

The following is a list of the effective pages of the CGMA Manual released in July 2010. This Manual was last updated in January 2012.

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CGMA-AAFMAA	03/11 _____
HUD-1	03/86 _____
00-35-2653NSBW	06/08 _____

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Car Rental: Assistance may be considered when the client needs assistance for a car rental that is necessary as the result of an accident and the client is waiting to be reimbursed from their insurance company. Assistance for a car rental may also be considered for emergency travel. Assistance for long-term rentals and leases is not authorized.

Vehicle Purchase or Replacement: CGMA does not finance the purchase or lease of new or used vehicles, including taxes or registration fees. In certain rare instances, however, it may make more sense to assist with a down payment on a more reliable vehicle rather than repair a vehicle when the cost of the repair is higher than the verified value of the vehicle. The CGMA Executive Director must be contacted for approval before such assistance can be provided. (See paragraph 2-D-2 for CGMA-HQ contact information.) Assistance will be limited to the amount needed for the down payment, not to exceed the estimated cost of repairing the original vehicle, and will be provided on a one-time basis to a client or family.

Assistance for vehicle expenses will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered for vehicle expenses and will not be given for the down payment on a replacement vehicle.

**e. Insurance**

CGMA believes that everyone should arrange for, and maintain, adequate health, life, vehicle, homeowners or renters insurance as part of their normal budget. Clients should not consider CGMA as an alternative to being adequately insured. When situations arise that prevent a client from being able to afford their own insurance coverage, a loan may be provided for the minimum insurance payment required to prevent a lapse in, or to reinstate the insurance. A loan may also be considered for the down payment necessary to begin insurance coverage or to assist with the initial increased cost of insurance caused by a move that results in higher rates in the new state, higher required limits or the need to change insurance companies.

Assistance for insurance costs may be provided on a one-time basis to a client or family. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered.

**f. Adoption**

Assistance may be provided to all eligible CGMA clients who are incurring expenses related to the legal adoption of a child when the client does not have all of the funds necessary to proceed with the adoption process.

Qualified adoption expenses are those reasonable and necessary expenses directly related to, and for the principal purpose of, the legal adoption of an eligible child.

Qualified adoption expenses may include:

- Adoption fees
- Attorney fees
- Court costs
- Required home inspection cost
- Travel expenses (including meals and lodging) while away from home, and
- Re-adoption expenses relating to the adoption of a foreign child

Qualified adoption expenses do not include expenses:

- For which you received funds under any state, local, or federal program
- That violate state or federal law
- For carrying out a surrogate parenting arrangement
- Paid or reimbursed by your employer or any other person or organization

Assistance from CGMA will be in the form of a loan not to exceed \$6,000, with a maximum repayment period of 60 months. Grants or combination of a loan and grant will not be considered.

Repayment will begin the month after assistance has been provided.

**g. Childcare**

Assistance for childcare may be provided to assist a client during an emergency situation, but is not normally provided for regular monthly childcare costs. Normally, childcare costs must be budgeted for in the same manner as other regular monthly expenses. However, a one-time exception may be considered to initially establish childcare or when unique circumstances prevent clients from paying for budgeted childcare from their own resources.

### Locations of CGMA Representatives

1. Academy New London
2. Air Station Atlantic City
3. Air Station Barbers Point
4. Air Station Borinquen
5. Air Station Cape Cod
6. Air Station Clearwater
7. Air Station Detroit
8. Air Station Los Angeles
9. Air Station Miami
10. Air Station Sacramento
11. Air Station San Francisco
12. Air Station Savannah
13. Air Station Sitka
14. Air Station Traverse City
15. Air Station/SFO Port Angeles
16. ATC Mobile
17. Base Cleveland
18. Base Elizabeth City
19. Base Honolulu
20. Base Miami Beach
21. Base Portsmouth
22. Base Seattle
23. District Fourteen Honolulu
24. DOG Arlington
25. FINCEN Chesapeake
26. Group/Air Station Humboldt Bay
27. Group/Air Station North Bend
28. HITRON Jacksonville
29. Institute Oklahoma City
30. LSC Norfolk
31. MFPU Kings Bay
32. MSST San Diego
33. MSU Chicago
34. MSU Duluth
35. MSU Huntington
36. MSU Morgan City
37. MSU Paducah
38. MSU Pittsburgh
39. MSU Port Arthur
40. MSU Portland
41. MSU Valdez
42. NPFC Arlington
43. NVDC Falling Waters
44. PPC Topeka

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**Locations of CGMA Representatives**

45. PSSU Alameda
46. PSSU Boston
47. PSSU Ketchikan
48. PSSU Ketchikan-Juneau
49. PSSU Kodiak
50. PSSU New Orleans
51. PSSU San Pedro
52. PSSU St. Louis
53. PSSU Washington DC
54. Sector Anchorage
55. Sector Boston
56. Sector Buffalo
57. Sector Charleston
58. Sector Columbia River
59. Sector Corpus Christi
60. Sector Delaware Bay Philadelphia
61. Sector Detroit
62. Sector Guam
63. Sector Houston/Galveston
64. Sector Jacksonville
65. Sector Key West
66. Sector Lake Michigan Milwaukee
67. Sector Long Island Sound New Haven
68. Sector Los Angeles/Long Beach
69. Sector Lower Mississippi River Memphis
70. Sector Mobile
71. Sector New York
72. Sector North Carolina Atlantic Beach
73. Sector Northern New England Portland ME
74. Sector Ohio Valley Louisville
75. Sector Puget Sound
76. Sector San Diego
77. Sector San Francisco
78. Sector San Juan
79. Sector Sault Ste. Marie
80. Sector Southeastern New England Woods Hole
81. Sector St. Petersburg
82. Sector Upper Mississippi River St. Louis
83. SFO Eastern Shore Chincoteague
84. SFO Galveston
85. SFO Grand Haven
86. SFO Moriches
87. SFO Southwest Harbor