

<p style="text-align: center;">FILE INSURANCE CLAIMS</p> <ul style="list-style-type: none"> <input type="radio"/> Call your insurance provider to let them know what happened. <input type="radio"/> Secure your property. <input type="radio"/> Document the process. <input type="radio"/> Make only emergency repairs until hearing back from the insurance company. 	<p style="text-align: center;">MORTGAGE</p> <ul style="list-style-type: none"> <input type="radio"/> Call your mortgage lender to let them know what happened. <input type="radio"/> Discuss your options if you have/may have trouble making payments. <input type="radio"/> Document the process.
<p style="text-align: center;">EMPLOYER</p> <ul style="list-style-type: none"> <input type="radio"/> Contact your employer to let them know what happened. <input type="radio"/> Explore insurance and aid offered. <input type="radio"/> Talk about time off & pay advance/loan if possible to cover expenses. <input type="radio"/> Identify alternative sources of income if needed. 	<p style="text-align: center;">CREDITORS</p> <ul style="list-style-type: none"> <input type="radio"/> Call credit card companies to let them know what happened and make a note on your account. Request replacement cards if needed. <input type="radio"/> Negotiate alternate payment terms if needed. <input type="radio"/> Contact credit reporting agencies for a copy of your credit report.
<p style="text-align: center;">CREDIT RATING</p> <ul style="list-style-type: none"> <input type="radio"/> Contact credit reporting agencies if you got behind on payments due to a disaster. <input type="radio"/> Manage your bills and communicate with utility companies so that you aren't accumulating charges for services you aren't using. <input type="radio"/> Protect your accounts. 	<p style="text-align: center;">DISASTER ASSISTANCE</p> <ul style="list-style-type: none"> <input type="radio"/> Find federal and local sources. Visit www.disasterassistance.gov <input type="radio"/> Access assistance programs, call 2-1-1 <input type="radio"/> Keep records. Document what you are spending as you recover and save receipts. You may be able to seek reimbursement.
<p style="text-align: center;">AVOID SCAMS</p> <ul style="list-style-type: none"> <input type="radio"/> Stay informed. Check media and websites for scam awareness. <input type="radio"/> Check references and the BBB for company/agency reputation. <input type="radio"/> If it sounds too good to be true, it probably is. 	<p style="text-align: center;">REBUILDING</p> <ul style="list-style-type: none"> <input type="radio"/> Get multiple bids from contractors and don't commit without a contract. <input type="radio"/> Hire a qualified contractor. <input type="radio"/> Rebuild a healthy and safe home, consider additional repairs to address health and safety. <input type="radio"/> Secure your property.

TAKING CARE OF YOU	FRIENDS AND FAMILY
<ul style="list-style-type: none"> <input type="radio"/> Be aware of your mental health. <input type="radio"/> Recognize signs of stress and trauma. <input type="radio"/> Address mental & physical health concerns. <input type="radio"/> Call 2-1-1 for help finding affordable health care. 	<ul style="list-style-type: none"> <input type="radio"/> Notify your friends and family of what happened. <input type="radio"/> Seek emotional and financial support if necessary. <input type="radio"/> Ask for necessary recommendations and support.

NEXT STEPS
<ul style="list-style-type: none"> <input type="radio"/> Take stock of what you wish you had before this happened and make a plan. <input type="radio"/> Budget for the recovery. Create a realistic household budget. <input type="radio"/> Contact a Housing Counselor or Financial Coach to help you plan for the future.

Are you in need of support? Contact a housing counselor today to help you with disaster recovery.

Call or access the help form available at:

www.lacasainc.net/disaster

or call 574-533-4450 ext. 76.