

National Consumer Law Center Resources to Help Communities Cope with Financial Devastation after a Natural Disaster Strikes

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Washington, D.C. – Hurricanes, wildfires, floods, and other natural disasters can upend families and communities, but long after TV crews have departed the long road to rebuilding begins. To help households, especially the most vulnerable, recover from financial devastation after a disaster strikes, the National Consumer Law Center (NCLC) has created a free Disaster Relief toolkit.

The online toolkit includes resources for families, advocates, and policymakers on:

- Obtaining mortgage relief;
- Getting short-term and longer-term federal student loan debt relief (English and Spanish);
- Avoiding home repair fraud (based on lessons learned after Hurricane Katrina);
- Identifying debt settlement scams (English and Spanish);
- Keeping households connected with utilities, including model utility consumer protections that states can adopt, an issue brief on helping low-income households with assistance in paying bills for heating and cooling, and an issue brief and fact sheet explaining how low-income households can remain connected with voice and broadband internet service; and
- Helping older consumers after a natural disaster (including tips on insurance benefits and obtaining assistance from FEMA).

NCLC will continue to add new resources, including how to avoid used cars that were in a flood. To access the full list of resources, please visit NCLC's Disaster Relief & Consumer Protection Project at: <https://www.nclc.org/issues/disaster-relief-consumer-protections.html>.

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