

CALIFORNIA WILDFIRES: AVAILABLE DISASTER RECOVERY FUNDING AND ASSISTANCE FOR INDIVIDUALS

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

Federal Disaster Assistance for people in declared Individual Assistance areas is available through the Federal Emergency Management Agency (FEMA). The following counties are declared Individual Assistance areas: Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma, Yuba. \$874,378.19 in Individual Assistance has been approved by FEMA for the above listed designated counties.

Please visit <https://www.disasterassistance.gov/> to apply for individual assistance. Individual resources available through FEMA's Individuals and Households Program (IHP) include the following housing and other needs.

INDIVIDUALS AND HOUSEHOLDS PROGRAM - HOUSING ASSISTANCE

- **Temporary Housing (a place to live for a limited period of time):** Financial assistance may be available to homeowners or renters to rent a temporary place to live. If no rental properties are available, a government housing unit may be provided, but only as a last resort.
- **Lodging Expenses Reimbursement:** Reimbursement of hotel expenses for homeowners or renters may be available for short periods of time due to inaccessibility or utility outage if not covered by insurance or any other program.
- **Repair:** Financial assistance may be available to homeowners to repair disaster-caused damage to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, or fit to occupy.
- **Replacement:** Financial assistance may be available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- **Permanent or Semi-Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or other locations specified by FEMA, where no other type of housing assistance is possible.

INDIVIDUALS AND HOUSEHOLDS PROGRAM - OTHER NEEDS ASSISTANCE

Assistance is available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster-caused child care expenses.
- Disaster-caused medical and dental expenses.
- Disaster-caused funeral and burial expenses.
- Disaster-caused damages to essential household items (room furnishings, appliances); clothing; tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuel for the primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster-caused damage to an essential vehicle.

- Moving and storage expenses caused by the disaster (moving and storage of personal property while repairs are being made to the primary residence, and returning property to the primary address).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

FEMA DISASTER RECOVERY CENTER

FEMA Disaster Recovery Center (DRC 1)

Hanna Boys Center
17000 Arnold Drive, Sonoma

Dates/Hours:

Oct. 17 – Nov. 16

9a-7p

The State of California has also set up the following Local Assistance Centers:

<p>Lake County Clearlake Senior Community Center 3245 Bowers Ave, Clearlake</p> <p>Dates/Hours: Oct. 17 - Oct. 25 9a-7p</p>	<p>Mendocino County Mendocino College 1000 Hensley Creek Road, Building 6220 Mendocino County</p> <p>Dates/Hours: Oct. 17 - Oct. 30 10a-7p</p>
<p>Napa County 2751 Napa Valley Corporate Drive Building A, Napa</p> <p>Dates/Hours: Oct. 16 - Nov. 30 9a-7p M-F/ 10a-5p Sat-Sun</p>	<p>Sonoma County Press Democrat Building 427 Mendocino Ave., Santa Rosa</p> <p>Dates/Hours: Oct. 14 - TBD 9a-7p</p>
<p>Tri-County (Butte, Nevada, and Yuba Counties) DRC Yuba County Government Center 915 8th Street Marysville</p> <p>Dates/Hours: Oct.21 - Nov.20 10a-8p</p>	

Local Assistance Centers are one-stop-shops with critical government services for residents who have been impacted by the fires. Replace lost or destroyed vital documents (ID, financial information, etc.) and get connected with financial support services such as insurance information and apply for FEMA aid. Disaster assistance is available to all members of our community. Individuals will not be asked to show proof of legal citizenship to receive assistance.

CRISIS COUNSELING ASSISTANCE AND TRAINING PROGRAM (CCP)

The Crisis Counseling Assistance and Training Program (CCP) assists individuals and communities in recovering from the effects of a Presidentially declared major disaster through community-based outreach and psycho-educational services.

The CCP supports short-term interventions that involve the counseling goals of assisting disaster survivors in understanding their current situation and reactions, mitigating stress, assisting survivors in reviewing their disaster recovery options, promoting the use or development of coping strategies, providing emotional support, and encouraging linkages with other individuals and agencies who may help survivors in their recovery process.

To find out if your state has a Crisis Counseling Assistance and Training Program, call the FEMA Helpline 1-800-621-FEMA (3362). For the hearing impaired, please call 1-800-462-7585.

DISASTER LEGAL SERVICES

Disaster Legal Services (DLS) provides legal assistance to low-income individuals who, prior to or as a result of a Presidentially declared major disaster, are unable to secure legal services adequate to meet their disaster-related needs. When the President declares a disaster, the Federal Emergency Management Agency (FEMA), through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal help for survivors of that disaster.

Legal advice is limited to cases that will not produce a fee (cases where attorneys are paid part of the settlement, which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service. The assistance that local lawyers provide typically includes:

- Help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc.
- Preparing new wills, powers of attorney, and other legal documents lost in the disaster
- Help with home repair contracts and contractors
- Advice on problems with landlords

To find out if your State has a Disaster Legal Services program, call the FEMA Helpline 1-800-621-FEMA (1-800-621-3362). For the hearing impaired, please call 1-800-462-7585.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

The U.S. Department of Housing and Urban Development (HUD) [announced](#) on October 19, 2017 that HUD will speed federal disaster assistance to the State of California and provide support to homeowners and low-income renters forced from their homes due to wildfires.

President Trump's [major disaster declaration](#) for Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma, and Yuba counties allows HUD to offer foreclosure relief and other assistance to certain families living in these counties.

HUD is:

- [Granting immediate foreclosure relief](#) - HUD granted a 90-day moratorium on foreclosures of Federal Housing Administration (FHA)-insured home mortgages. There are tens of thousands of FHA-insured California homeowners living in these impacted counties.
- Offering forbearance and loan modification options - HUD offers different forbearance and loan modification options for FHA borrowers affected by disasters. Borrowers having trouble making regular payments should contact their loan servicer as soon as possible for more information.
- [Making mortgage insurance available](#) - HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs.
- [Making insurance available for both mortgages and home rehabilitation](#) - HUD's Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home;
- Sharing information with FEMA and the State on housing providers that may have available units in the impacted counties - this includes Public Housing Agencies and Multi-Family owners. The Department will also connect FEMA and the State to subject matter experts to provide information on HUD programs and providers.

Individuals in need of housing assistance may also contact a HUD approved housing counseling agency. Housing counselors are trained to identify specific housing needs and can point individuals toward housing assistance programs for which they may be eligible. Housing counselors play a critical role in helping communities impacted by disaster connect families to key housing resources. A list of HUD approved counseling agencies in your state that provide homeless counseling can be found at HUD's Housing Counseling website:

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=VA#searchArea>. As an alternative, the National HUD Housing Counseling Hotline can be reached at 800-569-4287.

U.S. SMALL BUSINESS ADMINISTRATION

Homeowners or renters in the California counties of Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma & Yuba may be eligible for Home Disaster Loans from the U.S. Small Business Administration. Home Disaster Loans are loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles. SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

SBA disaster loans may also be used for relocation. The amount of the relocation loan depends on whether the individual is relocating voluntarily or involuntarily. An SBA representative can provide additional details regarding relocation based on specific situations.

The application deadline for individuals seeking assistance through SBA Home Disaster Loans is December 11, 2017. Please see <https://disasterloan.sba.gov/ela/Declarations/DeclarationDetails?declNumber=1237936&members=false> for additional information.

CASUALTIES, DISASTERS, AND THEFT PROGRAM

The Casualties, Disasters, and Theft Program offers tax relief for casualty losses that result from the destruction of, or damage to property from any sudden, unexpected, or unusual event such as a flood, hurricane, tornado, fire, earthquake or even volcanic eruption.

In order to qualify for this benefit program, the individual must be a victim of a Presidentially declared disaster and must be a taxpayer who is interested in receiving tax information or preparation assistance.

No application is needed to use this program. However, individuals must file their taxes using the guidelines posted on the [Topic 515 - Casualty, Disaster, and Theft Losses \(Including Federally Declared Disaster Areas\) page](#). For more detailed requirements, please visit the IRS's [Publication 547, Casualties, Disasters, and Thefts](#).

DISASTER ASSISTANCE AND EMERGENCY RELIEF PROGRAM

Special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Individuals in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on their tax return for the previous year. This is usually done by filing an amended return.

Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes.

If an individual's address is in a federally-declared disaster area, casualty losses can be deducted in one of two ways:

- On the return in the year the disaster happened, or
- File an amended return to deduct the loss in the year prior to the disaster

Individuals must use [Form 4684 \(PDF\)](#) to report a gain or deductible loss.

When FEMA authorizes Individual Assistance, the IRS may postpone tax deadlines to provide extra time to file currently due federal returns and pay currently due federal taxes.

For taxpayers with an IRS address of record in a federally-declared disaster area where FEMA has authorized Individual Assistance, their tax account will be automatically coded for the filing and payment relief. Affected taxpayers whose area wasn't declared must call the IRS at 1-866-562-5227 to self-identify for the disaster relief.

U.S. DEPARTMENT OF LABOR

The U.S. Department of Labor's Disaster Unemployment Assistance (DUA) program provides unemployment benefits to individuals who have become unemployed as a direct result of a Presidentially declared major disaster.

In order to qualify for this benefit, employment or self-employment must have been lost or interrupted as a direct result of a major disaster declared by the President of the United States. The applicant must have been determined not otherwise eligible for regular unemployment insurance benefits (under any state or Federal law).

Payment will be made to an unemployed worker, who as a direct result of a Presidentially declared major disaster:

- No longer has a job.
- Is unable to reach their place of work.
- Cannot work due to damage to the place of work.
- Becomes the head of the household and is seeking work because former head of household died as a result of the disaster.
- Cannot work because of a disaster-incurred injury.

In the event of a disaster, the affected state will publish announcements about the availability of Disaster Unemployment Assistance. To file a claim, individuals who are unemployed as a direct result of the disaster should contact their State Unemployment Insurance agency. Individuals who have moved or have been evacuated to another state should also contact the state agency.

Applications for Disaster Unemployment Assistance (DUA) must be filed by an individual within 30 days of the announcement of the availability of DUA in the state. Individuals must follow the instructions in the announcement and file for DUA based on the filing methods used by the state (i.e. in person, mail, telephone, or internet).

U.S. DEPARTMENT OF VETERANS AFFAIRS

If you need information regarding VA health care, death benefits, pensions, disability claims, or other information related to VA, contact the Federal Department of Veterans Affairs (VA) at 1-800-827-1000 (TDD Telecommunications Device for the Deaf 1-800-829-4833), or visit their Inquiry Routing and Information System (IRIS) website at: https://iris.custhelp.com/app/answers/detail/a_id/1703

STATE INDIVIDUAL ASSISTANCE

Additional information is available at the October 2017 California Wildfire Recovery Resources website: <http://wildfirerecovery.org/state-individual-assistance/>

EMERGENCY ASSISTANCE

- **THE AMERICAN RED CROSS:** The American Red Cross (Red Cross) provides emergency food, shelter, and disaster health and mental health services to individuals and families that have been affected by a disaster. Contact the ARC at 1-800-RED-CROSS (733-2767).
- **THE SALVATION ARMY:** The Salvation Army provides a variety of services including help with food, household needs, clothing and personal needs. For more information call 1-800-SAL-ARMY (725-2769) or visit the Salvation Army website at: www.disaster.salvationarmyusa.org

EMPLOYMENT ASSISTANCE

- **JOB SERVICES:** The California Employment Development Department (www.edd.ca.gov) and local partner agencies at all America's Job Center of California SM locations throughout the state offer a wide variety of employment services, such as job search and referrals, and training. Job seekers and employers can connect with thousands of available job opportunities and qualified candidates through CalJobs SM, California's online labor exchange system at www.caljobs.ca.gov. To find the nearest America's Job Center of California SM, visit: www.americasjobcenter.ca.gov/.
- **UNEMPLOYMENT BENEFITS:** Workers who lose their jobs due to no fault of their own, such as in the case of a disaster, may be eligible for Unemployment Insurance (UI) benefits. Eligibility for UI benefits requires that

individuals be unemployed or working less than full time, be able to work, be seeking work, and be willing to accept a suitable job. The quickest and easiest way to apply is online. For individuals who already have a UI claim, the best way to reopen their claim is through UI Online. Visit the California Employment Development Department (EDD) website at: www.edd.ca.gov/Unemployment/ways_to_file.htm. UI claims also can be filed by telephone at 1-800-300-5616.

GENERAL ASSISTANCE PROGRAMS

- **CALFRESH PROGRAM:** Individuals who have been affected by a disaster and are in need of food assistance can apply for benefits through the CalFresh Program. To find out how to apply for benefits in your county, please call the toll-free number 1-877-847-3663 (FOOD) or apply online at: www.benefitscal.org/. For more information on CalFresh, visit the website at: <http://www.cdss.ca.gov/inforesources/calfresh>
- **CALWORKS:** CalWORKs provides cash aid to eligible needy California families to help pay for housing, food, and other necessary expenses. For more information contact your local county welfare/social services department. To find your local office visit the website at: <http://www.cwda.org/links/chsa.php> or for more information on CalWORKS, visit the cash aid website at: <http://www.cdss.ca.gov/>
- **DEPARTMENT OF FOOD AND AGRICULTURE:** For individuals seeking Federal Assistance related to Food and Agriculture, please visit: <https://www.cdfa.ca.gov/firerecovery/>
- **DEPARTMENT OF SOCIAL SERVICES:** The Department of Social Services has created a page specifically to provide information and resources for individuals and families impacted by the October 2017 Wildfires. <http://www.cdss.ca.gov/Media-Center/October-2017-Wildfires>
- **CRISIS COUNSELING:** Short-term counseling may be available for emotional or mental health problems caused by the impacts of a disaster. For more information, contact your county mental health department. For a listing of these county departments, visit the website at: <http://www.dhcs.ca.gov/individuals/Pages/MHPContactList.aspx>
- **SENIOR AND DISABLED ADULT SERVICES:** The California Department of Aging contracts with and provides leadership and direction to Area Agencies on Aging (AAA) that coordinate a wide array of services to seniors and adults with disabilities. You can locate an AAA in your area by calling 1-800-510-2020; TDD 1-800-735-2929 or visit the AAA website at: http://www.aging.ca.gov/ProgramsProviders/AAA/AAA_Listing.aspx.
- **SOCIAL SECURITY:** For information on applying for social security benefits, survivor benefits, or assistance in expediting the delivery of a check delayed by the disaster, contact the Social Security Administration (SSA) automated telephone services at 1-800-772-1213, or to speak to a representative, call between 7 a.m. and 7 p.m. EST Monday through Friday (TTY/TDD for hearing or speech impaired: 1-800-325-0778, between 7 a.m. and 7 p.m. EST Monday through Friday). Information and services can also be found on the SSA website at: <http://www.socialsecurity.gov/emergency>
- **WOMEN, INFANTS, AND CHILDREN SUPPLEMENTAL NUTRITION PROGRAM:** The Woman, Infants, and Children (WIC) program helps low-to-moderate-income pregnant women, new mothers and their babies and young children to eat well and stay healthy. WIC provides special checks to buy healthy foods such as milk, juice, eggs, cheese, fruits, vegetables, baby foods and wholegrains; information about nutrition and health; and breastfeeding support and referrals to health care and community services. For more information, call 1-888-942-9675 or visit the WIC website at: <http://m.wic.ca.gov> and click on "Join WIC" or call 1-888-942-9675(1-888-WIC-WORKS).
- **MEDI-CAL INSURANCE PROGRAM:** Medi-Cal is a public health insurance program that provides Californians with access to affordable, integrated, high-quality health care, including medical, dental, mental health, substance use treatment services and long-term care. Medi-Cal offers free or low-cost coverage to low-income Californians who meet eligibility requirements, including families with children, seniors, persons

with disabilities, pregnant women, and low-income people with specific diseases, such as tuberculosis, breast cancer, or HIV/AIDS. For more information, contact your county welfare/social services department. To find your local office, visit the Department of Health Care Services website at: <http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>

GRANT ASSISTANCE FOR INDIVIDUALS AND FAMILIES THROUGH DEPARTMENT OF SOCIAL SERVICES

The California Department of Social Services, Disaster Services Bureau, can provide grant assistance through two programs. They are the Individuals and Households Program (IHP) and the State Supplemental Grant Program (SSGP).

INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

The Individuals and Households Program (IHP) is a joint Federal and State program. The program can provide assistance following a Presidentially-declared disaster when the federal assistance to IHP is implemented. For more information on IHP, please see the information provided on FEMA programs above.

STATE SUPPLEMENTAL GRANT PROGRAM (SSGP)

California's State Supplemental Grant Program (SSGP), administered by California's Department of Social Services, Disaster Services Bureau, may provide grant funds to assist people who have suffered damage in a disaster area declared by the President when the federal assistance to IHP is implemented. The SSGP is 100 percent State funded. The grant may assist with any eligible items not already addressed by the IHP. However, individuals must have applied to FEMA and maximized the IHP award in order to be eligible for SSGP. State grants cover disaster-relief needs in the same categories as the IHP.

If an individual has reached the maximum IHP assistance, FEMA will automatically transmit their application to SSGP. There is no separate application process for SSGP. For questions about the State Supplemental Grant Program, please contact SSGP at 1-800-759-6807, or for the speech- or hearing-impaired, the TTY number is 1-800-952-8349.

INSURANCE & REBUILDING ASSISTANCE

- **CALIFORNIA DEPARTMENT OF INSURANCE:** The California Department of Insurance (CDI) provides assistance on insurance issues, such as claim handling delays, additional living expenses, under insurance disputes, availability, etc. The Insurance Commissioner wants to make sure that the claim process moves as smoothly and as quickly as possible and that any underinsurance issues are investigated. If you are experiencing difficulty with the processing of your claim or wish to have an underinsurance issue investigated, contact the officers at the CDI's Consumer Hotline at 1-800-927-4357(HELP), (TTY: 1-800-482-4833) for assistance. For additional information you may also wish to visit the CDI website at: www.insurance.ca.gov/01-consumers/101-help.
- **HOUSING AND COMMUNITY DEVELOPMENT:** The California Department of Housing and Community Development (HCD) can assist with manufactured housing questions including repairs, installations and/or registration and titling. For information on obtaining construction permits for manufactured homes or parks contact the Riverside Area Office at 951-782-4420 or the Sacramento Area Office at 916-255-2501. For information concerning Registration and Titling call 1-800-952-8356; TDD 1-800-735-2929 or visit the HCD website at: www.hcd.ca.gov/manufacturedhousing. For other types of housing recovery funding opportunities, please contact your local housing or economic development department.

LEGAL ASSISTANCE

- **STATE BAR OF CALIFORNIA:** Legal services for disaster victims is an essential part of emergency management and response. Californians impacted by the disastrous fires can seek legal advice for various reasons, including insurance claims, securing Federal Emergency Management Agency (FEMA) grants, replacement of legal documents, landlord-tenant disputes, consumer protection matters and more. Visit <http://www.calbar.ca.gov/Public/Need-Legal-Help/Free-Legal-Help/Legal-Help-After-Disaster> for more information.

RECORD REPLACEMENT ASSISTANCE

- **CALIFORNIA DEPARTMENT OF MOTOR VEHICLES:** The California Department of Motor Vehicles (DMV) can respond to questions and provide the forms needed to assist individuals in replacing DMV documents, such as driver licenses, identification cards, vehicle cards certificates and certificates of title, that were lost as a result of the disaster. Contact DMV at 1-800-777-0133 (TTY 1-800-735-2929 or 1-800-368-4327 for hearing or speech impaired), or visit the DMV website at: <http://www.dmv.ca.gov>.
- **CALIFORNIA DEPARTMENT OF PUBLIC HEALTH – VITAL RECORDS:** The California Department of Public Health (CDPH) is working with those who have lost vital records as a result of the disaster. Birth, death, and marriage records should be requested from the county recorder’s office in the county where the event occurred. For more information visit the CDPH website: <http://www.cdph.ca.gov/Programs/CHSI/Pages/County-Registrars-and-Recorders.aspx> for a list of county recorders. Or you may call 916-445-2684; TTY 7-1-1 or 1-800-735-2929.

TAX ASSISTANCE

- **CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION:** Emergency tax or fee relief is available from the California Department of Tax and Fee Administration (formerly the State Board of Equalization (BOE)) for business owners or feepayers directly affected by disasters. Relief may include the extension of tax return due dates, relief of penalty and interest, or replacement copies of records lost due to disasters. For questions or assistance regarding sales and use tax, or special taxes and fees, contact the CDTFA at 1-800-400-7115 (TTY: 1-800-735-2929) or visit the CDTFA website at www.cdtfa.ca.gov.
- **FRANCHISE TAX BOARD:** The Franchise Tax Board (FTB) provides guidance in obtaining tax relief for disaster casualty losses. Contact FTB at 1-800-852-5711 (TTY/TDD for hearing or speech impaired: 1-800-822-6268) or visit the FTB website at: www.ftb.ca.gov search keyword “disaster losses”.

VETERANS ASSISTANCE

- **CALIFORNIA COUNTY VETERANS SERVICE OFFICERS:** The County Veterans Service Officers (CVSO) plays a critical role in the Veteran’s advocacy system and is often the initial contact in the community for Veterans’ services. The CVSO is committed to providing a vital and efficient system of local services and advocacy to Veterans, their dependents and survivors. To find the nearest CVSO call 1-844-737-8838 or visit the CVSO website at: www.cacvso.org/county-contacts
- **CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS:**
If you have a home loan with the California Department of Veterans Affairs (CalVet) and your home has suffered structural damage caused by a disaster, contact our CalVet Claims adjuster at 800-626-1613. This line is open 24 hours a day. For additional information visit our CalVet website at: www.CalVet.ca.gov

ADDITIONAL INFORMATION

For additional, up-to-date information on individual assistance available through FEMA for the California wildfires, please visit: <https://www.fema.gov/disaster/4344>.

For a comprehensive list of federal Disaster Assistance resources by category of need, please visit <https://www.disasterassistance.gov/get-assistance/assistance-by-category>.

The following agencies are continuing to assist fire survivors with a variety of needs. Please refer to their websites for information on how to contact them about receiving assistance:

- Community Action Partnership – www.caponoma.org
- UndocuFund - <http://undocufund.org/>
- California Human Development - <https://californiahumandevlopment.org/>
- Catholic Charities of Santa Rosa - www.srcharities.org
- La Luz Center - www.laluzcenter.org