

California Wildfire Resources

Emergency Updates and Information Resources

- Cal Fire: Provides a real-time map to monitor wildfire activity.
- CA.gov: Resources for those who are impacted by the fire: ca.gov/lafires.
- LA County Recovers: Recovery resources: recovery.lacounty.gov/resources.
- Los Angeles County Emergency Management: ceo.lacounty.gov/emergencymanagement.
- Alert LA County: Sign up for emergency alerts at ready.lacountry.gov.
- Los Angeles County Public Works: Live updates on road closures at pw.lacounty.gov/roadclosures.
- Find Shelters and Services: Visit emergency.lacity.gov.
- The City of La Cañada Flintridge: Visit the website at Lcf.ca.gov for the most up to date information regarding the Eaton Fire.
- 211 LA: Emergency updates including evacuation orders and road closures will be updated at 211la.org/LA-Wildfires.

Notification Apps and Websites

- **FEMA Mobile App:** Allows users to receive real-time weather alerts, locate emergency shelters in your area, prepare for common hazards and more. You can download the app onto your mobile devices at fema.gov/about/news-multimedia/mobile-products.
- Genasys Protect: A website and app that can provide evacuation information related to the fires. Visit protect.genasys.com.
- Watch Duty: An app that alerts you of nearby wildfires and firefighting efforts. It provides
 real-time updates on evacuation orders and warnings, and sends alerts straight to your
 phone. You can download the app at watchduty.org.

Federal Emergency Management Agency (FEMA) and Disaster Assistance

FEMA Assistance is available for residents impacted by the LA County Wildfires. There are three ways to apply:

- Online at DisasterAssistance.gov (easiest, fastest, most convenient method)
- 2. On the FEMA App for mobile devices
- 3. Call the FEMA Helpline at 1.800.621.3362

U.S. Small Business Administration (SBA) offers low-interest disaster loans for **small businesses** as well as **homeowners** who are recovering from declared disasters.

Disaster Unemployment Assistance

If you have lost your job or can't work due to a disaster, you may be eligible for unemployment benefits through the **Employment Development Department** (**EDD**). Information on Disaster Unemployment Assistance (DUA) can be found on their website at:

edd.ca.gov/en/about_edd/news_releases_and_announcements/disaster-unemployment-assistance-dua-now-available-to-los-angeles-county-workers-impacted-by-california-wildfires-and-severe-winds/

Please note that <u>DUA benefit claims must be filed by March 10, 2025</u>, unless the individual has good cause to submit a late application.

You can apply online at: edd.ca.gov/en/unemployment/disaster_unemployment_assistance

EDD disaster-related services: edd.ca.gov/en/about_edd/disaster_related_services

Disaster Recovery Centers

Disaster Recovery Centers will be open to the public 9 am–8 pm PT. For more information, you can visit the website at <u>recovery.lacounty.gov/recovery-centers</u>.

- o UCLA Research Park West: 10850 West Pico Boulevard, Los Angeles, CA 90064
- Pasadena City College Community Education Center: 3035 East Foothill
 Boulevard, Pasadena, CA 91107 (*Pasadena City College location will remain open until January 31, 2025 and then services will transition to the Altadena site).
- Altadena Disaster Recovery Center: 540 W. Woodbury Road, Altadena, CA 91001

Prescription medicine and N95 masks should be available at the recovery centers.

Entertainment Industry Resources

Entertainment Community Fund

A national human services organization for entertainment and performing arts professionals. Services include social services and emergency financial assistance in times of unexpected critical need, health insurance resource center, counseling and crisis support, and more.

Website: entertainmentcommunity.org/am-i-eligible-help

Email: western@entertainmentcommunity.org | Phone: 323.330.2455

New York Foundation for the Arts (NYFA)

Emergency grants are available to two groups of artists:

- The Rauschenberg Dancer Emergency Grants program provides one-time grants to
 professional dancers facing dire financial emergencies, due to the loss or lack of
 recent/current live performance work, because of circumstances outside of their control.
 Application deadline is February 11, 2025. Please apply online at: nyfa.org/awardsgrants/rauschenberg-dancer-emergency-grants
- The Rauschenberg Medical Emergency Grants program provides one-time grants for recent unexpected medical, dental and mental health emergencies to artists in financial

need who are creating in the visual arts, film/video/electronic/digital arts and choreography. Application deadline is February 20, 2025. Please apply online at: nyfa.org/awards-grants/rauschenberg-medical-emergency-grants

Center for Cultural Innovation

A coalition of major arts organizations and philanthropists in Los Angeles has launched the LA Arts Community Fire Relief Fund which is an emergency relief fund for artists and arts workers in all disciplines who have lost their residences, studios, livelihoods or have been impacted by the Los Angeles fires. Application deadline is February 18, 2025. Please visit the website to start an application.

Website: cciarts.org/relief.html

SAG-AFTRA Foundation

The SAG-AFTRA Foundation Disaster Relief Fund is a program designed to provide urgent financial assistance to SAG-AFTRA members who have been affected by a natural disaster.

Natural Disaster Relief Fund Website: sagaftra.foundation

IATSE—Walsh/Di Tolla/Spivak Foundation (Disaster Relief)

Funds from the foundation can help pay for food, clothing, shelter and other necessities for IATSE members affected by natural disasters.

Additionally, Local 80 has opened their stage at 2520 West Olive Avenue, Burbank, CA 91505 to distribute emergency supplies. Please call Local 80 at 818.526.0700 for additional information.

Website: iatse.net/take-action/disasterresponse

Writers Guild of America West

Administered by the Entertainment Community Fund, the Writers Guild Member Fund provides emergency financial assistance to WGA members, Current and Post-Current status, impacted by the Southern California wildfires. Please create an account on the Entertainment Community Fund Portal to apply.

Website: entertainmentcommunity.org/disaster-emergency-financial-assistance

Producers Guild of America

Administered by the Entertainment Community Fund, the Producers Guild of America Members Fund provides emergency financial assistance to members who lost their homes or had to evacuate and are now indefinitely displaced. Please create an account on the Entertainment Community Fund Portal to apply.

Website: entertainmentcommunity.org/disaster-emergency-financial-assistance

Motion Picture & Television Fund (MPTF)

The Motion Picture & Television Fund (MPTF) offers a variety of services that can provide emotional and financial relief to industry members and their families during times of need. Services include counseling services, supportive services and community resources, and financial assistance.

Website: mptf.com

Phone: 323.634.3888 (under 65) | 323.634.3866 (over 65)

MusiCares

MusiCares is here to help music professionals affected by the California Wildfires.

Website: musicares.org

Email: MusiCaresRelief@musicares.org | Phone: 800.687.4227

NCAPER—National Coalition for Arts Preparedness

The Coalition helps ensure that artists, arts/cultural organizations, cultural funders and arts businesses have the capacity and ability to respond effectively to disasters and emergencies affecting the arts and culture sector. A national resource list of organizations that provide emergency financial assistance is available.

Website: ncaper.org/generalresources

Sweet Relief Musicians Fund

Immediate financial assistance is available to music industry professionals impacted by natural disasters.

Website: sweetrelief.org/naturaldisasterfund.html

National Association of Voice Actors (NAVA)

NAVA has set up a California Wildfire Emergency Relief Fund for voice actors and those working in the voice over industry who have suffered property damage or equipment loss due to the wildfires. To apply, please complete an online application on their website.

Website: navavoices.org/cal-fire-request-fund/#cal-fire-form

Inevitable Foundation

Emergency Relief Fund is available to support disabled writers and filmmakers impacted by the L.A. wildfires.

Website: inevitable.foundation/erf

Craft Emergency Relief Fund (CERF+)

CERF+ offers emergency relief grants to craft artists who experienced a recent and substantially disruptive emergency or disaster.

Website: cerfplus.org/grants/emergency-relief

We are Moving the Needle

A MicroGrants Fund for Wildfire Relief is available to provide targeted support for producers, engineers and creators who are affected by the Greater Los Angeles Wildfires. Grants will be available on a sliding scale from \$100 to \$1,000 based on demonstrated needs. For more information and to apply, visit wearemovingtheneedle.org/firefundapp2025

Disaster Relief Resources

Food and Water

- Los Angeles Food Pantry Locator: lafoodbank.org/find-food/pantry-locator
- World Central Kitchen (WCK) is distributing free hot meals to the public at various locations in Southern California. You can view the times and location on their website at wck.org/news/meal-locations-ca.
- Several websites have listed various Los Angeles restaurants that are offering free meals for evacuees and first responders:
 - LAist: laist.com/news/food/la-restaurants-offering-free-meals-forevacuees-and-first-responders
 - Time Out: timeout.com/los-angeles/news/these-l-a-restaurants-areoffering-free-meals-to-any-fire-evacuees-010825
 - Infatuation: theinfatuation.com/los-angeles/guides/restaurants-offeringsupport-for-those-impacted-by-the-lafires?utm_campaign=feed&utm_medium=social&utm_source=laterlinkinbio

Immediate Disaster Relief

- California Fire Foundation SAVE Program: Eligible survivors of fire and natural disasters may receive a gift card to purchase basic needs necessities. Please visit their website for more information and to view participating departments: cafirefoundation.org/what-we-do/for-communities/save.
- Jewish Free Loan Association (JFLA): Offers up to \$15,000 in zero-interest and zero-fee loans for immediate assistance with temporary housing, purchase of essential supplies such as clothing and medicine, among other emergency needs. There are also a limited number of loans up to \$2,000 without a guarantor that are available on a first-come, first-served basis. You can apply on their website at jfla.org/personal-loans/interest-free-emergency-personal-loan.
 - JFLA is also helping support small businesses and nonprofits with emergency needs such as purchasing inventory, relocation costs, signage and marketing, and replacement of computers and essential equipment, among other needs.
- Credit Union of Southern California: Financial relief may be eligible for those impacted by the wildfire. cusocal.org/about-us/how-we-give-back/wildfires

- Emergency Essentials Loans: Borrow \$1,500 at 0% interests for 6 months with no payments for 60 days and no credit history requirement.
- Wildfire Relief Loan: Access up to \$5,000 per household at 0% interest for 12 months, with no payments for 60 days.
- Loan Deferrals: Defer a payment on an existing loan to free up funds for urgent needs. Call 714.671.2728 or email Collections@CUSoCal.org.

Temporary Housing or Evacuation/Shelter Centers

- American Red Cross Los Angeles Region: Call 800.675.5799 or visit redcross.org
- Westwood Recreation Center: 1350 S Sepulveda Boulevard, Los Angeles, CA
 90025 (Accepts small animals and serves as an overnight shelter)
- Van Nuys Sherman Oaks Recreation Center: 14201 Huston Street, Sherman Oaks, CA 91423
- El Camino Real Charter High School: 5440 Valley Circle Boulevard, Woodland Hills, CA 91367
- Pasadena Civic Center: 300 East Green Street, Pasadena, CA 91101
- Northridge Park: 10120 Reseda Boulevard, Northridge, CA 91324
- Richie Valens Recreation Center: 10736 Laurel Canyon Boulevard, Pacoima, CA 91331
- Stoner Recreation Center: 1835 Stoner Avenue, Los Angeles, CA 90025
- Sepulveda Recreation Center: 8825 Kester Avenue, Panorama, CA 91402
- Pomona Fairplex: 1101 W McKinley Avenue, Pomona, CA 91768
- Pan Pacific Recreation Center: 7600 Beverly Boulevard, Los Angeles, CA 90036
- Lanark Recreation Center: 21816 Lanark Street, Canoga Park, CA 91301
- Dream Center: 2301 Bellevue Avenue, Los Angeles, CA 90026
- Best Western Plus Pavilions: Red Cross rates for those who call the hotel directly and are affected by the wildfire. Address: <u>1176 W Katella Avenue</u>, <u>Anaheim</u>, <u>CA 92802</u>. Phone: (714) 776-0140.
- Airbnb is partnering with 211 LA to provide free, temporary housing for people who
 have been displaced by the Los Angeles wildfires. Complete intake form to be
 connected with a free place to stay.
- **Planet Fitness** locations in Los Angeles are offering anyone impacted by the fires and first responders free access to showers, WiFi and rest. No membership required.
- Hotel Association of Los Angeles: List of hotels offering discounted rates for displaced individuals. Click here.
- The City of Anaheim: List of hotels offering discounted rates for those displaced by the fire. Click here.

Animal Evacuations

- Small Animals:
 - o Agoura Animal Care Center: 29525 Agoura Road, Agoura Hills, CA 91301
 - Westwood Recreation Center: 1350 S Sepulveda Boulevard, Los Angeles, CA 90025
 - Pasadena Humane Society: 361 S. Raymond Avenue, Pasadena CA 91105
- Large Animals:
 - Los Angeles Equestrian Center: 480 Riverside Drive, Burbank, CA 91506
 - Pierce College Equestrian Center: 6201 Winnetka Avenue, Woodland Hills, CA 91371

Counseling and Crisis Support

TIME SENSITIVE

- Hollywood & Mind will be hosting a Mental Health Meet-Up on January 29 from 2–6 pm at The London West Hollywood for an afternoon of support, healing and resource-sharing. To attend, please RSVP on their website at: hollywood-mind.com/rsvpgrammyweek2025
- Los Angeles County Department of Mental Health (LACDMH): Emergency Outreach
 and Triage Division (EOTD) offers on-scene consultation and crisis intervention services
 to survivors, families, first responders and the community. <u>Department of Mental</u>
 <u>Health</u> Access Center Helpline: Available 24/7 for mental health support and referrals at
 800.854.7771.
- Disaster Distress Helpline: SAMHSA's Disaster Distress Helpline provides 24/7 crisis counseling and support for individuals experiencing emotional distress related to natural disasters. Call 1.800.985.5990 or text "TalkWithUs" to 66746 to connect with a trained crisis counselor. California Department of Social Services
- American Red Cross Los Angeles Region Disaster Assistance: Offers shelter, disaster assistance and emotional support. For assistance, call 800.675.5799 or visit American Red Cross.
- California HOPE Crisis Support: Offers free mental health support for individuals affected by the wildfires. Call 1.833.317.4673 or visit their website at CalHOPE.org.
- Deaf Counseling Center is offering a free support group for deaf survivors of California wildfires. Email info@deafcounseling.com or text 240.701.5155 for info.
- Airport Marina Counseling Services is offering free therapy sessions to those impacted by the fire. To receive assistance, call 310.670.1410.
- 988 Suicide & Crisis Lifeline: Provides 24/7 support for anyone experiencing mental health crises or having thoughts of suicide. Call or text 988, or chat online at 988lifeline.org.

- Los Angeles Regional Fire Safe Council: Provides emotional support resources to those affected by the wildfire. Visit at wildfirela.org.
- Pro Bono Therapy for Los Angeles Wildfires: A curated list for those seeking therapy due to having been affected by the wildfires. Click here to access.

Resources for Parents and Children

- Helping Children Cope with Disaster is a booklet that is obtainable through FEMA and Red Cross that shares useful tips to help children recover and cope with a disaster.
- The National Child Traumatic Stress Network offers useful resource handouts to provide parents and caregivers with common reactions and examples on how to respond to disasters with their children.
 - Parent Tips for Helping Infants and Toddlers After Disasters
 - Parent Tips for Helping Preschool-Age Children After Disasters
 - Parent Tips for Helping School-Age Children After Disasters
 - Parent Tips for Helping Adolescents
 - Simple Activities for Children and Adolescents
 - Parent Guidelines for Helping Children Impacted by Wildfires
 - Wildfires: Tips for Parents on Media Coverage
- **Babyletto** is offering cribs to families that have lost their homes or were impacted by the wildfire. For more information, please email **info@babyletto.com**.

Inclusive Resources

 The Partnership for Inclusive Disaster Strategies is a disability-led organization with a focused mission of equity for people with disabilities and people with access and functional needs throughout all planning, programs, services and procedures before, during and after disasters and emergencies. Website: disasterstrategies.org

Housing Support

- Housing Rights Center (HRC) offers free housing counseling services to help those
 affected by the wildfires navigate during times of emergency. Please be aware that in a
 State of Emergency, price gouging above 10% is temporarily prohibited for the next 30
 days—meaning businesses cannot increase the price of food, repairs, construction,
 housing, emergency and medical supplies, and gasoline more than 10%.
 - Website: housingrightscenter.org | Phone: 1.800.477.5977
- Fannie Mae can connect you to a housing counselor who can help you navigate urgent
 and longer-term housing needs. Call 855.437.3243 or visit their website for more info or
 to schedule an appointment.

Medication Support

- Los Angeles County Department of Public Health has created a FAQ sheet with information on medication and accessing medical supplies during this time. Info sheet: publichealth.lacounty.gov/media/WildFire/docs/medicationassistance/MedicationAssistanceFAQ-English.pdf
- Prescription medication may be available at the Disaster Recovery Centers:
 - UCLA Research Park West: 10850 West Pico Boulevard, Los Angeles, CA 90064
 - Pasadena City College Community Education Center: 3035 East Foothill Boulevard, Pasadena, CA 91107
- Mickey Fine Pharmacy can help victims of the fires who evacuated without their medications with accessing medication.
- **Walgreens** may dispense emergency medication refills for most medications. Please call your local store to check if this service is available.

Additional Support

- Aerie is shipping clothing and undergarments to those in need in the Los Angeles area.
 You can complete the short form request here.
- Artadia has compiled the <u>Emergency Artist Resources for Los Angeles 2025</u> which has resources and opportunities for financial assistance for those affected by the Los Angeles wildfires.
- Mutual Aid Los Angeles Network (MALAN) has created a <u>resource list</u> for food, shelter and other emergency resources.

Air Quality Resources and Updates

- AirNow.gov: Provides air quality data to tell you how clean or polluted the air is in your area. You can visit their website to gauge the AQI (Air Quality Index) of your area.
- IQAIR: Los Angeles Air Quality Map gives a live look at the AQI levels reported in various areas affected by the wildfires.
- Wildfire Smoke and Ash Health Safety Tips: General tips and information on how to reduce how much pollution you are breathing in the event of a wildfire. See below:



Insurance Support

California Department of Insurance

Information on insurance and resources are available. You can also find outreach events by going onto their event calendar. For more information, visit <u>insurance.ca.gov</u> or call **800.927.4357**.

Motion Picture & Television Fund (MPTF)

MPTF held a virtual webinar, *Wildfire Relief: Next Steps and Next Next Steps*, featuring guest speakers who gave guidance on how to navigate insurance claims, property taxes, tax payments and other topics. The webinar and other resources can be found on their <u>website</u>.

Insurance Tips for the California Wildfires

The Department of Insurance has issued a mandatory one-year moratorium on insurance non-renewals and cancellations. This shields those within the perimeters or adjoining ZIP Codes of the Palisades and Eaton fires in Los Angeles County for one year from the Governor's January 7 emergency declaration regardless of whether they suffered a loss. You can go to the **Department of Insurance website** to see if your ZIP Code is included in the moratorium.

Document and File a Claim

- If your home has been damaged by fire, file a claim with your insurance company. It can take time to process these claims, so start as early as possible. Policies vary by company, and you should check with your insurance company or agent as soon as possible to confirm coverage limits and any other limitations and documentation requirements. Document the date, time and names of any insurance company employees you speak to regarding your coverage. You may have more luck filing an insurance claim online or via the company's app, rather than trying to reach them on the phone.
- Document any and all damage. Take photos and/or video of the damage. An inventory can be
 completed quickly and easily on your smart phone and safely stored in the Cloud. Open any
 drawers, doors or cabinets and take photos/video. Homes can be very unstable after a fire, so
 please be careful—safety is the top priority here.
- Please note that all California property insurers must immediately pay out a minimum of onethird of the estimated value of a policyholder's personal belongings and a minimum of four months' worth of rent for the local area in which they live. (uphelp.org/claim-guidancepublications/insurance-claim-rules-in-california-2023)

Document and File a Claim

- Most homeowners and renters policies include a loss-of-use benefit. They are also known as "additional living expenses" (ALE) or "Coverage D." Loss-of-use coverage includes the following:
 - o Temporary residencies such as a hotel, motel or apartment
 - Moving costs
 - Excess of normal grocery or restaurant bills
 - Storage costs for household items
 - Laundry expenses
 - Transportation fees
 - Parking fees
 - Pet boarding
- Loss-of-use only covers the additional, reasonable costs above what you or your family would
 ordinarily spend. It does not include excessive expenses beyond your usual standard of living
 maintained before the loss. For example, it would not reimburse for a 3-bedroom house rental if
 you live in a one-bedroom condo.
- Keep all receipts you incur. If you don't have a receipt for it, it may not be covered.
- If possible, record your normal living expenses. Because loss-of-use insurance is designed to cover additional living expenses, your insurer may request a list of your standard living costs to

- use as a baseline. Be prepared to estimate what you typically spend on food, utilities, transportation and housing.
- Loss-of-use is generally standard in homeowners, condominium and renters policies. Check
 your policy to find out the details. It's typically a percentage of your homeowners coverage, and a
 flat amount for renters.
- You generally still have to pay your mortgage, even if the house is uninhabitable or no longer standing.
- Download the California Department of Insurance's <u>Top 10 Tips for Wildfire</u> <u>Claimants</u> (also <u>available in Spanish</u>, <u>Mandarin</u> and <u>Vietnamese</u>), which includes information about claiming ALE benefits.

Resources

- California Department of Insurance: Guide to Filing a Claim: insurance.ca.gov/01-consumers/105-type/95-guides/03-res/res-prop-claim.cfm
- California Department of Insurance: Don't Get Scammed After a Disaster: insurance.ca.gov/01-consumers/105-type/95-guides/03-res/Dont-Get-Scammed-After-a-Disaster.cfm
- Consumers can contact the Department of Insurance at 800.927.4357, or via chat or email
 at <u>insurance.ca.gov</u> if they believe their insurance company is in violation of any law, or have
 additional claims-related questions.

Health Insurance

The California health insurance Marketplace, Covered California, has opened a special enrollment period for those affected by the California fires in Los Angeles and Ventura counties. You have until **March 8**, **2025** to sign up for coverage. If you need health insurance, Entertainment Health Insurance Solutions (EHIS) can help. EHIS is a joint program of the Entertainment Community Fund and MPTF. To receive free, unbiased enrollment assistance, please register or log into our **Entertainment Community Fund Client Portal** and complete this **short online form** and a Health Benefits Specialist will contact you by phone and/or email within 2-4 business days.

Mortgage Resources

Servicers may offer forbearance on mortgage payments. During temporary reductions or pause in payments, homeowners will not incur late fees or face foreclosure. Contact your mortgage servicer as soon as possible to obtain information about assistance or relief options available to you.

The following tools may help you if you don't know your servicer:

- Fannie Mae Loan Lookup Tool
- Freddie Mac's Loan Look-Up Tool
- Mortgage Electronic Registration Systems (MERS): 888.679.6377

To receive recovery counseling from Fannie Mae, homeowners and renters can call **855.437.3243**.

Renters Resources

Information for Renters

- Los Angeles County Consumer and Business Affairs provides useful information for landlords and tenants who are navigating the disaster. Frequently asked questions and answers can be found online on their website at <u>dcba.lacounty.gov/after-the-disaster-information-for-landlords-and-tenants</u>.
- Renters are protected from rental housing price gouging and unfair rent hikes during a
 declared state of emergency. For information on price gouging, please visit
 dcba.lacounty.gov/pricegouging.
- RentersFireHelp.org offers a comprehensive action plan to help renters who lost their homes in the recent wildfires.
- The Apartment Association of Greater Los Angeles has created a centralized resource for available rental housing for temporary and long-term stays. For listings, please visit their website at members.aagla.org/listings.
- Use the City of Los Angeles Affordable and Accessible Housing Registry to search for housing. An account is not required to search for housing. You must register in order to apply for housing. You can search for housing at lahousing.lacity.org/aahr.

Legal Resources

California Lawyers for the Arts

Weekly workshops are available and cover a variety of legal and business topics. Additional essential information and resources on wildfire relief can be found on their website at **calawyersforthearts.org**.

Public Counsel

Public Counsel's Fire Relief and Recovery Services for LA County provides free legal services for individuals, families and small businesses related to recovery. Resources are available on their website at publiccounsel.org/fire-relief-recovery-services-los-angeles.

Tax Relief

If your property is damaged or destroyed by a calamity, you may be eligible for tax relief. To qualify, you must file an Application for Reassessment: Property Damaged or Destroyed by Misfortune or Calamity (M&C) Form **ADS-820** within 12 months from the date the property was damaged or destroyed. The loss must also exceed \$10,000 of current market value.

Call **213.974.8658** for questions or to submit an M&C claim. For more information, including the **Property Relief Factsheet**, visit: **recovery.lacounty.gov/resources**.

Grief Resources

LA Grief

Grief support is available for those grieving the devastation of the LA fires. A weekly virtual drop-in support group will be available every Tuesday at 4 pm PT starting January 21. For more information, visit: lagrief.com/la-fire-grief-resources.

Additional Things to Know

Be Wary of Fraud

Criminals often exploit those who are most vulnerable during times of emergencies. Common scam tactics that fraudsters may utilize in these instances include:

- Impersonation of disaster relief agencies and organizations
- Phishing scams
- Fake charities
- Fake insurance or utility representatives

Please be diligent to ensure that you do not fall for these schemes. Avoid clicking links in emails or messages sent to you by someone you do not know. Be suspicious if something doesn't seem right or is too good to be true.

In addition:

- Beware of contractors going door-to-door offering unsolicited assistance or using highpressure tactics to force you to make a snap decision. They may say they're with your insurance company—do not believe them. Do not sign a contract, put down a large deposit or a cash deposit.
- If you get a phone call about an insurance claim or policy, don't provide any personal
 information or agree to any payment until you can independently verify that the call is
 legitimate. If the caller says they're from your insurance company, hang up and contact
 your agent or the company directly using the number on your account statement.

- Check any licenses before you sign anything. You should make sure any insurance agent or public adjuster offering their services has a valid license by checking online with the **Department of Insurance**.
- Be cautious of anyone promising to expedite your FEMA or other government assistance for a fee.