

Relief and Recovery Assistance Guide

Southeastern Michigan Flood
August 2014



PURPOSE

The purpose of this Relief and Recovery Guide is to connect Southeastern Michigan residents affected by the August 2014 flood with disaster assistance and information. The Guide lists information on related programs and agencies. Information contained in this document will be regularly updated as new information is received. Updates are available at <http://www.liveunitedsem.org/get-help> and www.mi211.org

The Guide is arranged alphabetically, in sections based on needs and the types of services provided. Phone numbers, website links, and specific information regarding service eligibility, hours, etc. may also be outlined.

You are welcome to dial 2-1-1 or toll free, (800) 552-1183, 24/7, for help in finding disaster assistance services. Language translation services are available. Individuals with hearing and speech disabilities can call Michigan Relay at 7-1-1 or 1-800-649-3777 to indirectly access 2-1-1. You can also visit www.liveunitedsem.org/get-help to review resources and search the database of services in your local community. 2-1-1 will help identify the best local resources to fit your individual needs after a disaster or for every day concerns.

Disclaimer: United Way for Southeastern Michigan 2-1-1 shall have no liability or responsibility of any kind to any user, other person, or entity as a result of the presented information. United Way for Southeastern Michigan 2-1-1 is not authorized to give legal, insurance policy, health or contracting advice. The use of any or all guidance presented is solely at the discretion of the user.

B

Basic Needs

Dial 2-1-1 for assistance locating shelter, clothing, food pantries and other emergency food resources or search online at <http://www.liveunitedsem.org/get-help>

Basic Safety

Stay out of flood water - it can be contaminated. Flood waters in homes carry a variety of health hazards since they may contain sewage, mold, bacteria, viruses, and other hazardous disease-causing germs. For guidelines on safe cleanup and precautions following flooding conditions:

- [Macomb County Public Health](#)
- [Oakland County Health Department](#)
- [Wayne County Department of Public Health](#)
- <http://emergency.cdc.gov/disasters/floods/after.asp> (Centers for Disease Control and Prevention Guide: Health and Safety After a Flood)

C

Clean-Up Assistance Available

Macomb, Oakland, and Wayne residents who need help cleaning their homes and/or removing flood debris can request assistance.

The Michigan Community Service Commission is coordinating volunteers to provide cleanup assistance to those still in need from the floods. If you need assistance in removing flood-affected belongings, mud, sand, or floodwater, gutting flood-affected walls (drywall/paneling) or disinfecting your house, volunteer organizations may be able to provide volunteers to assist in cleanup efforts.

To request volunteer help, you have two options:

- Call 2-1-1 and Press 1
- Fill out the online Flood Cleanup Assistance Form at www.bit.ly/floodcleanupsemi or www.mi211.org

There is no set timeline or guarantee for assistance, but volunteers are being mobilized to help those in the greatest need as quickly as possible

D

Debris Removal

Residents are encouraged to place flood damaged items at the curb. Citations will not be issued for trash placed early. Municipalities are addressing the need for bulk pick up and contracting for additional service where needed.

Having Problems with Debris Removal?

Residents who may be experiencing problems with debris **NOT** being picked up should contact their local city/municipality.

Document Loss

Links to information to replace vital documents:

<http://www.usa.gov/Citizen/Topics/Family-Issues/Vital-Docs.shtml> and www.DisasterAssistance.gov

BIRTH, DEATH, MARRIAGE, DIVORCE RECORDS:

- VitalChek (www.vitalchek.com) is Michigan's online service provider for RUSH requests. Processing time is 1-2 business days for UPS overnight delivery request and 2 weeks for regular online request plus mail time back to the customer. A \$12.00 RUSH fee will be charged for each online order, in addition to VitalCheck's \$8.50 credit card handling charge.
- Michigan Department of Community Health Records Information:
Vital Records Request, P.O. Box 30721, Lansing, MI 48909. There is a \$34 copy fee.
- Copies of records may also be obtained from the County Clerk in the county where event occurred.
- City of Detroit vital records were transferred to Wayne County effective 12/31/2013.

DRIVERS LICENSES/IDCARD - When replacing a license at a branch office, you will need to provide identification, such as a certified birth certificate, U.S. or Canadian passport, marriage license or photo identification card issued by a Michigan government agency.

More than one document may be required. All documents are subject to manager approval. Photocopies and facsimiles are not adequate proof. Only original documents will be accepted. If your driver's license is due to expire within one year, you will have the option to renew it rather than replace it.

REGISTRATIONS - Damaged or missing registration cards can be replaced by visiting your local Secretary of State branch office. You will need to have your license plate number with you. You will need to provide your Social Security number (SSN), MI driver's license number and birth date and eye color. You will also likely need to provide your license plate number and vehicle information. It is typically free to receive a duplicate card, but, if your plates have expired, you will have to pay your renewal fees to receive a new registration card.

- Michigan Secretary of State - Visit the website for guidance on how to replace a lost standard driver's license, state ID card or registration.
<https://onlineservices.michigan.gov/ExpressSOS>
- For additional information, contact the Department of State Information Center at 888-767-6424.

Replacement Costs for Standard ID cards are \$10. Replacement costs for Enhanced ID cards are \$30 if you are under 65 years old and \$20 if you are 65 years old or older, blind, or cannot drive due to a disability.

LICENSE PLATE REPLACEMENT - To replace a damaged plate, head to a Michigan Secretary of State office. Be sure to have your vehicle registration card or license plate number with you. You will be issued a replacement plate, a new registration, and a new tab for \$5.

If you only need replacement registration license plate decals, you should contact the Michigan SOS for information about the steps and requirements to obtain replacement stickers only.

TITLE - You will need to start the process by visiting a Secretary of State Branch office and completing an Application for Michigan Vehicle Title (Form TR-11L), showing proper identification, such as your driver license or state ID card and paying the duplicate title fee of \$15.

- For additional information, contact the Department of State Information Center at 888-767-6424.

NOTE: Only you, as the vehicle owner, or a member of your family living at the same

address can make the request. Or, you may complete an Appointment of Agent (Form TR-128), which allows a representative to receive the license plates on your behalf. Anyone needing a duplicate title in Michigan might want to call the Information Center at (888) 767-6424 before heading to the branch office, just to verify that you have everything you need for your situation.

Cost for a replaced license plate, new registration, and a new tab is \$5, a duplicate title fee is \$15.

SOCIAL SECURITY INFORMATION:

Emergency Payments – In most cases, individuals still receiving checks can go to any open Social Security office and request an immediate payment.

Social Security Cards:

You can replace your Social Security card free if it is lost or stolen. However, you may not need to get a replacement card. Knowing your Social Security number is what is important. You are limited to three replacement cards in a year and 10 during a lifetime. Legal name changes and other exceptions do not count toward these limits.

Social Security Number and Card:

You must provide at least two separate documents; to verify citizenship (U.S. birth certificate/passport), age (birth certificate, U.S. passport, U.S. hospital record of birth), and identity (U.S. driver's license, state-issued ID, or U.S. passport). You must have original documents or a certified copy of a document. Complete an application for a Social Security Card.

Take or mail completed application and documents to nearest office.

- Social Security Administration - 1-800-772-1213 for office locations or 1-800-325-0778 TDD/TTY

PASSPORT RECORDS:

If your passport has been lost or stolen, it should be reported immediately to help protect yourself against identify theft and to prevent someone else from using it. Passports reported lost or stolen are invalidated and can no longer be used for travel.

If you are traveling in two weeks or less, make an appointment to apply in person at a Passport Agency or Center. If you are not traveling within two weeks, you may go to a Passport Application Acceptance Facility.

U.S. Passports & International Travel:

- <http://travel.state.gov/content/passports/english/passports/lost-stolen.html>
- Detroit Passport Agency, 211 West Fort Street, Detroit, MI 48226 or 877-487-2778; 1-888-874-7793 (TDD/TTY)

IMMIGRATION DOCUMENTS:

To replace lost or destroyed U.S. Citizenship and Immigration Services documents, such as permanent resident cards (green cards), employment authorizations, re-entry permits, certificates of citizenship, and more visit www.usimmigrationsupport.org

F

FEMA Assistance

Michigan previously received a Presidential declaration, which released Federal Emergency Management Assistance (FEMA) funds to those impacted by the Michigan flood that occurred on August 11-13, 2014. The deadline to apply for FEMA was December 15, 2014. Residents of Macomb, Oakland and Wayne County who sustained flood damage, but failed to apply by the deadline, may no longer request FEMA assistance, unless failure to apply by the December 15th deadline was due to special circumstances. See details in the “EXCEPTION” section below:

EXCEPTION – FEMA Accepting Applications Beyond December 15th for special circumstances.

FEMA will accept applications past the deadline for applicants who have a good reason for not applying during the registration period, such as being out of the country, in the hospital with no family to assist, etc. Applicant must be able to provide documentation that supports the late registration. Late registration will be accepted for 30 days past the deadline. Applicants who do not have circumstances that meet the late registration acceptance criteria, will receive a letter stating that they applied past the deadline and are not eligible.

After you apply: The information contained in this section is applicable only to applicants who registered with FEMA by the December 15, 2014 deadline.

For households that have registered, FEMA's Individual & Household Program assistance will remain open for 18 months. We will continue to process payments, review appeals, and recertify applicants for rental assistance, if eligible. Important reminders:

- Applicants have 1 year from the date they registered to submit insurance settlement and/or denial letters for FEMA review.
- In many cases, FEMA will be able to assist with repair or replacement of furnaces with an Appeal Letter and contractor estimates – but deadlines are approaching! Generally, folks have 60 days from their initial decision letter to submit an appeal, but the applicant should refer to his/her official decision letter from FEMA for specific deadlines and list(s) of documents needed.
- Appeal guidance can be found on pages 9-10 of the attached *Help After a Disaster Booklet*. The booklet is available for download in many additional languages here: <https://www.fema.gov/help-after-disaster>
- Applicants may create an account on www.disasterassistance.gov or contact our Helpline at 1-800-621-3362 to check the status of their case.

Damage found after the December 15th deadline

1) If flood damage is found after the December date and the homeowner has failed to register, no FEMA assistance will be available. 2) Homeowners who receive a FEMA grant for repairs and who later discover their furnace needs replacing must use the FEMA appeal process for additional grant funds. The homeowner has 60 days to appeal and must submit an estimate for replacement of the furnace on contractor company letterhead.

Federal Disaster Assistance includes Right of Appeal

- Michigan residents who receive a letter from the Federal Emergency Management Agency (FEMA) saying they do not qualify for disaster assistance have the right to appeal. Applicants should read the *entire* letter as it might require follow up. A denial letter does not necessarily mean there is no FEMA assistance available. It may require that the applicant send in additional documentation, such as a receipt or proof of insurance—whether denied or approved and amount confirmation. If no follow up/additional documentation is requested, an applicant has 60 days from the date of the determination letter to appeal the FEMA decision. For more information go to: <http://www.fema.gov/blog/2012-11-09/appealing-fema-assistance-denial-decision>

Financial Donations

- FINANCIAL SUPPORT TO VOLUNTARY AGENCIES RESPONDING TO DISASTERS IS THE MOST EFFECTIVE WAY TO HELP
- Cash allows disaster agencies to purchase exactly what is needed
- To make a financial gift to the organization of your choice, 2-1-1 has a list of reputable

agencies responding to the disaster.

- Do not go to the scene of a disaster to offer help

Agencies currently responding to the Southeastern Michigan Flooding are:

The American Red Cross www.redcross.org designate
Southeastern Michigan Chapter
1-800-RED-CROSS
1-800-733-2767

The Salvation Army 1-800-SAL-ARMY
Designate "Southeastern Michigan Flood" <http://centralusa.salvationarmy.org/emi>

L

Legal Services

Disaster Legal Services (DLS)

Disaster Legal Services (DLS) provides legal assistance to low-income individuals who, prior to or as a result of a Presidentially declared disaster, are unable to secure legal services adequate to meet their disaster-related needs.

Now that a Presidential Disaster Declaration has occurred, survivors of the Michigan Floods of August 11-13, 2014 are eligible for free legal help through an agreement with the Young Lawyers Division of the American Bar Association. Disaster Legal Services may be reached by calling toll free 1 (844) 451-0749.

Types of Assistance

Legal advice is limited to cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement, which is awarded by the court). The assistance that local lawyers provide typically includes:

- Help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc;
- Drawing up new wills and other legal papers lost in the disaster;
- Advice on problems with landlords; and
- Preparing powers of attorney.

Cases that may generate a fee are turned over to the local lawyer referral service.

M

Mental Health during a Disaster

Crisis counselors may provide outreach and education services about coping with the emotional difficulties in the aftermath of emergencies.

Symptoms include anger, fatigue, loss of appetite, sleeplessness, nightmares, depression, inability to concentrate, hyperactivity and/or increased alcohol or drug use.

Each person handles stress in a different way and symptoms may appear weeks or months after a traumatic event. If you or someone you know is experiencing distress or feeling overwhelmed by painful emotions related to recent events please call:

Macomb: 1-800-784-2433

Oakland: 1-800-231-1127

Wayne: 1-866-870-2599

Substance Abuse and Mental Health Services Administration (SAMHSA)

A Disaster Distress Helpline is also available through SAMHSA at:

<http://disasterdistress.samhsa.gov/>

Mold Growth

Mold Removal and Safe Debris Removal Tips

- Many houses will experience mold growth after flooding. It is important to dry out the building as quickly as possible by using fans and opening doors and windows. The Michigan Center for Disease Control and Prevention has a Fact Sheet on mold on their website. <http://www.emergency.cdc.gov/disasters/mold/protect.asp>
- While cleaning mold, anyone allergic to mold may experience a stuffy nose, irritated eyes, wheezing, skin irritation, difficulty breathing, or shortness of breath. People with asthma, weakened immune systems, and chronic lung diseases may develop mold infections in their lungs. If any health-related problems appear after working around mold, contact a doctor or other health care provider immediately.

- If flood water reached your heating, air conditioning, or ventilation (HVAC) system, you may need to hire a professional to inspect your system. Do not run your HVAC system if you know or think it might be contaminated with mold – it could spread mold throughout your home. <http://www.emergency.cdc.gov/disasters/hurricanes/pdf/flyer-hvac.pdf>
- For maximum protection, when working with moldy materials, wear an N95 designated facemask or NIOSH-approved respirator, rubber boots, rubber gloves, goggles, and a soft hat or hard hat (if there is any danger of falling debris or electrical hazards). Be sure to throw away all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. Even if mold is not apparent now, these items can remain a source of mold in the future. Further information on cleaning mold is available by calling 1-888-293-7020 or visit <http://www.bt.cdc.gov/disasters/mold/>

Additional safety information may be obtained by calling:

- Macomb County Health Department at 586-469-5236
- Oakland County Health Division at 248-858-1280 or 248-424-7000
- Wayne County Health Authority at 313-871-3751
- Institute for Population Health Environmental Safety (Detroit) at 313-309-9380

S

Scams

Natural disasters bring out the best and the worst in people and unfortunately, con artists and criminals take advantage of those who have been devastated by these large events. Below is a short list of common scams reported by Military One Source that take place and that residents should be aware of:

- **Home Repair Frauds-** Home repair and cleanup frauds are very common after natural disasters. Be extremely careful before hiring anyone to work on your home. Check references, never pay a contractor or other vendor in cash, and always try to get three or four quotes for the work that needs to be done. Then, get a written contract outlining the price, when the job will be done and what materials will be used. Do not sign a contract allowing the business to negotiate with your homeowner's insurance company on your behalf as the entire insurance check may go to the scammer regardless of the quality or quantity of work completed. Also, remember never to pay the full amount for work done before work has begun.

- **Fake Charities** - Con artists and criminals often pretend to solicit money to help victims of a natural disaster and will make up a name of a charity, which sounds nearly identical to a legitimate charity. Check out any charity groups you are unfamiliar with, never make cash donations, and always make checks payable to the organization and not the individual soliciting money for the charity.
- **Fake FEMA Representatives** - Sometimes a con artist will pretend to be a FEMA representative, collecting a "processing fee" for an emergency loan or other financial assistance. If you are contacted by someone claiming to be a representative of an agency always call the agency directly to confirm that representative is legitimate. Do not use the phone number the solicitor gives you. The number for FEMA is 1-800-621-3362.
- **Utility Workers** – Do not allow anyone into your home that shows up unannounced and claims to work for a utility company without providing ID and verify their identity with proper authorities or the company they claim to represent.
- **Identity Theft** - Losing important papers and documents in times of a natural disaster is common. These items contain important personal information like social security numbers, bank account numbers and credit card numbers, which can be used by criminals to make purchases and/or open new accounts in your name. To avoid these problems make sure to use a paper shredder to dispose of any papers or documents with personal information when you are cleaning up after a disaster. Get a copy of your credit report a few weeks after the disaster to make sure no one has illegally used your information. Contact your creditors immediately to report lost credit cards and contact your bank if you find you are missing checks or a bank card.
- **Fraudulent Calls/Phone Scams** – Some FEMA applicants have been contacted and asked to deposit money on a pre-paid card. They are then instructed to call the person back to provide the card number. Applicants are told that this will allow them to receive additional grant money. FEMA does not do this. It is a scam. Do not follow these instructions or provide any information (address, phone number, Social Security Number, etc.) to anyone who makes this type of request.

For more information, visit Michigan Attorney General at <http://www.michigan.gov/ag> or call the Consumer Protection Division at (877) 765-8388.

You may also check with the Better Business Bureau at <http://www.bbb.org/detroit/>

W

Water Quality

When there is a disaster, public announcements are made if municipal water has been impacted. The recent flood did not impact municipal water quality and water is reported to be safe to drink in all areas impacted by the flood. There are no boil water alerts issued at this time.

If floodwater reached a private well or covered the top of the well casing, assume the well is contaminated and have the well inspected by a licensed well contractor. If floodwater came within 50 feet of the well, but did not reach the well, you may still want to have the water tested as a precaution. For more information, contact your county health department.

[Oakland County Environmental Health](#) or call 248-858-1312

[Macomb County Environmental Health](#) or call 586-469-5235

[Wayne County Environmental Department](#) or call 734-727-7400

V

Vehicle Loss

There may not be many resources for vehicle repair or replacement for those without comprehensive auto insurance. If there was a comprehensive auto insurance policy in place, the damage might be covered. Owners need to check with their insurance carrier. See below for more tips from AAA.

Vehicle owners may be able to claim a flood damaged vehicle as a casualty loss when filing federal taxes. They would then receive a small percentage based on income and worth of the vehicle at time of loss. However, if the casualty loss is not the result of a federally declared disaster, they must be eligible to itemize their deductions to claim the loss.

If your car was stranded in water, AAA Michigan suggests you call the claim in immediately. Time is of the essence in regard to a flood damage claim, according to Susan Hiltz, a spokeswoman for AAA Michigan.

■ Contact your insurance company’s claim service, if your insurance agent’s office is not available. Especially in a catastrophic claim situation, you want to be first in line to get your claim processed.

■ Take time to go back and reclaim your car if you left it parked somewhere. Be patient about getting towing or someone to answer the phone.

■ Make sure to get your car or truck dried out as soon as possible. You want to avoid a total-loss situation. It is best to work with professionals and not try a do-it-yourself project.

■ Find out about using your insurance carrier’s preferred body shop, if necessary.

AAA Michigan points out that one of the major problems with a flood-damaged car or truck is the potential for future problems. Check with your insurance carrier or agent to see if your repairs are guaranteed.

Veteran Assistance

Veterans and dependent family members who have emergency needs related to the recent flooding may qualify for financial assistance through the Michigan Veterans Trust Fund (MVTF).

Contact County Offices of Veteran Affairs:

- Macomb: (586) 469-5315
- Oakland: (248) 858-0785 or (248) 655-1250
- Wayne: (313) 224-0810

Volunteer Recruitment

To volunteer with the flood recovery effort, contact the Michigan Community Service Commission at <https://www.givegab.com/nonprofits/michigan-service-commission>

Important Links:

- Michigan 2-1-1 – www.mi211.org (online resource database and flood assistance form)
- United Way for Southeastern Michigan – www.liveunitedsem.org/get-help (online resource database, flood assistance form and Flood Recovery Guide)
- Michigan State Police – <http://www.michigan.gov/msp> (updates on Detroit Metro Flood)
- FEMA.gov – <http://www.fema.gov>

NOTE: Cities and townships impacted by the flooding event have posted information on their websites updating residents on local response efforts. Residents are encouraged to visit their local city or township website for the latest details.