

## Maryland Home Improvement Commission

410-230-6309

[www.dllr.state.md.us/license/mhic](http://www.dllr.state.md.us/license/mhic)

## Maryland Office of People's Counsel

410-767-8150

[www.opc.maryland.gov](http://www.opc.maryland.gov)

## Mold Remediation Help

Indoor Air Quality (IAQ)

800-438-2474

[www.epa.gov/mold](http://www.epa.gov/mold)

## National Flood Insurance Program (NFIP)

800-427-4661

[www.floodsmart.gov](http://www.floodsmart.gov)

## NON-PROFIT AGENCIES

### Catholic Charities USA

703-549-1390 or 800-919-9338

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

### Habitat for Humanity

800-HABITAT (800-422-4828)

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

### Humane Society

202-452-1100

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

### Maryland Food Bank

410-737-8282 (Baltimore Distribution Center)

410-742-0050 (Eastern Shore Distribution Center)

410-737-8282 (Western MD Distribution Center)

### Maryland State Bar Association

410-685-7878

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

### Maryland Voluntary Organizations

#### Active in Disaster (MDVOAD)

410-375-5053

<https://mdvoad.communityos.org/cms>

### Salvation Army

410-347-9944

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

### United Way of America

703-836-7112

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

The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in the State of Maryland. If you have a question about insurance or experience a problem, please do not hesitate to contact the MIA at 800-492-6116 or visit our website at [www.insurance.maryland.gov](http://www.insurance.maryland.gov).

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# Maryland

INSURANCE ADMINISTRATION

200 St. Paul Place, Suite 2700  
Baltimore, MD 21202  
410-468-2000 • 800-492-6116  
800-735-2258 TTY  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

[www.facebook.com/MdInsuranceAdmin](https://www.facebook.com/MdInsuranceAdmin)  
[www.twitter.com/MD\\_Insurance](https://www.twitter.com/MD_Insurance)  
[www.instagram.com/marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin)

MIA-ND-2 (10-21)

A CONSUMER GUIDE TO

# DISASTER-RELIEF RESOURCES



# Maryland

INSURANCE ADMINISTRATION

Natural disasters happen any time and any place; Maryland is not immune. In the last few years, Marylanders have experienced significant damage to their homes and personal property...the result of tornadoes, floods and hurricanes.

While natural disasters are out of our control, adequate preparation is in our control. It is also the best first step toward a quicker recovery.

The Maryland Insurance Administration wants you to have important contact information in the event you and your family experience a natural disaster.

### **BEFORE THE WEATHER HITS**

Check your Homeowners Policy to determine what is and is not covered.

To learn more about your insurance coverage, download a copy of the Maryland Insurance Administration's publication *An Insurance Preparedness Guide for Natural Disasters* at [www.insurance.maryland.gov](http://www.insurance.maryland.gov). Or you may call us at 800-492-6116 or 410-468-2000.

### **AFTER A LOSS**

If you have insurance, it is important to call your agent or insurance company as soon as possible to begin the claims process. If you are not satisfied with the settlement offer, contact the Maryland Insurance Administration's Property and Casualty Complaints section at 410-468-2340.

### **Registering for Housing and Other Aid**

Register with the Federal Emergency Management Agency (FEMA) for important resources and information. FEMA provides one-time emergency cash assistance for losses not covered by insurance coverage, including temporary housing and repair assistance. Call 800-621-FEMA or 800-462-7585 (TTY). You may also visit [www.disasterassistance.gov](http://www.disasterassistance.gov).

### **Small Business Administration Loans**

The SBA is the primary source of Federal funds for long-term recovery assistance. An SBA loan can be used to repair a home, replace personal property or re-build a business or other institution. To apply, call 800-659-2955 or visit [www.sba.gov](http://www.sba.gov).

### **American Red Cross**

Contact the American Red Cross at 410-624-2000 or 800-733-2767 if you have immediate emergency needs for food, clothing, shelter or medical care. Financial assistance may be provided.

### **Food Stamp Assistance**

You may be eligible for disaster food stamp assistance. Call 800-332-6347 for food stamp information.

### **Replacement of State-Issued ID**

the Maryland Motor Vehicle Administration at 800-950-1MVA.

### **Jobs**

Visit the Maryland Department of Labor at [www.dllr.state.md.us](http://www.dllr.state.md.us).

### **Unemployment Insurance**

Call 800-827-4839 or 410-949-0022 for unemployment insurance or visit [www.dllr.state.md.us/employment](http://www.dllr.state.md.us/employment).

### **Social Security**

Call 800-772-1213 for location information.

### **Veterans Benefits**

Call the Maryland Department of Veterans Affairs at 410-260.3838, or visit [www.veterans.maryland.gov](http://www.veterans.maryland.gov).

### **Taxes**

For assistance with Federal income tax, call the Internal Revenue Service at 800-829-1040. For assistance with State taxes, contact the Maryland Comptroller's office at 800-MD TAXES or 410-260-7980.

### **Debt**

Call your creditors. Many will defer your loan payments, waive late fees or raise your credit limit temporarily. If you need help identifying your creditors, get a free credit report by calling 877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **Credit Report Errors**

For questions or to make corrections to your credit report, contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov) or any of the credit reporting agencies: Trans Union at 800-916-8800 or [www.transunion.com](http://www.transunion.com), Equifax at 866-349-5191 or [www.equifax.com](http://www.equifax.com), or Experian at 888-397-3742 or [www.experian.com](http://www.experian.com).

### **Bank Accounts**

For information about accessing bank accounts, lost records, ATM cards, direct deposits or how to read your bank statement, call the FDIC at 877-275-3342 or visit [www.fdic.gov](http://www.fdic.gov).

## **HEALTH CARE CONTACTS**

### **Maryland Department of Aging (MDoA)**

800-243-3425 or 410-767-1100  
[www.aging.maryland.gov](http://www.aging.maryland.gov)

### **Maryland Department of Disabilities (MDOD)**

800-637-4113 or 410-767-3660  
[www.mdod.maryland.gov](http://www.mdod.maryland.gov)

### **Maryland Department of Human Resources (DHR)**

800-332-6347  
[www.dhr.maryland.gov](http://www.dhr.maryland.gov)

### **Maryland Medicaid**

410-767-5800  
<http://mmcp.health.maryland.gov>

### **Maryland Workers' Compensation Commission**

800-492-0479 or 410-864-5100  
[www.wcc.state.md.us](http://www.wcc.state.md.us)

### **Maryland Department of Health (MDH)**

877-463-3464 or 410-767-6500  
[www.health.maryland.gov](http://www.health.maryland.gov)

## **GOVERNMENT AGENCIES**

### **Governor's Office of Community Initiatives (GOCI)**

410-697-9260  
[www.goci.maryland.gov](http://www.goci.maryland.gov)

### **Governor's Office of Service and Volunteerism (GOSV)**

[www.gosv.maryland.gov](http://www.gosv.maryland.gov)

### **Maryland Department of Commerce**

410-767-6300/1-888-CHOOSEMD  
[www.commerce.maryland.gov](http://www.commerce.maryland.gov)

### **Maryland Department of Emergency Management (MDEM)**

877-636-2872  
[www.mdem.maryland.gov](http://www.mdem.maryland.gov)

### **Maryland Department of Housing and Community Development (DHCD)**

800-756-0119  
[www.dhcd.maryland.gov](http://www.dhcd.maryland.gov)