

Maryland Home Improvement Commission

410-230-6309

www.dllr.state.md.us/license/mhic**Maryland Office of People's Counsel**

410-767-8150

www.opc.maryland.gov**Mold Remediation Help**

Indoor Air Quality (IAQ)

800-438-2474

www.epa.gov/mold**National Flood Insurance Program (NFIP)**

800-427-4661

www.floodsmart.gov**NON-PROFIT AGENCIES****Catholic Charities USA**

703-549-1390 or 800-919-9338

www.catholiccharitiesusa.org**Habitat for Humanity**

800-HABITAT (800-422-4828)

www.habitat.org**Humane Society**

202-452-1100

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**Maryland Voluntary Organizations****Active in Disaster (MDVOAD)**

410-375-5053

<https://mdvoad.communityos.org/cms>**Salvation Army**

410-347-9944

www.salvationarmyusa.org**United Way of America**

703-836-7112

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.

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.

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Persons with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Communications at the address listed below.

**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

www.facebook.com/MdInsuranceAdmin
www.twitter.com/MD_Insurance
www.instagram.com/marylandinsuranceadmin

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. 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.

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.

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.

Unemployment Insurance

Call 800-827-4839 or 410-949-0022 for unemployment insurance or visit 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.

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.

Credit Report Errors

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

HEALTH CARE CONTACTS

Maryland Department of Aging (MDoA)

800-243-3425 or 410-767-1100
www.aging.maryland.gov

Maryland Department of Disabilities (MDOD)

800-637-4113 or 410-767-3660
www.mdod.maryland.gov

Maryland Department of Human Resources (DHR)

800-332-6347
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

Maryland Department of Health (MDH)

877-463-3464 or 410-767-6500
www.health.maryland.gov

GOVERNMENT AGENCIES

Governor's Office of Community Initiatives (GOCI)

410-697-9260
www.goci.maryland.gov

Governor's Office of Service and Volunteerism (GOSV)

www.gosv.maryland.gov

Maryland Department of Commerce

410-767-6300/1-888-CHOOSEMD
www.commerce.maryland.gov

Maryland Department of Housing and Community Development (DHCD)

800-756-0119
www.dhcd.maryland.gov

Maryland Emergency Management Agency (MEMA)

877-MEMA-USA (877-636-2872)
www.mema.maryland.gov