Whenever a disaster strikes, people are affected in many different ways. Homes are destroyed, necessary services such as electricity and heat are unavailable, and emotions run high. After the initial shock, the recovery phase begins. One aspect of recovery for many consumers may be the replacement of household equipment and furnishings. The Consumer and Family Economics Team from the University of Illinois Cooperative Extension Service has developed a series of fact sheets to help families affected by natural disasters make smart decisions about these replacement purchases.

Fact sheets cover general buying tips including: Energy Guide Labels; Home Repair Fraud; and Rent to Own Options. Also included are sheets on specific purchases including how to purchase: Air Conditioners; Carpets; Dishwashers; Gas and Electric Ranges; Microwave Ovens and Microwave/Convection Ovens; Refrigerators and Freezers; Upholstered Furniture; Water Heaters; and Wood Furniture. These fact sheets are available from your local Cooperative Extension Service Unit Office.

You should be aware that in some instances it may not be necessary for consumers to purchase certain appliances. Immediately following a disaster, the American Red Cross will assess disaster-related needs. Vouchers may be provided to qualified families (not businesses) for the replacement of basic household furnishings which are considered necessary for "habitability". Need is determined on a case-by-case basis by specially trained American Red Cross Disaster caseworkers.

If the disaster is presidentially declared, other resources, such as FEMA (Federal Emergency Management Agency) grants and SBA loans, then become available. The same "habitability" restrictions apply to FEMA and SBA funds.

If you need additional information about the American Red Cross funds or FEMA funds for appliances, please call the numbers below.

**American Red Cross:**

309-677-7272 (Statewide)
Your local ARC Chapter

**FEMA:**

1-800-820-1125 (Nationwide)
1-800-621-3362 (Illinois only)
1-800-462-9029 (Teleregistration Appliances)

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For more information contact your local Extension office:

**Disaster Resources Web site:**
http://www.ag.uiuc.edu/~disaster