



Arkansas Disaster Assistance Manual

**A resource for attorneys providing pro bono legal assistance
to the victims of natural disasters**

Produced by



in conjunction with



and other community partners.

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Introduction

Process of Providing Legal Services if a Natural Disaster Occurs in Arkansas

The Young Lawyers Section of the Arkansas Bar Association coordinates disaster legal assistance through the program Disaster Legal Assistance in Arkansas. Disaster Legal Assistance may be initiated if there is a request from the Arkansas Department of Emergency Management (ADEM) (for state disasters declared by the governor) or Federal Emergency Management Agency (FEMA) (disasters declared by the President). Additionally, the Program may be initiated in response to non-declared emergencies. For information about how you can volunteer for the disaster relief program, contact the Arkansas Bar Association.

How do I apply for disaster help through the Disaster Legal Assistance program of the Arkansas Bar Association?

Call 800-650-0856, or if you are in Pulaski County, call 501-375-4606.

DISCLAIMER: The advice provided below is general and is not intended to apply to specific legal circumstances. Victims of natural disasters are advised to consult an attorney.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

What is a disaster for which I may receive assistance?

The term disaster means different things to different people. If your house has damage and you do not have insurance to cover it, you would say you have a disaster. However, federal law defines disaster much more broadly. To get federal assistance the damage must be very serious and widespread, affecting a number of people. A foot of water in your home is serious to you, but it does not meet the criteria for a federal disaster. A disaster as defined by the federal government occurs when hundreds of homes, or more, are destroyed or have sustained major damage.

A state disaster is one which the Governor of the state of Arkansas declares to mitigate the effect of and to prevent, protect against, respond to, and recover from those threats that pose the greatest risk to the health and safety of the citizens of this state. When this occurs, the Arkansas Department of Emergency Management (“ADEM”) serves as the state’s coordination center to administer relief pursuant to the Governor’s declaration. You may access information from ADEM related to declared disasters at:

<http://www.adem.arkansas.gov/ADEM/index.aspx>.

If a disaster is on a large scale and additional or supplemental funds are needed for the citizenry, the Governor, and only the Governor, may request from the President of the United States a federal declaration for the area affected by the disaster. If the President accepts the request and declares the area a federal disaster, residents in the area will be eligible for federal assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. A list of areas warranting public or individual assistance (or both) is available at the Federal Emergency Agency’s (“FEMA”) website at www.fema.gov.

Your part in this process is to report your damages (even if they are insured) to your local jurisdiction’s emergency manager so they can be combined with other reports and forwarded to the state for analysis. Until you and your neighbors report your damages, nothing is going to happen. If the President declares a disaster, federal assistance becomes available to people and government agencies that have enough damages to qualify.

What types of aid does FEMA offer?

Money or direct assistance to individuals, families, or businesses with losses, in an area where property or businesses have been destroyed by a disaster, and whose losses are not covered by insurance.

Who is my local district's emergency manager?

The state of Arkansas is divided into five sections: Northeast Arkansas, Southeast Arkansas, Southwest Arkansas, Northwest Arkansas, and Central Arkansas. Each section has an area coordinator who is in charge of disaster assistance. Each county in each section also has a local coordinator to help with disaster assistance. The names and phone numbers for the coordinators are located on ADEM's website (<http://adem.arkansas.gov/ADEM/index.aspx>). You may also contact ADEM's central office at 1-501-683-6700.

How do I apply for disaster help through FEMA?

If you live in an area that has been declared a disaster area by the President, you may apply for disaster assistance online at disasterassistance.gov; or, if you are unable to access a computer, you may call **1-800-621-FEMA (3362)** (*hearing/speech impaired ONLY*—Call TTY: **1-800-462-7585**).

Prior to contacting FEMA you should have the following items ready: 1. Social security number; 2. Current and pre-disaster address; 3. Phone number; 4. Insurance coverage information; 5. Total household annual income; and, 6. Bank account number, and the routing number as well, if you want available FEMA funds transferred directly into your account. (If you do not know your routing number, you can get it from your bank, off the bottom of a check from your bank account, or you can find your routing number on the Federal Reserve Financial Services website.)

Do I have to be a US Citizen to apply for disaster help through FEMA?

Yes, to be eligible for cash assistance:

You must be a US Citizen, Non-Citizen National, or Qualified Alien (includes anyone with legal permanent residence). You will be required to sign a Declaration and Release (FEMA Form 90-69 B). If you are not a US Citizen, Non-Citizen National, or Qualified Alien, but your minor child is, you may apply for assistance on behalf of your child, and no information about your immigration status will be collected. If you are not a US Citizen, Non-Citizen National, or Qualified Alien, but another adult in your household is, that person can sign the Declaration and Release, and no information about your immigration status will be collected.

Even if you are not a US Citizen, Non-Citizen National, or Qualified Alien please call FEMA at 1-800-621-3362 or 1-800-462-7585 (TTY for hearing/speech-impaired) for information and to be referred to other programs that can assist you regardless of your immigration status.

No, to be eligible for crisis counseling, disaster legal services, or other non-cash emergency assistance:

You do not have to be a US Citizen or Qualified National.

What happens after I apply for disaster assistance through FEMA?

You will receive a copy of *Help After a Disaster: Applicant's Guide to the Individuals and Households Program* (accessible online at www.fema.gov/help-after-disaster) along with a copy of your application. What other actions are taken will depend on your specific factual situation. If your home or its contents were damaged and

You have insurance

You will have to make a claim through your insurance policy and send FEMA a decision letter from your insurance company (acceptance or denial) prior to FEMA issuing an inspection, with one exception. If your damages were caused by flooding, FEMA will issue an inspection prior to receiving a decision letter because flood insurance does not pay for temporary living expenses. If your insurance company is unable to make a decision on your claim for longer than 30 days from the time you filed the claim, then you may be eligible for an insurance advancement through FEMA. The insurance advancement is a loan which must be repaid when you receive money from your insurance company.

You Do NOT have insurance

In most cases, an inspector should contact you within 10-14 days to arrange for an inspection.

What happens after the FEMA inspection?

About ten (10) days after the inspection, FEMA will decide if you qualify for assistance. If you qualify for a grant, FEMA will provide you with a check (by mail or direct deposit in your bank account) along with a letter which explains how you are to use the money. If you do not qualify, FEMA will send you a letter explaining why you do not qualify, and instructions on how to appeal the decision.

I lost my job as a result of the disaster and cannot afford to pay my mortgage. Can FEMA pay my mortgage?

No, FEMA cannot make mortgage payments. You may be eligible for monetary assistance called Disaster Unemployment Assistance (DUA) through the Arkansas Department of Workforce Services. Contact your local Department of Workforce Services to apply.

HOUSING AND REAL PROPERTY

A disaster has destroyed my home and it is unlivable. How do I find a place to stay?

Volunteer organizations such as the Red Cross set up temporary emergency shelters after a disaster. To find out where these shelters are located listen to the radio and watch local media. Open Red Cross shelters are also listed on the Red Cross website at <http://www.redcross.org/find-help/shelter> or you may call **1-800-RED CROSS** (1-800-733-2767).

For long-term housing, FEMA offers several housing assistance programs, including programs to help you find replacement housing or repair damaged housing.

You may be eligible for Section 8 housing if you have been displaced from your housing (whether your housing pre-disaster was Section 8 housing, public housing, or private housing) by a disaster. This is true even if you did not qualify for Section 8 housing prior to the displacement. To apply for Section 8 housing contact your local housing authority (you can locate your local housing authority through hud.gov) or the Department of Housing and Urban Development.

Do I still have to make my mortgage payment if my house is destroyed in a disaster?

Yes, you are still responsible for making your mortgage payments even if your house is unlivable. In Arkansas, if you default on your mortgage and your home is foreclosed, the lender can get a judgment against you personally for the remaining balance of the loan.

If you are unable to make your mortgage payments as a result of the disaster, you should contact your lender or loan servicer and ask if you can get any leniency on your payments. If the lender or loan servicer does agree to modify the terms of your mortgage payments in any way, make sure that you get the terms in writing. You can find your lender's contact information by looking at your monthly mortgage billing statement or payment coupon book. You can also locate your lender's contact info online, through directory assistance, or in the phonebook.

What if I cannot pay my mortgage?

It is important to contact the lender before the next payment is due. Be sure to write down everything discussed on the call as well as the representative's name and representative ID number. If you do not have a monthly mortgage statement or coupon book with you, search the Mortgage Electronic Registration Systems (MERS) or call them toll-free at (888) 679-6377 to find the company that services your mortgage. If you have income and you want to keep your house, you may be able to file for bankruptcy protection. For instance, you may file a Chapter 13 bankruptcy. In a Chapter 13 bankruptcy, the homeowner proposes a plan of how he or she will pay regular mortgage payments and all other living expenses, and also pay an amount every

month toward the mortgage arrears. If you think you want to file for bankruptcy protection, you should consult with an attorney.

My home is damaged due to a declared disaster and I need money to repair it or replace it. Is there any assistance available?

First, if you have insurance coverage, you should make a claim through your insurance company. If the insurance money does not fully cover your loss, then you may consider applying through FEMA for assistance.

You may also consider applying for a Small Business Administration (SBA) Disaster Assistance Loan. Homeowners may apply for up to \$200,000 to replace or repair their primary residence. The loans may not be used to upgrade homes or make additions, unless required by local building code. If you make improvements that help prevent the risk of future property damage caused by a similar disaster, you may be eligible for up to a 20 percent loan amount increase above the real estate damage, as verified by the SBA.

In some cases, SBA can refinance all or part of a previous mortgage when the applicant does not have credit available elsewhere and has suffered substantial disaster damage not covered by insurance.

You may apply online at: <http://www.sba.gov/content/home-and-personal-property-loans>. For more information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

What if I live in a condominium? Do I still need to pay homeowners' association fees even if the common areas are damaged?

If you live in a condominium or pay maintenance to any type of homeowners' association, you still need to pay your maintenance fees even if your homeowners' association is not fixing the common areas or you do not like the way they are handling repairs. You should attend homeowners' association meetings to voice your concerns and talk with other homeowners and members of the board about your complaints. A group of residents may decide to seek legal advice. If you simply stop making your maintenance fees, however, you may be subject to foreclosure and other financial penalties.

I have homeowner's insurance, but was told it will take months for an adjuster to look at my house, and that it will take even longer for a check to be issued. Am I eligible for any type of assistance in the interim?

If you have homeowner's insurance, you most likely will be eligible for funds to help with living expenses while you cannot live in your house. You need to contact your insurance company. If you do not have homeowner's insurance then you may be eligible for assistance under FEMA's Individual and Family Grant (IFG) program to pay for necessary repairs to essential parts of your home. You may apply for IFG funds by telephone at (800) 462-9029. For TDD assistance, call (800) 462-7585.

My rental unit is damaged. What if my landlord won't negotiate with regard to my apartment?

Under Arkansas law, the landlord has no duty to the tenant for damage to the apartment. Under the Ark. Code Ann. § 18-16-110, no landlord or agent or employee of a landlord shall be liable to a tenant or a tenant's licensee or invitee for death, personal injury, or property damage proximately caused by any defect or disrepair on the premises absent the landlord's: (1) Agreement supported by consideration or assumption by conduct of a duty to undertake an obligation to maintain or repair the leased premises; and (2) Failure to perform the agreement or assumed duty in a reasonable manner.

All my stuff was destroyed when the place I rent was damaged by a natural disaster. What help can I get?

If you had renter's insurance at the time of the disaster, contact your insurance company. If your situation is desperate, make sure you describe your situation to the insurance company. If the company agrees that there is coverage, you can ask for an advance payment to cover a part of your loss. If you do not have renter's insurance, see if your landlord had insurance to cover your belongings; however, this is not likely. If your losses are not covered by any insurance policy, you may be able to get Individual and Family Grant (IFG) money from FEMA for replacement of necessary items of personal property. This grant provides money for necessary and serious needs, also called "other needs assistance," caused by the disaster, including disaster-related medical and dental costs, disaster-related funeral and burial costs, clothing, household items, work-related tools, and necessary educational materials. You may apply for IFG funds by telephone at (800) 462-9029. For TDD assistance call (800) 462-7585.

My landlord told me to move out the next day because he wants the apartment for his daughter who lost her home in the disaster. He told me that if I do not leave, he would change the locks. Do I have to move?

Arkansas law does not allow a landlord to lock you out, turn off utilities or use any other "self help" means to get you to leave. Courts have ruled that according to Ark. Code Ann. § 18-60-302, the forcible entry and detainer statutes, that these acts are illegal and allow the tenant to maintain a tort action against the landlord who committed the self-help eviction. The landlord may file an eviction action in court only if you are not in compliance with the lease agreement. The grounds for eviction in Arkansas are: (1) The tenant fails or refuses to pay the rent when due or when demanded; (2) The term of tenancy or occupancy has ended; or (3) if the tenant in any other way breaches the terms of the lease or fails to fulfill his or her obligations thereunder (*See* Ark. Code Ann. § 18-17-901). If the landlord does lock you out, you may call the police to regain entry. You should also consult an attorney.

Must I continue paying rent even though my apartment or office has been destroyed or severely damaged?

Yes, you must continue to pay rent even though your apartment or office has been destroyed or severely damaged unless your rental agreement has other provisions. Failure to pay rent is grounds for eviction under Arkansas law.

Can I sue my landlord for injuries I suffered in my apartment or office during the disaster?

When injury results from the disaster itself and not from defects in the premises (which the landlord may or may not be obligated to repair), the landlord has no liability for such injuries. There is no implied promise by the landlord that no harm will come to the tenant from a natural disaster.

Is the damage to my home covered under my insurance policy?

Hazard insurance (i.e., homeowner's policies or other fire and extended coverage policies) from the private sector generally does not cover flood damage. It may cover water damage inside the home, but damage from floods or surface water is usually specifically excluded. Windstorm insurance is normally limited to greater-than-normal wind conditions. The federal government provides coverage for flooding under the National Flood Insurance Program (NFIP). Policies can be purchased from any state licensed agent. Individuals can search for an agent in their area by city, state or zip code on FEMA's web site at:

<http://www.floodsmart.gov/floodsmart/pages/agentsearch/searchform.jsp>.

Even if policies extend coverage to the type of disaster damage that occurred, they may limit coverage to losses directly resulting from the disaster. Courts generally have ruled that there is insurance coverage if the covered risk was the efficient or proximate cause, even if it was not the only cause of the loss and even if other concurrent causes are expressly excluded from coverage.

May I sue the person from whom I bought my home for not telling me about the possibility of flooding?

The state law in Arkansas does not require every property owner to disclose all aspects of the condition of his or her property when selling that property. The Arkansas Real Estate Commission, however, does require every real estate agent that lists and sells real estate in the state of Arkansas to disclose information about the condition of the property they are listing or selling. Remember, as in all real property transactions in Arkansas, there is no disclosure statute addressing the individual owner/seller. If you and the seller negotiated the sale and purchase of your home without a real estate agent, any requirement for disclosure about property condition is determined by the contractual agreement of the parties to the transaction.

Can I sue a neighbor whose property ran into or fell onto my property during a disaster?

The general rule is that a person is not liable for injuries or damages caused by a disaster or an “Act of God” where there is no fault or negligence. Thus, there can only be liability where there is concurrent negligence and that negligence was the proximate cause of the damage.

What can I do with property of my neighbor that was carried over onto my land by the disaster?

When personal property is carried away (e.g., by a flood) and comes to rest on the land of another, it still remains the property of the original owner and the original owner may enter and retrieve it. If the landowner refuses to let the original owner enter or appropriates the property for the landowner’s use, the original owner of the personal property will have an action against the landowner. On the other hand, the landowner, as an involuntary bailee, has the right to possession of the property against all others, save the true owner. The landowner has no obligation to preserve the property and may move the property in a reasonable manner if necessary to use the land.

Additional Key Legal Concepts:

Following are four key real estate concepts that may be important in a disaster situation: The Caveat Lessee Doctrine, the Implied Warranty of Habitability, Constructive Eviction and Force Majeure

The Caveat Lessee Doctrine in Arkansas

As a general rule, a landlord in Arkansas has no duty to a tenant except duties expressly assumed in writing. The Arkansas Supreme Court described the *caveat lessee* doctrine, saying, “Unless a landlord agrees with his tenant to repair leased premises, he cannot, in the absence of a statute, be compelled to do so, and cannot be held liable for repairs.” *See Delaney v. Johnson*, 95 Ark. 131, 131, 128 S.W. 859, 860 (1910). *See also Propst v. McNeill*, 326 Ark. 623, 624, 932 S.W.2d 766, 767 (1996) (stating, “[U]nder that rule, unless a landlord agrees with his tenant to repair leased premises, he cannot, in the absence of statute, be compelled to do so or be held liable for repairs.”).

The Arkansas Supreme Court further articulated the law in Arkansas by saying, “It is the settled rule of common law that there is no implied covenant by the lessor that the leased premises are in good repair or fit for the intended use, nor that the premises shall continue to be suitable for the lessee’s use or business.” *See Little Rock Ice Co. v. Consumers’ Ice Co.*, 114 Ark. 532, 532, 170 S.W. 241, 243 (1914). The Court continued, “In other words, in the absence of fraud or concealment, the tenant leases at his peril, and the rule in the nature of caveat emptor throws upon the lessee the responsibility of examining the demised premises for defects and providing against their consequences before he enters into the lease.” *See id.*

There are four traditional exceptions to the caveat lessee doctrine that have developed in the common law of many states: (1) a hidden danger in the premises of which the landlord, but not the tenant, was aware (*i.e.*, the latent defect exception); (2) premises leased for public use; (3) common areas retained under the landlord's control (*i.e.*, the retention of control exception); or (4) premises negligently repaired by the landlord. *See Propst*, 326 Ark. at 627, 932 S.W.2d at 768. All four of these have not been addressed, at least expressly, in Arkansas decisions.

- The Latent Defect Exception. Arkansas case law is not completely clear on the latent defect exception, though the law seems to imply the existence of the latent defect exception in Arkansas though cases typically do not hold the landlord liable for defects unknown by either party. *See, e.g., Haizlip v. Rosenberg*, 63 Ark. 430, 430, 39 S.W. 60, 60 (1897) (holding a landlord was not liable for water damage caused by a defective toilet).
- Premises Leased for Public Use. There appears to be no case law in Arkansas directly discussing this exception. However, Arkansas has held that a third-party visitor may only seek recovery from the landlord for injuries caused by a defective condition if the landlord had a contractual obligation to the tenant to maintain or repair the premises. *Stalter v. Akers*, 303 Ark. 603, 606, 798 S.W.2d 428, 430 (1990). While not discussing a situation where the premises is intended to be open for public use, the strong indication from the existing case law is that Arkansas does not recognize the public use exception to the *caveat lessee* doctrine.
- Common Areas Retained Under the Landlord's Control. Arkansas also does not impose a duty on a landlord to remove hazards from common areas absent a contractual obligation to do so. *Wheeler v. Phillips Development Corp.*, 329 Ark. 354, 357, 947 SW.2d 380, 382 (1997). Arkansas holds to the rationale that “a duty to remove snow and ice from common passageways would subject the landlord to an unreasonable burden of vigilance and care and a landlord should not be responsible for such temporary natural hazards as the expected acts of nature over which he has no control and it would be unreasonable to require the landlord to be subjected to the duty of keeping a janitor on the premises at all times merely to insure the immediate removal of snow and ice.” *Kilbury v. McConnell*, 246 Ark. 528, 531, 438 S.W.2d 692, 693 (1969).
- Premises Negligently Repaired by the Landlord. Arkansas recognizes this exception to the *caveat lessee* doctrine. As the Arkansas Supreme Court said, “The law appears to be settled that, notwithstanding the landlord is under no implied obligation to make repairs or improvements upon leased premises, in the absence of a covenant or agreement to do so, still, if he undertakes to make such improvement or repairs, and makes them in such a negligent and careless manner as to injure the tenant, the tenant may recover damages therefor.” *Sparks v. Murray*, 120 Ark. 17, 17, 178 S.W. 909, 910 (1915). As stated more recently by the Arkansas Supreme Court, “Our law in this regard is well settled that when a landlord undertakes to repair the premises, the landlord is liable for any negligence in making those repairs.” *Barnes, Quinn, Flake, & Anderson, Inc. v. Rankins*, 312 Ark. 240, 244, 848 S.W.2d 924, 926 (1993).

Implied Warranty of Habitability

Arkansas does not recognize any type of an implied warranty of habitability. Arkansas's jurisprudence strongly disfavors implied covenants of any kind. *See generally State v. Real Estate Bank*, 5 Ark. 595, 1844 WL 443 at *5 (1844); *Blake v. Scott*, 92 Ark. 46, 46, 121 S.W. 1054, 1055 (1909); and *William L. Patton, Jr. Family Limited Partnership, LLLP v. Simon Property Group, Inc.*, 370 F. Supp. 2d 846, 848 (E.D. Ark. 2005). As the Arkansas Supreme Court said, "They [implied covenants] are not favored by the law and can be justified only upon the ground of legal necessity arising from the terms of the contract and the circumstances attending its execution." *Amco Production Co. v. Ware*, 269 Ark. 313, 320-21, 602 S.W.2d 620, 623 (1980).

Constructive Eviction

Arkansas recognizes the doctrine of constructive eviction. *Fletcher v. Joseph Pfeifer Clothing Co.*, 103 Ark. 318, 318, 146 S.W. 864, 866 (1912). As the Arkansas Supreme Court said, "[T]he failure on the part of the lessor to perform his covenants in the lease may justify the abandonment of the premises by the lessee, and may work a cessation of the rent." *Tedstrom v. Puddephat*, 99 Ark. 193, 193, 137 S.W. 816, 818 (1911). *See also Berman v. Shelby*, 93 Ark. 472, 472, 125 S.W. 124, 126 (1910). Arkansas courts equate the concept of constructive eviction with a breach of the landlord's obligation to provide quiet enjoyment. *Trace X Chemical, Inc. v. Highland Resources, Inc.*, 265 Ark. 468, 473, 579 S.W.2d 89, 92 (1979). As stated by the Arkansas Supreme Court, "The concepts of constructive eviction and breach of the covenant for quiet enjoyment are very closely related, if not just different names for the same concept." *Id.* In the absence of language in the lease agreement to the contrary, Arkansas law implies a covenant of quiet enjoyment in all leases. *Id.* *See also Dupree v. Worthen Bank & Trust Co., N.A.*, 260 Ark. 673, 675, 543 S.W.2d 465, 466 (1976).

Force Majeure

Arkansas case law is generally undeveloped in the area of force majeure. Arkansas does not have a statute defining force majeure in the context of real estate. Arkansas case law generally indicates that there is no implied force majeure clause in a contract. The general rule is that a person is not absolved from liability for a failure to perform a contractual obligation by a subsequent impossibility of performance caused by an Act of God. *See Berg v. Erickson*, 234 F. 817, 820 (8th Cir. 1916).

If there is an express force majeure clause, the party claiming force majeure still has an obligation to act in a reasonable time frame and in a reasonable manner to remove the cause of the force majeure. *See Wilson v. Talbert*, 259 Ark. 535, 538, 535 S.W.2d 807, 809 (1976).

PERSONAL PROPERTY

What is personal property?

Personal property is anything movable that an individual owns and which is not real property or possessions affixed to real property, i.e., a house. This includes animals, furniture, electronics, business equipment, vehicles, household goods, clothing, recreational vehicles, collectibles, and jewelry.

Is there any assistance available to replace my personal property other than insurance?

Maybe. If you are in a declared disaster area and have experienced damage to your personal property, you may be eligible for financial assistance from the Small Business Administration – even if you did not own a business. As a homeowner, a renter, and/or personal property owner, you may apply to the Small Business Administration to help recover from a disaster. Renters and homeowners may be eligible to borrow up to \$40,000.00 to replace or repair personal property. Small Business Administration loans may be available regardless of income, age, or occupation. Generally, however, Small Business Administration loans may not be used to replace or repair personal pleasure boats, planes, recreational vehicles, antiques, collections, etc.

To apply, go to <http://www.sba.gov/content/home-and-personal-property-loans>. For additional information, call 1-800-659-2955 (TTY: 1-800-877-8339) for the Small Business Administration's disaster assistance customer service center. If you have access to e-mail, you may contact the Small Business Administration's disaster assistance customer service center at disastercustomerservice@sba.gov.

Does the amount of compensation I receive from my insurance company affect the amount of the loan that I may receive?

Yes, the proceeds from any insurance recovery will be deducted from your total damage estimate to determine what amount you may be allowed to borrow.

What happens after I apply for a Small Business Administration Disaster Assistance Loan?

After you have completed and returned your application, an inspector from the Small Business Administration will estimate the cost of the damage.

Can I receive tax relief for the loss of personal property?

Yes, you may deduct the loss or partial loss of personal and business use property on your individual federal income tax return for the year you incurred the loss. If you paid taxes in the tax year immediately preceding the tax year in which the federally-declared disaster occurred, you can elect to deduct your loss on a Form 1040x for the prior year instead of waiting to file

your current year return. This will allow you to receive a refund of some or all for the taxes paid on your prior year return.

For more information, you should contact an accountant or the Internal Revenue Service's Disaster Assistance Hotline at 1-866-562-5227. IRS personnel also may be able to provide face-to-face assistance on disaster related issues at your local IRS office. You may go to www.irs.gov/localcontacts/index.html to find a Taxpayer Assistance Center near you. Another resource to aid you in understanding how to maximize your tax benefits is the American Bar Association's website at:

<http://www.americanbar.org/groups/taxation/resources/taxtips4u/disaster.html>

If I live in an area declared to be a federal disaster area, can I receive benefits from FEMA related to my personal property losses?

Maybe. To qualify for FEMA benefits that are determined to be "other than housing needs" that are a result of a disaster, all of the following must be true: (1) you have losses in an area that has been declared a disaster area by the President; (2) you have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses; (3) you or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien; (4) you have necessary expenses or serious needs because of the disaster; and (5) you have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

If eligible to receive funds, you may use FEMA funds to address costs of repairing and/or replacing disaster-damage items, such as vehicles needed for transportation that are no longer usable or operational, furniture, bedding, appliances, and clothing. You may also be eligible to receive funds for the costs of moving and storing personal property from the disaster-damage dwelling to avoid additional disaster-related damage.

You may call the FEMA Helpline at 1-800-621-3363 for assistance. If you are hearing or speech impaired, you may call the FEMA Helpline at 1-800-462-7585 for assistance.

If I accept money for disaster related assistance, does it have to be repaid?

Disaster relief funds received from state or federal emergency management agencies **do not** have to be repaid. However, if the disaster relief funds are in the form of a **loan**, i.e., Small Business Administration loans for personal property assistance, you will have to repay the funds to the state or federal agency that loaned the funds to you.

What tips do you have that may help me receive assistance to repair or replace my personal property losses as a result of the disaster?

There are things that you can do to help you maximize your assistance to replace or repair personal property damaged or destroyed as a result of a disaster. This is not an exhaustive list but should help you get the process started.

- Start compiling a list of everything immediately after the loss in the disaster;
- Do not wait until you are done to begin giving your inventories to the appropriate disaster relief representatives, including your insurance agent;
- Ask your insurance agent for a waiver of any time-limits, *i.e.*, replacement provisions;
- List everything you can think of to list even if you end up with thousands of dollars of items that each cost less than \$5.00, *i.e.*, potted plants, toiletries, books, DVDs, CDs, batteries, etc.;
- In your evaluation of cost, use what it would cost you to replace an item not what it originally cost you;
- If an item is an antique or collectible, get an estimate of cost from someone with knowledge of the item and/or the market in which the item would be or could be sold;
- Include any taxes, shipping, handling, delivery, installation, storage, customization (including tailoring), setup and even delivery fees from your storage location to your completed house;
- Remember that depreciation is negotiable;
- Carpets, drapery, and light fixtures, especially if they are unique, can be considered personal property;
- As a mental exercise, draw a diagram of your home (it does not have to be perfect) and have friends and family help you furnish it with what you have lost;
- Ask anyone you know if they have pictures that were taken around your house (maybe from Thanksgiving or a party that you hosted);
- Check social media sites for pictures and do not be afraid to ask for assistance;
- Use catalogues, the internet, and gift registries to your advantage;

- Ask your local grocery store for a copy of their inventory to help jog your memory;
- Call stores and financial institutions which you had a previous relationship with *immediately* to request purchase histories or copies of statements because the longer you wait the more of the pre-disaster purchasing history is lost;
- Call companies for which you have a frequent buyer card because many companies keep detailed information on file;
- If you had a major purchase (*i.e.*, furniture, electronics), call the company, ask for receipts, and ask for the current retail price of the item;
- Check your online purchases with any wholesale or retail websites, *i.e.*, Amazon;
- Call your credit card company and/or bank and ask for statements and ask that they waive any fees due to the circumstances. If they will not budge on the fees, get a receipt and produce that as part of the relief you seek; and,
- The most important tip, if you do not believe you are being treated fairly or you need help in the process, speak up and let your voice be heard by whomever is in charge. If that does not work, call an attorney and seek assistance because most will be willing to help you pro bono considering the circumstances.

INSURANCE

Disclaimer: All information provided below is general and may not apply to your particular circumstances. The language in your personal insurance policy is controlling.

Preserving the insured's rights under his insurance policy.

Notify the agent right away. The most important thing the insured can do to preserve his rights under his insurance policy is to notify his insurance company of his loss as soon as possible. There is a list of insurance hotlines in the index of this handbook. Calling the insurance company will put the claim on record and also may get the insured some emergency help. The insured can contact his agent by phone or e-mail, but it is always a good idea to also mail a letter notifying the company and outlining the loss. Getting proof of delivery will assist the insured if, for some reason, his report goes unrecorded and there is some question concerning timing of the claim.

Gather the insurance policies. Ideally, the insured would have collected these policies in a safe place beforehand, but if not, now is the time to get them out. This includes homeowners, wind and/or flood policies, auto, and even health insurance. The insured needs them all because some policies may include overlapping coverage. If an insurance policy has been lost or destroyed in the disaster, the agent or company will be able to provide a copy of the policy.

Read the fine print of each carefully, especially the part in the homeowner's policy titled "Duties After a Loss." This section will explain the insured's obligations under the policy in the event of a disaster.

If the insured lives in a condo, he should look at coverage provisions in both the association insurance policy and his individual unit owner's insurance policy.

Before the insurance adjuster visits.

Inspect the property. Inspect everything: basements, attics, backyard sheds. In particular, look carefully at the roof. Even if it looks solid, search for any evidence of leakage. Check the foundation for cracks or erosion, even if there is no floodwater inside the house. Make sure that major systems like the furnace and air conditioner are working. Turn on all appliances.

Make a record of damaged property. Make a written list of any damage found. It also is a good idea to corroborate any damages by taking photographs. If the insured has pre-damage pictures of the property and belongings, all the better. The before and after photographs can substantiate what property was lost or how strong a hit the home took.

Mitigate further damage to property. Prevent further damage to property. For instance, if a window is smashed, do what is possible to cover the opening. The insured should not remove evidence of the damage, but he must do what he can safely do to protect the property from being damaged further.

Don't accept help from service companies who show up after a disaster. Don't accept the services of companies that drive through damaged towns and neighborhoods immediately after a disaster and offer to help. While these services may be tempting, disasters bring scam artists out of the woodwork. Additionally, many of the services offered by these opportunistic companies are often free of charge from FEMA teams.

Give the insurance agent information where the insured can be reached. The insured should give his agent the phone numbers and addresses where he can be reached day or night. When an adjuster contacts him, ask for identification.

When the insured can't wait for the adjuster, some insurance policies provide for reimbursement of temporary housing relocation costs while the home is being repaired and for car rental costs while a car is being repaired or replaced. Check the policy or call the insurance company. If the insured's situation is desperate, he should make sure to let the insurance company know and, if the company agrees that there is coverage, ask for an advance payment toward his losses. The insured should ask his company representative if there are any restrictions on where and how long he can stay, and how much he is allowed for hotel rooms. If the insured can stay with a relative or friend, the company may reimburse the host for lodging only if the insured can show proof of actual payment. Extra expenses, such as higher utility bills, incurred by the host may be considered. The insured can also submit a claim for the cost of storing his personal property until his home is ready for occupancy.

If the insured cannot afford to do so without an insurance reimbursement, he should not begin to replace lost or damaged property on the assumption that the carrier will cover the loss. The insured must speak to his insurance company before replacing items.

When the adjuster arrives.

The insured should not permit an adjuster to inspect his property without proper identification. Thieves have been known to use this ruse to get inside homes.

When the adjuster shows up, the insured should have available evidence of his loss, including itemized lists, appraisals, videos, still photos, receipts—whatever he can muster to prove what he owned and what it is worth.

Offers of settlement.

Be careful of anything to be signed. Some insurance companies will set up an emergency claims office in disaster areas and offer to settle partial claims on the spot. This is a practice of many large insurance companies experienced in disaster management. But the insured must not jump at immediate relief. Occasionally, a less scrupulous insurer will try to slip in language on a small settlement that states the payment is a full satisfaction of the company's liability.

The insured should consult an attorney before signing a release or waiver or cashing any check from the insurance company that could be deemed full and final payment of his claim. Before the insured settles with an insurer, he must be aware of the full extent of his damage and the full value of his claim. He may want to get more than one estimate before settling.

The insured does not have to accept the first settlement his insurance company offers. If the insured does not think a settlement is enough, he should go back and look over his policy, carefully reading the coverage limits for various types of structures and personal possessions and checking how the insurance company is applying each type.

Hiring an attorney to help navigate the insured's rights under the insurance policy can help make sure the insured gets the full value of claim.

If all else fails, file a report with the Arkansas Insurance Department.

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201-1904
Phone: (501) 371-2640; 1-800-852-5494
Fax: (501) 371-2749
Email: insurance.consumers@arkansas.gov

Complaints can also be filed online at www.insurance.arkansas.gov.

If the claim is denied, it is important to get the reasons for the denial in writing from the insurance company. In this circumstance, the insured will want to consult with an attorney.

Hiring assistance to repair damage.

When choosing a contractor, the insured should make sure that he deals only with established firms or individuals that can provide references, appropriate proof of insurance, and are willing to give a signed contract. If family members or friends cannot recommend a reputable contractor, check with the local disaster center, your local building code department, or the Better Business Bureau for guidance. For contractors, call the Arkansas State Contractors Licensing Board at 501-372-4661.

Insureds should obtain written estimates before repairs begin and should not sign any contracts for major repairs until the insurance company representative has determined how much damage there is and how much the company will pay.

Continue to be vigilant about property damage.

Even after submitting a claim, the insured must stay on the lookout for damage that may take weeks to appear. Storms sometimes trigger things such as sinkholes and other earth movement that occur days or months later. Foundations of houses may shift or settle weeks after flooding. But the insured must not let too much time pass. It is important to know the policy's time limit on making claims.

When insurance doesn't cover all of the damage.

The insured may be eligible for benefits under the FEMA program if he is unable to pay for the repair or replacement parts of his home or essential personal property. He also may potentially file his losses with the IRS on his income tax return the following year. He must make sure to keep all repair and replacement receipts. For information on this option, contact the IRS at (800) 829-1040.

He may wish to apply for an SBA Disaster Assistance Loan to replace personal property or repair or replace housing. Information and applications are available at: <http://www.sba.gov/content/home-and-personal-property-loans>. For additional information, contact the SBA disaster customer service center at (800) 659-2955 (TTY: (800) 877-8339) or email disastercustomerservice@sba.gov.

Automobile insurance and disaster coverage.

The insured's car is not covered under his homeowner policy; however, personal property in the car may be covered under homeowner's insurance. If the insured has comprehensive coverage on his automobile, disaster damage is normally covered; however, particular language and exclusions of the policy will control. Even if an exclusion from comprehensive exists, coverage may exist under a collision policy if the natural disaster and event causing the damage could be construed as a collision.

EMPLOYMENT LAW ISSUES

After a disaster, both employers and employees must consider the impact that the event will have on a wide range of employment issues. Communication between employers and employees is critical in the time following a disastrous event to ensure important issues are addressed by each.

ISSUES FOR EMPLOYEES:

In the wake of a disaster, employees may find themselves without a home, car, or even a phone to use. Normal private-sector and public services will likely be disrupted and life will become significantly challenging for days, weeks, months, or even years. In this time, employment issues may not be a priority for many people, but even minimal efforts of communicating with your employer could be the difference that keeps your job as well as maximizing your benefits from your employer.

At your first reasonable opportunity, contact your employer so that you may update them about your work status, planned return to work date, if any, and obtain information about the benefits offered through your employment. Inform your employer that you may need time off from work in order to recover from a physical or emotional injury (*e.g.*, post-traumatic stress), to care for family members, or to handle other critical matters. Ask your employer if an adjustment to your work schedule and/or job duties would be possible (whether temporarily or permanently) and, if so, for what period of time, and ask how any potential changes to your work status would affect your compensation and eligibility for benefits.

If you lose your job because of a disaster, you may be eligible for unemployment assistance and/or other benefits, including but not limited to: Disaster Unemployment Assistance through the Arkansas Department of Workforce Services; continuation of insurance and other benefits through the Employment Retirement and Income Security Act (ERISA) and the Consolidated Omnibus Budget Reconciliation Act (COBRA); and other benefits, such as Employment Assistance Programs, offered by your employer. Contact the Arkansas Department of Labor for more information about the payment of any unpaid wages owed to you, accrued time-off, and other compensation from your current or former employer. After a disaster, the Department of Labor will likely establish a hotline and/or website where information is readily available for displaced workers.

Specifically, you may be eligible for Disaster Unemployment Assistance (DUA) through the Arkansas Department of Workforce Services. DUA is available to unemployed or self-employed individuals that were employed or were to commence employment in the major disaster area when the disaster occurred. Also eligible are individuals who become the breadwinner or major supporter of the household because the head of household has died as a direct result of the disaster. To be eligible, you must be able and available for work within the meaning of Arkansas Employment Security law, unless you are unable to work due to an injury that is a direct result of the disaster, or you are unable to reach your place of employment as a direct result of the disaster.

You are not eligible for DUA if you have previously established a regular unemployment benefit claim and you are still eligible for benefits on that claim. Further, you are not eligible for DUA if you can qualify for and draw regular unemployment benefits, extended benefits, Trade Readjustment Allowances, Federal Supplementary Benefits, or Federal Unemployment Compensation Benefits.

Contact your local Department of Workforce Services to receive instructions. Your initial and weekly DUA claims must be filed in compliance with the instructions you receive from your local Department of Workforce Services.

The weekly amount shall be the weekly amount of compensation the individual would have been paid as regular unemployment insurance compensation unless the weekly benefit amount is less than 50% of the average weekly payment of regular unemployment benefits.

ISSUES FOR EMPLOYERS:

If your local community or region experiences a disaster, then your employees' ability to return to work, whether on-site or off-site, or even perform their work duties in the wake of a recent disaster, will likely be impaired. Company management and administrators need to consider all aspects of their company's operations and other issues facing their employees.

As soon as possible, establish a local command center or contact person(s), or designate a phone number that affected or displaced employees can call and receive updated information regarding office closures, power outages, and other factors impairing normal work operations. Provide as much information as possible to employees about the employer's health and medical benefit vendors, unemployment benefits, governmental assistance programs, Employee Assistance Programs, or other information that can assist employees in seeking assistance after a disastrous event. Review all requirements under ERISA and COBRA pertaining to continuing coverage of employee benefits to ensure compliance. Also, provide the contact information of various benefit providers to employees in order to allow direct communication by the employee. Provide links to both Arkansas and Federal agencies that offer employment assistance, such as the: Federal Emergency Management Agency, Arkansas Department of Labor, Arkansas Workers' Compensation Commission, Arkansas Department of Workforce Services, and other local charitable organizations, such as the American Red Cross.

Review and ensure compliance with any Collective Bargaining Agreement in place between the company and employees affected by a disaster, such as changes to work schedules, shifts, lay-offs, etc.

As an additional, good-will benefit for employees, determine whether your company can continue paying wages or offer to pay lodging costs for employees left homeless in the wake of a disaster. If so, communicate that information to employees in an established policy or statement. Establishing timeframes for additional payments or benefits will help avoid disputes as to such additional wages in time periods following a disaster.

Consider expanding currently-established leave policies, whether paid or unpaid, for employees to utilize post-disaster. Employees will likely need more time away from work in the days, weeks, and months following a disaster to address a multitude of personal matters. A well-defined policy and clear communication of that policy to employees is important for avoiding confusion relating to additional leave time.

Any requests for adjustments to employees' conditions of employment, such as a request for additional time away from work or a request to work from a remote site, may be required by law as a reasonable accommodation. All such requests by employees should be analyzed on a case-by-case basis, documented, and communicated with the employee. Employers should ask for as much information as available to the employee in order to engage in the interactive process with the employee. The following laws may also require time off from work for covered employees: the Family and Medical Leave Act, the Uniformed Services Employment and Reemployment Rights Act, the Americans with Disabilities Act, and the Arkansas Civil Rights Act.

Determine whether any facility closures or layoffs will be required as a result of the disastrous event, whether temporary or permanent, and communicate any such employee terminations as soon as possible to allow all affected employees to apply for available benefits at their first opportunity. Compliance with the Worker Adjustment and Retraining Notification (WARN) Act is required to avoid liability for failure to notify interested parties of mass layoffs or facility closures. *See* 29 U.S.C. § 2101, et seq. Arkansas and federal laws also require that all hours worked during a workweek must be paid to employees, regardless of whether any pay records were destroyed in a disaster. Further, Arkansas law requires that employees must receive their paycheck within seven (7) days after a request for that pay.

For more information on these and other issues to consider prior to a disaster, read the "Voluntary Private Sector Preparedness Program" available at <http://www.fema.gov>.

SMALL BUSINESSES

Are there free resources to help me create a disaster preparedness plan for my business?

Helpful disaster planning information including emergency preparedness plans and business continuity plans can be found at <http://www.ready.gov/business> and <http://www.sba.gov/content/disaster-planning>.

What if my business suffered physical damage or economic damage as the result of a disaster? Is my business eligible for any type of assistance?

If your business or nonprofit organization has suffered physical damage or sustained economic injury after a disaster, you may be eligible for financial assistance from the Small Business Administration (SBA). Any business—regardless of size—that is located in a declared disaster area may apply for a working capital loan from the SBA to recover from economic injury caused by a disaster, even if the business's property was not damaged.

SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. SBA provides low interest, long-term disaster loans for individuals to repair/replace real and personal property for non-farm businesses. If SBA determines that an applicant is ineligible for an SBA loan or if the loan amount is insufficient, SBA refers the applicant to FEMA for additional consideration. The SBA may not duplicate benefits from your insurance or FEMA.

The U.S. Small Business Administration (SBA) provides two types of disaster loans to businesses:

- **Economic Injury Business Loans:** Small businesses, small agriculture cooperatives, and qualifying nonprofit organizations suffering substantial economic injury may be eligible for an Economic Injury Disaster Loan (EIDL) of up to two million dollars to meet necessary financial obligation (i.e. bills the company would have paid if the disaster had not occurred). These loans provide operating funds until a business recovers. Loan funds may be used to make payments on short-term notes, accounts payable and installment payments on long-term notes. EIDL requests may be made for the amount of economic injury and operating needs, but not in excess of what the business could have paid if the disaster had not occurred. The SBA will not refinance long term debts or provide working capital needed before the disaster. Neither lack of profit or loss of anticipated sales alone is enough to establish substantial economic injury. Substantial economic injury is defined as the inability to meet current obligations because of the disaster, and indicators may include a larger-than-normal volume of receivables, a lower sales volume, and delinquencies in debt payments.
- **Physical Disaster Loans:** Any business or qualified nonprofit may apply for a Physical Disaster Loan of up to two million dollars to repair or replace damaged real estate, equipment, inventory and fixtures. The Loan may be increased by as much as 20 percent

to protect the property against future disasters of the same type. These loans will cover uninsured or under-insured losses. The disaster loan is intended to help restore property to pre-disaster condition, and, under certain circumstances, protect the structure from future disasters. These funds cannot be used to upgrade or expand a business unless required by city or county building codes.

The interest rate on both the Physical Disaster Loan and the EIDL is four (4) percent if no credit is available elsewhere. Repayment can be up to 30 years, depending on the business's ability to repay the loan. For businesses and nonprofit organizations with credit available elsewhere, the interest rate is higher.

Businesses may apply to the SBA for assistance or online at <https://disasterloan.sba.gov/ela/>.

SBA Contact Information
Toll-free: 1-800-659-2955
Local: 716-843-4100
TTL: 800-877-8339

To learn about the locations of SBA disaster recovery sites, visit:
<http://www.sba.gov/services/disasterassistance/index.html>
<http://www.sba.gov/about-sba-services/208>

Individuals who live in a declared disaster area are encouraged to apply for assistance with the U.S. Department of Homeland Security Federal Emergency Management Agency (FEMA). Go online at www.disasterassistance.gov or call 1-800-621-FEMA (3362). TTY users may call 1-800-462-7585.

My business's contracts were lost or destroyed as a result of the disaster. What should I do?

A business's written contracts may contain provisions regarding excuses for non-performance of a contract in the event of a disaster, or liability for damaged goods. If the contracts were destroyed in a disaster, a business owner should contact the business's vendors, customers and other parties with whom it has contractual relationships as soon as possible to try to obtain copies of the agreements or determine the terms of those agreements.

If the document was created by an attorney, the attorney will likely have a copy in his/her file. The attorney can provide you with a copy of the document. Whether or not you are able to obtain copies of the documents, contact your attorney to help you execute new originals where needed.

Does my business still have to perform under a contract if a natural disaster interferes with performance?

Impossibility of Performance: Generally, a party may be excused from performance only if performing the contract has been rendered impossible through no fault of the party looking to be excused.

Performance of a contract for rendering services may be found impossible if you diligently attempted to perform the contract, and performance became impossible as a result of some event; *i.e.* an act of God, change of law, death of essential party. The party alleging impossibility of performance must demonstrate that virtually every effort to perform the duty under the contract was taken, and that performance cannot be accomplished by *any* means. A significant increase in cost of performance of a contract will not generally be sufficient to allow a party to refuse to perform.

Performance of a contract for the sale of goods is more complicated and requires considerable attention to the circumstances surrounding the events that may render performance impossible. For example, where the contract requires performance for goods that have been identified at the time the contract is made, and the goods suffer casualty without fault of either party before the risk of loss passes to the buyer, then (a) if the loss is total the contract is avoided, and (b) if the loss is partial or the goods have so deteriorated as no longer to conform to the contract the buyer may nevertheless demand inspection and at his option either treat the contract as avoided or accept the goods with due allowance from the contract price for the deterioration or the deficiency in quantity but without further right against the seller.

Businesses are strongly advised to seek legal advice to determine what action to take on a contract post-disaster.

Who is responsible if goods are damaged as a result of a natural disaster?

Liability for Damage to Goods: An insurance policy may cover damage to or destruction of goods. In the absence of an agreement to the contrary, risk of loss of goods subject to sale passes when title passes from the seller. Title passes in the following manner unless the terms of the contract provide otherwise:

- If a contract requires physical delivery of identified goods to a specific destination, title passes on tender of the goods at that destination.
- If the contract does not specify a place of delivery, title passes at the time and place of shipment; for example at the time the goods are placed on a third-party carrier's truck. If delivery is to be made without moving the goods, title passes at the time and place documents of title are to be delivered.
- If no documents of title are delivered, title passes at the time and place of contract.

What if my business license was lost or destroyed in a natural disaster?

In the event of a natural disaster, business owners should contact the local regulatory authority that issued the business license to (1) ensure that the license is still on file and in effect, or (2) request replacement copies if the license was lost or destroyed. Business owners should check with their local government to determine what licenses are required.

What responsibility does my company have to pay employees if there is a natural disaster?

Employers are generally not relieved of their obligation to pay employees due to a natural disaster (see the “Employment Issues” section of this manual). Under the federal Fair Labor Standards Act, 29 U.S.C. § 201 et seq., employees who are not exempt from the minimum wage and overtime provisions of the statute need only be paid for time actually worked. Employees who are exempt, however, must be paid their full salary if the business shuts down for less than a full work week or if the employer does not have work available for the employee for the full work week. If the employer makes improper deductions from pay for time not worked, the employee’s exempt status may be lost. When the business is open and work is available, deductions from an exempt employee’s salary may be made if the employee is absent from work for one or more full days for personal reasons. In addition, a full day’s absence may be deducted if it occurred because of sickness or disability, as long as the deductions are made pursuant to a bona fide sick or disability leave plan, policy, or practice. 29 C.F.R. § 541.602. For further information, please visit the Department of Labor website at: <http://www.dol.gov/esa/whd/regs/compliance/fairpay/main.htm>.

Furthermore, in the event payroll records are destroyed, the employer is generally required under federal law to recreate at least the following information:

- Employee’s full name, as used for Social Security purposes
- Address, including zip code
- Birth date, if younger than 19
- Sex and occupation
- Time and day of week when employee’s workweek begins
- Hours worked each day and total hours worked each workweek
- Basis on which employee’s wages are paid
- Regular hourly pay rate
- Total daily or weekly straight-time earnings
- Total overtime earnings for the workweek
- All additions to or deductions from the employee’s wages
- Total wages paid each pay period, including money paid in cash
- Date of payment and the pay period covered by the payment

What employee benefits should I be aware of after a natural disaster?

Employers should be encouraged to contact an employment lawyer regarding wage, insurance and leave issues following a disaster.

In addition to paid leave that may be available under an employer’s vacation or sick leave policy, the federal Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for certain family and medical reasons. *See* 29 U.S.C. § 2601 et seq.; 29 C.F.R. Part 825. Leave is available in part to cover an

employee's own serious health condition that renders the employee unable to perform the employee's job, and to care for the employee's spouse, son or daughter, or parent who has a serious health condition. Employees are eligible if they have worked for their employer for at least one year, and for 1,250 hours over the previous 12 months, and if their employer has at least 50 employees within 75 miles.

The FMLA permits employees to take leave on an intermittent basis or to work a reduced schedule under certain circumstances. For the duration of FMLA leave, the employer must maintain the employee's health coverage under any group health plan. Compliance information regarding the Family Medical Leave Act is available on the Department of Labor's web site at <http://www.dol.gov/whd/fmla/index.htm> or <http://www.dol.gov/esa/whd/fmla/index.htm>.

In addition to FMLA, an employee may take time off after a disaster under the provisions of the Americans with Disabilities Act. Compliance information regarding the Americans with Disabilities Act is available on the Department of Justice's web site at <http://www.usdoj.gov/cit/ada/adahoml.htm>.

A person may be entitled to receive unemployment compensation benefits if he or she becomes unemployed as a result of a natural disaster (*e.g.*, because his or her employer's business was closed or destroyed, the person's employment was terminated, his or her house or car was destroyed or the person is no longer able to get work). If a disaster victim is not eligible for state unemployment compensation, he or she may be entitled to federal disaster unemployment assistance. Disaster Unemployment Assistance (DUA) provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster as declared by the President of the United States and are not eligible for regular UI benefits (under any state or federal law program). DUA extends unemployment benefits to many victims of a major disaster who would not be eligible for regular UI benefits (*e.g.*, self-employed individuals or individuals unavailable to work due to an injury that is the direct result of the disaster).

While DUA is a federal program, it is administered by states as agents of the federal government. Unemployed disaster victims should apply for unemployment benefits under both the state and FEMA provisions as soon as possible since there is a deadline as well as a waiting period for receipt of benefits. For more information contact Arkansas Department of Workforce Services by calling 1-855-225-4440 or 501-682-2121 or online at <http://dws.arkansas.gov/index.htm>.

A natural disaster could cause the shutdown of an employer's business which in turn could trigger the elimination of group insurance coverage for covered employees and dependents. This may obligate the employer to send notices to the ex-employees advising them of their conversion rights (the right to convert the group coverage to individual coverage) pursuant to a federal statute known as "COBRA" (for employers with at least 20 employees).

If applicable, COBRA requires an employer to extend to Qualified Beneficiaries the right to continue their health coverage under the same group health plan under which the beneficiaries were covered prior to their coverage loss. Group health plans include but are not limited to medical, dental, and vision plans. In the usual case, COBRA permits the ex-employee to

continue the same coverage in an individual policy for up to 18 months after termination of employment. The new federal healthcare law may provide former employees additional options. For more information, visit: <http://www.dol.gov/ebsa/pdf/cobraemployee.pdf>.

What federal agency support programs are available following a disaster?

The federal government provides 71 programs from 17 agencies designed to help individuals and businesses following a disaster. A complete list can be found at the following web site: <http://www.disasterassistance.gov/disaster-assistance/assistance-by-federal-agency>.

What relief can I get through state and federal taxing agencies?

In Arkansas, upon written request and for good cause, the Director of the Arkansas Department of Finance and Administration may grant a reasonable extension of time to file any return required under any state tax law. For purposes of granting an extension of time for filing a return under this section, “good cause” includes, but is not limited to: (a) an instance in which the taxpayer is determined for federal tax purposes to be affected by a presidentially declared disaster; and (b) an instance in which the taxpayer is determined to be affected by a disaster emergency as declared by the Governor. In the event that an extension of time for filing a return is granted to a taxpayer affected by a presidentially-declared disaster or a disaster emergency declared by the Governor, no interest or penalty shall accrue for the extension period granted by the Director.

Furthermore, if a taxpayer fails to make a declaration of any estimated state tax and pay on any quarterly due date the equivalent to at least 90% of the amount actually due, there shall be added a penalty of 10% per annum to the amount of the underestimate. However, no penalty shall be imposed with respect to any underpayment to the extent that the Director determines that by reasons of casualty, disaster, or other unusual circumstances the imposition of such penalty would be against equity and good conscience.

In computing net income, Arkansas allows a deduction for any loss sustained during the income year and not compensated for by insurance or otherwise. In the case of an individual, the deduction shall be limited to: (a) losses incurred in a trade or business; or (b) losses incurred in any transaction entered into for profit, though not connected with the trade or business. Similar provisions are allowed under federal income tax laws.

Arkansas’s gross receipts tax laws provide for an exemption from such tax imposed for gross receipts or gross proceeds from the sale of any good, ware, merchandise, or tangible personal property withdrawn or used from an established business or from the stock in trade of the established reserves for consumption or use in an established business or by any other person if the good, ware, merchandise, or tangible personal property withdrawn or used is donated to a National Guard member, emergency service worker, or volunteer providing services to a county which has been declared a disaster area by the Governor.

Special federal tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a

major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

The National Disaster Relief Act provides a broad package of tax benefits that may be used by anyone who is affected by a federally-declared disaster. More information is available at: <http://www.irs.gov/irs/article/0,,id=203056,00.html>. You also may call the Disaster Assistance Hotline at 1-866-562-5227, between 7:00 am and 7:00 pm, local time. IRS personnel may be able to provide face-to-face assistance on disaster-related issues at a local IRS office. Access <http://www.irs.gov/localcontacts/index.html> to find a Taxpayer Assistance Center in your area.

What can I do to mitigate business loss when my business is interrupted?

First, take steps that can help reduce and recover your losses. For example, if you have access to your business property:

- Gather employee and supplier contact information, legal, insurance and financial records.
- Lock your facility.
- Document your losses and take high-quality photos of damages to the structure and your inventory.
- Contact your insurance company.
- Try to assess value of each item, with invoices and receipts where possible.
- Discard perishable/dangerous items *after* documenting them.
- Keep damaged property to show to insurance companies.
- Keep invoices or receipts if you are repairing the damages.
- Contact your customers, your employees, and your suppliers.
- Collect any logs of business decisions, communications, and correspondence you have.

Second, takes steps where reasonable to avoid future business losses. For example:

- Continue partial operations to the extent feasible.
- Set up a temporary facility.
- Repair or replace stock and equipment to resume business.
- Outsource some operations to other organizations.

What are my options when insurance carrier unreasonably denies claim or delays payment?

First, try to negotiate with the insurance company. For example, object in writing and ask your insurance company to reconsider the denial, sending along any new information you have. If your insurance company continues to dispute *part* of your claim, you may want to seek advances of the undisputed portion if you can do so without giving up your rights to the disputed portion. During negotiation periods, do not ignore your responsibility to mitigate future losses:

- Make reasonable and necessary repairs to prevent further damage (cover windows/holes).
- Before making any permanent repairs, consult with your insurance company's adjuster regarding inspection of your property.
- Keep all records and receipts for costs you have incurred.

To prove damage to the property you may use evidence such as pictures or video taken before and after the disaster; a list of all property damaged and their value including year, make and model; records and receipts for all expenses incurred due to the loss; and repair estimates or receipts for any repairs already completed.

You may obtain an inventory checklist from your insurance company, or download one from the Insurance Information Institute at www.iii.org.

If you find that your claim is unreasonably denied, you should consult a lawyer. Seek legal assistance only for significant underpayments. You may also file a complaint with the Insurance Department and Attorney General's office.

What is my obligation to retain employees?

Arkansas is known as an employment-at-will state. Generally, this means that an employer may legally hire, fire, suspend or discipline any employee at any time and for any reason—good or bad—or for no reason at all (unless there is an employment contract or union protections). However, an employer may not discriminate against any employee on the basis of the employee's race, sex, age, religion, color, national origin, citizenship status, arrest record, military status, unfavorable military discharge, sexual orientation, or disability. The law also prohibits discrimination on the basis of pregnancy or childbirth. In general, an employer cannot allow an employee's inherent characteristics or the fact that the employee complained about discrimination or harassment to affect decision-making about that employee.

There is no federal or state law that prohibits an employer from terminating an employee if an employee's home, vehicle, personal possessions, etc. are affected and/or destroyed during a national disaster such as an earthquake, tornado, or flood.

PROBATE, WILLS AND DEATH BENEFITS

A family member has died, and we have located the will. What now?

In general, a will must be admitted to the Circuit Court of the county in which the person resided at death. The court will issue letters testamentary, and the property will be distributed by the executor pursuant to the terms of the will.

If the value of a decedent's estate is less than \$100,000, you may be able to file an Affidavit for Collection of Small Estate to collect the decedent's property. You must sign an affidavit stating there are no unpaid claims or demands against the estate and listing a description of the decedent's property. A copy of this affidavit can be found at:
<https://courts.arkansas.gov/system/files/form23.html>

It is best to seek the assistance of an attorney after the death of a family member to ensure that all statutes are complied with and to avoid future problems with creditors of the decedent.

What do I do if an original will has been lost or destroyed?

You may admit a copy of a will to probate as long as it is the last will of the decedent, and the decedent did not intend to destroy it. If the decedent signed the will in your presence, you should complete a Proof of Will to file with the probate court. A Proof of Will form may be found at <https://courts.arkansas.gov/system/files/form4.html>.

May I prepare a will myself?

Yes; you may prepare a will yourself if it is in your own handwriting and signed by you. You do not need any other witnesses to sign the will. This is called a holographic will. An important consideration when making a holographic will is to keep it in a safe place, and ensure that family members or loved ones know where to locate the document after you are deceased.

If someone dies without a will, what happens?

If someone dies without a will, they are said to have died intestate. Any property owned by the decedent will pass according to the laws of intestate succession, which can be found at Ark. Code Ann. § 28-9-201 et seq. In general, property of an intestate person will be distributed first to his or her children, then to the surviving spouse, then to the intestate's parents. If the intestate has no living relatives, the property could revert to the county where the decedent resided at death.

What if someone is missing and likely deceased?

Someone who has not been heard from, or "absenting himself beyond the limits of this state" for five years is presumed to be dead in any case in which his death may come into question, unless

there is proof that the person was alive during that time. If the person has been missing for five years, you may admit a will to probate and ask that the person be declared dead, pursuant to Ark. Code Ann. § 16-40-105.

DOMESTIC VIOLENCE

What if I need to get away from my abuser during a natural disaster? Do shelters stay open during a natural disaster?

You are advised to call the shelter in your area to find out whether it is open and able to receive new residents. A list of Arkansas shelters with contact information is located in the Index, or can be located online at <http://www.domesticpeace.com/shelters.html>. If you are in immediate danger, call 911.

The phone lines are down in my area; will I able to contact the shelter via phone?

Probably. If the phone lines are down, most shelters will arrange to have their phones forwarded to another shelter.

I fear for my children's (or my own) life or safety from a family member, what should I do?

First, if the danger is imminent, call local law enforcement, either the police or sheriff's office, through 911.

Also, if threatened, you should immediately file for an Order of Protection. To get an Order of Protection, go to the Circuit Clerk's office at the county courthouse in the county where:

- You currently live;
- The abuser currently lives;
- The abuse happened; or
- The domestic abuse shelter you are staying at is located.

Tell the court clerk you want to apply for an Order of Protection. The clerk will give you a form to complete, called a petition. Fill the petition out as best you can and then follow the clerk's instructions as to getting the Order signed and delivered to the Sheriff.

Victim Assistance Programs and domestic violence shelters have people that can help you complete a petition. You do not need a lawyer to file the petition for an Order of Protection.

What if I fear there is child abuse or neglect?

First, if the danger is imminent, call local law enforcement, either the police or sheriff's office, through 911. Then, call the statewide Child Abuse Hotline at 1-800-482-5964. Child Abuse Hotline TDD 1-800-843-6349.

DOMESTIC RELATIONS

I have to move. How do I make sure I'll continue receiving my child support checks?

For general information, call Child Support Information at 1-877-731-3071 or 501-682-8398. If you have a child support caseworker or office you have worked with, you should call them to request that your child support payments be forwarded to you at a different address.

What about my Child Care program?

You can call Child Care Assistance at 1-800-322-8176 or Child Care Resource and Referral at 1-800-445-3316.

My child is with someone else but needs medical care. What should I do?

If your child's medical need is an emergency and you cannot be reached, the following people can consent to your child's treatment: (1) someone to whom you gave the authority to consent to your child's medical treatment through a power of attorney; (2) your child's stepparent; (3) your child's adult brother or sister; or (4) your child's grandparent. In addition, if a doctor believes a true emergency exists and there is no one immediately available who is authorized to give consent, the doctor can provide emergency medical care and treatment without your consent.

My child was with his/her non-custodial parent when the disaster happened. The visitation period is over but I can't find them. What should I do?

First, reach out to any friends or family and apprise them of the situation. If you are not able to find your child, call your attorney or the attorney of your child's non-custodial parent. You should only involve law enforcement to try and find your child after reaching out to the attorneys involved.

My child was with his/her custodial parent when the disaster happened. It is time for my visitation but I can't find them. What should I do?

First, reach out to any friends or family and apprise them of the situation. Courts frequently award "make-up" visitation when a visitation period is missed. Further, Courts will not hold a missed visitation period against you when the reason it was missed is because of a natural disaster.

If you are not able to find your child, call your attorney or the attorney of your child's custodial parent. You should only involve law enforcement to try and find your child after reaching out to the attorneys involved.

My child's custodial parent died in the disaster. What should I do about custody? What should I do about child support?

First, reach out to any friends or family and apprise them of the situation. Understandably, this will be a trying time. There is no immediate need to go to Court. However, it will be important to contact an attorney so that the custody order can be modified through the legal process.

Additionally, it is important that your child still have access to the funds from Child Care. If paying through the Office of Child Support Enforcement or the Court, please continue to work with them until the Order is modified, as well as work to ensure the child can receive these payments. If paying directly, please continue to document the payments and ensure the child can receive them.

My grandchild's parents died in the disaster. What should I do about custody?

First, reach out to any friends or family and apprise them of the situation. Understandably, this will be a trying time. There is no immediate need to go to Court. However, it will be important to contact an attorney so that a custody order may be entered.

What is a Power of Attorney? Do I need one?

If illness or disability confines an individual to home or a hospital, he/she may find it hard to take care of personal business. One solution to this problem is to create a power of attorney. A power of attorney is created when one person (the "principal") gives someone else (the "attorney in fact") written authority to act in the principal's name. Normally, the attorney in fact is not a lawyer, but rather a friend or relative. Because the power of attorney may be used to the principal's disadvantage, the principal must be very careful in choosing an attorney in fact.

A power of attorney is created by a written document stating the names of both the principal and the attorney in fact, along with the specific powers given to the attorney in fact.

Our volunteers can assist you in preparing a power of attorney.

Does my injured family member need a guardian? If so, what is it?

A guardian is a person appointed by the court to have care and custody of a person (the “ward”) who is unable to care for him or herself. A conservator is a person appointed by the court to manage the financial resources of a person (the “protectee”) who is unable to manage his or her own financial resources. Guardianships/conservatorships are available for both children and adults.

GOVERNMENT BENEFITS

Is there any tax relief available through the Internal Revenue Service (IRS) for disaster survivors?

If you were affected by a federally-declared disaster, then you are likely eligible for some tax relief from the IRS. You should check irs.gov to get information about available tax relief.

What is Temporary Assistance for Needy Families (TANF) and what assistance can it provide?

TANF is a program to assist families by providing family leaders with job skills, resources, and assistance. TANF programs include TEA, Work Pays, Career Pathways, and Community Investment Initiative. TEA provides monetary assistance to families with children or expecting children. TEA also provides job training. Work Pays is a transitional program which provides cash assistance to families who have participated in the TEA program. Career Pathways provides job training and supplemental services. Contact the Arkansas Department of Workforce Services to get more information or apply.

I have medical needs but no insurance. Could I qualify for Medicaid?

Medicaid is a program that helps pay for medically-necessary medical services for needy and low-income persons using state and federal government money. The Department of Human Services (DHS) runs Medicaid in Arkansas. To find out if you qualify or to enroll, call the Medicaid program at 1-800-482-8988.

I did not receive my latest Social Security or SSI benefits. What do I do?

First, visit your local post office to see whether they are holding your check. If the check is lost, call the Social Security Administration at (800) 772-1213.

Could I be eligible for Supplemental Security Income (SSI) now even if I was not before?

If you are blind, over the age of 65 or disabled and cannot perform any kind of work, you should apply for SSI benefits at the nearest Social Security office, or by calling (800) 772-1213.

You should provide Social Security with proof of earnings and medical proof of the disability to document your claim. You will be notified of the administration's decision in writing.

If you are denied, you may reapply within 60 days of the date of the initial decision. If you are denied again, you can request a hearing. It is recommended that you contact an attorney to represent you at this second hearing. A list of legal services organizations is located in the Index.

Are there any other benefits besides old age and disability benefits for which I might be eligible?

Yes, you may be eligible for other kinds of Social Security or SSI benefits, on your own account, or on the account of another, if you are an aged or disabled widow or widower or are the dependent family member of a disabled, retired or deceased worker. If you think that you are eligible for any of these benefits, you should contact the Social Security Administration at (800) 772-1213.

Can I contact the Social Security Administration online?

Yes, you may contact the SSA online and it is often easier than calling them. It is often difficult to reach local Social Security offices by telephone. Log in at <http://www.ssa.gov/onlineservices>.

The following transactions may be conducted online:

- Determining eligibility for benefits
- Applying for benefits and monitoring the status of an application
- Replacing lost, stolen or damaged Medicare cards and tax summaries of benefits
- Updating addresses and phone numbers
- Estimating future benefits
- Starting or changing procedures for direct deposit of benefits
- Requesting Proof of Income letters, documentation of benefits and Forms 1099/1042S
- Creating or updating an Adult Disability and Work History Report
- Creating an Online Appeal Disability Report
- Using online benefit planners to calculate retirement, disability and survivors' benefits

BANKS, LOANS, AND FINANCIAL ISSUES

The information in this section is taken from the FDIC and the NCUA. For more information, visit their websites at <http://www.fdic.gov/news/disaster> and <http://www.ncua.gov/Resources/CUs/Pages/Hurricanes.aspx>. Additionally, you can call the FDIC hotline at 1-877-ASK-FDIC.

BANKS AND CREDIT UNIONS

Will my banking services continue?

The FDIC will work with banks to ensure that basic banking services are available—including access to your cash. Many banks in the disaster areas will have operating computer services, so customers can access their money through debit and ATM cards. If your ATM card isn't working, you can cash a check at a nearby bank or use your credit card. If you remain unable to access your funds, you should contact FEMA or the Red Cross, and request assistance.

My credit union is not answering the telephone and/or the website is down. How do I contact the credit union?

In heavily affected areas, credit unions may have transferred operations to back-up locations, often physically distant from a credit union's primary office. While credit union staff will be working to re-establish services, it will take some time, especially if telephone service is disrupted or member service staff has been displaced. Often, credit unions have agreements to share facilities, in case of emergency, and your credit union may be temporarily providing service out of another credit union. Consider checking the credit union's website for telephone numbers and information and calling your credit union's audio-response system for telephone numbers and information.

Credit union members needing emergency assistance related to tornados and severe weather should call NCUA's toll-free consumer assistance hotline at (800) 755-1030 and press the appropriate option. Operators will answer calls Monday through Friday between 8 a.m. and 5 p.m. Eastern. The hotline can provide information about the operating status of an affected credit union and direct you to a credit union service center near your current physical location.

How can I withdraw funds from my credit union account?

There may be delays in the processing of transactions and access to accounts, depending on the extent of damage at your credit union. Credit unions will attempt to resume normal operations as quickly as possible. Consider doing the following:

- Use your ATM/debit card or credit card. Even if a credit union is not yet fully operational, it may be able to restore ATM/debit and credit card services before branch operations can be restored.

- Use the credit union shared branching network. Many credit unions belong to a credit union shared branching network, which lets you conduct transactions at local credit unions throughout the United States and in some foreign countries. Many credit unions participate in one or more of the networks supported by CU Services Centers, <http://www.cuservicecenter.com/>.
- Try cashing a check. Your credit union may be able to confirm balances via telephone, even if data processing services have not yet been re-established.

How can I deposit or cash any insurance checks I may receive?

By the time emergency relief and insurance payments are received the affected institutions should be able to process them. Should a customer's primary financial institution be unable to do so, arrangements will likely be made with neighboring institutions to handle these special consumer needs.

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 or using a credit card. You may also contact one of the emergency service organizations, such as FEMA or the Red Cross, and request assistance.

My direct deposit is not in my account, and I need money. What do I do?

There may be delays in the processing of transactions, including direct deposits, as banks activate backup plans. The banks will process the transactions once the plans are implemented. Please 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.

ATM fees are piling up because I must withdraw funds from other banks. Are banks waiving these fees?

Please contact your bank and explain your situation. Regulators strongly encourage banks to waive these fees for those hardest hit by the disaster.

Are banks working with displaced people?

Regulators encourage banks to work with customers in affected communities, including by waiving a variety of fees and late charges. The FDIC maintains a list of such banks. The FDIC maintains a website with helpful information for those affected by disasters.

Visit: <http://www.fdic.gov/news/disaster>.

LOANS

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 and will I be charged late fees?

The FDIC asks banks to work with customers hit hardest by disasters. For example, the FDIC may encourage banks to make efforts to adjust or alter terms on existing loans in affected areas. Before skipping payments, contact your bank to find out if your situation can be accommodated.

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

Many banks may offer short term loans and emergency credit limit increases to those affected by the disaster. Before going that route, you should contact one of the emergency service organizations, such as FEMA or the Red Cross, as many organizations provide financial assistance.

SECURITY OF MONEY IN BANKS

Is my money safe?

Yes. Banks must keep extensive backup records to ensure that account information is accurate and protected. Also, consumers can rely on guarantees provided by the FDIC, which oversees the insurance funds that back deposits and thrifts, and the National Credit Union Share Insurance Fund, which protects credit union depositors.

Does FDIC insurance cover the contents of safe deposit boxes?

No. 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.

If my local bank was destroyed, is my money still insured?

Yes. 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.

Who can I contact for more information?

For information about accessing your bank accounts, lost records, ATM cards, direct deposit or how to reach your bank, contact the FDIC toll-free at 877-ASK-FDIC (3342) or visit www.fdic.gov.

CREDIT AND DEBT ISSUES

Preparing a disaster recovery plan is difficult and at the same time necessary. As most individuals struggle to ensure present financial needs are met it may seem a waste of time to prepare for future obligations that may never occur. However, financial planning in anticipation of a disaster will not only lessen the financial impact in the event of a disaster, it will benefit your present financial situation. This section presents the steps necessary for financial preservation and recovery when impacted by a disaster. It then discusses the importance of protecting your personal financial information and avoiding scams during a disaster. The conclusion provides advice for financial planning in anticipation of a disaster. This section is not intended to offer a plan that will work for all individuals, but instead offers a framework for financial considerations when preparing a disaster recovery plan. After reading this section it is recommended that you design and implement a personalized disaster recovery plan with a focus on financial considerations.

Locate Financial Assistance.

Locating financial assistance is a priority during disaster recovery. Availability of financial assistance may be limited depending on the severity of the disaster and the population impacted. Most disaster recovery assistance programs will provide assistance on a first come first serve basis.

The first step in locating financial assistance is to file a claim with your insurance provider. An insurance company will process claims in the order they are received. It is important to file a claim as soon as possible. Remember, insurance is not retroactive so it is imperative that you obtain insurance when designing your disaster recovery plan. When contacting your insurer you will need to provide your policy number and other personal information to access your account. Providing an inventory of insured items will assist the insurance company and expedite the claim process. By planning ahead you can store important personal information and a copy of your inventory where it can be retrieved during the disaster, such as a website that offers secure online storage.

After a claim has been filed with your insurance provider, financial assistance from federal disaster aid programs should be sought. One helpful resource for financial assistance is the Federal Emergency Management Agency (FEMA). Depending on the impact of the disaster FEMA may set up a local disaster recovery center to assist individuals with the financial assistance application process. Another tool available to apply for financial assistance is www.disasterassistance.gov. This website provides an online application for individuals that will apply for all forms of federal financial assistance available to individuals impacted by a federally declared disaster. Individuals are able to monitor the status of their application by creating an online account. The website also provides a search feature for local disaster recovery centers and provides hours of operation. There is also a newsfeed feature to update individuals on the latest information regarding assistance available to individuals impacted by the disaster.

Depending on the severity of the disaster immediate assistance may be available from local charities. If available look to assistance offered by local charities for immediate needs. These charities will often provide food, clothing, water, and temporary shelter. Taking advantage of these charities in the short-term will allow you to preserve available funds for when these services are no longer available.

Create a post-disaster budget.

The first step in creating a post-disaster budget is to prioritize your obligations in consideration of your current circumstances. To assist in prioritizing your obligations determine if there are any unnecessary services or luxuries you may be able to cancel. For example, if you are in a situation where you are not able to remain in your residence, you may be able to cancel your utility services, such as water and sewer services, waste management services, electricity, cable and internet services. While you will likely have to continue payment of your mortgage, by cancelling these other services it will immediately create room in your budget. Another consideration is to make only minimum payments to creditors. This will allow you to maximize savings during the disaster. Once you have recovered from the crisis you can resume paying down debt.

If possible limit the amount of spending on credit cards during the crisis. Available credit is always a useful tool in the case of delayed financial assistance. It also offers piece of mind as you face a very uncertain recovery process. If you must go into credit card debt try to make as many accounts current as possible prior to borrowing money to rebuild your house. A better debt ratio will earn better interest rates.

Contact Creditors.

Once you have applied for financial assistance and created your post-disaster budget it is imperative that you contact all of your creditors. Make sure they are aware of the disaster and that you are personally impacted. Some creditors may offer temporary forbearance plans or other forms of relief. Another consideration is that a disaster will often create irregular spending patterns that will be a red flag to your creditors. It is important to notify creditors of your situation so that they do not deny abnormal charges to your account.

Request that your creditor put a note on your account about the disaster. By placing a note on your account it will put all parties working for the creditor on notice of your situation. You should also request that they take a moment while you are on the phone to document their records. By documenting their records while you are on the phone it ensures that the documentation is completed and allows the creditor to verify any information they may need to fully document your account.

It is important that you keep accurate records of your contact with creditors. Ask for the name and employee identification number of any individuals with whom you speak. You should also document the date and time of the conversation and the topic of conversation. At the conclusion of the conversation request a confirmation number. Many creditors have started documenting their system with confirmation numbers to quickly reference notes about the conversation.

Request the creditor advise if they have any relief programs for individuals affected by the disaster. Creditors will often tailor their assistance to their customer's specific circumstances. Be specific when you describe the personal impact the disaster has had on your financial situation. If any assistance is offered request a copy of the terms in writing. Similarly, if any changes are made to your accounts during the conversation request those changes in writing. Even if the relief is temporary creditors will provide written documentation of the changes if requested.

Facing Foreclosure.

If you are facing foreclosure during a disaster contact your mortgage servicer immediately. Loans in which the federal government is an investor or insurer of the loan are protected by a temporary moratorium against foreclosure in the event of a declared disaster. The U.S. Department of Housing and Urban Development (HUD) provides a 90-day moratorium on foreclosures of Federal Housing Administration (FHA) loans following natural disasters. To qualify for the moratorium the property must be located in a presidentially-declared disaster area and the property must be directly affected by the disaster. The severity of the disaster may increase the timeframe of the moratorium. The Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) similarly implement a 90-day suspension of foreclosure sales immediately following a declared disaster. The Department of Veterans Affairs (VA) also encourages loan holders and servicers to allow a 90-day moratorium on foreclosures. Your mortgage servicer will be able to tell you if your loan qualifies for any of these moratoriums.

Many mortgage servicers will also implement their own moratorium on foreclosure sales if they determine the property is located within a federally-declared disaster area. If you are facing foreclosure immediately reach out to your servicer and advise them of the impact the disaster has had on your property. In addition to a moratorium the servicer may be able to review you for a loan modification or a forbearance plan that will allow you to temporarily suspend payments or restructure your loan to allow temporary relief. Always request written documentation of any changes made to your account.

Limiting Damage to your Credit Score.

After you have contacted your creditors it is time to take proactive measures to preserve your credit score. Request a copy of your credit report which reflects the score assessed by the major credit bureaus, Experian, Equifax and Transunion. By having a copy of the report prior to any damaging effects that may result from the disaster you may be able to evidence to a future employer, landlord or creditor that your low credit score was not a result of your financial mismanagement, but rather a direct impact of the disaster. Under the Fair Credit Reporting Act you are entitled to a free credit report annually.

Under the Fair Credit Reporting Act an individual is entitled to send a 100 word statement to the major credit bureaus that will be attached to their credit report. While you are recovering financially from the effects of the disaster it is a good idea to submit a statement detailing the effects the disaster had on your credit score. While this statement is not required to be read by

all creditors it may be brought to their attention. This statement will likely prove beneficial when proving credit-worthiness to a landlord or potential employer.

Avoiding Scams.

Individuals facing a disaster often fall prey to scammers. An individual perpetrating a scam sees disaster victims as easy targets because they are desperate, do not have access to their normal resources, and are looking for assistance from others. When facing a financial disaster be aware of the higher potential to fall victim to a scam and protect against these scenarios.

If you use a public computer to pay bills, check email or personal accounts, or apply for financial assistance, make sure you do not allow the website to remember your username and password. Also, make sure the website is a trusted and secure website. When you are finished with the website make sure you sign out of the account. Once finished with all of your transactions delete your browsing history and remove all temporary internet data. Always make sure you close the browser. If possible use a public computer with an individual account, such as at a school or library.

Be cognizant of and always protect loose paperwork with private financial information. Creditor names, account numbers, social security numbers, and passwords should be protected from public view at all times. If you are not able to remain in your residence request the post office put your mail on hold for pickup. Mail that is delivered and not collected can be used by a scammer to piece together an individual's identity.

When you are in the process of rebuilding your home always research contractors and ask for references. Make sure you check the references even if you think you are comfortable with the contractor. Never give an up-front deposit to a contractor before work is completed. If the contractor you have chosen asks for the money to be paid prior to initiation of services it is time to consider another contractor.

Beware of creditors who contact you looking to offer assistance. Creditors must be contacted by the client and have their identity verified before the creditor will review an individual for assistance. If someone contacts you claiming to represent a creditor request their contact information. Then hang up and call your creditor at their normal customer service number and request to speak with someone about the offer. If your creditor is unaware of the offer or the individual who made the call report the caller to the local authorities.

If you are facing foreclosure do not seek assistance from foreclosure avoidance scams. These groups will request a deposit up front to assist the homeowner in delaying or avoiding a scheduled foreclosure sale. They will usually send a "cease and desist" letter to the mortgage servicer and then take no further action. This will not delay or avoid the foreclosure, but will result in the loss of funds that could be used to reinstate the loan. Always seek assistance from your mortgage servicer, an approved housing counselor (*i.e.* a HUD-approved counselor) or an attorney. Assistance is always available without up-front fees.

Planning for a Disaster.

To prepare your finances in advance for a disaster requires a budget and discipline. If possible you should pay down as much debt as possible while building up assets. As your debt is paid off create and fund an emergency savings account. Always make sure you keep room under your credit card ceiling. Available credit will offer piece of mind when facing the financial uncertainty caused by a disaster.

Keeping detailed records of all of your open accounts will greatly assist in the disaster recovery process. You should document the name of each creditor, their customer service number, if a credit card the toll-free number on the back of the card, and the amount due or paid each month for that account. It would also be useful to create a list of all of your account usernames and passwords. By having this information for all of your creditors and service providers it will allow you to easily cancel unnecessary services and contact all creditors to alert them to your situation. Several websites offer templates for gathering this information.

Another step to prepare for a disaster is to inventory all valuables protected by your homeowner's or renter's insurance policy. If possible hire a private appraiser to provide a comparison of their appraisal against the insurance company's appraisal. Several websites offer templates for inventorying valuables for insurance purposes.

Conclusion.

If you are recovering from a disaster or merely planning ahead financial preparedness will enhance your present financial situation. Saving for an emergency fund will inspire you to take control of where your money is spent and cause you to be more thoughtful when making purchases. By budgeting for a disaster you will not only be prepared for when a disaster occurs, but also for routine unexpected expenses. I encourage you to take the time today to create a personalized disaster recovery plan tailored to your specific financial circumstances.

VETERANS

General Assistance.

Veterans should begin the process of applying for FEMA aid as soon as possible after a disaster. In addition, veterans should contact local offices of the American Legion, Veterans of Foreign Wars, Disabled American Veterans (DAV) or other veteran organizations to see if special assistance may be available to non-members of the organization. These groups can be reached at:

American Legion
700 North Pennsylvania Street
P.O. Box 1055
Indianapolis, IN 46206
Phone: (317) 630-1200
Fax: (317) 630-1223
Web site: <http://www.legion.org>

Veterans of Foreign Wars
406 West 34th Street
Kansas City, MO 64111
Phone: (816) 756-3390
Fax: (816) 968-1149
Email: info@vfw.org
Web site: <http://www.vfw.org>

Disabled American Veterans
3725 Alexandria Pike
Cold Spring, KY 41076
Phone: (859) 441-7300
Toll free: (877) 426-2838
Web site: <http://www.dav.org>

VA Home Loans.

A veteran with a VA loan on a home that has been damaged by a natural disaster should not assume that he or she is excused from making repayments on that loan, even if the home is no longer habitable. Therefore, veterans who may have difficulty making monthly payments due to a natural disaster should contact their lenders and homeowners' insurance providers as soon as practicable.

Post-Traumatic Stress Disorder.

Crisis counseling for veterans experiencing post-traumatic stress disorder following a natural disaster may be available. Veterans should contact the nearest VA Medical Center for information. A list of centers located in Arkansas can be found in the Index.

Medical Assistance & Prescriptions.

To ensure that veterans continue to receive medical benefits following a disaster, contact the nearest open VA Medical Center. The centers in Arkansas are included in the Index.

You may contact the United States Department of Veterans Affairs toll free at 1-800-827-1000 for assistance.

LOST DOCUMENTS

What if my bank has lost my records?

Banks are required to have emergency plans for all disasters. They have back-up systems kept in safe locations so that records can be reconstructed/restored. If you need more information about banks, call the Federal Deposit Insurance Corporation (FDIC) hotline at (877) ASK-FDIC.

How do I replace birth, marriage and death certificates?

The Arkansas Department of Health maintains copies of all birth, death, marriage and divorce records in the state of Arkansas. The department may be reached at 501-661-2336, 800-637-9314, or at www.healthy.arkansas.gov.

The Department will provide certified copies of these records for a fee. Marriage and divorce records are also maintained at the county level: Marriage certificates are maintained in the county clerk's office of the county where the parties were married. A list of county clerk's offices can be found within the Circuit Courts list in the Index. Certified copies of divorce decrees may be obtained at the office of the clerk of the court that granted the divorce. A list of court clerks can be found within the Circuit Courts list in the Index.

How do I replace the title to my vehicle?

Arkansas residents may apply for a replacement title at any State Revenue office. A list of State Revenue offices is included in the Index. The last titled owner of record must sign an application for duplicate title. If jointly owned with owner names connected by "and" both must sign, if connected by "or" either may sign. For more specific information about what must be provided for the application you should call the state revenue office. Out-of-state applicants may download a title application form through the Arkansas Department of Finance website: <http://www.dfa.arkansas.gov/offices/motorVehicle/Pages/ReplacementTitles.aspx>.

I lost my credit cards. How can I get new ones?

Even if you do not care to replace your credit card you should call the bank that issued the card and inform the bank that the card has been lost. You can request that the account be closed or have the card reissued. The bank will likely issue you a replacement card with a different account number to protect against fraud. Also, in general, it is a good idea to notify the bank that you have been impacted by a disaster. The bank may be willing to waive fees and payments due to disasters.

How can I replace my deed and mortgage papers?

Contact the county clerk in the county where the property is located. A list of circuit courts can be found in the Index.

How do I replace my DD214 documentation of separation from military service?

The National Personnel Records Center can replace your DD214 in about six days. Go to <http://www.vetrecs.archives.gov> to request a replacement copy. If you need to expedite the process, write “disaster victim” on the bottom of the signature page and fax the request to (314) 801-0763 or (314) 801-0764. If you do not have Internet access to download the forms, you can fax a plain sheet of paper with the following information to (314) 801-0763 or (314) 801-0764:

- The documents or information needed
- All identification of the veteran available (full name, Social Security number, service number, birth date, branch of the military and approximate dates of service)
- The fax number or mailing address where the information should be sent
- The requesting party’s name and relationship to the veteran
- The requesting party’s signature
- The veteran’s signature or the signature of the deceased veteran’s next of kin (if it is different than the requester’s)
- The deadline for needing the information
- The nature of the emergency (burial, medical care, VA loan, etc.)

How do I get information from my federal civil service records?

If you are a former federal employee and need information about your civil service records, you may fax your request to (314) 801-9269. Include your full name, Social Security number, name of agency, and dates of service. Sign your request and include the fax number or mailing address where the information should be sent.

Current federal employees should contact the Office of Personnel Management at (202) 606-1800 or <http://www.opm.gov> for information concerning benefits and employment.

I have lost my Arkansas driver’s license or identification card. How do I get a new one?

To obtain a duplicate driver’s license or identification card, go to any state revenue office.

There is a \$10.00 fee for replacement of a driver’s license and \$5.00 for an identification card. If you are currently in the military or going to school out of state, or working out of state and have lost your license or need to renew, you may need to renew or obtain a replacement license via mail. Driver’s License Issuance will take your request for the license over the phone.

Call (501) 682-7059 or write:

Driver’s License Issuance
Room 2120
P.O. Box 1272
Little Rock, AR 72203

Should I worry about identity theft?

Unfortunately, identity theft is possible during the chaotic time following a disaster. You may want to place a fraud alert on your credit report. There are three credit-reporting agencies in the United States: (1) TransUnion (800) 888-4213, (2) Equifax (800) 525-6285, and (3) Experian (888) 397-3742.

One note of caution: placing a fraud alert on your credit report may slow down or deter criminals, but it also may slow down your ability to obtain credit should you need it. The fraud alert will prevent you from applying for credit unless the agency is able to confirm your identity.

Are there any other steps I can take to protect myself from identity theft?

Yes. Protect your personal information like your Social Security number, bank account and credit card numbers. Be very careful about sharing this information with anyone, especially strangers who ask for it.

How do I replace my immigration documentation?

Local U.S. Citizenship and Immigration Services Offices can process requests for replacement documentation. The forms to request replacement documents can be downloaded from the U.S. Citizenship and Immigration Services website at <http://www.uscis.gov>.

Specific links include:

- Application to Replace Permanent Residence Card

<http://www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnextoid=b3f7ab0a43b5d010VgnVCM10000048f3d6a1RCRD&vgnnextchannel=db029c7755cb9010VgnVCM10000045f3d6a1RCRD>

- Application for Replacement Naturalization/Citizenship Document

<http://www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnextoid=a910cac09aa5d010VgnVCM10000048f3d6a1RCRD&vgnnextchannel=db029c7755cb9010VgnVCM10000045f3d6a1RCRD>

Can I replace my insurance documents?

Yes. Contact your insurance agency. For flood insurance issued by the National Flood Insurance Program go to <http://www.floodsmart.gov> and click on “Help with Claims.” A list of insurance companies can be found in the Index.

How do I replace my Medicare or Medicaid cards?

You can request replacement cards from the Medicaid office in the state where they were issued or online at <https://s044a90.ssa.gov/apps6z/IMRC/main.html>. If you need immediate proof of coverage, visit the nearest Social Security office. Individuals may call (800) 772-1213 (TDD: 800-325-0778) or visit <https://secure.ssa.gov/ICON/main.jsp> to locate an office.

How do I get copies of my child(ren)'s immunization records?

You will need to complete a Shot Record Release Form to obtain the records. You may email the Arkansas Department of Health at immunization.section@arkansas.gov to request a Release, or you may call the Department of Health at 501-661-2169.

How do I replace my lost Social Security card?

Use Form S8-5 to apply for a new Social Security card.

The form can be downloaded at <http://www.ssa.gov/online/ss-5.html>.

Individuals also may call (800) 772-1213 (TDD: 800-325-0778) or visit <https://s044a90.ssa.gov/apps6z/FOLO/fo001.jsp> to locate an office.

I was receiving a Social Security check before the disaster. How do I get it now?

Go to the nearest Social Security office. Individuals may call (800) 772-1213 (TDD: 800-325-0778) or visit <https://s044a90.ssa.gov/apps6z/FOLO/fo001.jsp> to locate an office. For more information visit <http://www.socialsecurity.gov>.

Who do I contact to replace my U.S. passport?

Call the U.S. Department of State at (877) 487-2778 or visit <http://www.travel.state.gov/passport> to request a replacement passport.

FOOD

What if I cannot afford to buy food as a result of the disaster?

If you resided within a disaster area and suffered losses as a result of the disaster you may be eligible for food assistance through the Disaster Supplemental Nutrition Assistance Program (D-SNAP) through the Arkansas Department of Human Services. The D-SNAP program is separate from the regular SNAP program. Contact the Arkansas Department of Human Services at 501-682-1001, or through your local office, to determine whether D-SNAP benefits are being administered and get application instructions.

If I already received SNAP benefits prior to the disaster, am I eligible for additional benefits through D-SNAPS?

Yes, you may be eligible for supplemental benefits through D-SNAP even if you already receive SNAP benefits. Contact the Arkansas Department of Human Services at 501-682-1001, or through your local office, to determine whether D-SNAP benefits are being administered and get application instructions.

My food was destroyed in the disaster. What can I do?

If your food was purchased with SNAP benefits you may be eligible to get replacement benefits. Contact the Arkansas Department of Human Services at 501-682-1001.

LOST FAMILY MEMBERS

I lost a family member during the disaster. How can I locate my family member?

There are two registries to assist families in finding each other after a disaster: (1) FEMA's National Emergency Family Registry and Locator System (NEFRLS), and (2) American Red Cross's Safe and Well. These are both web-based systems that allow family members to post messages and their current locations. If you do not have access to the internet you may contact FEMA or the Red Cross by telephone for assistance.

If your child is missing and is under the age of 18, you should contact the National Emergency Child Locator Center at 1-866-908-9572.

You may also wish to use social media such as Facebook, Twitter, and YouTube to find missing family members and friends. Although these websites do not have official programs to find missing persons, they are often valuable resources. For example, someone may set up a Facebook page dedicated to organizing missing persons in your area.

PETS

I lost my pet(s) during the disaster. How do I find my pet(s)?

Contact your local Humane Society, animal welfare organization, and County or State Animal Response Team to locate the shelters or organizations near you that may be taking care of lost pets. You should also contact the Arkansas Department of Emergency Management. Additionally, a member of the National Animal Rescue and Sheltering Coalition (<http://narsc.net/>) may be able to assist in locating the appropriate local response organization. For a full list of resources for pets, please see the Index.

Can I bring my pet(s) with me to a temporary shelter?

Pets are not usually permitted in emergency shelters. If you are not permitted to take your pet(s) with you to the emergency shelter you should check with the Arkansas Department of Emergency Management, your local shelter, or the Humane Society, to find out if there is an emergency shelter set up for pets. If you have absolutely no other option, you should leave your pet(s) in a fenced yard with an available shelter, plenty of clean drinking water, and lots of food.

My home has been severely damaged by the natural disaster. What can I do to keep my pets safe?

Don't allow your pets to roam loose. Familiar landmarks and smells might be gone, and your pet will probably be disoriented. Pets can easily get lost in such situations. While you assess the damage, keep dogs on leashes and keep cats in carriers inside the house. If your house is damaged, they could escape and become lost. Be patient with your pets after a disaster. Try to get them back into their normal routines as soon as possible, and be ready for behavioral problems that may result from the stress of the situation. If behavioral problems persist, or if your pet seems to be having any health problems, talk to your veterinarian.

INDEX OF RESOURCES

ARKANSAS COALITION AGAINST DOMESTIC VIOLENCE (ACADV)

What is the Arkansas Coalition Against Domestic violence (ACADV)?

The Arkansas Coalition Against Domestic Violence (ACADV) is a nonprofit organization that has served both rural and urban areas of Arkansas since its inception in 1981. The membership consists of domestic violence service providers and others who demonstrate support for the philosophy, goals and objectives of the ACADV.

ACADV Goals

- To strengthen the existing support systems serving battered women and their children.
- To develop legislation that provides legal protection to victims.
- To promote public policies which meet the needs of victims.
- To pursue funding for programs working with battered women and their children.
- To provide training for the public and those working with victims.

Mission

The mission of the Arkansas Coalition Against Domestic Violence is to eliminate domestic violence and promote healthy families.

Purpose

- To promote community awareness to bring about domestic peace.
- To expose the roots of domestic violence in the institutionalized subservience of women in today's culture.
- To provide a supportive connection and coordination for domestic violence service providers in Arkansas.
- To provide technical assistance, training and education to member programs, lay people and professionals.
- To promote quality services statewide and to expand services so that every victim of domestic violence in Arkansas may obtain needed assistance, i.e. provision of support, advocacy, and a safe environment, while restoring the victim's sense of dignity, power, control, and self-advocacy.
- To do any lawful activity necessary to accomplish the foregoing purposes.
- Arkansas Shelters

ACADV provides the following services statewide:

- Training and technical assistance to domestic violence service providers, law enforcement, judges, attorneys, educators, and victims.
- Collaboration with related organizations for victims and survivors to tell their stories.
- Forums and opportunities for victims and survivors.

- Regular and consistent correspondence with ACADV membership.
- To bring awareness of domestic violence and its effects to law enforcement, judges, legislators, educators, the general public and victims.
- A toll-free domestic violence hot-line linking callers to the nearest domestic violence center.
- A lending library that includes information on victims, survival, batterer intervention programs, legislation, child custody, substance abuse, sexual violence, non-profit boards, stalking, and nonprofit management.
- Direct services to domestic violence victims.
- Distribution of “On Common Ground,” the agency newsletter.

Lethality Assessment

Some batterers are life endangering. It is possible to evaluate whether an assailant is likely to kill his/her partner, other family members, and/or police personnel.

Following are indicators to be used in making an assessment of batterers’ potential to kill:

1. ***Threats of homicide or suicide.*** The batterer who has threatened to kill himself/herself, his/her partner, the children or his/her relatives must be considered extremely dangerous.
2. ***Fantasies of homicide or suicide.*** The more the batterer has developed a fantasy about whom, how, when and/or where to kill, the more dangerous he/she may be. The batterer who has previously acted out part of a homicide or suicide fantasy may be invested in killing as a viable “solution” to his/her problems.
3. ***Depression.*** Where a batterer has been acutely depressed and sees little hope for moving beyond the depression, he/she may be a candidate for homicide and suicide.
4. ***Weapons.*** Where a batterer possesses weapons and has used them or has threatened to use them in the past in his assaults on his/her partner, the children or himself/herself, access to those weapons increases his/her potential for lethal assault.
5. ***Obsessive about partner or family.*** A person who is obsessive about his/her partner, who both idolizes and feels that he/she cannot live without him/her or believes he/she is entitled to the partner no matter what, is more likely to be life endangering.
6. ***Centrality of battered woman.*** If the victim is female and the loss of the partner represents or precipitates a total loss of hope for a positive future, a batterer may choose to kill.
7. ***Rage.*** The most life-endangering rage often erupts when a batterer believes the victim is leaving him/her.
8. ***Drug or alcohol consumption.*** Consumption of drugs or alcohol when in a state of despair or fury can elevate risk of lethality.

9. ***Pet abuse.*** Batterers who assault and mutilate pets are more likely to kill or maim people.
10. ***Access to the victim or family members.*** If the batterer cannot find the victim, he/she cannot kill the victim.

If it is concluded that a batterer is likely to kill or commit life-endangering violence, extraordinary measures should be taken to protect the victim and his/her children. These must include exercise of all possible powers regarding bail, conditions on bail, and other protection available for victims, as well as referrals and follow-up. The victim should be advised that the presence of these indicators may mean that the batterer is contemplating homicide and that he/she should immediately take action to protect himself/herself and should contact the local Domestic Violence program to further assess lethality and make safety plans.

Domestic Violence Shelters & Cell Phones

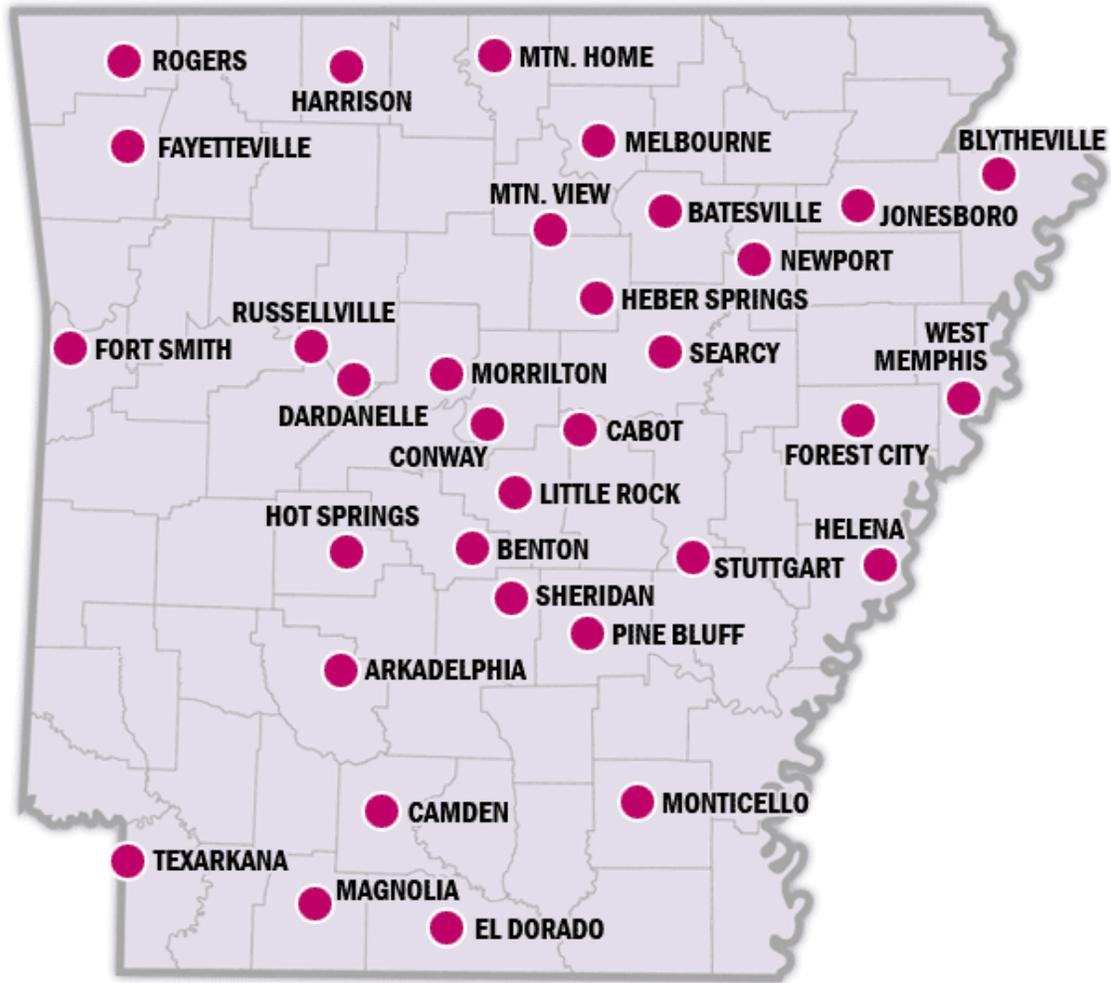
Using the GPS for People Tracking

Until recently, tracking people with Global Positioning System technology required purchasing expensive hardware and software. Now, complete solutions are available through cellular service providers. Many victims may not even realize that there is a GPS tracking system on their cell phone because it has been activated by their abuser without their knowledge. Depending on the phone, the tracking system will remain on after the phone has been turned off. This is particularly used by batterers who do not want the victim to know that there is a GPS tracking system on his/her phone or how to turn tracking on and off.

What can programs do to protect the residents and staff in a shelter?

- Ask clients to turn off their phones about a mile before reaching the shelter location.
- Explain the safety and security issues for them and all residents.
- If you do not require them to turn in their cell phones to you upon arrival, ask them not to use them as their calendar, alarm clock, to retrieve phone numbers or turn the phone on while in the shelter.
- Turning the GPS option off a cell phone helps, but is not foolproof, since the phone will continue to ping the nearest tower.
- Some phones have a feature call GeoFencing which is a term that describes a feature that enables a cell phone to start tracking when it has entered or exited a predefined region such as home, school or office. An alert is sent by email or other messaging when the victim moves across the designated area and moves back into the area. This of course alerts the batterer that she has left an area where he thought she had gone.

Arkansas Shelter Locations



Shelters By City

Courage House

P.O. Box 924
 Arkadelphia, AR 71923
 La Shunda Dickerson, director

Phone: 870-246-3122
 Fax: 870-246-6912
 Hotline: 870-246-2587
 Email: awac1@sbcglobal.net

This program has provisional status.

The Dorcas House

823 South Park
 Little Rock, AR 72202
 Dorcas Van Gilst, director

Phone: 501-374-4022
 Fax: 501-370-0804
 Hotline: 501-374-4022

This program elected not to participate in Program and Fiscal Standards.

Family Violence Prevention/Rape Crisis

P.O. Box 2943
Batesville, AR 72503
Patty Duncan, director

Phone: 870-793-4011
870-692-0006 (Rape Crisis Ctr.)
Fax: 870-793-2788
Hotline: 870-793-8111,
Toll free: 800-894-8821
Email: fvp2943@gmail.com
Web: www.preventionfamilyviolence.org

Saline County Safe Haven, Inc.

P. O. Box 1100
Benton, AR 72018-1100
Lauren Lambert, shelter services director

Phone: 501-315-7233
Fax: 501-315-3991
Hotline: 501-315-7233
Email: s.c.safehaven@sbcglobal.net
Web: www.salinesafehaven.org

The Haven of Northeast Arkansas

P. O. Box 1062
Blytheville, AR 72316
Angelia Cooper, director

Phone: 870-532-6669
Fax: 870-532-6660
Hotline: 870-532-6669,
Toll free: 800-474-1064
Email: angeliacooper@att.net

Women and Children First

P. O. Box 1954
Little Rock, AR 72203
Gigi Peters, director

Phone: 501-376-3219
Fax: 501-376-4720
Hotline: 800-332-4443 Toll free
Email: gpeters@wcfarkansas.org
Web: www.wcfarkansas.org

Living Water

P.O. Box 1734
Magnolia, AR 71754
Sondra Atkinson, director

Phone: 870-235-1415
Fax: 870-235-1416
Hotline: 870-235-1414
Email: cflivingwater@yahoo.com
Web: www.compassionsfoundation.org

Safe Passage

P.O. Box 755
Melbourne, AR 72556
Lorri Rorie, director

Phone: 870-368-3236
Fax: 870-368-3236
Hotline: 870-368-3222
Email: Safepassage72556@yahoo.com

Lonoke County Safe Haven

P.O. Box 414
Cabot, AR 72023
Brenda Reynolds, director

Phone: 501-941-0899
Fax: 501-941-0899
Hotline: 501-941-4357
Email: director@lcsch.org
Web: www.lcsch.org

Women's Crisis Center of S Arkansas

P.O. Box 1149
Camden, AR 71701
Wendy Dumas, director

Phone: 870-836-0375
Fax: 870-836-0532
Hotline: 870-836-0325
Toll free: 888-836-0325
Email: acadv6@sbcglobal.net

Women's Shelter of Central Arkansas

P. O. Box 2557
Conway, AR 72033
Beth Goodrich, director

Phone: 501-329-7405,
Ex. office - 501-730-9864
Fax: 501-329-5562
Hotline: 501-329-2255,
Toll free: 866-358-2265
Email: wsca@conwaycorp.net
Web: www.conwaywomensshelter.com

Options, Inc.

P. O. Box 554
Monticello, AR 71657
Brenda Noble, director

Phone: 870-460-0684
Fax: 870-460-0784
Hotline: 870-367-3488
Toll free: 877-977-3488
Rape Crisis Hotline: 870-367-3488
Email: watchman59@yahoo.com
Web: www.safeportinastorm.com

The Safe Place

P. O. Box 364
Morrilton, AR 72110
Jo Warren, director

Phone: 501-354-1884
Fax: 501-354-4668
Hotline: 888-554-2501 Toll-free
Email: thesafeplace@suddenlinkmail.com

Serenity, Inc.

P. O. Box 1111
Mountain Home, AR 72654
Paulette Hill, director

Phone: 870-424-7576
Fax: 870-424-7498
Hotline: 870-424-7233
Email: paulette@serenityinc.org
Web: www.serenityinc.org

Samaritan Outreach

P.O. Box 183
Dardanelle, AR 72834
Peggy O’Glee, director

Phone: 479-229-3303
Fax: 479-229-3304
Hotline: 479-229-3300
Toll free: 888-814-8330

Email: pjoglee@hotmail.com

Turning Point Violence Intervention

900 E. First
El Dorado, AR 71730
Donna Beck, director

Phone: 870-862-3672
Fax: 870-862-0943
Hotline: 870-862-0929
Toll free: 800-980-0929
Email: turningpointvip@suddenlinkmail.com

Peace At Home Family Shelter

P. O. Box 10946
Fayetteville, AR 72703
Teresa Mills, director

Phone: 479-444-8310
Fax: 479-587-1817
Hotline: 479-442-9811
Toll free: 877-442-9811
Email: tmills@peaceathomeshelter.com
Web: www.peaceathomeshelter.com

Stone County Abuse Prevention, Inc.

P. O. Box 689
Mountain View, AR 72560
Bobbie Boozer, director

Phone: 870-269-9941
Fax: 870-269-9942
Hotline: 870-269-4888
Email: scap@mvtel.net

White River Battered Women’s Shelter

P. O. Box 304
Newport, AR 72112
Barbara Halley, director

Phone: 870-523-5403
Fax: 870-523-5403
Hotline: 870-523-5000
Email: wrbws@hotmail.com

CASA (Committee Against Spouse Abuse)

P. O. Box 6705
Pine Bluff, AR 71611
Karen Palmer, director

Phone: 870-535-2955
Fax: 870-535-2034
Hotline: 870-535-0287
Email: kap64@yahoo.com

Anna's Place (Forrest City)

406 Pecan Street
Helena, AR 72342
Rosie Burton, director

Phone: 870-338-8447
Fax: 870-572-5755
Hotline: 877-572-9530 Toll free
Email: rosieburton96@yahoo.com

Crisis Intervention Center

5603 S. 14th St
Ft. Smith, AR 72901
Susan Steffens, director

Phone: 479-782-1821
Fax: 479-782-9035
Hotline: 479-782-4956,
Toll free: 800-359-0056
Email: ssteffens@crisisinterventioncenter.org
Web: www.crisiscenterforwomen.org

Sanctuary

P. O. Box 762
Harrison, AR 72601
Tammy Smith, director

Phone: 870-741-2315
Fax: 870-741-4843
Hotline: 870-741-2121
Toll free: 877-561-8100
Email: sanctuary1981@windstream.net

Northwest Arkansas Women's Shelter

(formerly Benton Co. Women's Shelter)
P.O. 1059
Rogers, AR 72757
Melanie Palmer, director

Phone: 479-246-9999
Fax: 479-246-7074
Hotline: 479-246-9999
Toll free: 800-775-9011
Email: mpalmer@nwaws.org
Web: www.nwaws.org

River Valley Shelter for Women & Children

P. O. Box 2066
Russellville, AR 72811
Jannie Condley, director

Phone: 479-968-3110
Fax: 479-967-6320
Hotline: 479-968-3110
Toll free: 800-690-4219
Email: rriver000@centurytel.net
Web: www.rivervalleyshelter.org

White County Domestic Violence Prevention

P. O. Box 1196
Searcy, AR 72145-1196
Kaye Candlish, director

Phone: 501-278-5130
Fax: 501-278-5829
Hotline: 501-278-4673, Clients call collect
Email: wcdvp@sbcglobal.net

Margie's Haven House

P. O. Box 954
Heber Springs, AR 72543
Signe Brookings, director

Phone: 501-362-6757
Fax: 501-362-7370
Hotline: 501-362-6757
Email: Margieshavenhouse@att.net
Web: www.margieshavenhouse.org

Angels of Grace

406 Pecan Street
Helena, AR 72342
Gracie Gonner, director

Phone: 870-338-8447
Fax: 870-572-5755
Hotline: 877-572-9530 Toll free
Email: ggonner0614@yahoo.com

The Potter's Clay Women & Children in Crisis Shelter

110 Crescent Ave
Hot Springs, AR 71901
Elizabeth Brakebill, director

Fax: 501-318-1191
Hotline: 501-624-1366
Email: pottersclaymin@sbcglobal.net

This program elected not to participate in
Program and Fiscal Standards

Keeping the Faith

P. O. Box 323
Sheridan, AR 72150
Diana Riley, director

Phone: 870-942-9994
Fax: 870-942-5808
Hotline: 870-942-9994
Email: ucrcinc@windstream.net

Restoration of Hope

P. O. Box 812
Stuttgart, AR 72160
Charlotte Carroll, director

Phone: 870-672-4341
Fax: 870-672-4777
Hotline: 870-672-4341
Toll free: 866-884-4637
Email: restofhope@centurytel.net

Domestic Violence Prevention and Sexual Assault Services

P. O. Box 712
Texarkana, AR 75504
Connie Sloan, director

Phone: 903-794-4000
Fax: 903-792-2924
Hotline: 903-793-4357
Email: csloan@dvptxk.org

Satellite Offices:

330 Keller St.
Ashdown 71822
Phone: 870-898-6070720 S. Main St.
Hope 71801
Phone: 870-777-0994

**Women's Crisis Center of Northeast
Arkansas**

P. O. Box 721
Jonesboro, AR 72403
Vicki Crego, director

Phone: 870-972-9575
Fax: 870-972-9786
Hotline: 870-933-9449
Toll free: 866-982-9575
Sexual Assault Line: 870-933-9449
or 866-982-9575
Email: vickicrego@yahoo.com
Web: www.keepneawomensafe.com

Families in Transition

P. O. Box 15
West Memphis, AR 72303
Marla Peden, director

Phone: 870-732-4077
Fax: 870-732-1061
Hotline: 870-732-4077
Email: fitfamilies@comcast.net

Arkansas Coalition Against Domestic Violence

1401 West Capitol Suite 170
Little Rock, AR 72201
800-269-4668 or 501-907-5612
501-907-5618 (fax)

www.domesticpeace.com

**ARKANSAS LEGAL SERVICES PARTNERSHIP:
CENTER FOR ARKANSAS LEGAL SERVICES
AND
LEGAL AID OF ARKANSAS**

There are two free legal aid organizations in Arkansas that provide civil legal assistance for low-income Arkansans.

- **Center for Arkansas Legal Services**
- **Legal Aid of Arkansas**

They provide FREE legal assistance in all areas of civil law which includes, but is not limited to, the following:

Bankruptcy/Debtor Relief; Collections/Garnishment/Repossession; Consumer; Education/School Discipline; Employment/Unemployment; Domestic Relations; Orders of Protection; Subsidized Housing; Landlord-Tenant; Mortgage Foreclosure; Medicaid; SSDI/SSI; Food Stamps; Veterans Benefits; Expungement; Wills/Small Estates.

If you need help with a legal problem, have a question you think a lawyer should answer, or have been sued and don't know where to turn, **CALL HELPLINE!**

**Toll Free: 1-800-9 LAW AID
(1-800-952-9243)**

Craighead County Residents call: (870) 972-6411

Pulaski County Residents call: (501) 376-3423

Washington County Residents call: (479) 442-4204

HOURS OF OPERATION BY COUNTY:

Monday-Friday

9:00 a.m. - 11:00 a.m.

1:00 p.m. - 3:00 p.m.

Arkansas, Ashley, Bradley, Calhoun, Chicot, Clark, Cleveland, Columbia, Conway, Crawford, Dallas, Desha, Drew, Faulkner, Franklin, Garland, Grant, Hempstead, Hot Spring, Howard, Jefferson, Johnson, Lafayette, Lincoln, Little River, Logan, Lonoke, Miller, Montgomery, Nevada, Ouachita, Perry, Pike, Polk, Pope, Prairie, Pulaski, Saline, Scott, Sebastian, Sevier, Union, White, Yell

Monday-Thursday

9:00 a.m. - 11:00 a.m.

1:00 p.m. - 3:00 p.m.

also Tuesday 5:15 p.m. - 7:15 p.m.

Baxter, Benton, Boone, Carroll, Clay, Cleburne, Craighead, Crittenden, Cross, Fulton, Greene, Independence, Izaard, Jackson, Lawrence, Lee, Madison, Marion, Mississippi, Monroe, Newton, Phillips, Poinsett, Randolph, St. Francis, Searcy, Sharp, Stone, Van Buren, Washington, Woodruff

Before You Call

Is your problem a civil legal problem? The HELPLINE cannot help with criminal problems, including traffic tickets. Below you will find examples of civil legal problems. If you are unsure, call.

Don't wait to call. Many legal problems are made worse when people delay getting help.

Get your documents and facts together before you call. HELPLINE professionals will be able to give you better advice if they have specific and accurate information.

Make the call yourself. HELPLINE professionals cannot talk to anyone other than you about your problem.

Examples of common civil legal problems: Guardianships; Powers of Attorney; Wills; Orders of Protection; Domestic Abuse; Landlord/Tenant and Contract disputes; Debt relief; Consumer matters; Disability rights; Employment rights; Problems with public benefits, including Medicaid, Food Stamps, TEA, Medicare, SSI, child care, subsidized housing; End of life instructions; Garnishments.

What to Expect

HELPLINE professionals will try to take your call right away. If all **HELPLINE** professionals are busy, someone will call you back. Please have a call back number ready when you call.

You will be asked about your income and assets. **HELPLINE** can only help people with income and assets within certain guidelines.

Next your **HELPLINE** professional will ask you to **describe your problem or question in detail**. He or she may ask you questions to gain a better understanding of your situation.

Your **HELPLINE** professional will decide how best to assist you. Depending on your unique situation, here's what you might expect:

- Legal advice over the telephone
- More detailed information sent to you by mail
- Brief service (*e.g.*, filing a form)
- Referral to a staff or volunteer attorney for legal representation
- Referrals to other services

Get the Most from Your Call

Call when you won't be distracted. You will get the most out of the call if the TV is turned off and the children are safely somewhere else so you can focus.

Allow enough time. Your **HELPLINE** professional will give you as much time as your problem requires.

Avoid calling from a cell phone, if possible. If you are cut off, you may have to answer the same questions again.

Have your documents in front of you. Your **HELPLINE** professional cannot give you sound advice without complete, accurate information.

Have a pen and paper handy when you call. Your HELPLINE professional may give you instructions over the telephone.

Ask questions and repeat instructions. Don't hesitate to ask questions and repeat instructions so you will know what to do later.

Follow instructions. Your HELPLINE professional may explain how to do something. If you don't follow the instructions as given, it isn't likely that you will get the outcome you desire.

You may not get the outcome you want. Sometimes, your HELPLINE professional will tell you there is no legal remedy to your problem or your case is too weak to proceed. Please be understanding and respectful.

Outside of Arkansas

Legal Services Corporation has provided funding to 54 states and territories to develop statewide websites. It is likely that there is a free civil legal services provider in your area. If you have a legal problem in Arkansas, but you are not a resident, then you will need to apply in the state where you reside and be referred to our office. The following provides information about the referral process for interstate legal services help:

How do I apply?

First, you must apply to your local LSC-funded program:

To find your local legal aid program check the following websites:

<http://www.lawhelp.org/> OR <http://www.lsc.gov/map/index.php>

Next, if you meet eligibility guidelines, then your local legal services provider can refer your case to an Arkansas Legal Services Partnership program: Legal Aid of Arkansas or Center for Arkansas Legal Services

For additional information visit our website at www.arlegalaid.org

Legal Aid of Arkansas Office Directory

Toll Free All Offices 800-967-9224

Arkansas Children's Hospital
1 Children's Way. Slot 695
Little Rock, AR 72202-3500
501-364-1541 – Phone
501-978-6479 – Fax

Batesville
Independence County Courthouse, Basement
P.O. Box 4201
Batesville, AR 72503
800-967-9224 – Fax

Harrison
816 North Main Street, Suite B
Harrison, AR 72601
870-741-4255 – Fax

Helena-West Helena
402 Franklin St.
Helena, AR 72342
870-338-9834 – Phone
870-338-9837 – Fax

Highland
2423-G. HWY62/412, Highland, AR 72542
Mail: P.O. Box 422, Cherokee Village, AR
72525
866-807-4297 – Fax

Jonesboro
714 S. Main St.
Jonesboro, AR 72401
870-972-9224 – Phone
870-910-5562 – Fax

Mountain View
P.O. Box 1400
Mountain View, AR 72560
800-967-9224 – Fax

Newport
202 Walnut St.
Newport, AR 72112
870-523-9892 – Phone
800-967-9224 – Fax

Springdale
1200 Henryetta Street
Springdale, AR 72762
479-442-0600 – Phone
479-751-0002 – Fax

West Memphis
310 Mid-Continent Plaza, Suite 420
West Memphis, AR 72301
870-732-6370 – Phone
870-732-6373 – Fax

Center for Arkansas Legal Services Office Directory

El Dorado
101 W. Main Street, Suite 300
El Dorado, AR 71730

Fort Smith
901 South 21st St.
Fort Smith, Arkansas 72901

870-863-0368-Phone
870-863-0515-Fax

479-785-5211-Phone
479-783-0120-Fax

Hot Springs
1820 Central Ave., Suite H
Hot Springs, Arkansas 71901

Little Rock
1300 West 6th Street
Little Rock, AR 72201

501-624-2591-Phone
501-624-2594-Fax

501-376-3423-Phone
501-376-3664-Fax

Pine Bluff

1400 West 5th

Pine Bluff, Arkansas 71601

870-536-9006-Phone

870-536-9009-Fax

Russellville

101 E. Main St., Ste. C

Russellville, Arkansas 72801

479-968-3993-Phone

479-968-3916-Fax

Texarkana

1425 College Drive Suite 100

Suite 100

Texarkana, AR 75503

903-793-7661-Phone

903-793-7665-Fax

Information for Veterans

VA Medical Centers

<p>Veterans Health Care System of the Ozarks 1100 North College Avenue Fayetteville, AR 72703 479-443-4301 800-691-8387</p>	<p>John L. McClellan Memorial Veterans Hospital 4300 West 7th Street Little Rock, AR 72205 501-257-1000</p>
<p>Eugene J. Towbin Healthcare Center 2200 Fort Roots Drive North Little Rock, AR 72114 501-257-1000</p>	

Community Based Outpatient Clinics

<p>Conway CBOC 1520 East Dave Ward Drive Conway, AR 72032 Phone: (501) 548-0500 Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>	<p>VA Outpatient Clinic 1500 Dodson Ave Sparks Medical Plaza Fort Smith, AR 72901 Phone: (479) 441-2600 or 877-604-0798 Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>
<p>VA Outpatient Clinic 707 N. Main St Harrison, AR 72601 Phone: (870) 741-3592 Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>	<p>El Dorado CBOC 514 E. 5th St El Dorado, AR 71730 Phone: (870) 881-4488 Fax: (870) 881-4442 Hours: Monday - Friday 8:00 a.m. - 4:00 p.m.</p>

<p>Mountain Home CBOC #10 Medical Plaza Mountain Home, AR 72653 Phone: (870) 424-4109 Fax: (870) 424-4309</p> <p>Hours: Monday - Friday 8:00 a.m. - 4:30p.m.</p>	<p>Mena CBOC 1706 Hwy 71 North Mena, AR 71953 Phone: (479) 394-4800 Fax: (479) 394-4805</p> <p>Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>
<p>Hot Springs CBOC 177 Sawtooth Oak Street Hot Springs, AR 71901 Local Phone: (501) 520-6250 Toll Free: 1 (855) 291-9762 Fax: (501) 520-6291</p> <p>Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>	<p>VA Outpatient Clinic 2713 West Commercial Ozark, Arkansas 72949</p> <p>Mailing Address P.O. Box 280 Ozark, AR 72949</p> <p>Telephone 479-508-1000 or 877-760-8387</p> <p>Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>
<p>VA Outpatient Clinic 2420 Linwood Dr. Suite 3 Paragould, AR 72450 Phone: 870-236-9756</p> <p>Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>	<p>Pine Bluff CBOC 4747 Dusty Lake Drive Pine Bluff, AR 71603 Phone: (870) 541-9300 Fax: (870) 541-9342</p> <p>Hours: Monday - Friday 8:00 a.m. - 4:30 p.m.</p>

<p>Russellville CBOC 3106 West 2nd CT Russellville, AR 72801 Phone: (479) 880-5100 Fax: (479) 880-5297</p> <p>Hours: Monday - Friday 7:30 a.m. - 4:30 p.m.</p>	<p>Searcy CBOC 1120 South Main Street Searcy, AR 72143-7319 Phone: (501) 207-4700 Fax: (501) 207-4707</p> <p>Hours: Monday - Friday 8:00 a.m. - 5:00 p.m.</p>
<p>Texarkana CBOC 910 Realtor Ave. Texarkana, Arkansas 71854 1-800-571-8387 or 1-870-216-2242</p> <p>Hours: 7:30 AM to 4:30PM - Monday thru Friday</p>	<p>Jonesboro CBOC 1901 Woodsprings Road Jonesboro, AR 72401 Phone: 870-268-6962 Or 888-218-5889 Monday through Friday, 8:00 a.m. to 4:30 p.m.</p>

INSURANCE COMPANY HOTLINES

Allstate Insurance Company (800) 255-7828

American National Property & Casualty (800) 333-2860

AIG Insurance Company (877) 638-4244

American Superior (800) 342-2762

Arkansas Farm Bureau (866) 275-7322

Auto-Owners (888) 252-4626

Cincinnati Insurance Company (877) 242-2544

Cotton States (800) 457-1658

Encompass Insurance (800) 340-3016

Fireman's Fund (888) 347-3428

Grange (800) 445-3030

Hartford Insurance Company (800) 637-5410

Liberty Mutual (800) 633-1833

Nationwide (800) 421-3535

Progressive (800) 776-4737

Prudential (800) 346-3778

Safeco Insurance (800) 332-3226

State Farm (800) 732-5246

St. Paul/Travelers (800) 252-4633

If you cannot reach your agent or your insurance company, or if you have problems with your claim, contact the Arkansas Insurance Department at 800-282-9134 or 501-371-2600.

RESOURCES FOR PETS

Locating lost pets, obtaining temporary homes for pets, and getting veterinary care after a disaster for your pet

Arkansas Department of Emergency Management <http://www.adem.arkansas.gov>
If a disaster occurs check here for information about pet shelters. Also, check here for pet preparedness tips.

Petfinder.com <http://www.petfinder.org>
Post classified ads for lost pets or browse pictures of pets lost during disasters.

Humane Society of the United States <http://www.hsus.org>
Access information on rescuing animals, and locating emergency pet shelters.

National Animal Rescue and Sheltering Coalition <http://narsc.net/>
National Animal Rescue and Sheltering Coalition can direct you to organizations that work to locate lost pets

Noah's Wish <http://www.noahswish.org>
Disaster help: 916-939-9474 info@noahswish.org
Noah's Wish is dedicated entirely to helping animals during disasters. Contact them if you are trying to locate a pet, your pet needs temporary shelter, or if your pet needs medical care due to injuries sustained by a disaster

Locating Microchipped Pets

Avid Microchip ID (a/k/a Pet Net Microchip Co.) **Home Again Microchip Recovery**
(800) 336-2843 (866) 738-4324
<http://www.avidmicrochip.com> <http://www.homeagainid.com>

Vet-Link.com Microchip **IDENTICHIP**
(800) 838-8563 (800) 926-1313
<http://www.vetlink.com/> <http://www.identichip.com/>

Companion Animal Recovery **24PetWatch**
(800) 252-7894 (866) 597-2424
<http://www.akccar.org/> <http://www.24petwatch.com/>

Datamars/Microfindr & PetLink.net
877-PETLINK (738-5465)
<http://www.petlink.net/us>

Arkansas Circuit Courts by County

See <https://courts.arkansas.gov> for the most current information

Arkansas

Judge	Circuit Clerk	County Clerk
Glenn Sonny Cox	Sarah Merchant	Melissa Wood
101 Court Square	101 Court Square	101 Court Square
DeWitt 72042	DeWitt 72042	DeWitt 72042
(870) 946-4321	(870) 946-4219	(870) 946-4349
Eleventh East Judicial Circuit	Eleventh East Judicial Circuit	Eleventh East Judicial Circuit

Ashley

Judge	Circuit Clerk	County Clerk
Dennis F. Holland	Vickie Stell	Regina Kersten
205 East Jefferson	205 East Jefferson	205 East Jefferson
Hamburg 71646	Hamburg 71646	Hamburg 71646
(870) 853-5144	(870) 853-2030 FAX 853-2034	(870) 853-2020 FAX 853-2082
Tenth Judicial Circuit	Tenth Judicial Circuit	Tenth Judicial Circuit

Baxter

Judge	Circuit Clerk	County Clerk
Mickey Pendergrass	Canda Reese	Canda Reese
One East 7th	One East 7th	One East 7th
Mtn. Home 72653	Mtn. Home 72653	Mtn. Home 72653
(870) 425-2755	(870) 425-3475 FAX 424-5105	(870) 425-3475 FAX 424-3475
Fourteenth Judicial Circuit	Fourteenth Judicial Circuit	Fourteenth Judicial Circuit

Benton

Judge	Circuit Clerk	County Clerk
Bob Clinard	Brenda DeShields	Tena O'Brien
215 East Central	102 Northeast A St.	102 Northeast A St.
Bentonville 72712	Bentonville 72712	Bentonville 72712
(479) 271-1000	(479) 271-1015	(479) 271-1013
Nineteenth West Judicial Circuit	Nineteenth West Judicial Circuit	Nineteenth West Judicial Circuit

Boone

Judge James Norton 100 North Main, St. 300 Harrison 72601 (870) 741-5760 Fourteenth Judicial Circuit	Circuit Clerk Rhonda Watkins 100 North Main Harrison 72601 (870) 741-5560 FAX 741-4335 Fourteenth Judicial Circuit	County Clerk Crystal Gaddy 100 N. Main #201 Harrison 72601 (870) 741-8428 FAX 741-9724 Fourteenth Judicial Circuit
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Bradley

Judge Keith Neely 101 East Cedar Warren 71671 (870) 226-3853 Tenth Judicial Circuit	Circuit Clerk Cindy Wagnon 101 East Cedar Warren 71671 (870) 226-2272 FAX 226-8404 Tenth Judicial Circuit	County Clerk Karen Belin 101 East Cedar Warren 71671 (870) 226-3464 FAX 226-8404 Tenth Judicial Circuit
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Calhoun

Judge Floyd Nutt P.O. Box 566 Hampton 71744 (870) 798-4818 Thirteenth Judicial Circuit	Circuit Clerk Alma Davis P.O. Box 1175 Hampton 71744 (870) 798-2517 Thirteenth Judicial Circuit	County Clerk Alma Davis P.O. Box 1175 Hampton 71744 (870) 798-2517 Thirteenth Judicial Circuit
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Carroll

Judge Sam Barr 210 W. Church Ave. Berryville 72616 (870) 423-2967 Nineteenth East Judicial Circuit	Circuit Clerk Ramona Wilson 210 W. Church Ave. Berryville 72616 (870) 423-2422 FAX 423- 4796 Nineteenth East Judicial Circuit	County Clerk Jamie Correia 210 West Church Ave. Berryville 72616 (870) 423-2022 FAX 423- 7400 Nineteenth East Judicial Circuit
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Chicot

Judge Mack Ball, Jr. 2 Main Street Lake Village 71653 (870) 265-8015 Tenth Judicial Circuit	Circuit Clerk Josephine T. Griffin 108 Main Street Lake Village 71653 (870) 265-8010 Tenth Judicial Circuit	County Clerk Pam Donaldson 108 Main Street Lake Village 71653 (870) 265-8000 Tenth Judicial Circuit
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Clark

Judge Ron Daniel Courthouse Square Arkadelphia 71923 (870) 246-5847 Ninth East Judicial Circuit	Circuit Clerk Martha Jo Smith Courthouse Square Arkadelphia 71923 (870) 246-4281 FAX 246-1419 Ninth East Judicial Circuit	County Clerk Rhonda Cole Courthouse Square Arkadelphia 71923 (870) 246-4491 FAX 246-6505 Ninth East Judicial Circuit
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Clay

Judge Gary Howell 151 S. Second Ave. Piggott 72454 (870) 598-2667 Second Judicial Circuit	Circuit Clerk Janet Luff Kilbreath 151 S. 2nd Street Piggott 72454 (870) 598-2524 FAX 598-1107 Second Judicial Circuit	County Clerk Pat Poole 151 South 2nd Street Piggott 72454 (870) 598-2813 FAX 598-2813 Second Judicial Circuit
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Cleburne

Judge Jerry Holmes 301 West Main St. Heber Springs 72543 (501) 362-8141 Sixteenth Judicial Circuit	Circuit Clerk Karen Giles 301 West Main St. Heber Springs 72543 (501) 362-8149 Sixteenth Judicial Circuit	County Clerk Dana Guffey 301 West Main St. Heber Springs 72543 (501) 362-4620 Sixteenth Judicial Circuit
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Cleveland

Judge Gary Spears P.O. Box 348 Rison 71665-0348 (870) 325-6214 Thirteenth Judicial Circuit	Circuit Clerk Sharon Gray P.O. Box 368 Rison 71665 (870) 325-6521 FAX 324-6144 Thirteenth Judicial Circuit	County Clerk Sharon Gray P.O. Box 368 Rison 71665 (870) 325-6521 FAX 325-6144 Thirteenth Judicial Circuit
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Columbia

Judge Larry Atkinson One Court Square Magnolia 71753 (870) 234-2542 Thirteenth Judicial Circuit	Circuit Clerk Janice Linkous One Court Square Magnolia 71753 (870) 235-3700 Thirteenth Judicial Circuit	County Clerk Sherry Bell One Court Square Magnolia 71753 (870) 235-3774 Thirteenth Judicial Circuit
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Conway

Judge Jimmy Hart 117 S. Moose St. Morrilton 72110 (501) 354-4506 Fifteenth Judicial Circuit	Circuit Clerk Darlene Massingill 115 South Moose St. Morrilton 72110 (501) 354-9617 FAX 354-9612 Fifteenth Judicial Circuit	County Clerk Debbie Hartman 115 S. Moose St. Morrilton 72110 (501) 354-9621 FAX 354-9610 Fifteenth Judicial Circuit
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Craighead

Judge Ed Hill 511 S. Main St. Jonesboro 72401 (870) 933-4500 Second Judicial Circuit	Circuit Clerk Ann Hudson 511 S. Main St. Jonesboro 72403 (870) 933-4530 FAX 933-4534 Second Judicial Circuit	County Clerk Kade (Jacob) Holliday 511 S. Main St. Jonesboro 72401 (870) 933-4520 FAX 933-4514 Second Judicial Circuit
Circuit Clerk Lesia Couch P.O. Box 537 Lake City 72437 (870) 237-4342 FAX 237-8174 Second Judicial Circuit	County Clerk Lesia Couch P.O. Box 537 Lake City 72437 (870) 237-4342 FAX 237-8174 Second Judicial Circuit	

Crawford

Judge John Hall 300 Main Street Van Buren 72956 (479) 474-1511/474-0732 Twenty-First Judicial Circuit	Circuit Clerk Sharon Blount 300 Main Street Van Buren 72956 (479) 474-1821 FAX 471-0622 Twenty-First Judicial Circuit	County Clerk Teresa Armer 300 Main Street Van Buren 72956 (479) 474-1312 FAX 471-3236 Twenty-First Judicial Circuit
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Crittenden

Judge Woody Wheelless 100 Court Street Marion 72364 (870) 739-3200 Second Judicial Circuit	Circuit Clerk Terry Hawkins 100 Court Street Marion 72364 (870) 739-3248 Second Judicial Circuit	County Clerk Paula Brown 100 Court Street Marion 72364 (870) 739-4434 Second Judicial Circuit
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Cross

Judge Jack Cauble 705 E. Union Wynne 72396 (870) 238-5750 First Judicial Circuit	Circuit Clerk Rhonda J. Sullivan 705 E. Union Wynne 72396 (870) 238-5720 First Judicial Circuit	County Clerk Melanie Winkler 705 E. Union Wynne 72396 (870) 238-5735 First Judicial Circuit
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Dallas

Judge Jimmy Jones 3rd & Oak Streets Fordyce 71742 (870) 352-3371 Thirteenth Judicial Circuit	Circuit Clerk Susie Williams 202 3rd Street West Fordyce 71742 (870) 352-2307 Thirteenth Judicial Circuit	County Clerk Susie Williams 202 3rd Street West Fordyce 71742 (870) 352-2307 Thirteenth Judicial Circuit
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Desha

Judge Roy Rodgers P.O. Box 188 Arkansas City 71630 (870) 877-2426 Tenth Judicial Circuit	Circuit Clerk Minnie Haywood P.O. Box 309 Arkansas City 71630 (870) 877-2411 Tenth Judicial Circuit	County Clerk Valerie Donaldson Robert S. Moore St. Arkansas City 71630 (870) 877-2323 FAX (870) 877-3413 Tenth Judicial Circuit
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Drew

Judge Robert Akin 210 South Main Monticello 71655 (870) 460-6200 Tenth Judicial Circuit	Circuit Clerk Sandy Erlanson 210 South Main Monticello 71655 (870) 460-6250 Tenth Judicial Circuit	County Clerk Lyna Gullede 210 South Main Monticello 71655 (870) 460-6260 Tenth Judicial Circuit
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Faulkner

Judge Allen Dodson 801 Locust Street Conway 72034 (501) 450-4900 Twentieth Judicial Circuit	Circuit Clerk Rhonda S. Long Wharton 801 Locust Street Conway 72034 (501) 450-4913 FAX 450-4948 Twentieth Judicial Circuit	County Clerk Melinda Reynolds 801 Locust Street Conway 72034 (501) 450-4909 FAX 450-4938 Twentieth Judicial Circuit
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Franklin

Judge Janet Powell 211 West Commercial Ozark 72949 (479) 667-4726 Fifth Judicial Circuit	Circuit Clerk Wilma Brushwood P.O. Box 1112 Ozark 72949-1112 (479) 667-3818 FAX 667-5174 Fifth Judicial Circuit	County Clerk DeAnna Schmalz 211 West Commercial Ozark 72949 (479) 667-3607 FAX 667-4247 Fifth Judicial Circuit
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Fulton

Judge Charles Willet P.O. Box 278 Salem 72576 (870) 895-3341 Sixteenth Judicial Circuit	Circuit Clerk Vickie Bishop P.O. Box 219 Salem 72576-0219 (870) 895-3310 FAX 895-3383 Sixteenth Judicial Circuit	County Clerk Vickie Bishop Box 219 Salem 72576-0219 (870) 895-3310 FAX 895-3383 Sixteenth Judicial Circuit
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Garland

Judge Rick M. Davis 501 Ouachita Hot Springs 71901 (501) 622-3600 Eighteenth East Judicial Circuit	Circuit Clerk Jeannie Pike 501 Ouachita Hot Springs 71901 (501) 622-3630 Eighteenth East Judicial Circuit	County Clerk Sarah Smith 501 Ouachita Hot Springs 71901 (501) 622-3610 Eighteenth East Judicial Circuit
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Grant

Judge Kemp Nall 101 W. Center Sheridan 72150 (870) 942-2551 Seventh Judicial Circuit	Circuit Clerk Carol Ewing 101 W. Center, Rm. 106 Sheridan 72150 (870) 942-2631 Seventh Judicial Circuit	County Clerk Carol Ewing 101 W. Center, Rm. 106 Sheridan 72150 (870) 942-2631 Seventh Judicial Circuit
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Greene

Judge Jerry Shipman 320 West Court, Rm 107 Paragould 72450 (870) 239-6300 Second Judicial Circuit	Circuit Clerk Jan Griffin 3rd & Court Streets Paragould 72450 (870) 239-6330 Second Judicial Circuit	County Clerk Linda Heritage 3rd & Court Streets Paragould 72450 (870) 239-6311 Second Judicial Circuit
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Hempstead

Judge Wallace Martin P.O. Box 1420 Hope 71801-1420 (870) 777-6164 Eighth North Judicial Circuit	Circuit Clerk Gail Wolfenbarger P.O. Box 1420 Hope 71801-1420 (870) 777-2384 FAX 777-7827 Eighth North Judicial Circuit	County Clerk Sandra Rodgers P.O. Box 1420 Hope 71801-1420 (870) 777-2241 FAX 777-7829 Eighth North Judicial Circuit
Judge Bill Scrimshire 3rd & Locust Streets Malvern 72104 (501) 332-2261 Seventh Judicial Circuit	Circuit Clerk Mayme Brown 210 Locust Street Malvern 72104 (501) 332-2281 Seventh Judicial Circuit	County Clerk Sandy Boyette 210 Locust Street Malvern 72104 (501) 332-2291 Seventh Judicial Circuit

Howard

Judge Kevin S. Smith 421 N. Main St. Nashville 71852 (870) 845-7500 Ninth West Judicial Circuit	Circuit Clerk Bobby Jo Green 421 N. Main St. Nashville 71852 (870) 845-7506 FAX 845-7505 Ninth West Judicial Circuit	County Clerk Brenda Washburn 421 N. Main St. Nashville 71852 (870) 845-7502 FAX 845-7505 Ninth West Judicial Circuit
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Independence

Judge Robert T. Griffin 192 E. Main St. Batesville 72501 (870) 793-8800 Sixteenth Judicial Circuit	Circuit Clerk Deborah Finley 192 E. Main St. Batesville 72501 (870) 793-8833 FAX 793-8888 Sixteenth Judicial Circuit	County Clerk Tracey Nast Wyatt 192 E. Main St. Batesville 72501 (870) 793-8828 FAX 793-8831 Sixteenth Judicial Circuit
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Izard

Judge David C. Sherrell Main & Lunen Sts. Melbourne 72556 (870) 368-4328 Sixteenth Judicial Circuit	Circuit Clerk Rhonda Halbrook Main & Lunen Sts. Melbourne 72556 (870) 368-4316 FAX 368-4748 Sixteenth Judicial Circuit	County Clerk Rhonda Halbrook Main & Lunen Sts. Melbourne 72556 (870) 368-4316 FAX 368-4748 Sixteenth Judicial Circuit
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Jackson

Judge Jeff Phillips 208 Main Street Newport 72112 (870) 523-6152 Third Judicial Circuit	Circuit Clerk Lisa Turner 208 Main Street Newport 72112 (870) 523-7423 Third Judicial Circuit	County Clerk Melanie Clark 208 Main Street Newport 72112 (870) 523-7420 Third Judicial Circuit
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Jefferson

Judge Dutch King 101 W. Barraque St. Pine Bluff 71601 (870) 541-5360 Eleventh West Judicial Circuit	Circuit Clerk Lafayette Woods 101 W. Barraque St. Pine Bluff 71601 (870) 541-5311 Eleventh West Judicial Circuit	County Clerk Patricia Johnson 101 W. Barraque St. Pine Bluff 71601 (870) 541-5326 Eleventh West Judicial Circuit
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Johnson

Judge Mike Jacobs 215 W. Main St. Clarksville 72830 (479) 754-2175 Fifth Judicial Circuit	Circuit Clerk Jane Houston P.O. Box 189 Clarksville 72830 (479) 754-2977 Fifth Judicial Circuit	County Clerk Michelle Frost Courthouse, Main Street Clarksville 72830 (479) 754-3967 Fifth Judicial Circuit
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Lafayette

Judge Joe Sanders # 1 Courthouse Square Lewisville 71845 (870) 921-4858 Eighth South Judicial Circuit	Circuit Clerk Mary Jo Rogers #3 Courthouse Square Lewisville 71845 (870) 921-4878 FAX 921- 4879 Eighth South Judicial Circuit	County Clerk Regenia Morton # 2 Courthouse Square Lewisville 71845 (870) 921-4633 FAX 921- 4505 Eighth South Judicial Circuit
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Lawrence

Judge Dale Freeman Cths. -West Main St. Walnut Ridge 72476 (870) 886-2167 Third Judicial Circuit	Circuit Clerk Michelle Evans P.O. Box 581 Walnut Ridge 72476 (870) 886-1112 Third Judicial Circuit	County Clerk Tina Stowers P.O. Box 526 Walnut Ridge 72476 (870) 886-1111 Third Judicial Circuit
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Lee

Judge Jim Keasler 15 E. Chestnut St. Marianna 72360 (870) 295-7700 First Judicial Circuit	Circuit Clerk Mary Ann Wilkinson 15 East Chestnut Marianna 72360 (870) 295-7710 First Judicial Circuit	County Clerk Pat Wilson 15 East Chestnut Marianna 72360 (870) 295-7715 First Judicial Circuit
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Lincoln

Judge Sam Stephens 300 S. Drew Star City 71667 (870) 628-4147 Eleventh West Judicial Circuit	Circuit Clerk Vera B. Reynolds 300 S. Drew Star City 71667 (870) 628-3154 Eleventh West Judicial Circuit	County Clerk Katherine Lawson 300 S. Drew Star City 71667 (870) 628-5114 Eleventh West Judicial Circuit
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Little River

Judge Clayton Castleman 351 North Second Ashdown 71822 (870) 898-7202 Ninth West Judicial Circuit	Circuit Clerk Andrea Billingsley 351 North Second St. Ashdown 71822 (870) 898-7211 FAX 898-5783 Ninth West Judicial Circuit	County Clerk Deanna Sivley 351 North Second Ashdown 71822 (870) 898-7208 FAX 898-7207 Ninth West Judicial Circuit
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Logan

Judge Gus Young 25 West Walnut Paris 72855 (479) 963-3601 Fifteenth Judicial Circuit	Circuit Clerk Everly Kellar 25 West Walnut Paris 72855 (479) 963-2164 Fifteenth Judicial Circuit	County Clerk Peggy Fitzjurls 25 West Walnut Paris 72855 963-2618 Fifteenth Judicial Circuit
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Lonoke

Judge Doug Erwin North Center St. Lonoke 72086 (501) 676-6403 Twenty-Third Judicial Circuit	Circuit Clerk Deborah Oglesby 301 North Center St. Lonoke 72086 (501) 676-2316 Twenty-Third Judicial Circuit	County Clerk Larry Clark P.O. Box 188 Lonoke 72086 (501) 676-2368 Twenty-Third Judicial Circuit
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Madison

Judge Frank Weaver #1 Main Street Huntsville 72740 (479) 738-6721 Fourth Judicial Circuit	Circuit Clerk Phyllis Villines P.O. Box 626 Huntsville 72740 (479) 738-2215 FAX 738-1544 Fourth Judicial Circuit	County Clerk Faron Ledbetter 201 West Main Huntsville 72740 (479) 738-2747 FAX 738-2735 Fourth Judicial Circuit
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Marion

Judge Terry Ott P.O. Box 545 Yellville 72687 (870) 449-6231 Fourteenth Judicial Circuit	Circuit Clerk Dee Carlton P.O. Box 385 Yellville 72687 (870) 449-6226 FAX 449-4979 Fourteenth Judicial Circuit	County Clerk Dee Carlton P.O. Box 385 Yellville 72687 (870) 449-6226 FAX 449-4979 Fourteenth Judicial Circuit
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Miller

Judge Larry E. Burgess 400 Laurel St. Texarkana 71854 (870) 774-1301	Circuit Clerk Mary Pankey 412 Laurel St. #109 Texarkana 71854 (870) 774-4501	County Clerk Ann Nicholas 412 Laurel #105 Texarkana 71854 (870) 774-1501
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Mississippi

Judge Randy L. Carney 200 W. Walnut Blytheville 72315 (870) 763-3212 Second Judicial Circuit	Circuit Clerk Donna Bray P.O. Box 1498 Blytheville 72316 (870) 762-2332 Second Judicial Circuit	County Clerk Janice Currie 200 W. Walnut Blytheville 72315 762-2411 Second Judicial Circuit
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Monroe

Judge Larry Taylor 123 Madison Clarendon 72029 (870) 747-3921 First Judicial Circuit	Circuit Clerk Alice F. Smith 123 Madison Clarendon 72029 (870) 747-3615 FAX 747-3710 First Judicial Circuit	County Clerk Tina Wofford 123 Madison Clarendon 72029 (870) 747-3632 FAX (870) 747-5961 First Judicial Circuit
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Montgomery

Judge Alvin Black 105 Hwy. 270 E #7 Mount Ida 71957 (870) 867-3521 Eighteenth West Judicial Circuit	Circuit Clerk Debbie Baxter 105 Hwy. 270 E #10 Mount Ida 71957 (870) 867-3521 Eighteenth West Judicial Circuit	County Clerk Debbie Baxter 105 Hwy. 270 E #10 Mount Ida 71957 (870) 867-3521 Eighteenth West Judicial Circuit
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Nevada

Judge Mark Glass 215 E. 2nd Street Prescott 71857 (870) 887-3115	Circuit Clerk Rita Reyenga 215 E. 2nd Street Prescott 71857 (870) 887-2511 FAX 887-1911	County Clerk Julie Oliver 215 E. 2nd Street Prescott 71857 (870) 887-2710 FAX 887-5795
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Newton

Judge Warren Campbell P.O. Box 410 Jasper 72641 (870) 446-5127 Fourteenth Judicial Circuit	Circuit Clerk Donnie Davis P.O. Box 410 Jasper 72641 (870) 446-5125 FAX 446-5755 Fourteenth Judicial Circuit	County Clerk Donnie Davis P.O. Box 410 Jasper 72641 (870) 446-5125 FAX 446-5755 Fourteenth Judicial Circuit
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Ouachita

Judge Mike Hesterly 145 Jefferson, S.W. Camden 71701 (870) 837-2210 Thirteenth Judicial Circuit	Circuit Clerk Betty R. Wilson 145 Jefferson, S.W. Camden 71701 (870) 837-2230 Thirteenth Judicial Circuit	County Clerk Britt Williford 145 Jefferson, S.W. Camden 71701 (870) 837-2220 FAX (870) 837-2217 Thirteenth Judicial Circuit
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Perry

Judge Baylor House Cths. Square, Main St. Perryville 72126 (501) 889-5126 Sixth Judicial Circuit	Circuit Clerk Persundra Hood P.O. Box 358 Perryville 72126 (501) 889-5126 FAX 889-5759 Sixth Judicial Circuit	County Clerk Persundra Hood Cths. Square, Main St. Perryville 72126 (501) 889-5126 FAX 889-5759 Sixth Judicial Circuit
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Phillips

Judge Don Gentry 620 Cherry #208 Helena 72342 (870) 338-5500 First Judicial Circuit	Circuit Clerk Lynn Stillwell 620 Cherry #206 Helena 72342 (870) 338-5515 First Judicial Circuit	County Clerk Linda White 620 Cherry #202 Helena 72342 (870) 338-5505 First Judicial Circuit
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Pike

Judge Donald Baker Courthouse Square Murfreesboro 71958 (870) 285-2414 Ninth West Judicial Circuit	Circuit Clerk Donna White P.O. Box 219 Murfreesboro 71958 (870) 285-2231 Ninth West Judicial Circuit	County Clerk Sandy Campbell Courthouse Square Murfreesboro 71958 (870) 285-2743 Ninth West Judicial Circuit
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Poinsett

Judge Charles Nix 401 Market Street Harrisburg 72432 (870) 578-5333 Second Judicial Circuit	Circuit Clerk Claudia Mathews 401 Market Street Harrisburg 72432 (870) 578-4420 Second Judicial Circuit	County Clerk Fonda Condra 401 Market Street Harrisburg 72432 (870) 578-4410 Second Judicial Circuit
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Polk

Judge Brandon Ellison 507 Church Street Mena 71953 (479) 394-4945 Eighteenth West Judicial Circuit	Circuit Clerk Sharon Simmons 507 Church Street Mena 71953 (479) 394-8100 FAX 394- 8170 Eighteenth West Judicial Circuit	County Clerk Terri Harrison 507 Church Street Mena 71953 (479) 394-8123 FAX 394- 8115 Eighteenth West Judicial Circuit
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Pope

Judge Jim Gibson 101 W. Main Russellville 72801 (479) 968-7487 Fifth Judicial Circuit	Circuit Clerk Fern Tucker 100 W. Main Russellville 72801 (479) 968-7499 Fifth Judicial Circuit	County Clerk Laura McGuire 101 W. Main Russellville 72801 (479) 968-6064 Fifth Judicial Circuit
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Prairie

Judge Mike Skarda 605 Hwy 38 E Suite 1 Des Arc 72040 (870) 256-4434 Seventeenth Judicial Circuit	Circuit Clerk Janell Taylor 200 Courthouse Sq. #104 Des Arc 72040 (870) 256-4434 FAX 256-4434 Seventeenth Judicial Circuit	County Clerk Janell Taylor 200 Courthouse Sq. #104 Des Arc 72040 (870) 256-4434 FAX 256-4434 Seventeenth Judicial Circuit
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Pulaski

Judge Floyd Buddy Villines 201 South Broadway Little Rock 72201 (501) 372-8305 Sixth Judicial Circuit	Circuit Clerk Larry Crane 401 West Markham Little Rock 72201 (501) 340-8431 FAX 340-8431 Sixth Judicial Circuit	County Clerk Larry Crane 401 West Markham Little Rock 72201 (501) 340-8331 FAX 340-8340 Sixth Judicial Circuit
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Randolph

Judge David Jansen 107 W. Broadway Pocahontas 72455 (870) 892-5264 Third Judicial Circuit	Circuit Clerk Debbie Wise 107 W. Broadway Pocahontas 72455 (870) 892-5522 FAX 892-8794 Third Judicial Circuit	County Clerk Bobbie Lane 107 W. Broadway Pocahontas 72455 (870) 892-5822 FAX 892-5829 Third Judicial Circuit
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St. Francis

Judge Gary Hughes 313 South IZard Forrest City 72335 (870) 261-1700 First Judicial Circuit	Circuit Clerk Bette S. Green 313 South IZard Forrest City 72335 (870) 261-1715 First Judicial Circuit	County Clerk Emily R. Holley 313 South IZard Forrest City 72335 (870) 261-1725 First Judicial Circuit
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Saline

Judge Lanny Fite 200 N. Main St. Benton 72015 (501) 303-5600 Twenty-Second Judicial Circuit	Circuit Clerk Dennis Milligan 200 N. Main St. Benton 72015 (501) 303-5615 Twenty-Second Judicial Circuit	County Clerk Doug Curtis 215 N. Main, Suite 5 Benton 72015 (501) 303-5630 Twenty-Second Judicial Circuit
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Scott

Judge James Forbes 100 West First Street Box 1 Waldron 72958 Fifteenth Judicial Circuit	Circuit Clerk Sandy Staggs 100 West First St. Box 10 Waldron 72958 (479) 637-2642 Fifteenth Judicial Circuit	County Clerk Sandy Staggs 100 West First St. Box 10 Waldron 72958 (479) 637-2642 Fifteenth Judicial Circuit
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Searcy

Judge Johnny Hinchey P.O. Box 998 Marshall 72650 (870) 448-3554 Twentieth Judicial Circuit	Circuit Clerk Debbi Loggins P.O. Box 998 Marshall 72650 (870) 448-3807 FAX 448-5005 Twentieth Judicial Circuit	County Clerk Debbie Loggins P.O. Box 998 Marshall 72650 (870) 448-3807 FAX 448-5005 Twentieth Judicial Circuit
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Sebastian

Judge David Hudson 35 South 6th St. Fort Smith 72901 (479) 783-6139 Twelfth Judicial Circuit	Circuit Clerk Denora Coomer Seb. Cty. Courts Bldg.-901 S. B Fort Smith 72902 (479) 782-1046 FAX 784-1580 Twelfth Judicial Circuit	County Clerk Sharon Brooks P.O. Box 1089 Fort Smith 72902 (479) 782-5065 FAX 784-1567 Twelfth Judicial Circuit
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Sevier

Judge Greg Ray 115 N. 3rd St. DeQueen 71832 (870) 642-2425 Ninth West Judicial Circuit	Circuit Clerk Patti Chaney 115 N. 3rd St. DeQueen 71832 (870) 584-3055 FAX 642-3119 Ninth West Judicial Circuit	County Clerk Debbie Hughes 115 N. 3rd St., Rm 10 DeQueen 71832 (870) 642-2852 FAX 642-3896 Ninth West Judicial Circuit
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Sharp

Judge Larry Brown P.O. Box 97 Ash Flat 72513 (870) 994-7338 Third Judicial Circuit	Circuit Clerk Tommy Estes P.O. Box 307 Ash Flat 72513 (870) 994-7361 Third Judicial Circuit	County Clerk Tommy Estes Cths., Hwy. 167 N. Ash Flat 72513 (870) 994-7361 Third Judicial Circuit
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Stone

Judge Stacey Avey P.O. Box 1427 Mountain View 72560 (870) 269-3351 Sixteenth Judicial Circuit	Circuit Clerk Donna Wilson HC 71, Box 1 Mountain View 72560 (870) 269-3271 FAX 269-2303 Sixteenth Judicial Circuit	County Clerk Donna Wilson HC 71, Box 1 Mountain View 72560 (870) 269-3271 FAX 269-2303 Sixteenth Judicial Circuit
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Union

Judge Mike Loftin 101 N. Washington El Dorado 71730 (870) 864-1900 Thirteenth Judicial Circuit	Circuit Clerk Cheryl Wilson 101 N. Washington El Dorado 71730 (870) 864-1940 Thirteenth Judicial Circuit	County Clerk Shannon Phillips 101 N. Washington El Dorado 71730 (870) 864-1910 Thirteenth Judicial Circuit
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Van Buren

Judge Roger Hooper P.O. Box 60 Clinton 72031 (501) 745-2443 Twentieth Judicial Circuit	Circuit Clerk Bobbie Bennett 273 Main Street, Ste. 2 Clinton 72031 (501) 745-4140 Twentieth Judicial Circuit	County Clerk Ester Bass 273 Main Street, Ste. 2 Clinton 72031 (501) 745-4140 Twentieth Judicial Circuit
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Washington

Judge Marilyn Edwards 280 N. College #210 Fayetteville 72701 (479) 444-1700 Fourth Judicial Circuit	Circuit Clerk Kyle Sylvester 280 N. College, #302 Fayetteville 72701 (479) 444-1538 Fourth Judicial Circuit	County Clerk Becky Lewallen 280 N. College #300 Fayetteville 72701 (479) 444-1711 Fourth Judicial Circuit
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White

Judge Michael Lincoln 300 N. Spruce Searcy 72143 (501) 279-6200 Seventeenth Judicial Circuit	Circuit Clerk Tami King 300 N. Spruce Searcy 72143 (501) 279-6223 Seventeenth Judicial Circuit	County Clerk Cheryl Evans 315 N. Spruce Searcy 72143 (501) 279-6204 FAX 279-6260 Seventeenth Judicial Circuit
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Woodruff

Judge Charles Dallas 500 N. 3rd Street Augusta 72006 (870) 347-5206 First Judicial Circuit	Circuit Clerk Jean Carter P. O. Box 492 Augusta 72006 (870) 347-2391 FAX 347-8703 First Judicial Circuit	County Clerk Kelly Peebles 500 N. 3rd Street Augusta 72006 (870) 347-2871 FAX (870) 347-2608 First Judicial Circuit
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Yell

Judge Mark Thone 5th & Main Sts. Danville 72833 (479) 495-2630 Fifteenth Judicial Circuit	Circuit Clerk Sharon Stanberry Barnett P.O. Box 219 Danville 72833 (479) 495-4850 Fifteenth Judicial Circuit	County Clerk Sharon Stanberry Barnett P.O. Box 219 Danville 72833 (479) 495-5850 Fifteenth Judicial Circuit
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Arkansas Department of Finance and Administration: Revenue Offices

Arkadelphia Revenue Office	870-246-6733	Clark
Ash Flat Revenue Office	870-994-7357	Sharp
Ashdown Revenue Office	870-898-3255	Little River
Atkins Revenue Office	479-641-2642	Pope
Augusta Revenue Office	870-347-2213	Woodruff
Bald Knob Revenue Office	501-724-3147	White
Batesville Revenue Office	870-793-7441	Independence
Beebe Revenue Office	501-882-6777	White
Benton Revenue Office	501-778-4876 501-778-4323	Saline
Bentonville Revenue Office	479-273-2724	Benton
Berryville Revenue Office	870-423-2046	Carroll
Blytheville Revenue Office	870-762-2321	Mississippi
Booneville Revenue Office	479-675-3101	Logan
Brinkley Revenue Office	870-734-1816	Monroe
Bryant Revenue Office	501-847-5080	Saline
Cabot Revenue Office	501-843-5836	Lonoke
Camden Revenue Office	870-836-4171	Ouachita
Cave City Revenue Office	870-283-5849	Sharp

Charleston Revenue Office	479-965-2220	Franklin
Clarendon Revenue Office	870-747-3796	Monroe
Clarksville Revenue Office	479-754-2149	Johnson
Clinton Revenue Office	501-745-6176	Van Buren
Conway Revenue Office	501-329-2601	Faulkner
Corning Revenue Office	870-857-3221	Clay
Crossett Revenue Office	870-364-6744	Ashley
Danville Revenue Office	479-495-2841 479-495-2842	Yell
Dardanelle Revenue Office	479-229-3657	Yell
Decatur Revenue Office	479-752-3912	Benton
DeQueen Revenue Office	870-584-3181	Sevier
Dermott Revenue Office	870-538-5705	Chicot
Des Arc Revenue Office	870-256-4930	Prairie
DeWitt Revenue Office	870-946-3421	Arkansas
Dierks Revenue Office	870-286-2499	Howard
Dover Revenue Office	479-331-9734	Pope
Dumas Revenue Office	870-382-2950	Desha
Earle Revenue Office	870-792-8496	Crittenden
El Dorado Revenue Office	870-863-3862	Union

England Revenue Office	501-842-3886	Lonoke
Eudora Revenue Office	870-355-4436	Chicot
Fayetteville Revenue Office	479-442-7691	Washington
Fordyce Revenue Office	870-352-3588	Dallas
Forrest City Revenue Office	870-633-2512	St. Francis
Fort Smith (DT) Revenue Office	479-783-0279	Sebastian
Fort Smith (East) Revenue Office	479-452-7031	Sebastian
Glenwood Revenue Office	870-356-3105	Pike
Gravette Revenue Office	479-787-5912	Benton
Green Forest Revenue Office	870-438-6559	Carroll
Greenbrier Revenue Office	501-679-2117	Faulkner
Greenwood Revenue Office	479-996-2143	Sebastian
Hamburg Revenue Office	870-853-5418	Ashley
Hampton Revenue Office	870-798-2588	Calhoun
Harrisburg Revenue Office	870-578-5911	Poinsett
Harrison Revenue Office	870-741-5501	Boone
Hazen Revenue Office	870-255-3156	Prairie
Heber Spring Revenue Office	501-362-2469	Cleburne
Helena-West Helena Revenue Office	870-338-8171	Phillips

Hope Revenue Office	870-777-3131	Hempstead
Horseshoe Bend Revenue Office	870-670-4554	Izard
Hot Springs (AP) Revenue Office	501-624-0832	Garland
Hot Springs (DT) Revenue Office	501-624-4472	Garland
Hot Springs Village Revenue Office	501-984-5488	Garland
Hughes Revenue Office	870-339-3196	St. Francis
Huntsville Revenue Office	479-738-6516	Madison
Imboden Revenue Office	870-869-2218	Lawrence
Jacksonville Revenue Office	501-982-5942	Pulaski
Jasper Revenue Office	870-446-2215	Newton
Jonesboro Revenue Office	870-932-2716	Craighead
Lake City Revenue Office	870-237-4421	Craighead
Lake Village Revenue Office	870-265-2320	Chicot
Leachville Revenue Office	870-539-2501	Mississippi
Lead Hill Revenue Office	870-436-4093	Boone
Lewisville Revenue Office	870-921-4730	Lafayette
Lincoln Revenue Office	479-824-3110	Washington
Little Rock (Ragland) Revenue Office	501-682-4663	Pulaski
Little Rock (SW) Revenue Office	501-682-0410	Pulaski

Little Rock (West) Revenue Office	501-324-9243	Pulaski
Little Rock Revenue Central Office	501-682-7076	Pulaski
Lonoke Revenue Office	501-676-2407	Lonoke
Magnolia Revenue Office	870-234-3560	Columbia
Malvern Revenue Office	501-332-3501	Hot Spring
Mammoth Springs Revenue Office	870-625-3204	Fulton
Manila Revenue Office	870-561-4470	Mississippi
Marianna Revenue Office	870-295-3252	Lee
Marion Revenue Office	870-739-4494	Crittenden
Marked Tree Revenue Office	870-358-2498	Poinsett
Marshall Revenue Office	870-448-2485	Searcy
Maumelle Revenue Office	501-851-7688	Pulaski
McGehee Revenue Office	870-222-3422	Desha
Melbourne Revenue Office	870-368-4335	Izard
Mena Revenue Office	479-394-2333	Polk
Monticello Revenue Office	870-367-5226	Drew
Morrilton Revenue Office	501-354-2088	Conway
Mount Ida Revenue Office	870-867-3813	Montgomery
Mountain Home Revenue Office	870-425-2571	Baxter

Mountain View Revenue Office	870-269-3436	Stone
Mountainburg Revenue Office	479-369-2791	Crawford
Murfreesboro Revenue Office	870-285-3590	Pike
Nashville Revenue Office	870-845-7514	Howard
Newport Revenue Office	870-523-3861	Jackson
North Little Rock Revenue Office	501-324-9246	Pulaski
Osceola Revenue Office	870-563-2211	Mississippi
Ozark Revenue Office	479-667-3765	Franklin
Paragould Revenue Office	870-236-8755	Greene
Paris Revenue Office	479-963-3111	Logan
Perryville Revenue Office	501-889-2665	Perry
Piggott Revenue Office	870-598-3310	Clay
Pine Bluff Revenue Office	870-535-4564	Jefferson
Pocahontas Revenue Office	870-892-3147	Randolph
Prescott Revenue Office	870-887-2013	Nevada
Rector Revenue Office	870-595-3108	Clay
Rison Revenue Office	870-325-6471	Cleveland
Rogers Revenue Office	479-636-1095	Benton
Russellville Revenue Office	479-968-1526	Pope

Salem Revenue Office	870-895-3354	Fulton
Searcy Revenue Office	501-268-2802	White
Sheridan Revenue Office	870-942-3522	Grant
Sherwood Revenue Office	501-835-6904	Pulaski
Siloam Springs Revenue Office	479-524-3182	Benton
Smackover Revenue Office	870-725-3334	Union
Springdale Revenue Office	479-751-4498	Washington
Star City Revenue Office	870-628-4578	Lincoln
Stephens Revenue Office	870-786-5801	Ouachita
Stuttgart Revenue Office	870-673-2866	Arkansas
Texarkana Revenue Office	870-773-3871	Miller
Trumann Revenue Office	870-483-7227	Poinsett
Van Buren Revenue Office	479-474-5079	Crawford
Vilonia Revenue Office	501-796-8211	Faulkner
Waldron Revenue Office	479-637-3661	Scott
Walnut Ridge Revenue Office	870-886-2301	Lawrence
Warren Revenue Office	870-226-3223	Bradley
West Fork Revenue Office	479-839-2479	Washington
West Memphis Revenue Office	870-735-1122	Crittenden

White Hall Revenue Office	870-247-5565	Jefferson
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Wynne Revenue Office	870-238-2591	Cross
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Yellville Revenue Office	870-449-6535	Marion
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Arkansas Department of Workforce Services Locations

All offices open Monday-Friday, 8:00 a.m.-4:30 p.m.

ARKADELPHIA	<p>Street Address: 502 S. Sixth Street Arkadelphia, AR 71923-6011</p> <p>Mailing Address: P.O. Box 620 Arkadelphia, AR 71923-0620</p>	<p>Telephone Number: 870-246-2481</p> <p>Fax Number: 870-246-0344</p>	<p>Counties Served: Clark</p>
BATESVILLE	<p>Street Address: 396 Barnett Drive Batesville, AR 72501-8994</p> <p>Mailing Address: P.O. Box 2296, Batesville, AR 72503-2296</p>	<p>Telephone Number: 870-793-4156</p> <p>Fax Number: 870-793-2577</p>	<p>Counties Served: Fulton Independence Izard Stone Sharp</p>
BENTON	<p>Street Address: 400 Edison Street Benton, AR 72015-4313</p> <p>Mailing Address: P.O. Box 2470 Benton, AR 72018-2470</p>	<p>Telephone Number: 501-776-2974</p> <p>Fax Number: 501-776-2980</p>	<p>Counties Served: Saline</p>
BLYTHEVILLE	<p>Street Address: 2825 S. Division Street AR Northeastern College Campus Blytheville, AR 72315</p> <p>Mailing Address: P.O. Box 1409 Blytheville, AR 72316-1409</p>	<p>Telephone Number: 870-762-2035</p> <p>Fax Number: 870-762-0561</p>	<p>Counties Served: Mississippi</p>
CABOT	<p>Street Address: #1 City Plaza, Suite C Cabot, AR 72023</p> <p>Mailing Address: #1 City Plaza, Suite C Cabot, AR 72023</p>	<p>Telephone Number: 501-941-2185</p> <p>Fax Number: 501-941-1039</p>	<p>Counties Served: Lonoke</p>

CAMDEN	Street Address: 237 Jackson Street SW Camden, AR 71701-3941 Mailing Address: P.O. Box 717 Camden, AR 71711-0717	Telephone Number: 870-836-5024 Fax Number: 870-836-7237	Counties Served: Calhoun Dallas Ouachita
CLARKSVILLE	Street Address: 23 Sherwood Plaza Shopping Center Clarksville, AR 72830-0774 Mailing Address: P.O. Box 774 Clarksville, AR 72830-0774	Telephone Number: 479-754-8969 Fax Number: 479-754-1166	Counties Served: Johnson
CONWAY	Street Address: 1500 North Museum Road, Suite 111 Conway, AR 72032-4761 Mailing Address: P.O. Box 189 Conway, AR 72033-0189	Telephone Number: 501-730-9894 501-730-9897 Fax Number: 501-730-9869	Counties Served: Faulkner Van Buren
DANVILLE	Street Address: DHS Building 818 M Street/ Hwy 10E Danville, Arkansas 72833-0789 Mailing Address: P.O. Box 789 Russellville, AR 72811-0789	Telephone Number: 479-495-2233 Fax Number: 479-495-3643	Counties Served: Yell
DEQUEEN	Street Address: 858 East Collin Raye Drive DeQueen, AR 71832 Mailing Address: 858 East Collin Raye Drive DeQueen, AR 71832	Telephone Number: 870-584-3421 Fax Number: 870-642-3065	Counties Served: Sevier

DUMAS	Street Address: 130 West Waterman Dumas, AR 71639 Mailing Address: 130 West Waterman Dumas, AR 71639	Telephone Number: 870-382-1017 Fax Number: 870-382-1029	Counties Served: Desha
EL DORADO	Street Address: 523 East Sixth Street El Dorado, AR 71730-5175 Mailing Address: P.O. Box 2038 El Dorado, AR 71731-2038	Telephone Number: 870-862-6456 Fax Number: 870-862-6962	Counties Served: Union
FAYETTEVILLE	Street Address: 2143 West Martin Luther King Blvd. Fayetteville, AR 72701-6219 Mailing Address: P.O. Box 1205 Fayetteville, AR 72702-1205	Telephone Number: 479-521-5730 Fax Number: 479-521-1595	Counties Served: Madison Washington
FORREST CITY	Street Address: 300 Eldridge Road, Suite 2 Forrest City, AR 72335-4901 Mailing Address: P.O. Box 1059 Forrest City, AR 72336-1059	Telephone Number: 870-633-2900 870-633-4580 Fax Number: 870-633-1710	Counties Served: Cross Monroe Prairie St. Francis
FORT SMITH	Street Address: 616 Garrison Avenue, Room 101 Fort Smith, AR 72901-2525 Mailing Address: P.O. Box 1987 Fort Smith, AR 72902-1987	Telephone Number: 479-783-0231 Fax Number: 479-783-2132	Counties Served: Crawford St. Franklin Logan Sebastian
HARRISON	Street Address: 818 North Highway 62-65 Harrison, AR 72601-2100 Mailing Address:	Telephone Number: 870-741-8236 Fax Number: 870-741-7901	Counties Served: Boone Carroll Newton Searcy

	P.O. Box 280 Harrison, AR 72602-0280		
HELENA	Street Address: 819 Newman Drive Helena, AR 72342-3230 Mailing Address: P.O. Box 279 Helena, AR 72342-0279	Telephone Number: 870-338-7415 Fax Number: 870-338-8061	Counties Served: Phillips Lee
HOPE	Street Address: 700 South Elm Street Hope, AR 71801-6597 Mailing Address: P.O. Box 598 Hope, AR 71802-0598	Telephone Number: 870-777-3421 Fax Number: 870-722-2912	Counties Served: Hempstead Howard Nevada Pike County South
HMFLC	Street Address: 205 Smith Road, Suite A Hope, AR 71801 Mailing Address: 205 Smith Road, Suite A Hope, AR 71801	Telephone Number: 870-777-5630 Fax Number: 870-777-5125	Counties Served: All
HOT SPRINGS	Street Address: 2254 Albert Pike Road, Suite A Hot Springs, AR 71913-7290 Mailing Address: P.O. Box 2278 Hot Springs, AR 71914-2278	Telephone Number: 501-525-3450 Fax Number: 501-525-3944	Counties Served: Garland Montgomery Pike County North
JACKSONVILLE	Street Address: #2 Crestview Plaza Jacksonville, AR, 72076-7358 Mailing Address: P.O. Box 39 Jacksonville, AR, 72078-0039	Telephone Number: 501-982-3835 Fax Number: 501-982-5365	Counties Served: Lonoke Pulaski
JONESBORO	Street Address: 2311 East Nettleton Avenue Jonesboro, AR 72401-7205 Mailing Address: P.O. Box 16127 Jonesboro, AR 72403-6127	Telephone Number: 870-935-5594 Fax Number: 870-935-0024	Counties Served: Craighead Poinsett

LITTLE ROCK UI	Street Address: 5401 South University Little Rock, AR 72209 Mailing Address: P.O. Box 4970 Little Rock, AR 72214-4970	Telephone Number: 501-682-2257 Fax Number: 501-682-7797	Counties Served: Pulaski
LITTLE ROCK ES	Street Address: 5401 South University Little Rock, AR 72209 Mailing Address: P.O. Box 4970 Little Rock, AR 72214-4970	Telephone Number: 501-682-7719 Fax Number: 501-682-7801	Counties Served: Pulaski
LITTLE ROCK TEA & WORK PAYS	Street Address: 5401 South University Little Rock, AR 72209 Mailing Address: P.O. Box 4279 Little Rock, AR 72214-4279	Telephone Number: 501-320-3026 501-320-3027 Fax Number: 501-320-3075	Counties Served: Pulaski
MAGNOLIA	Street Address: 203 North Fredrick Magnolia, AR 71753-3921 Mailing Address: P.O. Box 369 Magnolia, AR 71754-0369	Telephone Number: 870-234-3440 Fax Number: 870-234-8360	Counties Served: Columbia Lafayette
MALVERN	Street Address: 1735 East Sullenberger Street Malvern, AR 72104-3832 Mailing Address: P.O. Box 788 Malvern, AR 72104-0788	Telephone Number: 501-332-5461 Fax Number: 501-337-9003	Counties Served: Hot Spring
MENA	Street Address: 601 C Highway 71 North Mena, AR 71953-4393 Mailing Address: P.O. Box 230 Mena, AR 71953-0230	Telephone Number: 479-394-3060 Fax Number: 479-394-4910	Counties Served: Polk Scott

MONTICELLO	Street Address: 477 South Main Street Monticello, AR 71655-4817 Mailing Address: P.O. Box 30 Monticello, AR 71657-0030	Telephone Number: 870-367-2476 Fax Number: 870-367-7105	Counties Served: Ashley Bradley Chicot Desha Drew
MOUNTAIN HOME	Street Address: 1058 Highland Circle, #20 Mountain Home, AR 72654-3251 Mailing Address: P.O. Box 1945 Mountain Home, AR 72654-1945	Telephone Number: 870-425-2386 Fax Number: 870-424-6056	Counties Served: Baxter Marion
NEWPORT	Street Address: 7648 Victory Boulevard, Suite B Newport, AR 72112-8912 Mailing Address: 7648 Victory Boulevard, Suite B Newport, AR 72112-8912	Telephone Number: 870-523-3641 Fax Number: 870-523-8678	Counties Served: Jackson Woodruff
PARAGOULD	Street Address: 1015 Linwood Drive, Suite 4 Paragould, AR 72450-4430 Mailing Address: P.O. Box 336 Paragould, AR 72451-0336	Telephone Number: 870-236-8512 Fax Number: 870-236-9162	Counties Served: Greene Clay
PINE BLUFF	Street Address: 1001 South Tennessee Street Pine Bluff, AR 71601-5032 Mailing Address: P.O. Box 8308 Pine Bluff, AR 71611-8308	Telephone Number: 870-534-1920 Fax Number: 870-534-7688	Counties Served: Arkansas Grant Cleveland Jefferson Lincoln
ROGERS	Street Address: 100 North Dixieland Road Rogers, AR 72756-5996 Mailing Address: P.O. Box 99 Rogers, AR 72757-0099	Telephone Number: 479-636-4755 Fax Number: 479-621-0322	Counties Served: Benton

RUSSELLVILLE	Street Address: 104 South Rochester Avenue Russellville, AR 72801-5337 Mailing Address: P.O. Box 727 Russellville, AR 72811-0727	Telephone Number: 479-968-2784 Fax Number: 479-968-1670	Counties Served: Conway Johnson Perry Pope Yell
SEARCY	Street Address: 501 West Arch Avenue Searcy, AR 72143-5203 Mailing Address: P.O. Box 248 Searcy, AR 72145-0248	Telephone Number: 501-268-8601 Fax Number: 501-268-9166	Counties Served: Cleburne White
SILOAM SPRINGS	Street Address: 809 South Mount Olive Street Siloam Springs, AR 72761 Mailing Address: P.O. Box 768 Siloam Springs, Arkansas 72761-0768	Telephone Number: 479-524-5181 Fax Number: 479-524-8384	Counties Served: Benton
TEXARKANA	Street Address: 1702 Hampton Road Texarkana, TX 75503-2598 Mailing Address: 1702 Hampton Road Texarkana, TX 75503-2598	Telephone Number: 870-216-4011 Fax Number: 903-792-0983	Counties Served: Little River Miller Sevier
WALNUT RIDGE	Street Address: 116 West Elm Street Walnut Ridge, AR 72476-2338 Mailing Address: P.O. Box 470 Walnut Ridge, AR 72476-0470	Telephone Number: 870-886-3556 Fax Number: 870-886-6117	Counties Served: Lawrence Randolph
WEST MEMPHIS	Street Address: Mid-South Community College 2000 West Broadway West Memphis, AR 72301 Mailing Address: P.O. Box 1928 West Memphis, AR, 72303-1928	Telephone Number: 870-400-2269 Fax Number: 870-735-7656	Counties Served: Crittenden

<p>INTERSTATE CLAIMS</p> <p>Hours of Availability: 7:30a.m. - 4:15p.m.</p>	<p>Mailing Address: PO Box 3137 Little Rock, AR 72203</p>	<p>Telephone Number: 501-683-2760 866-392-7284</p> <p>Fax Number: 501-683-0021</p>	<p>Counties Served: Out of State</p>

Federal Resources for Disaster Assistance

Federal Emergency Management Agency (FEMA)

If you live in an area that has been declared a disaster area by the President you may apply for disaster assistance online at disasterassistance.gov; or, if you are unable to access a computer, you may call ***1-800-621-FEMA (3362)*** (*hearing/speech impaired ONLY-Call TTY: 1-800-462-7585*).

Red Cross

The Red Cross helps disaster victims by providing safe shelter, hot meals, essential relief supplies, emotional support and health services like first aid. Trained Red Cross workers often meet one-on-one with families to develop individual plans and identify available resources to help aid recovery. ***1-800-RED CROSS (1-800-733-2767)***

Small Business Administration (SBA)

SBA's Disaster Loan Program offers financial assistance to those trying to rebuild their homes and businesses in the wake of a disaster. By offering low-interest, long-term loans the SBA is committed to long-term recovery efforts that are affordable. Disaster Loans: **800-659-2955** or **disastercustomerservice@sba.gov**

State Resources for Assistance

***All Counties**-check with your local **Department of Human Services (DHS)** office or call them at 501-682-1001 (TTY: 1-800-285-1131 or dial 711 for Arkansas Relay Service) to find out which services you may be eligible to receive through DHS. There is also an online eligibility calculator available to determine if you qualify for certain benefits. You can access it here:
<https://access.arkansas.gov/Welcome.aspx>.

For *unemployment claims*, contact your local **Department of Workforce Services** (see this Index for a listing of offices).

If a disaster has been declared, you may apply for *disaster related legal assistance* through the Disaster Legal Assistance program of the **Arkansas Bar Association**. Call 800-650-0856, or if you are in Pulaski County, call 501-375-4606.

Counties served	Emergency Housing and/or Rental vouchers and/or Utility vouchers	Food and/or Clothing	Mental Health and/or Medical and/or Dental Assistance	Legal Assistance	Transportation Services	Weatherization
Arkansas	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u> Inter Church Comm Ministry Bread of Life	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u> Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>
Ashley	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Annointed House of Prayer Southeast Arkansas Community Action Corp. <u>870-226-2668</u> North Crossett Church of God Greater Crossett	Southeast Arkansas Community Action Corp. <u>870-226-2668</u> (children)	Center for Arkansas Legal Services <u>1-800-952-9243</u> Ark. Bar Association: Disaster		Southeast Arkansas Community Action Corp. <u>870-226-2668</u>

		Area Food	Legal Assistance in Arkansas		
		Full Gospel Church Outreach	<u>800-650-0856</u>		
		Helping Hands Food Pantry			
		Montrose Development Center			
Baxter	Ozark Opportunities, Inc. <u>870-741-9406</u>	Ozark Opportunities, Inc. <u>870-741-9406</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>		
		Gascott Alliance of Churches	Ark. Bar Association: Disaster Legal Assistance in Arkansas		
		Mountain Home Food Basket	<u>800-650-0856</u>		
Benton	Office of Human Concern, Inc. <u>479-636-7301</u>	Office of Human Concern, Inc. <u>479-636-7301</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Office of Human Concern, Inc. <u>479-636-7301</u>	Office of Human Concern, Inc. <u>479-636-7301</u>
		The Storehouse	Ark. Bar Association: Disaster Legal Assistance in Arkansas		
		Salvation Army	<u>800-650-0856</u>		
		God's Pantry			
		Rogers First Church of Nazarene			
		Peace Lutheran Church Food			
		Grace United Methodist Church			
		Faith Christian Fellowship			
		First Christian Church			

		Total Life Community Center			
		Manna Center			
Boone	Ozark Opportunities, Inc. <u>870-741-9406</u>	Ozark Opportunities, Inc. <u>870-741-9406</u>		Legal Aid of Arkansas <u>1-800-952- 9243</u>	
		Bergman Assembly of God		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
		Good Neighbor Food Cupboard			
		Ozark Share & Care			
		Grace Covenant Food Pantry			
Bradley	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u> (children)	Center for Arkansas Legal Services <u>1-800-952- 9243</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>
		Wilson Chapel UNC		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
		Mt. Carmel Missionary Baptist			
Calhoun	Central Arkansas Development Council, Inc. <u>870-798-2457</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-798-2457</u> or <u>501-315-1121</u>		Center for Arkansas Legal Services <u>1-800-952- 9243</u>	Central Arkansas Development Council, Inc. <u>870-798-2457</u> or <u>501-315-1121</u>
		Caycee's Charities		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	Central Arkansas Development Council, Inc. <u>870-798-2457</u> or <u>501-315-1121</u>

Carroll	Office of Human Concern, Inc. <u>479-636-7301</u>	Office of Human Concern, Inc. <u>479-636-7301</u>		Legal Aid of Arkansas <u>1-800-952-9243</u>	Office of Human Concern, Inc. <u>479-636-7301</u>	Office of Human Concern, Inc. <u>479-636-7301</u>
		Loaves and Fishes		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Flint Street Fellowship				
		Bethel Agape Food Pantry				
Chicot		Green Forest United Methodist				
	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u> (children)	Center for Arkansas Legal Services <u>1-800-952-9243</u>		Southeast Arkansas Community Action Corp. <u>870-226-2668</u>
		New Genesis-Bold Pilgrim		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Christian Cooperative Effort				
Clark		Lakeside Food Pantry				
	Central Arkansas Development Council, Inc. <u>870-246-8089</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-246-8089</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. (children) <u>870-246-8089</u> or <u>501-315-1121</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Central Arkansas Development Council, Inc. <u>870-246-8089</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-246-8089</u> or <u>501-315-1121</u>
				Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Clay	Black River Area Development Corp. <u>870-892-4547</u>	Black River Area Development Corp. <u>870-892-4547</u>	Black River Area Development Corp. (children) <u>870-892-4547</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Black River Area Development Corp. <u>870-892-4547</u>	Black River Area Development Corp. <u>870-892-4547</u>
		Wings Food		Ark. Bar Association:		

		Bank		Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
Cleburne	Community Action Program for Central Arkansas <u>501-329-3891</u>	Community Action Program for Central Arkansas <u>501-329-3891</u>		Legal Aid of Arkansas <u>1-800-952- 9243</u>	Community Action Program for Central Arkansas <u>501-329-3891</u>
		Concord Family Worship Center		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
		Cleburne County Cares			
Cleveland	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Greenland Baptist Church Trinity Faith Assembly of God	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Center for Arkansas Legal Services <u>1-800-952- 9243</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>
				Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
Columbia	Central Arkansas Development Council, Inc. <u>870-234-6444</u> or <u>501-315-1121</u>	Emerson Community Outreach Asbury United Methodist Church First United Methodist Church Abilities Unlimited, Inc.		Center for Arkansas Legal Services <u>1-800-952- 9243</u>	Central Arkansas Development Council, Inc. <u>870-234-6444</u> or <u>501-315-1121</u>
				Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	Central Arkansas Development Council, Inc. <u>870-234-6444</u> or <u>501-315-1121</u>
Conway	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>		Center for Arkansas Legal Services	Community Action Program for Central Arkansas

		Kenwood Freewill Baptist		<u>1-800-952-9243</u>		<u>501-329-3891</u>
		Manna From Heaven		Ark. Bar Association: Disaster Legal Assistance in Arkansas		
		Conway County Care Center		<u>800-650-0856</u>		
Craighead	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Helping Neighbors Food Pantry <u>870-935-7298</u>	St. Bernard's Behavioral Health <u>870-932-2800</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Jonesboro Economic Transit System <u>870-935-5387</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>
	Salvation Army <u>870-932-3785</u>	Walnut Street Baptist Church <u>870-972-0220</u>	Jonesboro Church Health Center <u>870-972-4777</u>	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	East Arkansas Area Agency on Aging <u>870-236-3903</u>	
	Jonesboro/northeast Arkansas Continuum of Care Jonesboro <u>870-236-8080</u>	First Baptist Church - Care Center <u>870-932-1872</u>	St. Bernard's Counseling Center <u>870-930-9090</u>		Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	
	Jonesboro Urban Renewal and Housing Authority Housing and Community Development Organization (jurha Hcdo) Jonesboro <u>870-935-9800</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Mid-South Health Systems <u>870-972-4000</u>			
		Salvation Army <u>870-932-3785</u>	ASU Counseling Center <u>870-972-2318</u>			
		Northeast Arkansas Regional Recovery Center <u>870-932-0228</u>	Crowley's Ridge Development Council, Inc. (substance abuse) <u>870-935-8610</u>			
		Blessed Sacrament Catholic Church <u>870-932-2529</u>				
		Magnolia Road Baptist Church				
		Little Scholars Learning				
		United Community				

Outreach

Southwest
Church of
Christ

Crawford

Crawford-Sebastian
Community
Development
Council, Inc.
479-785-2303

Crawford-
Sebastian
Community
Development
Council, Inc.
479-785-2303

Crawford-Sebastian
Community
Development
Council, Inc.
479-785-2303

Center for
Arkansas
Legal
Services
1-800-952-
9243

Alma
Community
Outreach
Center

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
800-650-0856

First Baptist
Church

City of Dyer
Food Bank

Feed My Flock
Food Pantry

Heritage United
Methodist

Open Hands
Ministry Center

Compassionate
Ministries

Crittenden

Crowley's Ridge
Development
Council, Inc.
870-935-8610

Crowley's
Ridge
Development
Council, Inc.
870-935-8610

Crowley's Ridge
Development
Council, Inc.
(substance abuse)
870-935-8610

Legal Aid of
Arkansas
1-800-952-
9243

Crowley's Ridge
Development
Council, Inc.
870-935-8610

Crowley's Ridge
Development
Council, Inc.
870-935-8610

Total
Deliverance
Catholic
Church

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
800-650-0856

Cross

Crowley's Ridge
Development

Crowley's
Ridge

Crowley's Ridge
Development

Legal Aid of
Arkansas

Crowley's Ridge
Development

Crowley's Ridge
Development

	Council, Inc. <u>870-935-8610</u>	Development Council, Inc. <u>870-935-8610</u>	Council, Inc. (substance abuse) <u>870-935-8610</u>	<u>1-800-952-9243</u>	Council, Inc. <u>870-935-8610</u>	Council, Inc. <u>870-935-8610</u>
		Cherry Valley Baptist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Crowley's Ridge Development				
Dallas	Central Arkansas Development Council, Inc. <u>870-352-8894</u> or <u>01-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-352-8894</u> or <u>501-315-1121</u>		Center for Arkansas Legal Services <u>1-800-952-9243</u>	Central Arkansas Development Council, Inc. <u>870-352-8894</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-352-8894</u> or <u>501-315-1121</u>
		New Horizon Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Desha	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u> (children)	Center for Arkansas Legal Services <u>1-800-952-9243</u>		Southeast Arkansas Community Action Corp. <u>870-226-2668</u>
		Dumas Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Mt. Moriah Baptist Church				
		McGehee Community Food Pantry				
Drew	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u>	Southeast Arkansas Community Action Corp. <u>870-226-2668</u> (children)	Center for Arkansas Legal Services <u>1-800-952-9243</u>		Southeast Arkansas Community Action Corp. <u>870-226-2668</u>
		Outreach Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Options Inc.				
		Helping Hands of Winchester				

Faulkner

Community Action
Program for Central
Arkansas
501-329-3891

Community
Action Program
for Central
Arkansas
501-329-3891

Bethlehem
House, Inc.

St. Peters
Episcopal
Church

Marcus Hill
Baptist Church

First United
Methodist
Church

Gap Mission
Outreach

Neighborhood
Youth Ministry

Calvary Temple

Wesley Bread
Basket

Salvation Army

The Masters
Touch

Mt. Vernon
Baptist Church

Full Gospel
Pentecostal
Church

Crawford-
Sebastian
Community
Development
Council, Inc.
479-785-2303

Arkansas River
Valley Area
Council, Inc.
479-229-4861

Living Water

Center for
Arkansas
Legal
Services
1-800-952-
9243

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
800-650-0856

Community
Action Program
for Central
Arkansas
501-329-3891

Franklin

Arkansas River
Valley Area
Council, Inc.
479-229-4861

Crawford-
Sebastian
Community
Development
Council, Inc.
479-785-2303

Arkansas River
Valley Area
Council, Inc.
479-229-4861

Living Water

Center for
Arkansas
Legal
Services
1-800-952-
9243

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas

Community
Action Program
for Central
Arkansas
501-329-3891

		Assembly of God		<u>800-650-0856</u>		
Fulton	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	Mammoth Spring Elementary	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>		
		Mammoth Spring Food Bank	<u>(children)</u>	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Agape Food and Clothing Room				
Garland		Community Services Office, Inc. <u>501-624-5724</u>	Community Services Office, Inc. (children) <u>501-624-5724</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Community Services Office, Inc. <u>501-624-5724</u>	Community Action Program for Central Arkansas <u>501-329-3891</u>
		Trinity Church				Community Services Office, Inc. <u>501-624-5724</u>
		Eleanor Klugh Jackson House		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Helping Hands Food Pantry				
		Harvey's Chapel Baptist Church				
		Millcreek Baptist Church				
		Master's Table				
		Gospel Light Baptist Church				
		Abba's Food Pantry Crossgate				
		Unity Earth Angels				
		Assembly of God Family Service				
		Faith Fellowship Pantry				
		Pleasant Hills				

		Baptist Church				
		Lake Hamilton Baptist Church				
		First Baptist Church				
Grant	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>		Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>
		Forest Tower Baptist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Immanuel Food Bank				
		Grant Co. Spirit of Sharing				
Greene	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. (substance abuse) <u>870-935-8610</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>
		Good Samaritan Outreach		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Crowley's Ridge Dev. Council				
		Lifehouse Ministry				
		Griffin Memorial UMC				
		Mission Outreach of NE AR				
Hempstead	Southwest Arkansas Development Council, Inc.	Southwest Arkansas Development	Southwest Arkansas Development Council, Inc.	Center for Arkansas Legal	Southwest Arkansas Development	Southwest Arkansas Development

	<u>870-773-5504</u>	Council, Inc. <u>870-773-5504</u>	<u>870-773-5504</u>	Services <u>1-800-952-9243</u>	Council, Inc. <u>870-773-5504</u>	Council, Inc. <u>870-773-5504</u>
		Hope in Action		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Rainbow of Challenges Inc.				
		Straight and Narrow Path				
Hot Springs	Central Arkansas Development Council, Inc. <u>501-332-5426</u> ; <u>501-337-8401</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>501-332-5426</u> ; <u>501-337-8401</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. (children) <u>501-332-5426</u> ; <u>501-337-8401</u> or <u>501-315-1121</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Central Arkansas Development Council, Inc. <u>501-332-5426</u> ; <u>501-337-8401</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>501-332-5426</u> ; <u>501-337-8401</u> or <u>501-315-1121</u>
		Pleasant Hill Church of Christ		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Libby's R.O.S.E.				
Howard	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>
		Howard County Housing Authority		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
				Legal Aid of Arkansas <u>1-800-952-9243</u>		
Independence	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	Cedar Ridge Food Pantry	North Central Arkansas Development Council, Inc. (children) <u>870-793-5765</u>	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		

Izard	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u> Calico Rock Community Care Food Outreach Mission Manna House Gospel Truth Church	North Central Arkansas Development Council, Inc. <u>870-793-5765</u> <u>(children)</u>	Legal Aid of Arkansas <u>1-800-952-9243</u> Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	
Jackson	White River Battered Women Shelter <u>870-523-5000</u> Newport Housing Authority <u>870-523-2195</u> Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	House New Life Church of God <u>870-523-8413</u> DHS – SNAP <u>870-523-9828</u> Crowley's Ridge Development Council, Inc. <u>870-935-8610</u> Project New Start Hands Extended Love Program Every Child is Ours	ASU Newport Counseling Center <u>870-512-7890</u> Crowley's Ridge Development Council, Inc. (substance abuse) <u>870-935-8610</u>	Legal Aid of Arkansas <u>1-800-952-9243</u> Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>
Jefferson	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u> Salvation Army East Side Baptist Church	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u> Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	

		Greater Ward Chapel				
		CASA Women's Shelter				
		Mt. Carmel Baptist Church				
		Neighbor to Neighbor				
		Kearney Baptist Church				
		Redfield United Methodist				
		Centennial Fellowship Church				
Johnson	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Crawford-Sebastian Community Development Council, Inc. <u>479-785-2303</u>		Center for Arkansas Legal Services <u>1-800-952-9243</u>		Community Action Program for Central Arkansas <u>501-329-3891</u>
		Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Interfaith Service Network				
		Compassion Center				
Lafayette	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>
		Lone Trail Baskets		Ark. Bar Association: Disaster Legal Assistance in		

				Arkansas <u>800-650-0856</u>		
Lawrence	Black River Area Development Corp. <u>870-892-4547</u>	Black River Area Development Corp. <u>870-892-4547</u>	Black River Area Development Corp. (children) <u>870-892-4547</u>	Legal Aid of Arkansas <u>1-800-952- 9243</u>	Black River Area Development Corp. <u>870-892-4547</u>	Black River Area Development Corp. <u>870-892-4547</u>
		First United Methodist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Lee	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. (children) <u>870-338-6406</u>	Legal Aid of Arkansas <u>1-800-952- 9243</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>
		Delta Dream Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Lincoln	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>	Center for Arkansas Legal Services <u>1-800-952- 9243</u>		Pine Bluff Jefferson County Economic Opportunities Commission, Inc. (PBJCEOC) <u>870-536-0046</u>
		Rankin Chapel Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Redeem Temple				
		Maddox Community Food Pantry				
Little River	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Center for Arkansas Legal Services <u>1-800-952- 9243</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>
				Ark. Bar Association:		

			Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Logan	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Crawford- Sebastian Community Development Council, Inc. <u>479-785-2303</u>	Center for Arkansas Legal Services <u>1-800-952- 9243</u>		Community Action Program for Central Arkansas <u>501-329-3891</u>
		Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Bonneville Ministrial Fellowship			
		Community Outreach Services			
Lonoke	Central Arkansas Development Council, Inc. <u>501-676-0019</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>501-676-0019</u> or <u>501-315-1121</u>	Center for Arkansas Legal Services <u>1-800-952- 9243</u>	Central Arkansas Development Council, Inc. <u>501-676-0019</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>501-676-0019</u> or <u>501-315-1121</u>
		Cabot United Methodist Church	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		First Baptist C.A.R.E.			
		Loaves and Fishes			
		Christ's Corner Food Closet			
		Lonoke County Cares			
		CASA of Lonoke County			
		Family			

		Resource Service Inc.				
		Lonoke County Safe Haven				
Madison	Office of Human Concern, Inc. <u>479-636-7301</u>	Office of Human Concern, Inc. <u>479-636-7301</u>		Legal Aid of Arkansas <u>1-800-952-9243</u>	Office of Human Concern, Inc. <u>479-636-7301</u>	Office of Human Concern, Inc. <u>479-636-7301</u>
		Open Arms Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Hand of Hope Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Marion	Ozark Opportunities, Inc. <u>870-741-9406</u>	Ozark Opportunities, Inc. <u>870-741-9406</u>		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Yellville Area Food Closet		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Church on the Rock				
Miller	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>
		South Texarkana Baptist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Bread of Life Ministries of AR		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Mississippi	Mississippi County AR Economic Opportunity Commission <u>870-776-1054</u>	Mississippi County AR Economic Opportunity Commission <u>870-776-1054</u>	Mississippi County AR Economic Opportunity Commission <u>870-776-1054</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>		
		New Mt. Olive Baptist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas		
		St. Luke		Ark. Bar Association: Disaster Legal Assistance in Arkansas		

		Outreach Feeding		<u>800-650-0856</u>		
		Blytheville-Gosnell Food Pantry				
		Mississippi County Union Mission				
		Dyess F.E.D. Food Bank				
		Grace and Mercy Mission				
		Broadway Community Food Pantry				
Monroe	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. (children) <u>870-338-6406</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>
		Heaven's Helping Hands Ministry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Montgomery	Central Arkansas Development Council, Inc. <u>870-867-0151</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-867-0151</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-867-0151</u> or <u>501-315-1121</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Central Arkansas Development Council, Inc. <u>870-867-0151</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-867-0151</u> or <u>501-315-1121</u>
		Montgomery County Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Gretta Lane Food Bank				
Nevada	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>
		Food Share				

		Arkansas	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Newton	Ozark Opportunities, Inc. <u>870-741-9406</u>	Ozark Opportunities, Inc. <u>870-741-9406</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>		
		Newton County Christian Food	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Ouachita	Central Arkansas Development Council, Inc. <u>870-836-3200</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-836-3200</u> or <u>501-315-1121</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Central Arkansas Development Council, Inc. <u>870-836-3200</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-836-3200</u> or <u>501-315-1121</u>
		Maul Road Church of Christ	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Ruby Snider Ministry Center			
		First United Methodist Church			
		Fairview United Methodist Church			
		Chidester Mission House			
		Stephens Community Outreach			
Perry	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Center for Arkansas Legal Services		Community Action Program for Central Arkansas

				<u>1-800-952-9243</u>		<u>501-329-3891</u>
		Partners for Progress				
		Glenhaven Youth Ranch		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Phillips	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. (children) <u>870-338-6406</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>
		Barton Baptist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		First Presbyterian Church				
		Family Center, Inc.				
		Haven of Rest Community Outreach				
		Antioch Community Service Outreach				
		Greater Power House Church				
Pike	Central Arkansas Development Council, Inc. <u>870-398-4243</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-398-4243</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. (children) <u>870-398-4243</u> or <u>501-315-1121</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>		Central Arkansas Development Council, Inc. <u>870-398-4243</u> or <u>501-315-1121</u>
		Spanish Seventh Day Adventist		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Hispanic Seventh Day Adventist				
Poinsett	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc.	Crowley's Ridge Development Council, Inc. (substance abuse)	Legal Aid of Arkansas <u>1-800-952-9243</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>

		<u>870-935-8610</u>	<u>870-935-8610</u>			
Polk	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	New Vision Worship Center		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		Community Action Program for Central Arkansas <u>501-329-3891</u>
		Bread of Life Food Pantry		Center for Arkansas Legal Services <u>1-800-952-9243</u>		
Pope	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		Community Action Program for Central Arkansas <u>501-329-3891</u>
		Polk County Free Store		Center for Arkansas Legal Services <u>1-800-952-9243</u>		
		Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
Prairie	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Moreland Assembly of God				
		Salvation Army				
		Round Rock Food Pantry				
		First United Methodist Church				
		Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. (children) <u>870-338-6406</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>	Mid-Delta Community Services, Inc. <u>870-338-6406</u>
				Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Pulaski	Central Arkansas	Central	Central Arkansas	Center for		Central Arkansas

Development
Council, Inc.
501-603-0909 or
501-315-1121

Arkansas
Development
Council, Inc.
501-603-0909
or
501-315-1121

Development
Council, Inc.
501-603-0909 or
501-315-1121

Arkansas
Legal
Services
1-800-952-
9243

Development
Council, Inc.
501-603-0909 or
501-315-1121

Alexander
Crisis Closet

City of
Wrightsville

First Church of
the Nazarene

Maddox Road
Baptist Church

Jacksonville
Care Channel

Berea Baptist
Church Caring

Southwest
Community
Church

First Christian
Church

St. Francis
House
Ministries

Salvation Army
Pantry

First
Presbyterian
Church

Western Hills
United
Methodist

Life Line
Baptist Church

Salvation Army
Harbor Light

Little Rock
Spanish

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
501-375-4606

Seventh Day
Adventist

Temple Baptist
Food Pantry

Helping Hands
of Greater Little
Rock

Otter Creek
Assembly of
God

Evangelist
Temple of
C.O.G.I.C.

VA Drop-In
Center

Women and
Children First

IBC Ministries

Christ Temple
Cathedral

Primrose
United
Methodist

Mosaic Church
of Central
Arkansas

Oak Forest
UMC

Geyer Springs
UMC

Church at Rock
Creek

Lakeshore
Drive Baptist
Church

Bullock Temple

Mt. Zion
Baptist Church

Airport Church
of Christ

Life Unlimited
Christian

Little Rock
Church

Love Truth
Care Ministries

Pleasant Valley
Church of
Christ

St. Andrews
UMC Food
Pantry

Second Baptist
Church

Hope Ministry
Alliance

Crystal Hill
Assembly of
God

Calvary Baptist
Food Pantry

Amboy
Community
Food Pantry

First Baptist
Church

Eastgate
Fishing Center

River City
Ministry

Park Hill
Christian
Church

Gardner
Memorial UMC

Salvation Army

New Life Food
Pantry

Lynchview
Baptist Church

Roland Crisis
Closet

Sylvan Hills
Community
Church

First Christian
Church

Mercy's Cross
Baptist Pantry

First United
Methodist
Church

Randolph

Black River Area
Development Corp.
870-892-4547

Black River
Area
Development
Corp.
870-892-4547

Black River Area
Development Corp.
(children)
870-892-4547

Legal Aid of
Arkansas
1-800-952-
9243

Black River Area
Development
Corp.
870-892-4547

Black River Area
Development
Corp.
870-892-4547

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
800-650-0856

Saline

Central Arkansas
Development
Council, Inc.
501-315-1121

Central
Arkansas
Development
Council, Inc.
501-315-1121

Central Arkansas
Development
Council, Inc.
(children)
501-315-1121

Center for
Arkansas
Legal
Services
1-800-952-
9243

Central Arkansas
Development
Council, Inc.
501-315-1121

Central Arkansas
Development
Council, Inc.
501-315-1121

Zion Lutheran
Eve Circle

Alexander
Seniors and
More

Johnson St.
Church of
Christ

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
800-650-0856

Benton Seventh

		Day Adventist		
		Congo Road Baptist Church		
		CJOHN		
		Northside Church of Christ		
		Salvation Army		
Scott	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Ten Mile Missionary Baptist Crawford-Sebastian Community Development Council, Inc. <u>479-785-2303</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Community Action Program for Central Arkansas <u>501-329-3891</u>
		Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
		New Life Center of Scott County		
Searcy	Ozark Opportunities, Inc. <u>870-741-9406</u>	Waldron UMC Ozark Opportunities, Inc. <u>870-741-9406</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	
		Zion's Light Baptist Church Searcy County Baptist Church	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>	
Sebastian	Crawford-Sebastian Community Development Council, Inc. <u>479-785-2303</u>	Crawford-Sebastian Community Development Council, Inc. <u>479-785-2303</u>	Crawford-Sebastian Community Development Council, Inc. <u>479-785-2303</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>
		In His Name Church of God		Ark. Bar Association: Disaster

		Seventh Day		Legal Assistance in Arkansas		
		Salvation Army		<u>800-650-0856</u>		
		Next Step Day Room				
		Remnant End Times Ministry				
		St. John's Episcopal Church				
		Community Services Clearinghouse				
		Grand Avenue Baptist Church				
		Community Rescue Mission				
		St. James Missionary Baptist				
		Church Outside the Walls				
		First Assembly of God				
		First Baptist Church				
Sevier	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Center for Arkansas Legal Services <u>1-800-952-9243</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>	Southwest Arkansas Development Council, Inc. <u>870-773-5504</u>
		Horatio Community Food Depot		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Sharp	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	

			<u>(children)</u>	Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
St. Francis	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Mission of Hope	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>
		American Legion Goodfellows		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Stone	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	Seed the Need to Feed North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u> <u>(children)</u>	Legal Aid of Arkansas <u>1-800-952-9243</u>	North Central Arkansas Development Council, Inc. <u>870-793-5765</u>	
				Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Union	Central Arkansas Development Council, Inc. <u>870-864-0067</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-864-0067</u> or <u>501-315-1121</u>		Center for Arkansas Legal Services <u>1-800-952-9243</u>	Central Arkansas Development Council, Inc. <u>870-864-0067</u> or <u>501-315-1121</u>	Central Arkansas Development Council, Inc. <u>870-864-0067</u> or <u>501-315-1121</u>
		Liberty Baptist Association		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Turning Point				
		Interfaith Help Services				
		Salvation Army				
		South Arkansas Fights Aids				
		St. James Baptist Church				

		Helping Hands Food Pantry		
Van Buren	Ozark Opportunities, Inc. <u>870-741-9406</u>	Strong Development Council Ozark Opportunities, Inc. <u>870-741-9406</u>		Legal Aid of Arkansas <u>1-800-952- 9243</u>
		Choctaw Food Bank		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>
Washington	EOA of Washington County, Inc. <u>479-872-7479</u>	Van Buren County Foods for Life	EOA of Washington County, Inc. <u>479-872-7479</u> (children)	Legal Aid of Arkansas <u>1-800-952- 9243</u>
		Cooperative Emergency Outreach		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>
		University Baptist Church		
		Mt. Comfort Church of Christ		
		Jefferson Out Back		
		Salvation Army		
		Lifesource International		
		Grace Place		
		First Presbyterian Church		
		First Baptist Church		
		Mercy Center of NWA		
		Salem Lutheran Church		
		Restoration Center		

		Cross of Christ Pure Ministries				
White	Community Action Program for Central Arkansas <u>501-329-3891</u>	Community Action Program for Central Arkansas <u>501-329-3891</u>		Center for Arkansas Legal Services <u>1-800-952- 9243</u>		Community Action Program for Central Arkansas <u>501-329-3891</u>
		New Bethel General Baptist Church		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
		Jesus Lifted Up Ministries				
		Bald Knob United Methodist				
		First Baptist Church				
		Mannafest Blessing				
		Beebe Christian Outreach				
		Della's Pantry				
		Good Samaritan Center of White				
		College Church of Christ				
Woodruff	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. (substance abuse) <u>870-935-8610</u>	Legal Aid of Arkansas <u>1-800-952- 9243</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>	Crowley's Ridge Development Council, Inc. <u>870-935-8610</u>
		Woodruff County Food Pantry		Ark. Bar Association: Disaster Legal Assistance in Arkansas <u>800-650-0856</u>		
Yell	Arkansas River Valley Area Council, Inc. <u>479-229-4861</u>	Crawford- Sebastian Community Development Council, Inc. <u>479-785-2303</u>		Center for Arkansas Legal Services <u>1-800-952- 9243</u>		Community Action Program for Central Arkansas <u>501-329-3891</u>

Arkansas River
Valley Area
Council, Inc.
479-229-4861

Ola United
Methodist
Church

Ark. Bar
Association:
Disaster
Legal
Assistance in
Arkansas
800-650-0856