



### ACTIVE DUTY NATURAL DISASTER EVACUATION ALLOWANCES GUIDE COMDT (CG-1M1) 01 Apr 2024

### **CG-1M1**

CG-1M1: CAPT M.M. Roebuck

Phone: (206) 820-3803

Email: smb-comdt-traveltransportationpolicy@uscg.mil

HQS-SMB-CG-Housing@uscg.mil

### REFERENCES/RESOURCES

• Joint Travel Regulation (JTR), Chapter 6

- Coast Guard Supplement to the JTR (CGS-JTR), COMDTINST M4600.17(series)
- Coast Guard Pay Manual, COMDTINST M7220.29(series)
- Coast Guard Housing Manual, COMDTINST M11101.13(series)
- COMDT (CG-1M12) website: <u>Military Pay and Compensation Division (CG-1M12)</u> (useg.mil)

#### **BACKGROUND**

- This Evacuation Allowances Guide is intended to provide simplified guidance, but many scenarios may be more complex or require intervention at the Headquarters/PSC level.
- This Evacuation Allowances Guide is for entitlements that are specific to military personnel and their dependents. The "Emergency Guide for Civilians" provides general information for supervisors and civilians affected by emergencies and entitlements. The Emergency Guide for Civilians is available at the Office of Civilian Human Resources webpage.
- Evacuation from a disaster is challenging for affected members and their dependents. To assist, eligibility for evacuation entitlements should be as simple as possible for the member, dependents, and processing points to enact.
- An ordered evacuation at Government expense from an affected area has to be authorized by the appropriate evacuation authority contained in the JTR and CGS-JTR before dependent evacuation orders can be issued. Travel expenses incurred before the evacuation order is issued are not reimbursable.

#### **Evacuation Authorities:**

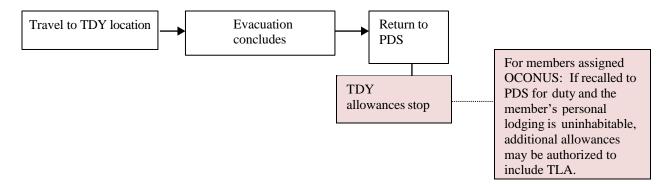
CONUS and Non-Foreign OCONUS Locations: Area/District Commander or CG-1M1. Foreign OCONUS Locations: Department of State (DoS) in consultation with DoD.

- Safe Haven: A temporary location authorized by the evacuation authority to which an eligible dependent is authorized to travel to evade imminent danger, after which there is intent to return to the member's Permanent Duty Station (PDS)/residence.
- Designated Place: A location authorized by CG-1M12 where a dependent will establish a
  residence while the member completes an unaccompanied tour. Financial impacts to the
  member, and their dependents should be carefully considered before making such an election.
  Although return to the member's PDS may be authorized in some cases, the intent is for the
  dependents to remain at the designated place until the member executes their next PCS transfer.
- Safe Haven evacuation allowances are not payable to retirees or Reserve Component (RC) members (i.e., not on Active Duty orders during the evacuation) or their dependents. If an RC member is on Active Duty orders and their dependents are in an area under an evacuation order, then evacuation entitlements may be authorized.

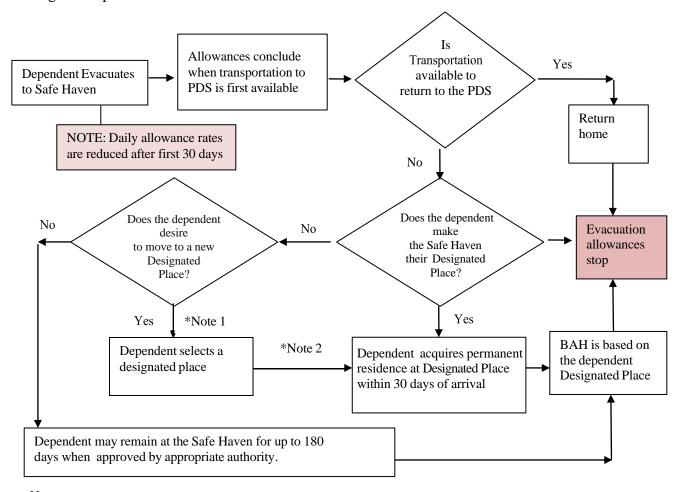
### **EVACUATION TRAVEL PROCESS**

Order: Evacuation has been directed by appropriate authority.

### AD Member/RC Member on AD travels on TDY orders:



### Eligible Dependent on Evacuation orders:



### Notes:

- 1. Requests to move dependents to a Designated Place are sent to CG-1M12 via member's command.
- 2. If dependents relocate to a Designated Place, travel and transportation allowances for later return to the member's PDS may be authorized by CG-1M12.

### DEPENDENT EVACUATION ALLOWANCES WHILE AT A SAFE HAVEN

<u>Eligible Dependents.</u> An all-inclusive list of dependents eligible to receive evacuation allowances at an authorized Safe Haven location is contained in the JTR. Table 6-13 (below is a summary of the most common dependents eligible):

- Resides in the vicinity of the member's PDS.
- Temporarily absent from the member's PDS.
- Traveling to the member's PDS to include a dependent student who would have traveled to the evacuated OCONUS PDS.
- Dependents that remained at a former PDS or moved at Government expense to a Designated Place other than the member's current OCONUS PDS, the requirement to be command-sponsored would not apply.

Note: Dependents who reside at a location other than within the vicinity of a former PDS or an authorized designated place to include a dependent child for which the member pays child support, would not be authorized transportation or evacuation allowances.

A dependent at, temporarily away from, or enroute to the member's OCONUS PDS, who is not command sponsored is authorized transportation only and is not authorized per diem while traveling or Safe Haven allowance. Transportation to the PDS after the evacuation can only be authorized by CG-1M12.

JTR Table 6-17. Safe Haven Allowances					
<b>Duration at Safe Haven</b>	12 Years of Age and Older	Less Than 12 Years of Age			
First 30 Days	A maximum of 100 percent of the locality per diem rate for the	A maximum of 50 percent of the locality per diem rate for the area.			
31-180 Days	Up to 60 percent of the locality per diem rate for the area.	Up to 30 percent of the locality per diem rate for the area.			

If an evacuated dependent from the CONUS or a command-sponsored dependent OCONUS, travels to a location other than the authorized Safe Haven without authorization or approval by the evacuation authority, then they receive the rate authorized in JTR Table 6-17 for the first 30 days.

If an evacuated dependent that is not a command-sponsored dependent OCONUS, travels to a location other than the authorized Safe Haven without authorization or approval by the evacuation authority, then they are authorized the Standard CONUS rate at the percentage in JTR Table 6-17.

Safe Haven allowances terminate for a dependent when the evacuation order is cancelled and transportation to the PDS is first made available, on the 181<sup>st</sup> day, or NLT 30 days following dependent arrival at a designated place, whichever comes first.

A local travel allowance of \$25 per day for each family, regardless of the number of dependents is authorized when a POV is not available at the Safe Haven location.

Transportation of unaccompanied baggage and HHG items may be authorized as needed for the dependent's comfort and well-being at the Safe Haven are authorized. POV transportation at Government expense to a Safe Haven is not authorized. DLA is not authorized for travel to a Safe Haven location.

A dependent who arrives at the Safe Haven and then leaves for personal reasons receives no transportation allowance to the personal location. Safe Haven allowances at the same rate as though the dependent had remained at the Safe Haven may be authorized (per the JTR 060205.B.2.e).

Additional evacuation information to include evacuation order examples and travel voucher assistance is available on PPC Travel's Website: https://www.dcms.uscg.mil/ppc/travel/.

### IMPACT ON STATION ALLOWANCES WHILE AT SAFE HAVEN

### BASIC ALLOWANCE FOR HOUSING (BAH)

The applicable BAH rate continues during an evacuation. This includes personnel residing in Public Private Venture (PPV) housing.

### **OVERSEAS HOUSING ALLOWANCE (OHA)**

The applicable OHA rate continues during an evacuation, so long as the member continues to make their housing payments for their residence.

### OCONUS COST OF LIVING ALLOWANCE (OCONUS COLA)

OCONUS COLA at the with-dependent rate is terminated effective on the dependent's departure date incident to the evacuation. The member is authorized OCONUS COLA at the without-dependent rate up until the dependents return at Government expense to the member's OCONUS PDS. If a member occupies government quarters where an appropriated fund dining facility is available, OCONUS COLA is authorized at the reduced rate. The member will once again receive OCONUS COLA at the with dependent rate, based on the number of dependents who have returned to the OCONUS PDS location, effective the date of the dependents' return.

### CONUS COST OF LIVING ALLOWANCE (CONUS COLA)

For members in the CONUS, CONUS COLA will remain unaffected.

### DESIGNATED PLACE ELECTION

Requests to move dependents to a designated place due to an evacuation are sent to CG-1M12 via member's command. The request must include Member's rate/rank/grade, last name, first name, Member's EMPLID, and City and State of designated place.

If dependents evacuated to the Safe Haven and then returned to the PDS, their evacuation and all associated allowances terminate on the date the dependent departs the Safe Haven.

### SAFE HAVEN ALLOWANCES WHEN DEPENDENTS RELOCATE TO A DESIGNATED PLACE

Safe Haven allowances at the designated place begin on the dependents' arrival date. A local travel allowance of \$25 per day for each family, regardless of the number of dependents is authorized when the dependent has not taken delivery of a POV transported to the designated place or does not have a POV available at the designated place. Safe Haven allowances, to include the local travel allowance, terminate on the day the dependent occupies the new permanent residence, or at day 31, whichever comes first.

# HHG/POV TRANSPORTATION WHEN DEPENDENTS RELOCATE TO A DESIGNATED PLACE

A request may be submitted to move the dependents to a designated place incident to an evacuation. If the request is approved, travel and transportation allowances for the dependents to relocate to a designated place may be authorized. Return travel from the designated place to the member's PDS may be authorized by CG-1M12 when certain conditions are met. If the dependents return to the OCONUS PDS from the Safe Haven and later decide to relocate to a designated place, the request should be processed as an Early Return of Dependents (ERD) for a specific reason(s) contained in the JTR, par. 050804 and CGS-JTR, par. 050804.

#### HHG/POV TRANSPORTATION TO DESIGNATED PLACE

Shipment of HHG to the designated place or Non-Temporary Storage (NTS) up to 18,000 pounds is authorized in accordance with the JTR, par. 0603.

Shipment of one POV to the designated place may be authorized by:

- The order issuing authority for a dependent evacuated from an OCONUS PDS.
- CG-1M12 for a dependent evacuated from a CONUS PDS when a dependent cannot drive a POV to the designated place.

When a POV has been transported to the designated place from an OCONUS PDS at Government expense, and the Service member receives a PCS order to a new PDS, the authorization to transport a POV from the designated place is under the Service member's PCS order. Shipment of a second POV from the evacuated OCONUS locations is not authorized.

### **DISLOCATION ALLOWANCE (DLA)**

Dislocation Allowance (DLA) is authorized if HHG were transported to the designated place. The prohibition against more than one DLA payment in a fiscal year does not apply when DLA is paid incident to an evacuation.

## IMPACT ON STATION ALLOWANCES WHEN DEPENDENTS RELOCATE TO A DESIGNATED PLACE

When dependents relocate to a designated place, the member's station allowances are authorized as a member serving on an unaccompanied tour. Unlike an ERD (where return to PDS is not normally authorized), if conditions improve and the dependents later decide to return to the member's OCONUS PDS, there must be 60 or more days remaining on the member's tour of duty from the dependent's scheduled arrival date before transportation can be approved. Transportation of HHG is authorized from the designated place back to the OCONUS PDS only if the member has 12 months or more remaining on their current tour.

If dependents relocate at their own expense to a place other than the member's OCONUS PDS, their location is not considered a designated place and the member's station allowances remain unchanged. Later relocation of the dependents to a follow-on PCS assignment will be limited to the cost of relocation from the current PDS. If dependents return to the member's OCONUS PDS at their own expense from a designated place and remain there for more than 90 days or, regardless of the number of days, there is evidence that the return to the PDS is not temporary, dependent station allowances for the designated place are terminated and with-dependent housing allowances (\*not to include OCONUS COLA except noted below) for the member's OCONUS PDS are started on the 91<sup>st</sup> day. In this circumstance, dependents are not command-sponsored.

\*For OCONUS COLA, the requirement to be command sponsored does not apply to a member whose PDS is in a non-foreign OCONUS area if the dependents who join the member are bona fide residents of the respective non-foreign OCONUS area or civilian employees of the U.S. stationed in the non-foreign OCONUS area.

### BASIC ALLOWANCE FOR HOUSING (BAH)

BAH with-dependents will be paid at the rate applicable for the designated place. BAH rate protection is not authorized for the member's PDS in cases of dependent evacuation (if the new designated place BAH rate is lower than the PDS rate, member may not select a preferred rate).

### FAMILY SEPARATION HOUSING (FSH) ALLOWANCE FOLLOWING DEPENDENT EVACUATION

Unaccompanied members at an OCONUS PDS following a dependent evacuation will normally be assigned to available government quarters without UPH fees being charged. Local housing authorities must certify that government quarters are not available for unaccompanied members to be eligible for an additional housing allowance at their OCONUS PDS. If eligible, unaccompanied members are authorized FSH-O, it is paid at the same rate as OHA without-dependents. FSH-O is processed in the same way as OHA and requires valid housing expense documentation. In cases of a dependent evacuation from Hawaii or Alaska, FSH-B is authorized if government quarters are certified as not available and is payable at the BAH without-dependent rate applicable for the PDS.

For members assigned to sea duty, shipboard quarters are considered government quarters for FSH purposes.

### OCONUS COST OF LIVING ALLOWANCE (OCONUS COLA)

OCONUS COLA at the with-dependent rate is terminated effective on the dependent's departure date incident to the evacuation. The member is authorized OCONUS COLA at the without-dependent rate up until the dependents return at Government expense to the member's OCONUS PDS. If a member occupies government quarters where an appropriated fund dining facility is available, OCONUS COLA is authorized at the reduced rate. The member will once again receive OCONUS COLA at the with dependent rate, based on the number of dependents who have returned to the OCONUS PDS location, effective the date of the dependents' return.

### CONUS COST OF LIVING ALLOWANCE (CONUS COLA)

CONUS COLA at the with-dependent rate for the designated place location begins on the day after per diem (Safe Haven allowances) terminates. CONUS COLA at the member's PDS would terminate the day prior to the start date of CONUS COLA for the designated place.

### FOLLOW-ON PCS ASSIGNMENT

A member executing a PCS order from a PDS from which dependents were evacuated may be authorized PCS allowances for travel from the old PDS to the new PDS via the designated place if the dependents are relocating to the member's new PDS. Movement of the dependents from the Safe Haven to the new PDS is also authorized.

### IDENTIFYING HOUSING IN AN AFFECTED DISASTER AREA

#### **DISASTERS**

During a disaster that affects a large area (e.g., hurricanes, tornadoes, floods, and terrorist attacks) the inclination to acquire any available leases before heavy market demand makes them unaffordable or unavailable may not be the best solution. Looking for quarters in the middle of a disaster area before disaster relief programs take hold may not be cost effective and may not provide the appropriate long-term solution. The focus should be to negotiate the return of members to existing homes when possible, even if the short-term solution (e.g., Federal Emergency Management Agency (FEMA) trailers or contract berthing) is less than ideal. If members residing on the economy request assignment to Coast Guard leased or owned quarters, they should be screened using existing criteria.

### **LEASED HOUSING**

If the premises are destroyed by fire or by other casualty, the lease will immediately terminate. Working in concert with other emergency relief agencies, (e.g., FEMA, Red Cross, CGMA) the Local Housing Officer (LHO) can assist in locating temporary lodging until a new lease can be acquired. Follow the existing procedures for individual cost or eligibility waivers for a replacement lease.

If the premises are partially destroyed so that they are uninhabitable, the Coast Guard may terminate the lease by giving the lessor written notice within 15 days after the partial destruction. The determination to terminate the lease is made by the Leased Housing Contracting Officer (LHCO) and can be determined either by on-site assessment or by considering damage reports, repair timelines, and LHO and local command recommendations. The LHO can assist in obtaining temporary lodging until a new lease can be acquired.

If the premises are partially destroyed but repairs can be performed in a mutually agreeable amount of time, the LHO will assist in locating temporary lodging until the family can return to the lease.

#### GOVERNMENT OWNED HOUSING

<u>Coast Guard Owned</u>. Damage assessment will be made by appropriate Civil Engineering Unit (CEU) representatives or by the Damage Assessment Team (DAT). Working in concert with other emergency relief organizations, (e.g., FEMA, Red Cross), the LHO can assist in locating temporary lodging until repairs are complete and the family can return to the house. If CEU determines the house to be permanently uninhabitable, the LHO should assist the member in relocating to another available government owned house, the economy, or, if eligible, a government lease.

<u>DoD Owned</u>. Follow policy established by DoD as it applies to their personnel residing in government owned housing. In most cases, DoD will provide temporary lodging until housing can be repaired. If return to DoD housing is not possible, the LHO should assist the member in relocating to another available government owned unit, the economy, or, if eligible, a government lease.

### MEMBERS RESIDING ON THE ECONOMY

The Coast Guard has no standing to assess real property damage to a private residence. Sources of recovery are private insurance, other disaster relief agencies and provisions in the private lease agreement. The intent is to maximize awareness of the options presented above to allow personal housing/relocation decision making as adequate community based housing after a natural disaster is often limited and hyper-expensive. In addition, the designation of a Critical Housing Area (CHA) for a disaster location adds an option for incoming personnel to request BAH and COLA for the location of their dependents.

### ESTABLISHING A NEW RESIDENCE NOT IN CONNECTION WITH A PCS ORDER

### LOCAL MOVEMENT OF HOUSEHOLD GOODS (HHG)

Members are authorized a locally-funded short distance HHG move to a new permanent residence or Non-Temporary Storage (NTS) at government expense when directed by competent authority (LHO/Command) to vacate their residence (either government, privatized, or private sector) based on the Commanding Officer determination that the residence no longer meets Service health/sanitation standards and unfit to occupy, or places the housing area/complex off limits. Weight limits are not imposed on short distance moves or NTS. Storage in Transit (HHG) is not authorized for these types of local moves. This includes declaring housing inadequate as stipulated in the Coast Guard Housing Manual.

### TEMPORARY LODGING EXPENSE (TLE)

TLE is a PCS allowance and is not authorized incident to an evacuation or for a local short distance HHG move in CONUS.

### TEMPORARY LODGING ALLOWANCE (TLA)

TLA for the member may be authorized by the OCONUS TLA Authority. Authorization is based on a determination that for reasons beyond the member's control it is necessary for a member to occupy temporary lodging after Government quarters/private sector housing/privatized housing are established.

TLA terminates when the OCONUS TLA Authority determines that TLA is no longer necessary.

TLA is not authorized for dependent incident to an evacuation.

### **DISLOCATION ALLOWANCE (DLA)**

The applicable DLA (full or partial) is payable to a member authorized a local short distance HHG move at the government expense, not in connection with a PCS order. This DLA payment would be in addition to a DLA payment received for relocating dependents to a designated place.

Applicable DLA Payment:

To or From Family Type Government Quarters = Partial DLA.

Private Sector Housing to another Private Sector Housing = Full DLA with or without.

From Privatized Housing to Privatized Housing = No DLA.

From/To Privatized Housing To/From Private-Sector Housing = No DLA

### MOVE-IN HOUSING ALLOWANCE (MIHA)

MIHA exists to defray the move in costs associated with occupying private sector leased/owned Housing covered under the OHA program. To be authorized a MIHA, a Service member must be eligible for OHA. An eligible Service member is authorized MIHA for one dwelling during a tour at a PDS unless a Government funded local move occurs and the Service member occupies another dwelling covered by OHA. MIHA is not payable to a Service member occupying Government or Government leased housing, or moving from Government quarters to private sector housing.

Members should closely monitor their Statements of Semi-Monthly Income ('payslips') for any impact to pay and allowances incident to the relocation of dependents.



### **Disaster Resource Information**



Natural disasters can cause wide-spread devastation and impact CG families. Whether you have been displaced due to property damage, suffered a personal injury, or are overwhelmed by the effects on your friends and neighbors, the Coast Guard *will be there* for you to help you Get Safe, Get Help, and Get Back on Your Feet.

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The safety of our Coast Guard families is of paramount concern <u>The National Hurricane Center</u> provides up to date information on current tropical cyclones and disturbances. Maintain awareness of storm forecasts to ensure you are safe. <u>www.nhc.noaa.gov/</u>

The Federal Emergency Management Agency (FEMA) is an outstanding resources providing storm specific information along with a variety of safety tips and ways to avoid the types of fraud that unfortunately follow damaging storms. <a href="https://www.fema.gov/">https://www.fema.gov/</a>

The <u>American Red Cross</u> is also available to help provided access to disaster relief services. <a href="http://www.redcross.org/get-help/disaster-relief-and-recovery-services">http://www.redcross.org/get-help/disaster-relief-and-recovery-services</a> or 866-526-8300.

Disasters can be traumatic. *You don't need to go it alone*. The Critical Incident Stress Response program can help. This, and information on other Work-Life programs can be found on the <u>HSWL mobile app</u>: <u>United States Coast Guard Health</u>, <u>Safety</u>, and <u>Work Life (HSWL) app</u>.

### **Get Help**

Sometimes you need to take care of yourself before trying to decide what to do next. The <u>CG SUPRT</u> program is also available to provide assistance with stress issues, relationship issues, work issues, depression, and suicide prevention. Information can be found on the HSWL mobile app or at <a href="https://www.cgsuprt.com/">https://www.cgsuprt.com/</a>.

<u>Coast Guard Chaplains</u> are also here to listen to you. Don't hesitate to reach out at <a href="https://www.uscg.mil/Leadership/Senior-Leadership/Chaplain-of-the-Coast-Guard/Locations">https://www.uscg.mil/Leadership/Senior-Leadership/Chaplain-of-the-Coast-Guard/Locations</a> or 855-872-4242.

<u>Coast Guard Mutual Assistance</u> (CGMA) is available to provide immediate emergency assistance for food, shelter, and clothing to members of the Coast Guard family. CGMA representatives are in the area with the authority to provide loans of up to \$3,000 with the opportunity to request conversion to a grant. <a href="http://www.cgmahq.org/">http://www.cgmahq.org/</a> or 800-881-2462.

Continuity of medical care is critical. Emergent information on <u>TRICARE</u> updates for those beneficiaries living in affected regions can be found at <a href="https://tricare.mil/">https://tricare.mil/</a>. To ensure you contact the correct TRICARE region, check <a href="https://tricare.mil/About/Regions">https://tricare.mil/About/Regions</a>. For TRICARE East (<a href="https://www.humanamilitary.com/">https://www.humanamilitary.com/</a>) call 1-800-444-5445; for TRICARE West (<a href="https://www.tricarewest.com/">https://www.tricarewest.com/</a>) call 1-844-866-9378.

### Get Back on Your Feet

The Coast Guard
Family is
resilient and we
are committed to
standing by you
for as long as it
takes.

<u>FEMA</u>'s <u>www.DisasterAssistance.gov</u> web site has guidance to help you gain access to disaster help and resources, including how to file a claim. FEMA can also be reached at: 800-621-3362.

The <u>Coast Guard Legal Assistance</u> program can help provide advice and counsel regarding personal legal issues to service members and dependents at no cost. https://www.uscg.mil/Resources/legal/LMA/Legal Assistance/.

<u>Homes.mil</u> is a web site designed to connect Service members and Families with community housing rental listings located near U.S. military bases. This can be particularly helpful when housing has been significantly impacted. <a href="https://www.homes.mil/">https://www.homes.mil/</a>.

Per the Joint Travel Regulations, members and families in evacuated areas received evacuation orders to a Safe Haven with entitlements granted under these orders. If return to the duty station area is not available, the dependents may select and receive certain entitlements for a "designated place". Coast Guard Personnel Support Teams (PST) are available in Safe Havens to assist.

Officers and Enlisted Members enrolled in the Special Needs Program whose required services are no longer available should work with their Family Resource Specialist and OPM or EPM assignment officer to discuss re-assignment (either temporary or permanent), if necessary.



## **Disaster Resource Information**



Resource	Services	Phone Number	Online Resource
American Red Cross	Guides to help start the process of recovering a family's physical, emotional and financial well being.	866-526-8300	http://www.redcross.org/get-help/disaster- relief-and-recovery-services
Federal Emergency	Access to Disaster response information		https://www.fema.gov/
Management Agency	Access to disaster help and resources, including how to file a claim.	800-621-3362	www.DisasterAssistance.gov
HSWL Mobile App	Information about the Coast Guard support programs and services to CG members and their families.	Available via App Store (iPhone) & Google Play Store (Android)	United States Coast Guard Health, Safety, and Work Life (HSWL) app
CG Mutual Assistance	Interest free loans, personal grants, education assistance, financial counseling, outreach program.	800-881-2462	http://www.cgmahq.org/
Chaplain Services	Provides, facilitates, cares, and advises members and families during times of need.	855-872-4242	https://www.uscg.mil/Leadership/Senior- Leadership/Chaplain-of-the-Coast- Guard/Locations/
Legal Assistance	Provides advice and counsel regarding personal legal issues to service members and dependents at no cost		https://www.uscg.mil/Resources/legal/LMA/ Legal Assistance/
CGSUPRT	Provides assistance with stress issues, relationship issues, work issues, depression, and suicide prevention.	855-247-8778	http://www.cgsuprt.com/
Ombudsman	Provides information and referral resources for Coast Guard families.	Ms. Christine Degraw 202-475-5142	http://www.dcms.uscg.mil/ombudsman
DoD Safe Helpline	Report sexual assault, recovery support	877-995-5247	https://safehelpline.org/
National Sexual Abuse Hotline	services.	800-656-4673	https://www.rainn.org/
National Suicide Prevention Lifeline	Provides 24/7, free and confidential support for people in distress, prevention and crisis resources.	Call or text: 988	https://988lifeline.org/
Substance Abuse Prevention	Non-punitive program to support members needing assistance for substance abuse issues.	855-247-8778	http://www.cgsuprt.com/
TRICARE www.tricare.mil/	Obtain emergent information on TRICARE updates for those beneficiaries living in affected regions.	TRICARE East: 1-800-444-5445	https://www.humanamilitary.com/
		TRICARE West: 1-844-866-9378	https://www.tricare-west.com/
Homes.mil	Service designed to connect Service members and Families with community housing rental listings located near U.S. military bases.		https://www.homes.mil
Mortgage Relief	Your mortgage lender may have assistance programs in place to address payment or other concerns.		Various
Homeowners & Renters Insurance	Your insurance provider may have a variety of programs in place to assist with issues such as food spoilage and damage.		Various