7.1 Social Security Benefits
If you did not receive your regularly scheduled payment from Social Security, as a result of a disaster, you can go to any open Social Security office and request an immediate payment. To find the nearest Social Security office call 1-800-772-1213 (TTY 1-800-325-0778). You can also visit the Social Security website at www.socialsecurity.gov.

With very few exceptions, the Social Security Administration requires that you sign up for their direct deposit service. With direct deposit, you no longer receive a check in the mail. Instead, your money is deposited for you directly into your bank, savings and loan, or credit union account no matter what happens to interrupt mail service. Alternatively, you could have a credit card that has your benefits added to it. This measure should have eliminated most problems.

Additionally, if the applicant is blind, over the age of sixty-five, or disabled and cannot perform any kind of work, the applicant should apply for benefits at the nearest Social Security office. You can also start an application by calling the Social Security Administration's toll free telephone number 1-800-772-1213. You may start your application for disability benefits online (https://secure.ssa.gov/iClaim/dib [19]). You may apply for Retirement and/or Medicare online (https://www.ssa.gov/planners/retire/applying8.html [20]). Once Social Security has all the necessary documentation, such as proof of earnings and medical evidence of disability, it will send a written decision. If the applicant is denied and you think they are eligible, you should file a request for reconsideration within sixty days of the date of the initial decision. If they are denied again, you should request a hearing and contact Legal Services.

The applicant may also be eligible for other kinds of Social Security benefits, on his account or on the account of another if they want to retire, or they are an aged or disabled widow or widower, or are the dependent family member of a disabled, retired or deceased worker. If you think your client is eligible for any of these benefits, you should contact the Social Security Administration and apply.
A person may be eligible for Social Security survivors benefits if a spouse, an ex-spouse, or parent died. That person may also be eligible for a $225 one-time death benefit.

7.2 Tax Relief
The IRS website has a section on disaster tax issues (https://www.irs.gov/newsroom/tax-relief-in-disaster-situation [21])s where it posts all of the latest information related to tax relief available to disaster survivors. The page provides a comprehensive set of FAQs for disaster survivors. The IRS also maintains a “Disaster Relief Resource Center for Tax Professionals” on its web page to provide resources for advocates assisting disaster survivors with tax issues. Advocates and survivors should use the IRS webpage as a starting point for their research.

Shortly after a disaster declaration, the IRS issues Notices and News Releases, which it will post on its website, describing filing and payment deadline extensions and other tax relief for affected taxpayers. All applicable IRS notices and news releases should be read carefully to determine which deadlines are extended, for how long, and for which taxpayers. In some major disasters, the IRS has suspended certain types of collection actions, including liens, levies, and seizures. For all federally declared disasters, however, installment agreement payments are automatically suspended.

Disaster survivors may need quick access to prior year tax returns to file amendments to claim disaster losses in a prior year as allowed under 26 U.S.C. § 165(i), to prove business income for business interruption insurance claims or for any number of other disaster-related exigencies. The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns and tax return transcripts for affected taxpayers. Taxpayers should write the assigned disaster designation, such as “Texas, Hurricane Harvey” in red ink at the top of Form 4506, Request for Copy of Tax Return, or Form 4506-T, Request for Transcript of Tax Return, as appropriate, and submit it to the IRS. Other transcripts, such as account and wage and income transcripts, can be requested free of charge by calling 1-800-908-9946 or online at http://www.irs.gov/Individuals/Order-a-Transcript [22].

Taxpayers claiming disaster losses on amended tax returns to access immediate cash refunds should write the disaster designation in red across the top of Form 1040X to ensure the IRS applies expedited processing procedures. The average expedited processing time is sixty days. Taxpayers experiencing economic hardship should apply for a manual refund through the IRS taxpayer advocate service. A manual refund can generally be processed within one to two weeks. Apply by faxing a completed IRS Form 911 to your local taxpayer advocate office. In such a case, do not file the amended tax return by mail. Instead, attach it to the Form 911 so it can be manually input by the taxpayer advocate assigned to assist with the manual refund request. Visit www.irs.gov/taxpayer-advocate [23] for more information.

Qualified disaster relief payments under 26 U.S.C. § 139 are not taxable income to disaster survivors if the reimbursed expense is not also paid by insurance or other reimbursement and has not been deducted on a prior year tax return. Qualified disaster relief payments include payments to reimburse reasonable and necessary personal, family, living, or funeral expenses incurred as a result of the disaster, reasonable and necessary expenses incurred for the repair or rehabilitation of a personal residence (even if rented), and expenses incurred to repair or replace contents of a personal residence.

IRS computer systems automatically identify taxpayers located in covered disaster areas and apply automatic filing and payment relief. Taxpayers who reside or have a business outside the covered area, or who moved to the covered area after their last contact with IRS, must call the IRS disaster
hotline at 1-866-562-5227 to request tax relief. Finally, the IRS staffs a Disaster Assistance Hotline at 1-866-562-5227. Calls are only answered on weekdays from 7:00 a.m. to 7:00 p.m., local time.

7.3 FAQs – Banking/FDIC Issues

Question. 116 Who can I contact for information?

The FDIC realizes that customers with limited access to a working telephone or the internet may have greater difficulty obtaining financial information. Customers with access to a working telephone can contact the FDIC toll-free at 1-877-ASK-FDIC or 1-877-275-3342 or TDD 800-925-4618 for information about accessing their bank accounts, lost records, ATM cards, direct deposits or how to reach their bank. This hotline operates from 8:00 am to 8:00 pm Eastern Time from Monday through Friday and 9:00 a.m. to 5:00 p.m. on Saturday and Sunday. Customers with access to the internet may visit the FDIC website at www.fdic.gov/consumers/assistance [24] and submit a Consumer Assistance Online Form with questions or complaints electronically.

Question. 117 The local banks are not cashing my checks or letting me withdraw money from teller stations, what can I do?

If you do not have an account relationship with the bank, it may be concerned about whether there are sufficient funds in your account. Ask the bank you are dealing with to call your bank to determine your account balance. The FDIC encourages you to work with your bank to provide the necessary information to the bank you are now dealing with so you can conduct banking transactions. However, the FDIC recognizes that you may have no other alternative but to open a new banking account in the area in which you have relocated.

Question. 118 My direct deposit is not showing up in my account, and I need money. Is there somebody who can help me clear this up with the bank?

There may be delays in the processing of transactions, including direct deposits, as banks activate back up plans. The banks will process the transactions once the plans are implemented. Talk to your bank about the problem. You can also contact the individual or company that originated the deposit to see if they have any information about the status of your deposit.

Question. 119 If my ATM card does not work, what should I do?

If your ATM card will not work, it is probably because your bank’s verification system is not working. You may consider other options, such as cashing a check in your immediate area or using a credit card. You may also contact one of the emergency service organizations, such as FEMA (www.fema.gov [25]; 1-800-621-3362) or the Red Cross (www.redcross.org [26]; 1-800-733-2767) and request assistance.

Question. 120 ATM fees are piling up, why aren’t the banks waiving these fees?

Please contact your bank and explain your situation. FDIC regulators strongly encourage banks to waive these fees for those hardest hit by disasters.

Question 121. How will I get my Social Security check?

Contact the Social Security Administration (SSA) or go to an open Social Security office for instructions or information regarding SSA assistance programs. To find an open office, call the SSA at 1-800-772-1213 (TTY 1-800-325-0778) for automated services and recorded information. If you cannot handle your business through an automated service, you can speak to a live representative between 8:00 a.m. and 8:00 p.m. Central Standard Time from Monday through Friday. Information from the SSA is available at: http://www.ssa.gov/emergency/ [27]
Question. 122 I would like to wire money to relative or friend affected by the disaster or from my current financial institution to another one closer to my current location. How do I go about wiring money to or from an institution?

Here are some steps for wiring money to or from an institution affected by a disaster:

- Find a bank’s telephone number, e-mail address, and physical address on the FDIC’s bank Find system (https://research.fdic.gov/bankfind/ [28]).
- Contact the institution to which you want to send or retrieve money and determine if the bank can accept or send wire transfers.
- Provide the following information:
  - Either your account number or the account number of the individual who will receive the money (in the middle of the check or deposit slip) and the bank routing number (in the lower left hand corner of your check or deposit slip). If you cannot find a bank’s routing number, it is usually listed on the bank’s web page.
  - The address of the bank to which you are wiring money.
- Request the institution to fax or e-mail you a confirmation so you know the person receives the money, if you are transferring the funds over the internet.

Question. 123 How can I protect against fraud or scams?

Protect your personal and financial information. Understand that some people may take advantage of natural disasters by using fraudulent websites, phone calls, emails and text messages claiming to offer “help” but may be trying to trick people into providing Social Security numbers, bank account numbers and other valuable details. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that it’s reputable. Be on guard against imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may later turn out that the check was fraudulent.

Be careful before accepting unsolicited offers of repairs or other assistance. Deal only with licensed and insured home-repair contractors and get recommendations from people you know and trust. To check out a local business, including complaints against it, start by contacting your state attorney general’s office or your state or local consumer affairs office. In addition, get prices and other key details in writing and take your time to read and understand anything you are asked to sign.

Question. 124 I can’t reach my bank by phone or Internet, what should I do?

If your bank is located in the heavily storm-damaged area, and is not a part of a major regional or national institution, it may not be open for some time. You can use the FDIC’s bank find system at https://research.fdic.gov/bankfind [28] to obtain a bank’s contact information. You should contact one of the emergency service organizations, such as FEMA (www.fema.gov [25]; 1-800-621-3362) or the Red Cross (www.redcross.org [26]; 1-800-733-2767) and request assistance.

Question.125 I am worried about identity theft.

If you feel ID theft is a real concern or have reason to believe you are victim of identity theft, you may place a “fraud alert” on your credit file, by contacting the fraud department at one of the three major credit bureaus for which contact information appears below.

Be aware that putting an alert on your account may prevent you from opening an account, unless they are able to get in touch with you and positively confirm your identity, and that you are applying for credit.

- Equifax: 1-800-525-6285; www.equifax.com; [29] P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN or 1-888-397-3742; www.experian.com; [30] P.O. Box 9554, Allen, TX 75013
In addition, people who think their personal information has been misused should contact the local police. They also can contact and file a complaint with the Federal Trade Commission (FTC) by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261, or on the internet at http://www.ftc.gov/idtheft.

The Texas Legal Services Center (TLSC) has also created a toll-free hotline (1-888-343-4414) to provide people information and assistance who have been victims of identity theft.

As always, protect your Social Security number, bank account and credit card numbers, and other personal information, especially in response to unsolicited requests from strangers. Remember that fraud artists may try to take advantage of the crisis by tricking victims (or their loved ones) into divulging personal information or by stealing sensitive mail or documents from homes and offices.

**Question. 126 If my local bank was destroyed, is my money still insured?**

Yes, your money is insured by the Federal Deposit Insurance Corporation (FDIC). Deposits with a FDIC insured bank or savings institution will continue to be protected up to $250,000. However, you should keep any financial records that you have in order to help reconstruct your accounts.

**Question. 127 Will there be enough cash?**

Be assured the Federal Reserve System has and will continue to meet the currency needs of the financial institution industry. The banking industry nationwide has more than sufficient resources to fill any shortfall.

**Question. 128 What about the contents of my safe deposit box? Does FDIC insurance cover safe deposit boxes?**

No, deposit insurance does not cover items contained in safe deposit contents. Safe deposit boxes are not immune from theft, fire, flood and other loss. Most safe deposit boxes are held in the bank’s vault, which are fireproof and waterproof. If possible, contact the branch or office where your box was located to determine the condition of your box.

**Question. 129 Is my bank safe? Do you believe the affected banks will survive?**

We are not aware of any bank that has closed due to the impact of a natural disaster. Consumers can also rely on the guarantees provided by the FDIC, which oversees the insurance funds that back deposits in banks and thrifts, and the National Credit Union Share Insurance Fund, which protects credit union depositors. These depositors can rest assured that deposit insurance is in full force.

**Question. 130 Merchants will not accept my checks because my bank is not operational and they cannot verify my account balance. What should I do?**

If a merchant cannot verify that you have an available balance, it is unlikely that they will accept your check. Until your bank is operational again, we can only suggest that you contact one of the emergency service organizations, such as FEMA (www.fema.gov) or the Red Cross (www.redcross.org).

**Question. 131 I am no longer working due to the disaster and don’t have the income to live on and meet my payments. If I miss some loan payments, how will this affect my credit? Will I be charged late fees?**

FDIC regulators strongly encourage banks to be understanding during times of crisis and to work with customers seriously affected by a disaster. Regulators are encouraging banks to allow customers to skip loan payments with no adverse consequences for the borrower, extend loan repayment terms and restructure existing loans. Before skipping payments or changing the terms of a loan, contact your bank.

**Question. 132 I need longer term financing until insurance checks come in and I can find another job, will banks help?**

Not all banks provide unsecured loans, but FDIC regulators encourage banks to consider working
constructively with affected consumers to meet their lending needs.

**Question. 133 What happens if my bank has lost my records?**

Banks are required to have contingency plans for all types of disruptions to operations, including natural disasters. Banks have backup systems of records and other built-in duplications that are housed in safe locations so that financial records can be reconstructed and restored.

**Question. 134 How can consumers deposit or cash any insurance checks they may receive?**

By the time emergency relief and insurance payments are received, the affected institutions should be prepared to process these payments for their customers. Should a customer’s primary financial institution not be ready to receive these payments it is anticipated arrangements will be made with neighboring institutions to handle these special consumer needs.

**Question. 135 Who can I contact for more information?**

The FDIC has a consumer hotline. Please call 1-877-ASK-FDIC (275-3342). You may also visit the FDIC’s website at [www.fdic.gov](http://www.fdic.gov). [35] The hotline is operating from 8 a.m. to 10 p.m. central time, seven days a week.
