

Central Virginia Hurricane Disaster Recovery Information Kit



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DISASTER RECOVERY INFORMATION

This disaster recovery information kit has been prepared by Housing Opportunities Made Equal based on materials from various different sources. We hope it will be useful to you.

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BORROWING MONEY FOR REPAIRS AND CONSTRUCTION:

After a hurricane, many homeowners are desperate to find money and contractors to fix the damage done to their property. This is a time when unscrupulous lenders and contractors may take advantage of your situation with overpriced loans that you may not be able to repay and that ultimately may result in the loss of your home. To protect your money, your credit rating and your home, you should take the following steps:

GETTING THE MONEY:

Never accept the first loan you are offered. Call around to see what terms other lenders are offering.

Never finance a repair job with a contractor who shows up on your doorstep and offers to do it for you... especially if he says there's a "special price because he's in the neighborhood"

Be very careful about a loan that gives you more cash than you need for your repairs. If someone is offering this, it may be a sign that the loan is very expensive or has other problems.

Never borrow money from someone who tries to rush you or pressure you. A good lender will answer all your questions until you're completely comfortable.

Make sure you understand exactly what the loan terms are. **RUN** if someone tells you that "the interest rate doesn't matter, it's the monthly payments that count" or "don't worry about that, it's not important"!

Lenders make their money through a combination of the interest rate they charge, points (additional money charged at closing – each point is one percent of the total value of the loan); and fees. A low interest rate does not necessarily mean you are getting a cheap loan – they may be making the money up elsewhere in the transaction.

Make sure you know the answers to the following questions:

- ✓ **What is the annual percentage rate (APR)?**
- ✓ **What is the monthly payment?**
- ✓ **Is the loan secured by my house?** If it is, and you are unable to keep up the payments, you may lose your home.
- ✓ **How many points am I paying?**
- ✓ **What fees am I being charged? Be specific.**

- ✓ **Is there a mandatory arbitration clause?** (Some loans have clauses that take away your rights to sue if there are problems with the loan that cannot be solved. A mandatory arbitration clause is not a good sign.)
- ✓ **Is there a pre-payment penalty? How much and for how long?** (This is a penalty for paying your loan off early. If there's a big pre-payment penalty, you may not be able to pay off the loan if you are able to find a cheaper one somewhere else).
- ✓ **Is there a balloon payment? When does it come due and how much is it?** Some loans appear to be manageable because you aren't really paying off all the principle, and a large amount will come due all at once in a few years. This is generally a danger sign – especially if the lender didn't volunteer the information.

GETTING THE WORK DONE:

If you don't already know the contractor, get at least three references and call each one to make sure they were satisfied with the work that was done before you sign anything.

Check with the Better Business Bureau or the Board for Contractors at the Virginia Department of Professional Occupations to see if any complaints have been made about the contractor.

Never have work done by a contractor who tries to pressure you or suggests doing more work than you know you need.

Make sure you have a written description of the work to be done that is full and complete (what will be done, what kind of materials will be used, when the job will be completed).

In dealing with a contractor, never pay the entire cost up front. The deposit should be no more than the cost of materials, and the entire payment should be made only **AFTER** the job is complete and you are satisfied. If the work is not done well, you will pay more in the long run.

If you can wait a few months before repairing the damage, you may be able to talk to several contractors and get a better price, since so many people need work done now.

Say no to deals that sound too good to be true – they probably are.

HOME REPAIR CONTRACTS:

Adapted publications from the Virginia Cooperative Extension¹

¹ Additional resources can be found at: <http://pubs.ext.vt.edu/2809/2809-7004/2809-7004.html> or http://pubs.ext.vt.edu/2809/2809-7004/2809-7004_pdf.pdf

Your agreement with the contractor should be in writing (a “contract”), which will then give you some remedies if the work is not done properly.

The contract should be very clear about the work to be done, when it should begin and be completed, and the standards of work. The contract might say that the materials and procedures will meet the minimum standards of the Council of American Building Officials (CABO).

It should specify how much money will be paid and at what point in the work, and be signed and dated by both parties. Anytime you pay the contractor anything, get a signed and dated receipt.

Make sure the contractor is bonded, licensed, and insured. The bond protects you from being sued for wages by laborers the contractor does not pay. The license means the contractor has passed state, county, or city tests or qualification standards. The insurance protects you if the contractor's work later turns out to have been substandard or if the materials used to do the work were substandard.

Check with the Board for Contractors at the Virginia Department of Professional Occupation and Regulation, the Better Business Bureau or Chamber of Commerce to see if the contractor is, indeed, bonded, licensed and insured.

PAYING THE CONTRACTOR:

Require receipts for paid bills for all materials used. Look at them carefully to make sure you are not being charged for materials that have not been used on your job.

Do not make a final payment until all subcontractors and employees of the general contractor have been paid, and you have a written, signed statement to this effect from the contractor.

Do not make a final payment until everything has been completed on the job to the full satisfaction of the contract.

INFORMATION FOR TENANTS:

Tenants living in apartments that have been damaged by the storm may be faced with various problems. The following is not legal advice, but the best information we have available on tenant recourse. For information related to your specific situation, consult an attorney.

If your apartment has been condemned, you must leave. Under these circumstances your rental agreement most likely is considered terminated, and the landlord must return your security deposit and any unused portion of the rent. The landlord is not obligated to find

other housing for you, but you should ask if there are any other units available that you could be transferred to.

If your apartment needs repairs and the landlord is making them but you must leave temporarily, or if you don't have the full use of your unit, in most cases the landlord must reduce your rent.

If your apartment needs repairs and the landlord is NOT making them, DO NOT WITHHOLD YOUR RENT on your own. You must write your landlord a letter stating what repairs are needed, and give the landlord 21-30 days to complete the repairs, unless it is an emergency. If you continue to have serious problems and your landlord is covered under the Virginia Residential Landlord and Tenant Act, you may need to establish an escrow account with the General District Court. This means you pay your rent to the court, and not to the landlord. Call Central Virginia Legal Aid (804-648-1012) if you need help.

If your apartment needs repairs and the landlord tries to evict you so that (s)he can make the repairs, (s)he MUST go through a formal, court-ordered eviction process. That process may be speeded up by a landlord's emergency petition to the court. However, a landlord is not permitted to forcibly evict you without a court order. If a landlord does evict you without a court order, you may be able to sue the landlord for damages.

If you have a short-term lease, such as a month-to-month lease, the landlord may terminate the lease giving you sufficient notice (normally the same length of time as the term of the lease) without giving you a specific reason. However, if the landlord wishes you to leave before the end of the notice period, a court-ordered eviction notice must be secured.

If you have any reason to believe that you are being treated differently from your neighbors because of your race, color, religion, sex, national origin, disability, because you have children under 18 or because you are 55 or over, call HOME at 804-354-0641.

FILING INSURANCE CLAIMS:

Information provided by Allstate and Nationwide Insurance companies.

REPORTING A CLAIM:

Have your policy number ready and know the full name of the policy holder.

Report your claim as soon as possible.

Provide all the phone numbers where you can be contacted throughout the claim process (including temporary phone numbers). Ask your adjuster for a fax number or email address where you can send paperwork.

If you have any questions or concerns, let the adjuster know so they can be addressed immediately.

Be available for the adjuster to inspect any damaged property

Inventory your damaged belongings and list them item by item. Allstate and Nationwide have iPhone and iPad apps to help with this process². For each one try to include:

- Brand name
- Model number
- Age
- Purchase Price
- Place of purchase
- Cost to replace

Provide receipts, photographs, manuals, videos or other documentation of damaged property.

ONCE THE CLAIMS PROCESS HAS BEGUN:

Take account of your loss and separate the damaged from the undamaged personal property.

If available, provide your adjuster with photos or videotape of the loss site prior to the event. This will assist your adjuster with the damage evaluation process.

If necessary, have a qualified contractor make temporary repairs to prevent additional loss. Be sure to obtain a bill or invoice for this service.

If bills were lost or destroyed due to a catastrophic event contact your creditors to establish a workable solution. Discuss payment issues with them directly; creditors usually appreciate forthrightness.

If your home is unlivable, check with your agent or your policy to determine if you have Additional Living Expenses coverage.

Save all receipts to document your living expenses while your home was unlivable.

Contact the utility companies to discontinue service if your home is unlivable or destroyed.

Call to apply for federal disaster aid at 1-800-462-9029 (or 1-800-462-7585 for TDD Telecommunications Device for the Deaf). You'll be required to provide your social

² <http://www.allstate.com/mobile/digital-locker.aspx> and <http://www.nationwide.com/mobile/iPhone-support.jsp>

security number, insurance information and the extent of the damage to your property. Be sure to obtain a control number that is assigned to your application.

TEMPORARY EXPENSES:

Depending on your specific policy, coverage for above-normal expenses may be provided following a catastrophic event. Coverage could include:

- room and board (up to a stated amount)
- temporary repairs
- debris removal

REMOVING POTENTIALLY HAZARDOUS DEBRIS:

You can begin cleaning up immediately following a hurricane by separating hazardous waste from other debris before disposal. Hazardous substances often found in the home include:

- Paints, thinners and turpentine, furniture strippers, wood preservatives, stains and finishes
- Pesticides, insecticides, flea collars and sprays, roach and ant killers, rat and mouse poisons and herbicides
- Oven, toilet, drain, rug and upholstery cleaners
- Bleaches, disinfectants, mothballs, ammonia-based and powdered cleansers
- Floor and furniture polish
- Household and automobile batteries
- Automotive products, including antifreeze, transmission and brake fluids and motor oil.

Citizens should make every effort to separate woody debris (tree limbs, brush, etc.), building debris and household hazardous materials from normal trash for curbside pick-up.

Many localities will have designated areas that accept the hazardous household waste. Please follow instructions from local government and emergency officials regarding disposal of all wastes.

POST-HURRICANE SAFETY TIPS:

WATER PURIFICATION:

- Residents under a boil water notice should bring water to a rolling boil for one minute to kill any disease-causing microorganisms. The "flat" taste of boiled water can be improved by pouring it back and forth from one clean container into another (aeration), allowing it to stand for a few hours or adding a pinch of

salt for each quart of water boiled. Drinking bottled water is also an option for people whose water is contaminated.

- If you cannot boil water, add six drops of newly purchased, unscented liquid household bleach per gallon of water, stir well and let the water stand for 30 minutes before using it. Remember that bleach will not kill parasitic organisms. You can also use water-purifying tablets from your local pharmacy or sporting goods store.

FLOOD SAFETY:

- Walking, swimming or driving through floodwaters is extremely dangerous.
- If you are driving and come upon floodwaters, stop, turn around, and go another way.
- A shallow depth of fast-moving floodwater produces more force than most people imagine. Even six inches of swiftly moving water can knock you off your feet and two feet of water will carry away most automobiles.
- Do not drive where water is covering the road. The pavement could already be washed away underneath.

GENERATOR SAFETY:

Portable generators can be hazardous if used improperly. Using generators in poorly ventilated areas can result in death.

To avoid carbon monoxide (CO) poisoning:

- Operate generators outdoors only in a well-ventilated, dry area, away from air intakes to the home, and protected from direct exposure to rain (preferably under a canopy, open shed, or carport).
- Never use a generator indoors or in attached garages.

To avoid electrocution:

- Plug individual appliances into the generator using heavy duty, outdoor rated cords with a wire gauge adequate for the appliance load.
- Observe the generator manufacturer's instructions for safe operation.
- Do not plug the generator into a wall outlet.
- If connecting the generator into the house wiring is necessary, have a qualified electrician hook up the standby electrical system.

CHAINSAW SAFETY:

A hurricane can result in hundreds of trees down; many people may choose to use chainsaws to remove this debris. The following tips will help you avoid serious injury when using these powerful tools:

- Wear protective clothing, including gloves to give you a good grip, a hard hat, safety goggles, hearing protection, steel-toed shoes with non-slip soles and trim-fitted clothing that won't get caught in the chain.
- Follow instructions in the owner's manual for starting and operating the saw.
- Stand to the side of the saw so you won't follow the cut through into your leg.
- Hold the saw parallel to the ground with your left arm straight for better control and to reduce the chance of "kick back."
- Keep both hands on the saw while it is running.
- Avoid cutting above mid-chest height.
- Never try to cut a tree with a diameter greater than the length of the chainsaw blade.
- Be extremely careful when cutting limbs or stems of trees that are bent or under tension; the branch can spring back into the operator.
- Carry the saw below the waist with the engine off and bar pointed to the rear.
- Do not work alone. Have a companion nearby and keep bystanders and helpers at a safe distance so they will not be injured by the saw, flying chips, sawdust or a falling tree.

FEMA information is taken from the FEMA website, www.fema.gov

HOUSEHOLD TIPS:

REFRIGERATOR TIPS:

- Expect food inside to stay safely cold for four to six hours.
- High-Protein Foods (dairy products, meat, fish, poultry) cannot be stored safely at room temperature.
- Fruits and vegetables can be kept at room temperature safely until there are obvious signs of spoilage (mold, slime, and wilt). They will last longer at room temperature, so remove from your refrigerator if power is not restored quickly.

USE OF FROZEN FOOD THAT HAS THAWED:

You may safely refreeze some foods that still contain ice crystals and are cold to the touch or if they have been kept below 45°F for no more than 2 days. If the temperature is above 45°F, throw it out.

Treat completely thawed foods as follows:

- **Fruits:** Refreeze fruits if they taste and smell good.
- **Frozen Dinners:** Do not refreeze frozen dinners. Thawed frozen foods and frozen dinners should be cooked immediately if they are still cold.
- **Vegetables:** Do not refreeze thawed vegetables, as the bacteria in these foods multiply rapidly. Spoilage may begin before bad odors develop and may be very toxic. Refreeze vegetables only if ice crystals remain throughout the package. If you question the condition, THROW THEM OUT.
- **Meat and Poultry:** Meat and poultry become unsafe to eat when they start to spoil. Check each package of thawed meat or poultry. Don't use if odor is offensive or if the freezer temperature has exceeded 45 degrees F for 2 hours or longer. Discard all stuffed poultry. Immediately cook thawed, but unspoiled, meat or poultry.
- **Fish and Shellfish:** These foods are extremely perishable. Do not re-freeze unless ice crystals remain throughout the package. Seafood may be spoiled even if it has no offensive odor.
- **Ice Cream:** Do not refreeze melted ice cream.

Use common sense: If any foods have an offensive or questionable odor, do not eat them.

USING DRY ICE IN A POWER FAILURE:

Information provided by Dominion Power, www.dom.com

The more dry ice you use, the longer food will stay frozen. Please follow these guidelines for using and handling dry ice:

- Wear gloves when handling dry ice, and DO NOT TOUCH DRY ICE WITH YOUR BARE HANDS to avoid frostbite and tissue damage.
- For each 12-24 hour period, place a 10-pound slab of dry ice on bottom shelf of the refrigerator.
- Move any food from the freezing compartment to the storage compartment of the freezer.
- Place boards or heavy cardboard on top of packages. Place dry ice on top of the boards. In an upright freezer, place ice on each shelf.
- You may cover the freezer with blankets, quilts or some other covering, but do not block or cover air vent openings. It also will help to place crumpled newspaper or similar materials between the cabinet and the blankets.

SERVICES AND IMPORTANT NUMBERS:

Virginia 2-1-1 has comprehensive information on services available. Dial 2-1-1 for information. If you are hearing impaired, dial 7-1-1 for Virginia Relay and then dial 2-1-1. For information related to disaster response and recovery, visit their website (<http://www.211virginia.org/211provider/consumer/index211.do>) and select “disaster” as your need.

Shelters and services for the homeless:			
CARITAS	804.358.0964 shelter@caritasva.org	Shelter for the whole family	http://www.caritasshelter.org/contact.html
Emergency Shelter Central Intake Office	804.648.4177	Shelter and referrals to other services.	
Daily Planet	804.783.2505 or 804.783.0678	Shelter and healthcare for the homeless	http://www.dailyplanetva.org
Salvation Army	804.225.7470	Emergency shelter, rent and utility assistance, food	http://www.uss.salvationarmy.org/richmond
Hilliard House	804.236.5800	Women and children only –transitional housing	http://www.hilliardhouse.org
Flagler Home	804.553.3528	Women and children only –transitional housing	
Daughters of Zelophehad	804.714.0007	Women and children only –transitional housing	http://www.zelophehad.org/

Other Emergency Resource Information:			
United Way Services	804.275.2000	Information & Referral Services	
Richmond Department of Social Services	804.646.7212 804.646.8800	900 East Marshall Street Office Southside Plaza Office	http://www.richmondgov.com/socialservices/
Henrico Department of Social Services	804.652.3123	8600 Dixon Powers Drive Henrico, VA 23228	http://www.co.henrico.va.us/dss/
Dominion VA Power	888.667.3000	Power out	Follow and tweet @DomVAPower for power outage information.
American Red Cross	804.780.2250	Emergency food, clothing, shelter	http://virginiacapitalredcross.org/
Fire and police services	804.646.5100	Richmond non-emergency	
Richmond Department of Public Utilities	804.644.3000	Gas odor, major water leaks, sewage backup, disabled streetlights	http://www.richmondgov.com/dpu/ Follow and tweet @UtilityBuddy for information.
Henrico Department of Public Utilities	804.501.4275 After Hours: 804.501.5025		http://www.co.henrico.va.us/utility/ Follow and tweet @HenricoDPU for information.
Chesterfield Department of Public Utilities	804.748.1271		http://www.chesterfield.gov/Utilities.aspx?id=2750
Hanover Department of Public Utilities	804.365.6024		http://www.co.hanover.va.us/utilities/
Richmond SPCA	804.643.6785	Assistance with pets	http://richmondspca.org

Food pantries in the Richmond area (most food pantries require a referral from a social services agency):			
Bainbridge Community Ministry	804.232.3091	M-F 8:30 a.m. – 1:00 p.m. –referral needed	
Church Hill Cooperative Ministry	804.780.0053	M-Th 2:00 p.m. -4:00 p.m. –referral needed	
Commonwealth Catholic Charities	804.285.5900	Tues/Wed/Thurs. 9am-12pm –photo ID required	
First Baptist Church	804.355.8637	Mon & Wed 10:00 a.m. - 12:00 p.m.	Closed for the month of August.
First Baptist Church <i>South Richmond</i>	804.233.7679	10:00 a.m. -12:00 p.m. – referral needed	Closed for the month of August.
FeedMore Inc.	804.521.2500	8:00am to 4:00pm	
Moore Street Baptist Church	804.358.6403	12pm-1:00 Thursday and Saturday	Located in the basement of the church.
Legal Services:			
Central Virginia Legal Aid Society	804.648.1012 804.862.1100	Richmond Office Tri-Cities Office	
Virginia Bar Association	804.775.0808	Legal Referral Services	
Virginia Lawyer Referral Service	804.775.0502	Legal Referral Services	
Hunton & Williams	804.788.8200	Legal services for persons who don't qualify for legal aid	www.hunton.com

Websites:

Insurance Information Institute (Broad information about consumer insurance):

<http://www.iii.org/>

Virginia Department of Emergency Management:

<http://www.vaemergency.gov/readyvirginia/stayinformed/hurricanes>

211 Virginia: <http://www.211virginia.org/211provider/consumer/index211.do>

