will tell you if tap water is safe to drink or to use for cooking or bathing. If the water is not safe to use, follow local instructions to use bottled water or to boil or disinfect water for cooking, cleaning, or bathing.

### Correctly boil or disinfect water.

- Hold water at a rolling boil for 1 minute to kill bacteria.
- If you can't boil water, add 1/8 teaspoon (approximately 0.75 mL) of newly purchased, unscented liquid household bleach per gallon of water. Stir the water well and let it stand for 30 minutes before you use it. You can use water-purifying tablets instead of boiling water or using bleach.
- For infants, use **only** pre-prepared canned baby formula. Do not use powdered formulas prepared with treated water.
- Clean children's toys that have come in contact with water. Use a solution of 1 cup of bleach in 5 gallons of water to clean the toys. Let toys air dry after cleaning.



## FOOD SAFETY

**When in doubt, throw food out.** Do not eat food that smells bad, looks bad, or has touched floodwater. Throw away perishable foods (including meat, poultry, fish, eggs and leftovers) that have been above 40°F for 2 hours or more. Thawed food that contains ice crystals or is 40°F or below can be refrozen or cooked.

**Canned goods.** If cans have come in contact with storm water, remove the labels, wash the cans, and dip them in a solution of 1 cup of bleach in 5 gallons of water.

Re-label the cans with a marker. Throw away cans that have come into contact with standing floodwater.

**Store food safely.** While the power is out, keep the refrigerator and freezer doors closed as much as possible. Add block ice or dry ice to your refrigerator if the electricity is expected to be off longer than 4 hours.

## **TIPS FOR PREVENTING OTHER ILLNESS AND INJURY**

**Prevent carbon monoxide poisoning.** If your carbon monoxide detector sounds, leave your home immediately and call 911. Seek prompt medical attention if you suspect carbon monoxide poisoning and are feeling dizzy, light-headed, or nauseated. *See previous section on preventing carbon monoxide poisoning.*

**Avoid floodwater.** Follow all warnings about water on roadways. Do not drive vehicles or heavy equipment through water. If you have to work in or near floodwater, wear a life jacket. If you are caught in an area where floodwater is rising, wear a life jacket, or use some other type of flotation device.

**Avoid contact with animals and mosquitoes.** Mosquitoes can carry disease – reduce bites. Avoid outdoor activities during the evening and early morning, which are peak biting times for many mosquitoes. Prevent mosquito bites by wearing long pants, socks, and long-sleeved shirts and by using insect repellents that contain DEET or Picaridin. Stay away from wild or stray animals. Stray dogs may be hurt or afraid and may bite. Call local authorities to handle animals. Dispose of dead animals according to local health department guidelines.

**Avoid unstable buildings and structures.** Stay away from damaged buildings or structures until they have been examined and certified as safe by a building inspector or other government authority. Leave immediately if you hear shifting or unusual noises that signal that the structure is about to fall.

**Beware of electrical and fire hazards.** NEVER touch a fallen power line. Call the power company to report fallen power lines. Avoid contact with overhead power lines during cleanup and other activities. If electrical circuits and equipment have gotten wet or are in or near water, turn off the power at the main breaker or fuse on the service panel. Do not turn the power back on until electrical equipment has been

inspected by a qualified electrician. Do not burn candles near flammable items or leave the candle unattended. If possible, use flashlights or other battery-operated lights instead of candles.

**Beware of hazardous materials.** Wear protective clothing and gear (for example, a respirator if needed) when handling hazardous materials. Wash skin that may have come in contact with hazardous chemicals. Contact local authorities if you are not sure about how to handle or get rid of hazardous materials.



**Clean up and prevent mold growth.** *See next section on preventing, detecting, and treating mold growth.*

**Pace yourself and get support.** Be alert to physical and emotional exhaustion or strain. Set priorities for clean-up tasks, and pace the work. Try not to work alone. Don't get exhausted. Ask your family members, friends, or professionals for support. If needed, seek professional help.

**Prevent musculoskeletal injuries.** Use teams of two or more people to move bulky objects. Avoid lifting any material that weighs more than 50 pounds (per person).

**Stay cool.** When it's hot, stay in air-conditioned buildings (if available); take breaks in shaded areas or in cool rooms; drink water and nonalcoholic fluids often; wear lightweight, light-colored, loose-fitting clothing; and do outdoor activities during cooler hours.

**Treat wounds.** Clean out all open wounds and cuts with soap and clean water. Apply an antibiotic ointment. Contact a doctor to find out whether more treatment is needed (such as a tetanus shot). If a wound gets red, swells, or drains, seek immediate medical attention.

**Wash your hands.** Use soap and water to wash your hands. If water isn't available, you can use alcohol-based products made for washing hands.

**Wear protective gear for clean-up work.** Wear hard hats, goggles, heavy work gloves, and watertight boots with steel toes and insoles (not just steel shank). Wear earplugs or protective headphones to reduce risk from equipment noise.

# PROTECT YOURSELF FROM MOLD

After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings. When returning to a home that has been flooded, be aware that mold may be present and is a health risk for your family.

## People at Greatest Risk from Mold

People with asthma, allergies, or other breathing conditions may be more sensitive to mold. People with immune suppression (such as people with HIV infection, cancer patients taking chemotherapy, and people who have received an organ transplant) are more susceptible to mold infections. However, prolonged exposure to some molds has been proven to have damaging effects on even the healthiest people.

## Possible Health Effects of Mold Exposure

People who are sensitive to mold may experience stuffy nose, irritated eyes, wheezing, or skin irritation. People allergic to mold may have difficulty in breathing and shortness of breath. People with weakened immune systems and with chronic lung diseases, such as obstructive lung disease, may develop mold infections in their lungs. If you or your family members have health problems after exposure to mold, contact your doctor or other health care provider.

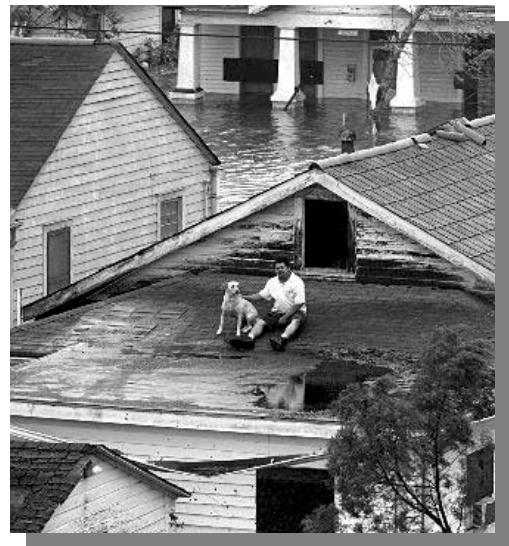
## Recognizing Mold

You may recognize mold by:

- **Sight** (Are the walls and ceiling discolored, or do they show signs of mold growth or water damage?)
- **Smell** (Do you smell a bad odor, such as a musty, earthy smell or a foul stench?)

## Safely Preventing Mold Growth

Avoid breathing in mold or mold spores. In order to limit your exposure to airborne mold, you may want to wear an N-95 respirator, available at many hardware stores. (They cost about \$12 to \$25.) Some N-95 respirators resemble a paper dust mask with a nozzle on the front; others are made



primarily of plastic or rubber and have removable cartridges that trap most of the mold spores from entering. In order to be effective, the respirator or mask must fit properly, so carefully follow the instructions supplied with the respirator.

Clean up and dry out the building quickly (within 24 to 48 hours) by opening doors and windows and using fans.

- *When in doubt, take it out!* Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home. Porous, non-cleanable items include carpeting and carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food. Removal and cleaning are important because even dead mold may cause allergic reactions in some people.
- To prevent mold growth, clean wet items and surfaces with detergent and water.
- Homeowners may want to temporarily store items outside of the home until insurance claims can be filed.
- If there is mold growth in your home, you should clean up the mold and fix any water problem, such as leaks in roofs, walls, or plumbing. Controlling moisture in your home is the *most critical factor* for preventing mold growth.

**To remove mold growth** from hard surfaces use commercial products, soap and water, or a bleach solution (<http://www.cdc.gov/mold/faqs.htm>) of 1 cup of bleach in 1 gallon of water. Use a stiff brush on rough surface materials such as concrete. Protect your hands by using long gloves that extend to the middle of the forearm, and protect your eyes by using goggles that do not have ventilation holes. When working with water and a mild detergent, ordinary household rubber gloves may be used. If you are using a disinfectant, a biocide such as chlorine bleach, or a strong cleaning solution, you should select gloves made from natural rubber, neoprene, nitrile, polyurethane, or PVC. Avoid touching mold or moldy items with your bare hands.

If you choose to use bleach to remove mold:

- Never mix bleach with ammonia. Mixing bleach and ammonia can produce dangerous, toxic fumes that could kill you.

- To remove mold, mix 1 cup of bleach in 1 gallon of water, wash the item with the bleach mixture, scrub rough surfaces with a stiff brush, rinse the item with clean water, then dry it or leave it to dry.
- Wear non-porous rubber boots and rubber gloves, and goggles when cleaning with bleach.
- Open windows and doors to provide fresh air.
- To clean hard surfaces that do not soak up water and that may have been in contact with floodwater, first wash with soap and clean water. Next disinfect with a mixture of 1 cup of bleach in 5 gallons of water. Then allow to air dry.
- Fix water leaks. Use fans and dehumidifiers and open doors and windows to remove moisture.
- If you plan to be inside the building for a while or you plan to clean up mold, use a N95 mask.

### **Be Aware of Hidden Mold**

You may suspect hidden mold if a building smells moldy, but you cannot see the source, or if you know there has been water damage and residents are reporting health problems. Mold may be hidden in places such as the back side of dry wall, wallpaper, or paneling, the top side of ceiling tiles, the underside of carpets and pads, etc. Other possible locations of hidden mold include areas inside walls around pipes (with leaking or condensing pipes), the surface of walls behind furniture (where condensation forms), inside ductwork, and in roof materials above ceiling tiles (due to roof leaks or insufficient insulation). Check and clean heating, ventilating, and air-conditioning systems before use.

Investigating hidden mold problems may be difficult and will require caution when the investigation involves disturbing potential sites of mold growth. For example, removal of wallpaper can lead to a massive release of spores if there is mold growing on the underside of the paper. If you believe that you may have a hidden mold problem, consider hiring an experienced professional. In addition, dead mold may still cause allergic reactions in some people, so it is not enough to simply kill the mold, it must also be removed.

# INSURANCE AND OTHER FINANCIAL CONCERNS

## KNOW YOUR INSURANCE POLICY

The deductible and how it is deducted are only two of the surprises that may be lurking in your insurance policy. Does your policy cover at least 80% of the value of your house? If not, you will be reimbursed for only a part of your loss.



Is it written to cover “replacement cost?”

If not, your insurer will only reimburse you for “actual cash value,” which is replacement cost minus depreciation. Even with “replacement cost” coverage, your insurer will deduct depreciation before sending you a check. But as soon as you send proof of how much replacement actually cost, you can recoup the depreciation.

Two more important questions: does your policy cover mold and does it cover code compliance? If the roof leaks, within a few weeks mold can become a huge problem. It is very important that any roof damage be at least covered with tarp as soon as possible. Concerning code compliance: your policy may have an “ordinance” or “law” exclusion clause which means it will not cover the cost of upgrading to comply with current building requirements. Your agent must offer you ordinance coverage. If you live in an area prone to natural disasters, you should take this option as it will save you money and could save your home.

## CONSIDER FLOOD INSURANCE

Homeowner insurance policies do not cover damage from water seeping in, whether from floods, tidal waves, sewer backups or overflow from any body of water. Instead, you need flood insurance, which is offered by FEMA, and must be purchased

separately from your insurance agent. Your agent can also tell you if your house is located in a flood plain.

## **UNDERSTAND THE CHECK**

Again, check your policy: is your coverage adequate? Is it written for “replacement cost” or “actual cash value?” Do not endorse and cash any check that says “final” unless you are sure it is an adequate payment under your coverage.

If yours is a “replacement cost” policy, your first check will not be a final check. It may be considerably less than you expected because depreciation and your deductible have been subtracted from it. Depreciation refers to the change in value or cost of services from before the disaster to afterwards. Insurance companies generally have a list of average costs related to various services and “rebuilding costs” and these prices will be the ones initially applied towards any check you receive. In order to receive compensation for the full value and cost of your repairs, you will need to supply your insurer with all receipts for work and materials as well as possibly more than one estimate. To recoup depreciation, insurers generally require that proof be sent within 180 days. However, in a major disaster, it can be difficult to get estimates, or work completed, within 180 days. Keep your insurer informed. You may have to ask for a waiver.

## **CONSIDER A PUBLIC ADJUSTER**

While an insurance adjuster works for the insurance company, a public adjuster works for you, negotiating with the company on your behalf. By law, a public adjuster can charge up to 10% of the settlement. You can negotiate the percentage. You don't have to give money up front. It is important that your adjuster is a licensed professional.

## **CHECKS MAY NOT COME TO YOU**

If your house is mortgaged, your mortgage company is considered to have a joint insurable interest in the property. Look at your policy to see where the check will be sent. Call your mortgage company to see how bills will be handled.



## **POLICIES COVER RELOCATION COSTS**

Homeowner policies provide additional living expense if you cannot live in your home while it's being repaired. These generally are expenses above and beyond normal expenses. For example, restaurant meals and extra costs for housing, transportation, furniture rental, storage or installing utilities would be covered while groceries and a monthly telephone bill would not. You have to keep receipts and submit them for reimbursement.

## **CONSIDER MEDIATION**

If not satisfied with negotiations with your insurance company, mediation is often another option. In many areas, this is a free public service offered by your state's Department of Financial Services. If you choose to use this service, the department's insurance regulators will go to bat for you, opening up communication with your insurer and helping you to get the fairest settlement. Call 1-800-22STORM for help or more information.

## **IF YOU'RE A RENTER . . .**

FEMA (see below) can help you relocate. You may be eligible under FEMA and your own renter's insurance policy to have relocation ("loss of use") costs reimbursed.

To return to your apartment, check to see if your rental lease says anything about what happens after a disaster. Leases may or may not have provisions stating what a tenant's or a landlord's responsibilities are. If your lease does not have any provisions spelling out what happens in case of disaster, you may want to contact your local rental housing association, a national or local tenants' rights organization to see how the state or local law addresses disasters.

## **HELP IS OUT THERE**

FEMA, the Federal Emergency Management Agency, will be one of the first on the scene after an emergency. FEMA's priorities are helping the uninsured and those who cannot live in their homes and need alternative housing. FEMA also offers income-based grants of up to \$25,000 for home repair and construction, rental assistance, furnishings and clothing replacement, medications assistance, as well as assistance for those unemployed by the disaster and reimbursement for certain disaster-related items such as chain saws and generators.



The Small Business Administration (SBA) can provide loans to individuals through FEMA. But you must file a FEMA claim first, and, the sooner the better. To do so, call 1-800-621-FEMA or visit the local FEMA center. If the SBA denies you a loan, you can reapply to FEMA for a grant.

The American Red Cross sets up shelters and, in many areas, will go through neighborhoods providing ice, bottled water, hot meals and supplies. The Salvation Army, churches, volunteer groups and others also distributed urgently needed items.

## **REPORT PRICE GOUGING.**

The Federal government has no law specifically targeting price-gouging but many states do (including Alabama, Florida, Louisiana, and Mississippi). Usually—once a state of emergency is declared—the laws (in states that have them) “kick in” and prohibit the sale of goods and services (including food, lumber, gas, oil, ice, water, generators, motel rooms) at prices that exceed those ordinarily charged for comparable goods or services in the same areas. Price-gouging generally can be reported to the state Attorney General's office. If you believe you have been unconscionably overcharged during a state of emergency, call the price gouging hotline at 1-866-966-7226.

# REBUILDING: WORKING WITH CONTRACTORS

## HOME REPAIRS: FINDING AND SELECTING A RELIABLE CONTRACTOR

### Know what you want

Before selecting someone to do work in your home, carefully evaluate what you want done. Write down exactly what you want the contractor to do. Taking your time at the start of a project increases the odds you will be satisfied with the work when it's completed.



### Talk to your neighbors

Recommendations are a good place to start when making a list of potential contractors. Talk to your neighbors, friends and family about their experiences. Were they satisfied with the work, the price, and the time it took to get the job done? Ask local stores about workers they respect. **Beware of the stranger who shows up at your house without an appointment. This is rarely a good choice—and could quite possibly be a scam.**

### Check out the recommendations

Once you have your list of names, research them. Call your local or state licensing board to see if they are licensed or registered in your state. Although licensing doesn't guarantee reliability, it's a minimum qualification you should expect a contractor to have. Contact your local or state consumer protection office or Better Business Bureau to find out if any complaints have been filed against the contractor or their companies. Have the contractor prove that he is licensed, bonded, and has insurance.

### Make comparisons

Call the contractors you've researched. Find out if they do the type of work you want. Ask how long they've been in business and whether they can do the work in

your time frame. Get copies of proof that they are licensed, bonded, and covered by workers' compensation and liability insurance. Get references of satisfied customers and check them out. For bigger projects, go to a job site to see the workers on the job.

### **Get estimates**

Narrow your list down to three contractors. Have a face-to-face meeting to discuss the job you want done, your specifications, and your budget. Get written estimates with details of the materials to be used, the labor charges and the start and finishing dates. Take time to compare the estimates. The lowest price tag may not be your best choice. If you find there is a wide range between bids, ask the contractors for an explanation. The lower bidder may be taking shortcuts on quality.

### **Put it in writing**

A well-written and detailed contract is very important. Make sure that everything you agreed to is in writing. Don't be rushed into signing too quickly. Take your time to make a decision and get a second opinion before you sign. Any genuine good deal will still be there tomorrow.

### **Don't finalize payment until the work is complete**

Make your final payment only after the work has been completed and you are satisfied with the quality.

### **Watch out for Fraud**

You cannot be too vigilant selecting a contractor.

- Don't let a contractor talk you into getting the permit. Doing so makes you the contractor of record.
- Avoid paying cash.
- Avoid contracts that require a large deposit. One-third down is considered appropriate.
- Put everything in writing, down to the smallest detail.
- Never hand over your credit card or number unless you are paying a bill with it.
- If the contract is signed in your home or some place other than the contractor's office, you have three working days to change your mind and cancel it. But do so in writing.

**PREVENTING FRAUD:**

**CHECKLISTS TO PROTECT YOURSELF, YOUR HOME, AND YOUR MONEY**

**➤ CHECKLIST FOR GETTING BIDS AND SELECTING A CONTRACTOR ➤**

|   |              |              |
|---|--------------|--------------|
| CONTRACTOR #1 NAME:   |              |              |
| CONTRACTOR #2 NAME:   |              |              |
| CONTRACTOR #3 NAME:   |              |              |
| 1. I saw proof of the contractor's license, insurance and bond.   |              |              |
| Contractor 1  | Contractor 2 | Contractor 3 |
| 2. I checked for complaints against the contractor.   |              |              |
| Contractor 1  | Contractor 2 | Contractor 3 |
| 3. The contractor gave me a detailed and itemized written bid that describes the work to be done, materials, labor charges, and start and finish dates. |              |              |
| Contractor 1  | Contractor 2 | Contractor 3 |
| 4. The contractor gave me references and I have checked them out.   |              |              |
| Contractor 1  | Contractor 2 | Contractor 3 |

**➤ CHECKLIST BEFORE SIGNING THE CONTRACT ➤**

|  |  |
|--|--|
|  | 1. Detailed description of the work to be done that itemizes labor and cost of materials to be used. |
|  | 2. Starting and completion dates.  |
|  | 3. A provision that the contractor will get all necessary permits                                    |
|  | 4. Warranties on materials and workmanship.  |
|  | 5. Your right to cancel in three business days if contract is signed at your home.                   |



# STRATEGIES FOR COPING WITH GRIEF AND DISASTER



The destructive force of natural disasters leaves so many of us facing the physical devastation of our life as we knew it. Our families, our homes, and sometimes even our entire communities no longer exist or will never be the same. Less immediately obvious but equally traumatizing is the toll such an experience extracts from our

emotional lives. One group that has been particularly vulnerable to this emotional aftermath is our elderly. Many of you live alone, have compromised health, limited access to friends and family, and are dependant on community services, which may no longer be available. For others of you, the disaster may be triggering painful reminders of earlier traumas. Nearly all of you are experiencing feelings – often very intense – of anxiety and fear.

Frustrations can build as you try to reach overworked roofers, contractors, pool cage installers, tree removers, insurance adjusters and repairmen of all kinds. It can continue to build if you haven't stocked up ahead and now must wait in long lines just to get into a hardware or grocery store or up to a gas pump. All the essentials will be in huge demand and scarce. Again, plan ahead. Stock up. Eliminate as many trips as possible. Commiserate with friends and neighbors. Learn how they are coping. Knowing you aren't alone can help ease the stress.

Depression becomes a real possibility when you are dealing with loss and overwhelming responsibilities. Help is available, and it's smart to seek it out, whether from a doctor, a mental health counselor, or a support group. You may be better able to ward off emotional upheaval by staying connected to family and friends; turning an evacuation into an interesting visit to someplace new, helping others and doing everything you can to maintain health.

There's a silver lining as you work through frustration, even depression. You feel stronger. You are stronger and better able to cope with adversity. But your house is also stronger, repaired or rebuilt to code. You can feel confident that another time, you will not be unprepared.

The strategies below may reassure and help you to better cope with your emotions.

- Remember it is *normal* to experience any (or all) of the following symptoms: sadness and crying, inability to concentrate, hopelessness, helplessness, rapid changes in mood, increased irritability, depression, extreme worry about loved ones, and sleeping or eating problems, etc.
- Expect to be on an emotional rollercoaster. It is normal for your feelings to be very intense and constantly changing.
- Keep in touch with the people you love or trust. Seek their support. Talk to them about your concerns and fears and encourage them to talk about theirs. Given your years of living, what you have learned from your experiences may be very helpful to others. Do not let yourself become isolated.
- Take good care of yourself. Establish and stick to a routine that allows you enough time to get plenty of sleep and eat well-balanced meals. Routines help your body to regulate itself and give some structure to your day.
- Do not use alcohol or illegal drugs to feel better. To work through any emotional trauma, you need to feel – not numb – your emotions.
- Get as much exercise as possible. Exercise is healthy and one of nature's best stress relievers. Be sure to work it into your daily routine.
- Do some writing. Try keeping a journal. Writing about your traumatic experiences can help you focus, work through your feelings, organize emotional chaos, and better understand your behavior.





- Do and complete one thing at a time. No matter how small the activity, accomplishing it will help you feel more in control and limit the stress inherent in not getting to tasks that need to be done. Make a list; check off each item as you finish it, and then move on to the next.
- If you have spiritual resources, use them. You do not need to be religious to have spiritual resources. You can meditate, do yoga, attend church, pray, re-establish rituals, talk to a spiritual leader, or read inspirational material.
- Volunteer your help. It can take your mind off your troubles, help you feel less alone, provide you some structure and purpose, and give you the reward of knowing you have helped someone.
- Ask for help if you think you need it. If you find yourself feeling overwhelmed, wanting to give up, or constantly reliving your traumatic experience, it is especially important to seek professional help. You may have a very real condition called Post-Traumatic Stress Disorder, which usually requires professional intervention.

## NATIONAL RESOURCES

|   |                       |
|---|-----------------------|
| National Suicide Prevention Hotline<br>(24/7, not just for suicidal callers)  | 1-800-273-8255 (TALK) |
| Health and Human Assistance Network<br>211 provides people in need with bilingual access to community-driven assistance providers and programs. | 211                   |

## STATE RESOURCES

|  |                       |
|--|-----------------------|
| Alabama Department of Mental Health                      | 1-800-367-0955        |
| Florida Department of Children and Families              | 1-800-273-8255 (TALK) |
| Louisiana Office of Mental Health                        | 225-342-2540          |
| Mississippi Department of Mental Health                  | 601-359-1288          |
| Texas Department of Mental Health and Mental Retardation | 512-454-3761          |

# NATIONAL DISASTER RESOURCES

## AARP SERVICES

| Program               | Description  | Contact Information              |
|-----------------------|--|----------------------------------|
| AARP MEMBER RELATIONS | AARP members who experience issues with any AARP endorsed products or services (i.e.) automobile/motorcycle, homeowners, mobile home, health, insurance, legal services, credit card, etc., should contact and ask to be transferred to Member Relations. The Member Relations staff will be more than happy to work with the service provider to try and resolve any of their issues. This service is provided on an individual case basis. | 1-888-687-2277<br>1-800-OUR-AARP |

## CASH ASSISTANCE

| Program   | Description   | Contact Information  |
|---|---|--|
| Social Security   | The Social Security Administration sends monthly checks to workers who are retired or have a disability.  | Visit your local Social Security office to apply for benefits or apply online at <a href="http://www.ssa.gov">www.ssa.gov</a> or call 1-800-772-1213 |
| Temporary Assistance for Needy Families (TANF)            | TANF provides assistance and work opportunities to needy families. Children may be eligible to receive funds through a TANF “child-only grant”. | Apply for TANF at your local Department of Human Services or visit <a href="http://www.acf.hhs.gov/programs/ofa">www.acf.hhs.gov/programs/ofa</a>    |
| Families in Need of Temporary Assistance Payments (FITAP) | FITAP provides assistance to families.  | Please contact your local Department of Social Services, Office of Family Support for application procedures.  |

## CRISIS COUNSELING

| Program                             | Description  | Contact Information |
|-------------------------------------|--|---------------------|
| National Crisis Hotline for Victims | Funded by the Louisiana Department of Health and Hospitals and Louisiana Spirit for persons nationwide who are emotionally distressed or experiencing suicidal tendencies or other crisis' | 1-800-273-8255      |

## DISABILITIES

| Program  | Description   | Contact Information  |
|--|---|--|
| Individuals with Disabilities Education Act (IDEA) | Children who are at risk or have disabilities receive special education services at no cost. Services include screenings, evaluations, a treatment plan, and coordination services.             | For more information about your rights under IDEA, visit <a href="http://www.ideapractices.org">www.ideapractices.org</a>  |
| Supplemental Security Income (SSI)                 | SSI provides a monthly income to people who have little money and do not own many things. Children under 18 may be eligible to receive benefits if they are blind or have a serious disability. | You can apply for SSI at your local Social Security office. Apply online at <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> or 1-800-772-1213 |

## FEMA

| Program                               | Description                            | Contact Information |
|---------------------------------------|--|---------------------|
| Federal Emergency Management Agency   | Registration and Assistance            | 1-800-621-3362      |
|                                       | Programs                               | 1-800-342-3450      |
| FEMA's Hurricane Relief Fraud Hotline | To report fraud against the government | 1-866-720-5721      |

## FOOD AND HOME ENERGY

| Program                                 | Description  | Contact Information  |
|---|--|--|
| Food Stamps                             | Eligible, low income families can qualify to receive assistance to purchase nutritious food if they meet income requirements set by the program. | To apply for Food Stamps, contact your local Department of Social Services, or you can call 1-800-221-5689 to locate your good stamp agency, or <a href="http://www.fns.usda.gov/fsp">www.fns.usda.gov/fsp</a> |
| Weatherization Assistance Program (WAP) | Provides low cost energy conservation methods, e.g. caulking, minor roof repairs and other weatherization/conservation measures.                 | Please contact your local Community Action Agency (CAP) in the white and/or blue pages of your telephone directory   |

## INTERNAL REVENUE SERVICE

| Program                         | Description   | Contact Information   |
|---------------------------------|---|---|
| IRS Disaster Assistance Hotline | Get publication 2194 "Disaster Loss Kit" for individuals or publication 2194B "Disaster Loss Kit" for businesses; get computer generated copies of your last year's tax return from the IRS; IRS can assist with preparing your amended tax returns.                                    | 1-866-562-5227<br>Monday - Friday from 7:00 am to 10:00 pm local time<br><br>Visit the website at <a href="http://www.irs.gov">www.irs.gov</a> or contact your tax professional |
| Tapping Retirement Funds        | The IRS has in the past eased restrictions for disaster survivors who wish to take loans or make early withdrawals from their 401(k)s and other workplace retirement plans. Congress has passed a measure that would waive penalties for early withdrawal and provide other tax breaks. | IRS Disaster Assistance Hotline<br>1-866-562-5227<br>Monday - Friday from 7:00 am to 10:00 pm local time<br>or<br>contact your tax professional                                 |

# HEALTH

| Programs                              | Description  | Contact Information  |
|---------------------------------------|--|--|
| Medicaid                              | Medicaid is a health insurance program for people who have limited incomes. You can apply for Medicaid benefits for yourself or for a child who lives with you. Eligibility requirements vary from state to state.   | Apply for Medicaid at your local Medicaid office or visit <a href="http://www.cms.hhs.gov/medicaid/statem ap.asp">www.cms.hhs.gov/medicaid/statem ap.asp</a> |
| Medicare                              | Medicare is a federal health insurance program. You can enroll in Medicare when you are 65. The program is also open to some young people who have disabilities.   | 1-800-633-4227<br>or<br><a href="http://www.medicare.gov">www.medicare.gov</a>   |
| Medicare Savings Program              | Medicare Savings Programs are state benefits that help pay for the Medicare Part B premium that is taken out of your social security check. Applications can be made at the local Health and Human Services office.  | 1-800-633-4227.  |
| State Prescription Drug Assistance    | Thirty-nine states help low-income people pay for their prescriptions. Older people with low incomes can receive help as well as people who have a disability. Medicare will offer drug coverage that helps people with Medicare pay for the prescriptions they need.                                    | Contact your local Office of Aging or the Department of Health and Human Services.   |
| Medicare Prescription Drug Assistance | Medicare Prescription Drug coverage is available to all people with Medicare. There is extra help for those who need it most (for individuals who earn less than \$14,700/year and have less than \$11,500 in assets and couples who earn less than \$19,800/year and have less than \$23,000 in assets. | 1-800-633-4227   |

# SENIOR SERVICES

| Program  | Description   | Contact Information  |
|--|---|--|
| The National Council on The Aging (NCOA)             | A national network of organizations and individuals dedicated to improving the health and independence of older persons and increasing their continuing contributions to communities, society and future generations.   | 202-479-1200<br>or<br><a href="http://www.ncoa.org">www.ncoa.org</a> .<br><br>Check local listing for Parish or County Councils on Aging or Area Agencies on Aging to determine service offerings. |
| Community Action Agencies                            | It is the mission of the Community Action Partnership to be a national forum for policy on poverty and to strengthen, promote, represent and serve its network of member agencies to assure that the issues of the poor are effectively heard and addressed.  | 202- 265- 7546<br>or<br><a href="http://www.communityactionpartnership.com">www.communityactionpartnership.com</a>   |
| Faith in Action Programs                             | Faith in Action programs bring together volunteers from many faiths to work together to care for their neighbors who have long-term health needs.   | 1-877-324-8411<br>or<br><a href="http://www.fiavolunteers.org">www.fiavolunteers.org</a>   |
| AARP   | AARP is dedicated to enhancing quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service.  | 1-800-424-3410<br>or <a href="http://www.aarp.org">www.aarp.org</a>  |
| Eldercare Locator                                    | A public service of the U.S. Administration on Aging. Eldercare Locator connects older Americans and their caregivers with sources of information on senior services. Links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers. | Speak with an Eldercare Locator information specialist by calling 1-800-677-1116, M-F 9:00 a.m. - 8:00 p.m. (ET)   |
| National Association of State Units on Aging (NASUA) | To locate a State Unit on Aging anywhere in the United States   | 202-898-2578   |

# LOCATING MISSING PERSONS OR LOVED ONES

| Program  | Description   | Contact Information  |
|--|---|--|
| National American Red Cross-Disaster Operations Center | Locates U.S. military servicemen and women on an ongoing basis in order to receive and send “safe and well” messages to and from their families | <p>www.redcross.org/military and family members/emergency communications link;</p> <p>You may also contact your local Red Cross Chapter for assistance on a case-by-case basis (white pages of your telephone directory)</p> <p><a href="http://www.redcross.org">www.redcross.org</a></p> |
| National Center for Missing & Exploited Children       | Maintains a database of missing and exploited children; actively assists in locating missing and exploited children.                            | Team Adam, please call Brooke Swab at 571-220-4585   |
| State Police   | Provides limited services in locating missing persons on an on-going basis.   | Search the blue pages under state government listings for your local state police contact numbers.   |



# GULF STATES DISASTER RESOURCES

## ***ALABAMA***

| <b>Program</b>                 | <b>Description</b>  | <b>Contact Information</b>  |
|--------------------------------|---|---|
| American Red Cross, AL Chapter | For emergency food, shelter; to locate family members in the military   | 1-866-438-4636  |
| Attorney General's Office      | Consumer Hotline  | 1-800-392-5658  |
| AARP Alabama State Office      | A non-profit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. | 1-866-542-8167<br>or<br><a href="http://www.aarp.org/al">http://www.aarp.org/al</a> |

## ***FLORIDA***

| <b>Program</b>   | <b>Description</b>  | <b>Contact Information</b>  |
|--|---|---|
| <b>Florida Emergency Information</b>                       |   | <b>1-800-342-3557</b>   |
| American Red Cross, FL Chapter                             | For emergency food, shelter; to locate family members in the military   | 1-866-438-4636  |
| Florida Department of Business and Professional Regulation | Agency to contact to determine contractor licensing; enforcement and complaints;  | 1-800-342-3557  |
| Florida Department of Financial Services                   | Addresses and investigates insurance and financial transaction irregularities   | 1-800-227-8676  |
| Florida Attorney General's Office                          | Consumer Protection Unit-to report price gouging, consumer fraud and to file consumer complaints  | 1-800-646-0444  |
| Florida Consumer Hotline                                   | Dept of Agriculture provides initial screening and transfers caller to appropriate agency.  | 1-800-435-7352  |
| Florida Elder Helpline                                     | Information and referral for all senior 60+ assistance.   | 1-800-963-5337  |
| Crisis Hotline   | Free and available 24 hours a day   | 1-866-319-4480  |
| AARP Florida State Office                                  | A non-profit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. | 1-866-595-7678<br>or<br><a href="http://www.aarp.org/fl">http://www.aarp.org/fl</a> |



## LOUISIANA

| Program  | Description   | Contact Information   |
|--|---|---|
| LA Workforce Commission                          | Employment and Unemployment Insurance guidance  | 866-783-5567<br>225-343-2094<br>or <a href="http://www.laworks.com">www.laworks.com</a>   |
| Residential Building Subcontractors Subcommittee | Also Contractor's Licensing Board. Enforcement and Complaints; Applications, Licensing and Renewal; Contractor Exams  | 800-256-1392 (statewide)<br>225-765-2301 (Baton Rouge)<br>M-F 7:30 a.m. - 4:30 p.m. (CST) |
| Louisiana Office of the Attorney General         | Consumer Protection Unit—to report price gouging, consumer fraud and to file consumer complaints  | 800-351-4889<br>225-326-6705  |
| Governor's Office of Elderly Affairs (GOEA)      | Administers U.S. Administration on Aging funds to Councils on Aging and Agencies on Aging who in turn provide services to persons 60+   | 877-340-9100<br>225-342-7100 (Baton Rouge)  |
| Louisiana Department of Insurance                | Regulates insurance agencies; investigates all types of consumer insurance complaints   | 225-342-5900<br>or<br>1-800-259-5300  |
| American Red Cross, LA Chapter                   | For emergency food, shelter; to locate family members in the military   | 1-866-438-4636  |
| Louisiana Answers                                | Aging and disability information statewide  | 800-738-2256<br><a href="http://www.louisianaanswers.com">www.louisianaanswers.com</a>    |
| AARP Louisiana State Office                      | A non-profit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. | 1-866-448-3620<br>or<br><a href="http://www.aarp.org/la">www.aarp.org/la</a>              |

## MISSISSIPPI

| Program                                       | Description  | Contact Information |
|---|--|---------------------|
| American Red Cross, MS Chapter                | For emergency food, shelter; to locate family members in the military      | 1-866-438-4636      |
| MEMA  | Mississippi Emergency Management Agency (to find local shelter assistance) | 601-352-9100        |
| Mississippi Department of Employment Security | To find work relief and job placement                                      | 1-888-844-3577      |

|   |   |   |
|---|---|---|
| Attorney General's Consumer Protection Division | To report price gouging, consumer fraud   | 1-800-281-4418  |
| Department of Insurance                         | To get answers to insurance questions   | 1-800-562-2957  |
| MDHS – Division of Aging and Adult Services     | To receive assistance for seniors   | 1-800-444-8014  |
| Better Business Bureau                          | To check credibility of businesses  | 601-977-0501  |
| AARP Mississippi State Office                   | A non-profit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. | 1-866-554-5382<br>or<br><a href="http://www.aarp.org/ms">http://www.aarp.org/ms</a> |

## TEXAS

| Program  | Description   | Contact Information   |
|--|---|---|
| <b>Texas State Information Center</b>            |   | <b>211</b>  |
| Texas Workforce Commission                       | File for Unemployment Insurance or Disaster Unemployment Assistance   | 1-800-939-6631  |
| TX Residential Construction Commission           | For checking contractor's registration  | 1-877-651-8722  |
| Attorney General's Office of Consumer Protection | To report general consumer problems   | 1-800-337-3928  |
| TX Attorney General's Office                     | To report price gouging   | 1-800-252-8011  |
| Elder Affairs Assistance Information             | Elder Affairs Helpline  | 1-800-963-5337  |
| American Red Cross, TX Chapter                   | For emergency food, shelter; to locate family members in the military   | 1-866-438-4636  |
| AARP Texas State Office                          | A non-profit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. | 1-866-227-7443<br>or<br><a href="http://www.aarp.org/tx">http://www.aarp.org/tx</a> |





[www.aarp.org](http://www.aarp.org)

**1-800-OUR-AARP**  
**601 E Street NW**  
**Washington, DC 20049**

**Alabama State Office**  
201 Monroe Street  
Suite 1880, RSA Tower  
Montgomery, AL 36104  
1-866-542-8167

**Florida State Office**  
400 Carillon Parkway  
Suite 100  
St. Petersburg, FL 33716  
1-866-595-7678

**Louisiana State Office**  
301 Main Street, # 1012  
Baton Rouge, LA 70825  
1-866-448-3620

**Mississippi State Office**  
6360 I-55 North,  
Suite 160  
Jackson, MS 39211  
1-866-554-5382

**Texas State Office**  
98 San Jacinto Boulevard  
Suite 750  
Austin, Texas 78701  
1-866-227-7443