



# Your Protection Against Post-Disaster Crime

Project of the Mobile County District Attorney's  
Disaster Response Team & Fraud Strike Force

## Protect Yourself From Post-Disaster Crime

This booklet is brought to you by the Mobile County District Attorney's Disaster Response Team and Fraud Strike Force, a community coalition of agencies, organizations, businesses, law enforcement and volunteers whose goal is to protect citizens and prevent post-disaster crime.



John M. Tyson Jr.

## The Mobile County District Attorney's Disaster Response Team & Fraud Strike Force:

- |   |  |
|---|--|
| Advance America                           | Marine Resources   |
| AL Credit Union Administration            | Mennonite Disaster Service                               |
| AL Independent Insurance Agents Asso.     | Mobile Area Association of Realtors, Inc.                |
| Alabama 1 Call                            | Mobile Bar Association Volunteer Lawyers Program         |
| Alabama Associated General Contractors    | Mobile Chapter of Credit Unions                          |
| Alabama Department of Insurance           | Mobile County Emergency Management Agency                |
| ALFA Insurance Co.                        | Mobile Co. Bar Association                               |
| Allstate Insurance                        | Mobile Co. Public School System                          |
| American Red Cross                        | Mobile County District Attorney's Office                 |
| AmSouth Bank                              | Mobile County Ed. Assoc.                                 |
| Army Aviation Center FCU                  | Mobile County EMA  |
| Azalea City Credit Union                  | Mobile County Sheriff's Office                           |
| Baldwin County District Attorney's Office | Mobile County Voluntary Organizations Active in Disaster |
| Bank Trust                                | Mobile Gas   |
| Bayou La Batre Chamber of Commerce        | Mobile Lumber  |
| Bayou La Batre Police Dept.               | Mobile Police Dept.                                      |
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| City of Mobile                            | Nationwide Insurance                                     |
| Coastal Waters Federal Credit Union       | Partners for Environmental Progress                      |
| Colonial Bank                             | PHR+A  |
| Commonwealth National Bank                | Pilot Catastrophe  |
| Dauphin Island Chamber of Commerce        | Regions Bank   |
| Dauphin Island Police Dept.               | Retired & Senior Volunteer Program                       |
| Dauphin Way Baptist Church                | Salvation Army   |
| Dept. of Homeland Security                | South Alabama Regional Planning Commission               |
| Dept. of Revenue                          | State of Alabama Emergency Management Agency             |
| EMA Public Information Officers           | The Infirmary Credit Union                               |
| Fairhope Police Department                | Thompson Engineering                                     |
| Family Counseling Center                  | University of South Alabama                              |
| Federal Bureau of Investigation           | U.S. Dept. of Homeland Security                          |
| Ford Lumber                               | U.S. Attorney's Office                                   |
| Gulf Coast Child Development Association  | U.S. Secret Service                                      |
| Gulf Coast Federal Credit Union           | Volunteer Mobile   |
| Home Builders Association of Metro Mobile | Volunteers of America Southeast                          |
| Home Depot                                | Wachovia Bank  |
| Legal Services Corp.                      | Whitney National Bank                                    |
| Legal Services Alabama                    |  |
| Lowe's Home Improvement                   |  |

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Photos courtesy of the Federal Emergency Management Agency, National Oceanic and Atmospheric Administration, Mobile County District Attorney's Office and American Red Cross.



## THINKING AHEAD



### ■ Who is ERIK and what's in the shoebox?

In the days following Hurricane Katrina, Mobile County District Attorney John Tyson Jr. was concerned about the impending crime wave that usually follows a disaster: Contractor fraud, fake charities, stress leading to family violence, insurance fraud and other illegal activities.

Business and community leaders and disaster recovery agencies joined forces with area law enforcement to come up with new ways to protect citizens by preventing crime, and to share information leading to the arrest and conviction of con artists preying on local homeowners needing help with repairs and clean-up.

This group became the District Attorney's Disaster Response Team and Fraud Strike Force.

Eric Beck, a member of this group who works with Mobile County Education Association, saw first-hand the problems that arose when displaced families who had fled their destroyed homes attempted to start a new life with no documentation. They could not prove who they were, whether they had legal custody of their children, what grade the child should be in, or even draw cash out of an ATM.

### Be prepared

To prepare for future emergencies, Beck assembled copies of all his family's important documents into a portable binder, which he named the "shoebox," after the container in which his mother always kept her important papers.

The District Attorney's Disaster Response Team seized on Beck's idea, and added to it. The result is this handy, pocket-sized reference that not only can help citizens locate and organize their important papers, but also protect them from post-disaster crime.

### ■ Post-disaster crime

Most of us who live on the Gulf Coast are experts at preparing our homes for hurricanes, stocking emergency supplies and food, and readying our generators and chainsaws for the work that comes after the storm.

But we are rarely prepared to deal with the thieves, con artists and other criminals who descend on a community within hours after the storm to prey on vulnerable homeowners desperate to remove trees or repair their homes. Senior citizens are especially targeted for scams.

In the wake of Hurricane Katrina, the Mobile County District Attorney's Office responded to nearly a thousand complaints about identity theft, fraud, price gouging, theft and many other white-collar crimes, as well as drug-related and violent crimes. Post-disaster crimes often continue for as long as three years after a serious hurricane makes landfall.

### ■ How to use this booklet

Homeowners can learn how to protect themselves and prevent crime from happening in the first place.

This booklet offers tips to help you protect your personal information and guard against post-disaster crime.

You can put together your own customized version of ERIK's Shoebox, and make it an important part of your preparation for the inevitable next disaster.

## ■ The next disaster

A look at Alabama's history of major, declared disasters shows how commonplace they are.

### History of Alabama declared disasters (Source: FEMA)

YEAR	DATE	DISASTER DECLARED
2005	08/29	Hurricane Katrina
2005	07/10	Hurricane Dennis
2004	09/15	Hurricane Ivan
2003	05/12	Severe storms, tornadoes, flooding
2002	11/14	Severe storms, tornadoes
2002	10/09	Tropical Storm Isidore
2001	12/07	Severe storms, tornadoes
2001	03/05	Severe storms, flooding
2000	12/18	Tornadoes
2000	03/17	Severe storms, flooding
2000	02/18	Winter storm
1999	01/15	Freezing rain, ice storm
1998	09/30	Hurricane Georges
1998	04/09	Tornadoes, severe thunderstorms
1998	03/09	Severe storms, flooding
1997	07/25	Severe storms, high winds, flooding
1996	03/20	Storms, tornadoes, floods
1996	02/23	Storms, flooding
1995	10/04	Hurricane Opal
1995	04/21	Severe storm, tornadoes, flooding
1994	07/08	Severe storm, flooding, Tropical Storm Alberto
1994	03/30	Severe storm, flooding, tornado
1994	03/03	Winter storm, severe storm, freezing, flooding
1991	01/04	Flooding, severe storm
1990	03/21	Flooding, severe storm, tornado
1990	02/17	Flooding, severe storm, tornado
1989	11/17	Severe storms, tornadoes
1985	09/07	Hurricane Elena
1983	12/13	Severe storms, flooding, tornadoes
1981	05/14	Severe storms, flooding
1981	04/10	Severe storms, tornadoes, flooding
1980	04/20	Severe storms, tornadoes, flooding
1979	09/13	Hurricane Frederic
1979	04/18	Storms, wind, flooding
1978	08/09	Severe storms, flooding
1977	04/09	Severe storms, flooding
1975	10/02	Severe storms, tornadoes, flooding
1975	04/23	Severe storms, flooding
1975	03/14	Severe storms, flooding
1974	04/04	Tornadoes
1973	05/29	Severe storms, flooding
1973	03/27	Tornadoes, flooding
1970	04/09	Heavy rains, tornadoes, flooding
1969	11/07	Hurricane Camille



## BEFORE THE STORM

### ■ Gathering, storing & protecting your personal information

You should be able to access your important documents in the aftermath of a disaster. There are a number of ways to assemble these documents and keep them safe.

- Keep originals in a fireproof box or safe, bank deposit box or another secure place for safekeeping.
- Copy documents and put them in plastic sleeves in a three-ring binder.
- Scan documents onto a CD or DVD.
- Provide copies of these documents to a trusted relative or your lawyer.
- Create a “crib sheet”: Jot down pertinent information such as account numbers and contact information to use in case your information is lost or stolen.

**REMEMBER!** However you decide to compile this information, protect it!

- Always keep your personal and financial information in a safe place, preferably under lock and key in a fire-proof container.
- If you must evacuate, keep your documents locked in the trunk of your car until you arrive at your destination.
- If you must bring these documents with you into a shelter, **never let them out of your sight.**

## ■ What to put in *your shoebox*

Key documents prove your identity, employment status, marital status, child custody arrangements, home ownership, insurance, education, and financial accounts, among other important identification papers.

You should have ready access to the following documents for yourself and each family member.



## ERIK'S Shoebox checklist

### IDENTITY

- Birth certificate
- Social security card
- Passport
- Driver's license
- State ID card

### FAMILY

- Marriage license
- Divorce decree
- Custody awards
- Child support awards
- Recent report cards of minor children
- Contact information for family members out-of-state

### EMPLOYMENT

- W2s
- Recent pay stub

### HEALTH & HOME

- List of medications, dosage information, pharmacy name and phone number
- Doctor names and phone numbers
- Immunization (shot) records
- Medical records
- Insurance policies (health, dental, life, home, auto) and agents' names and phone numbers
- Deeds
- Veterinarian/kennel/vaccination information for your pets
- Finances
- Credit cards (number and expiration date)
- Bank accounts (name and account number)
- Safety deposit box (location, number and key or combination)

## ■ Keeping in touch

If you and your family are not together when disaster strikes, or become separated afterward, how will you locate or contact each other?



Homeland Security offers these tips for creating a family communications plan.

- Think about how you will communicate in different situations and write down your plan for each contingency.
- Pick a friend or relative who lives out-of-state for household members to notify they are safe.
- Complete a list of contact information for each family member.

Have family members keep this information with them, in case you get separated. Mail or e-mail a copy to your out-of-town contact. Don't forget to include a copy in your ERIK's Shoebox or family disaster supplies kit.

## My Family Communications Plan

### Out-of-state contact

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
Home phone: \_\_\_\_\_  
Work phone: \_\_\_\_\_  
Cell phone: \_\_\_\_\_

### Family member 1

Name: \_\_\_\_\_  
Cell phone: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Important medical information: \_\_\_\_\_

**Place where he/she spends most time (i.e. work, school, home):**

Address: \_\_\_\_\_  
Phone number: \_\_\_\_\_

### Family member 2

Name: \_\_\_\_\_  
Cell phone: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Important medical information: \_\_\_\_\_

**Place where he/she spends most time (i.e. work, school, home):**

Address: \_\_\_\_\_  
Phone number: \_\_\_\_\_

### Family member 3

Name: \_\_\_\_\_  
Cell phone: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Important medical information: \_\_\_\_\_

**Place where he/she spends most time (i.e. work, school, home):**

Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

### Family member 4

Name: \_\_\_\_\_  
Cell phone: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Important medical information: \_\_\_\_\_

**Place where he/she spends most time (i.e. work, school, home):**

Address: \_\_\_\_\_  
Phone number: \_\_\_\_\_

### If we have to evacuate, we will go to:

Place name (shelter, hotel, or home of): \_\_\_\_\_  
Address: \_\_\_\_\_

Phone number: \_\_\_\_\_

### After the emergency, we'll try to meet at:

Place name or home of: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone number: \_\_\_\_\_



## ■ Home inventory

**A complete list of your household possessions can help you recover after a disaster by making it easier to:**

- Provide “before & after” documentation of losses
- Facilitate insurance claims
- Document losses for tax purposes
- Identify stolen items
- Provide proof of ownership

If you wish to make a comprehensive and detailed inventory, the Insurance Information Institute offers free software at [www.KnowYourStuff.org](http://www.KnowYourStuff.org).



However, if you want to get started on your own, here are some tips for conducting a basic inventory:

- Use a still camera or video camera to record each room in your home and all your possessions in each room. Photograph each wall, and open closets and drawers to photograph the contents.
- List items in each room and note details such as:
  - Purchase price (or estimated value)
  - Estimated date of purchase
  - Where purchased
  - Brand and model or serial numbers
  - Other details
- Photograph your home's exterior, outbuildings and contents, automobiles, as well as distinctive landscape features such as large trees and fencing.
- Include in the inventory any personal property stored outside the home, such as your car, a college dormitory or other temporary locations, as they may be covered under your homeowners insurance.
- Make prints or digital copies of your photographs or video and place it with your detailed list in your safe deposit box or ERIK's Shoebox.





## WHEN THE STORM APPROACHES

### ■ Plan ahead, share your plan

More than any other storm in our lifetime, Hurricane Katrina taught us the value of planning ahead, and letting other people know where you plan to wait out the storm.

It's important to make your decisions early – while you still have options – and let friends and family know whether you intend to evacuate to a home or hotel in another city, stay in a local shelter, or weather the storm at home.

When the storm threatens, review the contents of your disaster kit and add necessary last-minute items. Review and update contact information in your family communications plan and other documents in the ERIK's Shoebox.

### ■ What to take with you

The Federal Emergency Management Agency suggests that you keep a store of at least three days' worth of basic disaster supplies in a special container in your pantry for use in emergencies. If you have to evacuate, transfer them to an easy-to-carry, waterproof container such as a large, covered plastic container, a camping backpack, a wheeled suitcase, or a duffel bag.

### ■ Basic disaster supplies

- Bottled water
- Non-perishable food
- First aid supplies
- Clothing, bedding and sanitation supplies
- Tools, duct tape
- Flashlights

### ■ Other items to bring

- Prescription medications
- Prescription glasses
- Cash (enough to buy food, fuel and other necessities until banks reopen)
- Coins (for public phones, vending machines in the shelter)
- Extra set of house keys and car keys
- Small games, toys, hobbies and books to pass the time
- Map of the shelters in your area and phone numbers, noting which ones serve evacuees with disabilities or special needs, or pets.
- Map of evacuation zone
- Road map (if you plan to leave the area)
- ERIK's Shoebox\*
  - Personal and family identification
  - Financial and insurance information
  - Family communications plan
  - Other necessary contact numbers (found in the back of this booklet)

**REMEMBER!** Always keep your personal documents secure, locked in the trunk of your car or on your person.

## AFTER THE STORM



### ■ Don't be victimized twice

Hundreds of Mobile County storm victims reported being victimized by fraudulent contractors and other crimes in the first year after Hurricane Katrina. Experience teaches us that these scams will continue for another few years as our community recovers from this and other disasters. Review these consumer alerts to protect yourself from the scams that typically follow disasters:

#### ✓ Alert #1: FAKE CHARITIES

##### *Beware of:*

- **Any charity new to relief efforts** that is suddenly soliciting for hurricane assistance.
- **Appeals that are long on emotion, but short on details** about what the charity will do to address the needs of victims and their families.
- **Cash donations:** Make a check or money order out to the name of the charitable organization, not to an individual collecting the donation.
- **On-line donations.** Never respond to unsolicited e-mail messages asking you for money – they are likely to be fake. Most charities do not request donations by e-mail. Never open an attachment or click on a link provided in such an e-mail – it may direct you to a false website that looks legitimate

but isn't. This can allow hackers to collect personal information and expose your computer to viruses and other security breaches.

- **Excessive pressure** for on-the-spot donations.
- **Requests for your personal information**, such as your bank account or credit card number by a telephone solicitor or email solicitation.
- **Charities that are reluctant to provide written information** that describes the charity's programs and finances: Ask for the charity's latest annual report and financial statements.
- **Offers of charitable donations** to you in exchange for your personal information.

#### ✓ Alert #2: PRICE-GOUGING

- **Price gouging rules apply to vendors** during a declared emergency in an affected area, such as Mobile County after Hurricane Katrina.
- A price gouger sells products or services for a **price more than 25% over the average price** for the product or service during the 30 days before the emergency.
- **Higher prices may be justified** if the vendor's supplier experiences increased costs due to factors other than supply and demand.
- **If you suspect price gouging, report it to the police or your district attorney.**

#### ✓ Alert #3: CON ARTISTS

- **Beware of "gifts" from strangers:** Con artists can be very creative in coming up with ways to separate you from your money or personal identification, sometimes offering gifts or preying on the victims' own greed.
- **Do NOT give personal information** such as your account numbers, Social Security number or other identification info to strangers, whether on the phone, on-line or in person.
- **If it sounds too good to be true, it usually is.**

## ✓ Alert #4: HOW TO PREVENT INSURANCE PROBLEMS

- **Contact your agent or company immediately.** Find out whether the damage is covered under the terms of your policy; how long you have to file a claim; whether your claim exceeds your deductible; how long it will take to process the claim; and whether you'll need estimates for repairs.
- **Make temporary repairs.** Take reasonable steps to protect your property from further damage.
- **Save your receipts** for temporary repairs and/or if you need to find other accommodations while your home is being repaired.
- **Document your damage and losses.** Give the adjuster a complete list, with photos if possible, along with receipts for your expenses. Do not throw damaged goods away before the adjuster visits.
- **Get written bids from licensed contractors.** The bids should include details of the materials to be used and prices on a line-by-line basis.
- **Keep copies of everything.** You will need them if there's a dispute in resolving your claim.
- **Check out "public adjusters."** Your insurance company provides an adjuster at no charge. You may be contacted by a "public adjuster" not affiliated with your insurance company and who will charge a fee for his/her services – as much as 15 % of the total value of your settlement. If you decide to hire one, check references and qualifications with the Better Business Bureau or the National Association of Independent Insurance Adjusters at [www.naiia.com](http://www.naiia.com).
- **Don't get permanent repairs done until after the adjuster has approved the price.** If you've received bids, show them to the adjuster and if he/she agrees with one of your bids, then the repair process can begin. If the bids are too high, ask the adjuster to negotiate a better price with the contractor.

- **If you can't reach an agreement with your insurance company,** contact your agent or your insurance company's claims department manager. Make sure you have figures to back up your claim for more money. If you and your insurance company still disagree, your insurance policy allows for an independent appraisal of the loss. The dispute may be resolved through mediation, arbitration, or the courts.
- **For insurance company contact information,** call the Hurricane Insurance Information Center at 1-800-942-4242 or go to their web site, [www.disasterinformation.org](http://www.disasterinformation.org).
- **Beware of imposters.** A scam artist may pose as an insurance adjuster. Demand to see identification, and write down their driver's license and automobile tag numbers. Do not give out unrelated personal information such as Social Security numbers or account numbers. Verify the adjuster's name with insurance agency.
- **If the adjuster suggests that you file a dishonest claim, report him/her to your agent or the adjuster's supervisor.** Fraudulent insurance claims are a crime, no matter whose idea they are.

## ✓ Alert #5: STORM-DAMAGED VEHICLES

- **Select a reputable car dealer.**
- **Inspect the vehicle** for water stains, mildew, sand or silt under the carpets, floor mats, headliner cloth and behind the dashboard.
- **Check for recently shampooed carpet.**
- **Inspect the interior upholstery and door panels** for fading.
- **Check for rust** on screws in the console or areas where water normally doesn't reach.
- **Check for mud or grit** in the spare tire compartment, alternator crevices, behind wiring harnesses, around the small recesses of starter motors, power steering pumps and relays.

- **Check inside the seatbelt retractors** by pulling the seatbelt all the way out and inspect for moisture, mildew or grime.
- **Check door speakers** – they will often be damaged due to flooding.
- **Have a certified mechanic inspect the vehicle** prior to purchasing it.
- **Ask about the vehicle's history.** Ask whether it was in any accidents or floods.
- **Inspect the title and ownership papers** for any potential or questionable salvage fraud.
- **Conduct a title search** of the vehicle.
- **Look under the hood** for signs of oxidation. Pull back rubber boots around electrical and mechanical connections for these indicators:
  - Ferrous materials will show signs of rust
  - Copper will show a green patina
  - Aluminum and alloys will have a white powder and pitting.
- **Trust your instincts: If you don't like the answers or the deal sounds too good to be true, walk away!**

## ✓ Alert #6: HOME REPAIR

- **Do not pay the entire cost of the job up front.**
- **Never pay cash.**
- **Get everything in writing,** with details on cost, work to be done, time schedules, guarantees, payment schedules, etc.
- **Demand references** and check them out. Verify contractor's name, address, and phone number. Beware of workers giving only pager numbers and post office box addresses. Write down contractor's license number and license plate number.
- **Never sign a contract with blanks** because unacceptable terms can be added later.

- **Ask an attorney or trusted friend to look over your contract** before you sign, and be sure to get a signed copy of the contract before work begins.
- **Never pay a contractor in full until the work is finished.** Don't sign anything saying work is completed until it's done.
- **Deal only with licensed and insured contractors.** Check them out with the Better Business Bureau, recent customers, Home Builders Association, insurance agents, and claims adjusters (see pages 20-21 for contact information).
- **Get recommendations** from family, friends, and co-workers.
- **Get more than one estimate.** Don't automatically select the lowest bidder, and make sure you fully understand any price variations.
- **Verify that there is no cost for an estimate** before letting anyone into your home.
- **Beware of contractors urging you to spend a lot of money on temporary repairs** – make sure you have enough money for permanent repairs.



## WHERE TO FIND HELP AND INFORMATION

### Important telephone numbers & websites

<b>EMERGENCIES</b>	<b>Dial 911</b>
<b>REPORT A CRIME</b>	
Mobile County Sheriff's Office	574-8633
Mobile County District Attorney	574-8400
Mobile Police Department	208-7211
Bayou La Batre Police Department	824-2757
Chickasaw Police Department	452-0571
Citronelle Police Department	866-5527
Creola Police Department	675-8145
Dauphin Island Police Department	861-5523
Mt. Vernon Police Department	829-6631
Prichard Police Department	452-2211
Saraland Police Department	675-5331
Satsuma Police Department	675-0151
<b>EVACUATION ROUTES AND SHELTERS</b>	
Alabama Emergency Management Agency/Mobile	460-8000
<b>CHECK OUT CONTRACTORS</b>	
Better Business Bureau of South Alabama <a href="http://www.bbbsouthal.org">www.bbbsouthal.org</a>	433-5494
Home Builders Association of Mobile <a href="http://www.hbamm.com">www.hbamm.com</a>	661-6523
Home Builders Association of Alabama <a href="http://www.hbaa.org">www.hbaa.org</a>	(800) 745-4222
<b>REPORT SUSPECTED FRAUD</b>	
Mobile County District Attorney <a href="http://www.mobile-da.org">www.mobile-da.org</a>	574-8400
<b>CHECK OUT CHARITIES</b>	
Wise Giving Alliance of the Better Business Bureau <a href="http://www.give.org">www.give.org</a>	

### CHECK OUT ONLINE & TELEPHONE OFFERS

ScamBusters  
[www.scambusters.org](http://www.scambusters.org)

### CHECK FOR STORM-DAMAGED BOATS AND AUTOS

National Insurance Crime Bureau  
[www.nicb.org](http://www.nicb.org) (800) 835-6422

### FILE A COMPLAINT

Better Business Bureau of South Alabama  
[www.bbbsouthal.org](http://www.bbbsouthal.org) 433-5494

### REQUEST RECOVERY ASSISTANCE

#### Individuals:

Federal Emergency Management Agency  
[www.fema.gov/assistance/register.shtm](http://www.fema.gov/assistance/register.shtm) (800) 621-FEMA

Salvation Army/Mobile  
[www.redshield.org/us/al/mobile/](http://www.redshield.org/us/al/mobile/) 438-1625

American Red Cross/Alabama Gulf Coast Chapter  
[www.redcrossalcoast.org](http://www.redcrossalcoast.org) 438-2571

Volunteer Mobile/Mobile County Long Term Recovery  
[www.volunteermobile.org](http://www.volunteermobile.org) 433-4456

#### Businesses:

Small Business Administration  
[www.sba.gov/localresources/disasteroffices/disaster\\_recov/loaninfo/dloanassit.html](http://www.sba.gov/localresources/disasteroffices/disaster_recov/loaninfo/dloanassit.html) (800) 659-2955





**Your Protection  
Against Post-Disaster  
Crime**

**For more information call:  
Mobile County District Attorney's Office  
(251) 574-8400**

[www.mobile-da.org](http://www.mobile-da.org)

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*Disclaimer:*

*The opinions, findings, and conclusions or recommendations expressed in this publication are those of the author and do not necessarily reflect the views of ADECA/Department of Justice, or the Bush-Clinton Katrina Fund.*