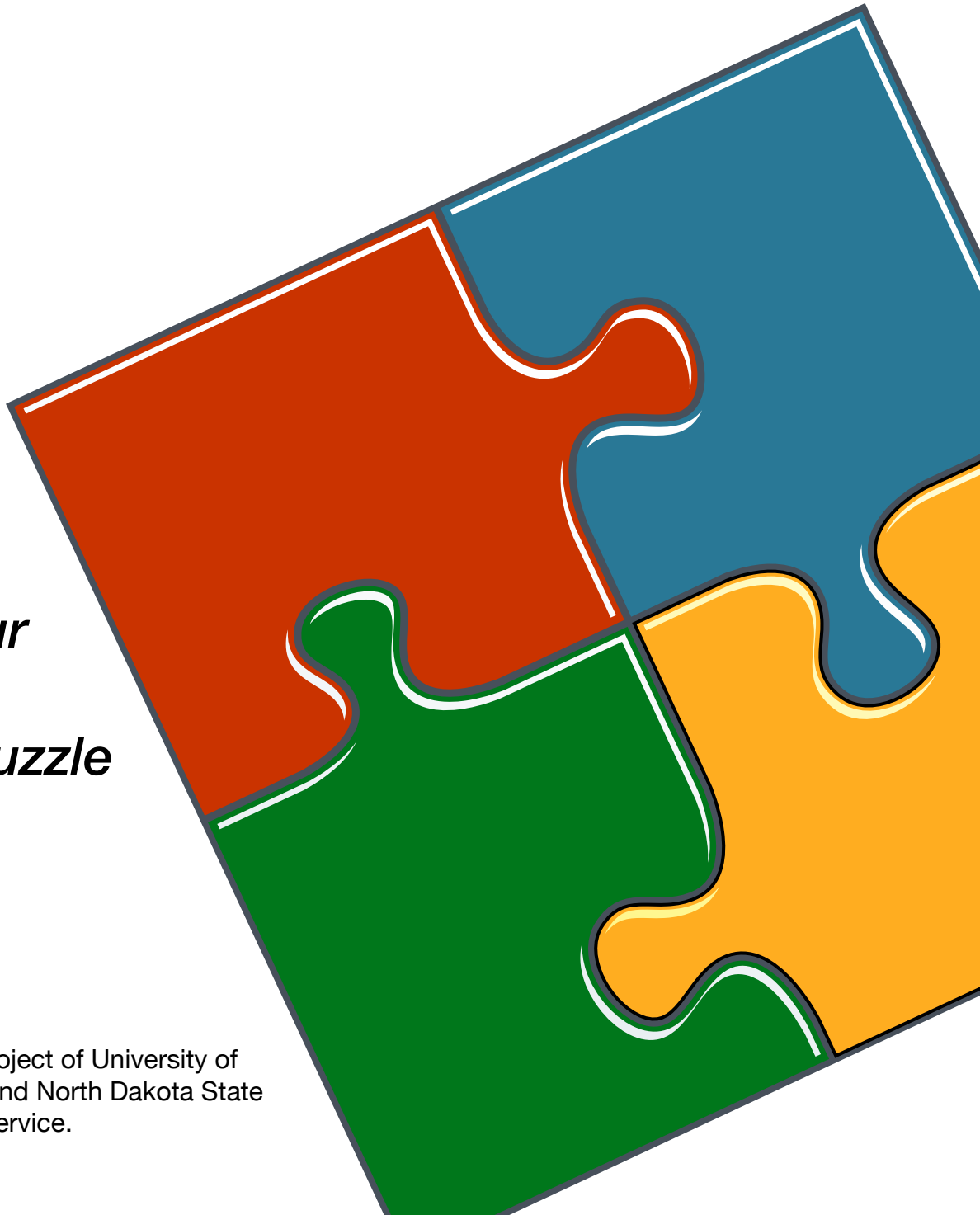
Recovery After Disaster

The Family Financial Toolkit

North Dakota Version



Putting your financial recovery puzzle together

This toolkit is a joint project of University of Minnesota Extension and North Dakota State University Extension Service.

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This is the North Dakota version of the Recovery After Disaster: The Family Financial Toolkit. Minnesota and non-state-specific versions are also available. Visit www.extension.umn.edu/tough-times/ for more information on this toolkit and other University of Minnesota resources.

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This material is available in alternative formats upon request. Direct requests to 612-626-6602.

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Unit 1: How do I use this toolkit?

Sorting Out the Pieces of Your Financial Recovery Puzzle

What do you see when you empty a picture puzzle box onto a table? You see many pieces of different shapes and colors. Some are hiding under other pieces and you need to turn over many to see what they look like. You know the puzzle will be a challenge and will take time, but you know you can complete it because you have solved many puzzles in the past. You know you will have to try the pieces one at a time to see if they connect. With time and effort you will finally get all the pieces in place and solve the puzzle.

After a disaster, you can think about putting the financial pieces of your life together in the same way you would approach solving a picture puzzle. The difference is you have never had to tackle this type of puzzle before. You can see there are many different pieces (pre-existing financial situation, needs, availability of assistance programs and other options, strategies, etc.) but you don't know exactly where to start. You may not even know what all the pieces are. It is hard to tell how important each piece is or how it fits with others. As you work toward a "new normal," new strategies or solutions may emerge, adding hope but also presenting more challenges.

After a disaster, you often do not have a clear picture of what life will look like when all the financial pieces are in place. In other words, you do not have a picture on a puzzle box to go by! You need to start by examining each puzzle piece, one by one, to determine:

- If it fits into your financial puzzle (if it's problem you need to solve or a solution to seek in your situation).
- Where it fits.
- What it could mean for your financial future.

Like the border of a puzzle, you need something to frame your financial picture. You should start with an assessment of where your finances are after the disaster. That assessment coupled with sound financial tools and strategies will be the frame or foundation that allows you to connect all the other financial puzzle pieces. Piece by piece you can re-build your financial picture.

When assembling a puzzle you often set it aside for a few days while you do other things. The same will occur with your financial picture. You will put some pieces together and then take a break to find other important pieces.

It's common to get "stuck" or frustrated when working on a puzzle. You look and look for a piece and then someone walks by and shows you where it is. Maybe you can find many pieces, but it is slow going and they are getting harder to identify. When reassembling your financial picture, you might have to ask for help looking at your puzzle. Financial professionals can offer another perspective and assist you with problem solving. There are several financial professionals you can call on to help you after a disaster, including financial educators and counselors, tax professionals, bankers, foreclosure prevention counselors, lawyers, etc. They can give you information, options, and strategies on which to base important financial decisions. They can also help you answer questions, narrow options, and make decisions to help solve your financial puzzle. Don't wait until you are frustrated. Meet with financial professionals early on and throughout the recovery process.

About This Toolkit

A natural disaster can strike anywhere, any time. In their wake, natural disasters often leave damage and destruction that have a long-term impact on the financial well-being of survivors. If you or a loved one has been affected by a natural disaster, it's important to know that financial recovery takes time. There are no easy fixes and no guarantees.

This *Recovery After Disaster: The Family Financial Toolkit* discusses strategies and provides tools that can help you move along the road toward financial recovery. While the toolkit is applicable in all states, this version focuses on North Dakota in the examples and lists of resources. In addition to this "How do I use this toolkit?" unit, the toolkit includes eight other units:

- What are key strategies for financial recovery? – Disaster survivors and the helping agencies that work with them have identified several key strategies and resources that all disaster survivors should know.
- What tools do I need to implement key strategies? – This unit includes tools that will help you carry out the key strategies identified in the previous unit.
- Where do I start? – This unit includes tasks to complete when you return to your property in the first hours and days after a disaster and as you plan for clean-up.
- Where am I financially? – This unit helps you assess your financial situation and start to make plans for long-term recovery.
- Where will I live if I'm a homeowner? – This unit helps you assess your short-term and long-term housing options and reviews the possible assistance and resources that may be available to you as a homeowner.

- Where will I live if I'm a renter? – This unit guides you in an assessment of your short-term and long-term housing options and reviews the possible assistance and resources that may be available to you as a renter.
- The New Normal – This unit explores how your financial recovery puzzle is coming together and what you may need to do to complete it.
- Disaster Recovery Resources for Families – This unit offers additional resources that will help with your disaster recovery.

This toolkit was developed by the University of Minnesota Extension and North Dakota State University Extension Service to meet the need for family financial recovery after a disaster. Two disasters inspired this toolkit – the 2007 flood in Rushford, Minnesota, and the 2009 Red River Valley flood affecting both Minnesota and North Dakota. The development of this toolkit was partially funded by a 2009 Smith-Lever Special Needs Grant, through the National Institute of Food and Agriculture's Family Financial Recovery Program.

Tips for Using This Tookit

Recovering financially after a disaster is complex. The information and resources in this toolkit are designed to help families make decisions that are best for them. This toolkit is formatted so that those financially affected by a disaster can use individual units or the entire toolkit as their situation requires.

Review the table of contents and choose what you want to work on. Do not take on too many tasks at one time. Find people who can help you use the tools in which you are interested.

Throughout this toolkit you will see examples of how one family, the Youngers, use the tools provided. The Youngers include Sam, age 41, and Joan, age 38, and their three children, ages 8, 10, and 14. They live in a small rural town in the Upper Midwest that was struck by a tornado. Learning how the Younger family used these tools may help you use them for your family.

You will also need materials not included in this toolkit. They are:

- A pencil, pen, or other writing utensil.
- A calculator.
- A still-photo camera or video camera to record damage and loss of property. A quality cell phone camera is acceptable.
- A USB drive to save important documents – such as your completed disaster assistance applications – from your computer.
- File folders for important papers.
- A small envelope or pocket sheet protector for business cards you receive from helping agencies.
- A large envelope to store receipts received after paying expenses related to disaster recovery efforts; you need these for reimbursement and/or tax purposes.

For more information about this toolkit or any related resources, contact the lead author, Phyllis Onstad, at onsta003@umn.edu or 1-888-241-4536. The complete toolkit and related resources can also be found at www.extension.umn.edu/tough-times/.

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Calendar 45

Obtain Accurate Information 20

Take Care of Yourself 21

Related tool in Unit 3:

Resilience "Bounce Back & Adapt" Journal 49

Help Kids Cope 22

Accept Financial Help 23

Engage a Case Manager to Work With You 24

Obtain Assistance From a Long-Term Recovery Committee 25

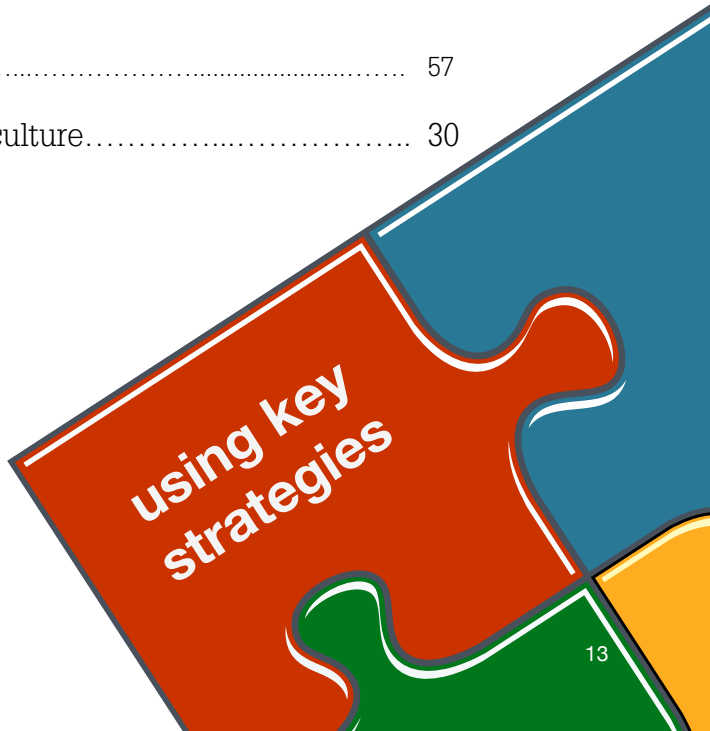
Work With Financial Professionals 26

Use Helpers 29

Related tool in Unit 3:

Find People Who Can Help 57

Identify Assistance for Small Businesses and/or Agriculture 30



Unit 2: What are key strategies for financial recovery?

Disaster survivors and the helping agencies who work with them have identified several key strategies and resources that all disaster survivors should know. This unit of the toolkit will introduce you to those strategies and resources to better prepare you for your disaster recovery work.

As you are recovering from the disaster you should adopt these key strategies:

- Document important details.
- Obtain accurate information.
- Take care of yourself.
- Help kids cope.
- Accept financial help.
- Engage a case manager to work with you.
- Obtain assistance from a Long-term Recovery Committee.
- Work with financial professionals.
- Use helpers.
- Identify assistance for small businesses and/or agriculture.

The rest of this unit will review these key strategies.

Document Important Details

Disaster recovery requires making many phone calls, attending meetings, doing paperwork, and meeting deadlines. You may think you will remember details, such as who you talked to and when, but constant changes and stress might cloud your normally clear memory!

This section will describe strategies you can use to document the details, as well as discuss use of the four tools we have included in Unit 3.

You may wonder why documentation is important. Remember: the more detailed and accurate your records, the more you may be reimbursed and/or able to recoup your losses! You will need documentation when applying for disaster assistance, taking tax deductions for your losses, and submitting claims to your insurance company. Your documentation must answer the following questions:

- What happened?
- When did it happen?
- What damage was sustained?

Besides documenting loss, it is also important to *document the actions you take* or will take throughout the recovery process. Use the Document Important Details tool in Unit 3 to start recording all the details. You will want to include the following information as you use the tool:

- Date.
- Time.
- Action taken or to be taken.
- People involved.

Here is how our sample family, the Youngers, who were affected by a tornado, might use this tool.

Document Important Details

Date/time:	Name of person I spoke with:	Contact info:
June 10, 1:11 p.m.	N/A	N/A
Details to remember: Tornado touchdown. Extensive damage to home: roof blown off, windows blown out, tree fell into bedroom on first floor, trees down in yard, water damage from rain that followed, tree on car, and other car flipped over. Can't find dog. Everyone is shaken up. Maria and John had small fragments of glass sticking to exposed skin on arms and legs – American Red Cross worker provided emergency care and antibiotic cream. Suggested to follow up with a doctor. We are now in shelter at the school.		
Date/time:	Name of person I spoke with:	Contact info:
June 10, 4:00 p.m.	Ed Collins (homeowners insurance agent with ABC Insurance)	1-800-646-3397
Details to remember: Called and left message for homeowners insurance agent about damage to home and how to contact us.		
Date/time:	Name of person I spoke with:	Contact info:
June 10, 6:00 p.m.	Employers (our supervisors)	Regular work numbers
Details to remember: Called our employers at home and explained about tornado, damage, and how to contact us. Asked for 5 days off of work. We both were granted 5 days beginning June 11.		
Date/time:	Name of person I spoke with:	Contact info:
June 11, 6:30 p.m.	Tony Hernandez in customer service (People's Natural Gas Co.)	1-800-787-4573, EXT 3
Details to remember: Requested gas shut off as soon as possible. They expect to do it within 24-48 hours. Call back customer service to confirm shut off before entering home. Billing authorized to stop on June 11.		

Another strategy for documenting details is completing a *to do* list. To do lists can help you record actions to be taken, who will do them, the date they need to be done, and the date they are completed. Such lists can keep you on track during disaster recovery and are especially useful for meeting deadlines.

You may have lots of experience using to do lists. If so, continue using your preferred method to document details. Otherwise, use the **To Do List** tool in Unit 3. Whatever method you use, keep your dated and completed to do lists in a folder, large envelope, or with your printed copy of this toolkit for safe keeping.

You may have lots of experience using to do lists. If so, continue using your preferred method to document details. Otherwise, use the **To Do List** tool in Unit 3. Whatever method you use, keep your dated and completed to do lists in a folder, large envelope, or with your printed copy of this toolkit for safe keeping.

Using the situation described in the previous documentation example, here's how Sam and Joan Younger might use the To Do List tool.

To Do List

Task	Who	When	Date Completed	Comments
Call homeowners insurance agent	Sam	June 10	June 10	Left message
Call both employers	Sam & Joan	June 10	June 10	
Record on calendar approved days off from work	Sam & Joan	June 10	June 10	5 days approved starting 6/11
Call gas company to have gas shut off and billing to stop.	Joan	June 12	June 12	
Attend recovery meeting at City Hall (Monday at 3 p.m.)	Sam	June 11	June 12	Good info
Call to confirm gas shut off before going into home	Sam	June 12	June 13	

A third tool that can help you with documentation is a *contact list*. A contact list helps you keep a record of key people who can help you in the recovery process and how to reach them. Keeping your list of contacts in one place will save you time and energy. For each contact include:

- Name of the agency or other organization.
- Name of the contact person at the agency.
- Ways to contact the person, including phone number/extension and email address,
- Website address to find additional agency information.
- Any important additional information about the contact.

Use the **Contact List** tool in Unit 3. The following example shows some contacts Sam and Joan Younger might include on their list.

Contact List

Agency	Phone	Email	Address	Website	Primary Contact	Other Info
ABC Insurance	1-800-646-3397	edc@abc.com	N/A	N/A	Ed Collins	Homeowners insurance
Midwest High School	507-333-1245	N/A	N/A	N/A	Judy Smith	Sam's supervisor
Quick Stop	507-379-1786	omar.day@quickstop.com	N/A	N/A	Omar Day	Joan's supervisor
People's Natural Gas Co.	1-800-787-4573, EXT 3	N/A	100 Elm St., Big City	www.peoplesgas.com	Tony Hernandez	Customer service

The fourth tool that can help you document important details is a *calendar*. A calendar can help you record application deadlines, meeting dates/times/locations, and due dates for key actions. You will find a six-month **Calendar** tool in Unit 3 to use for documentation.

Here is what Sam and Joan Younger might have written on their calendar.

Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
June 10 1:11 p.m. – Touchdown 4 p.m. – LM homeowners insurance	June 11 Sam & Joan off work Gas billing end date	June 12 Sam & Joan off work Confirm gas shut off	June 13 Sam & Joan off work	June 14 Sam & Joan off work	June 15 Sam & Joan off work	June 16
June 10 6 p.m. – Contacted employers	June 11 3 p.m. – Recovery meeting @ City Hall	June 12	June 13	June 14	June 15	June 16

Obtain Accurate Information

Rumors and misinformation are plentiful and spread rapidly in communities that have experienced a disaster. In the days and weeks following a disaster, you will need to know where to get *official* and *accurate* information about disaster recovery operations and assistance programs. If you have relocated out of the community, identify who will be your local communication contact to obtain important recovery information. Your initial sources of information after a disaster might be the Emergency Operations Command (EOC) Center set up in your community, disaster recovery update meetings, briefings by local officials, and radio and TV news.

You will want to attend disaster recovery update meetings, if available, in your community. These meetings provide information on programs and resources that can aid in your recovery. They will also help you reconnect with your neighbors and others who have been affected by the disaster.

Typically these update meetings provide information about:

- Safe clean-up procedures to follow.
- How your community will handle debris removal.
- Volunteers who are coming to the community and how they can help you.
- Money, vouchers, and other types of assistance available from disaster agencies, such as The Salvation Army and American Red Cross.
- Clean-up and building supplies that organizations are providing.
- Child-care availability.
- Animal shelter availability.
- Deadlines for disaster assistance programs.

People who do not attend these meetings often miss out on important information, financial assistance, deadlines, donations, services, and supplies. If you cannot attend, ask someone who will be there to give you an update.

Later in the recovery process, you can obtain important information from an official website; local media, including newspapers, radio and TV; or a recovery case manager. You should always keep your ears and eyes open for *reliable* information.

Take Care of Yourself

In a personal crisis like the disaster you just experienced, you may experience a wide range of emotions. You may feel angry, hopeless, depressed, or anywhere in between. It is important to recognize that all of these feelings are normal and common. Chances are that others in your family and your community are sharing some of the same emotions. *Allow yourself and other family members to express feelings*. Don't talk about "snapping out of it." This denies the seriousness of someone's feelings.

A disaster often forces you to make rapid changes in your life. It can disrupt your habits and normal routines. *Try to maintain aspects of your daily routine as much as possible*. For example, sit for a couple of minutes each morning with a cup of coffee or read a book to your kids before they go to bed.

Every member of the family feels stress during tough times. *Support and communicate with one another*. You might need to change some roles and responsibilities until the crisis is over. Be flexible and willing to try new things. Studies show that families who meet challenges head-on are the most likely to successfully cope with crises. Change can be difficult, but all family members need to pull together during tough times.

To better cope with stress, *try to keep your body healthy*. This will be difficult if your hectic schedule and loss of routine force you to eat more fast food meals than you would like. Do what you can when you can. Eat balanced meals, get enough sleep, and exercise regularly when possible. Your body will thank you for it!

When you are coping with stress overload it is important to *take breaks*. Even small breaks can reduce your overall stress level. Walk, read, dance, listen to music, or engage in some other activity you enjoy. Take advantage of free family events in your community, such as movie nights at the library, concerts in the park, or card nights at the local community center. Try relaxation exercises to obtain physical release from tension.

It might also be helpful to start a journal. Use the **Resilience "Bounce Back & Adapt" Journal** tool in Unit 3 to help you identify, use, and build your resiliency skills. Remember, disaster recovery is often a long process. The little things you do for yourself, like writing in a journal, can speed the process.

For more information on taking care of yourself, visit http://www.extension.umn.edu/tough-times/dealing-with-stress/.

Adapted with permission from the Sharon Danes resource, *Getting Through Tough Times: Managing Stress* (2010, St. Paul; MN: University of Minnesota Extension; http://www.extension.umn.edu/tough-times/dealing-with-stress/controlling-stress.html).

Help Kids Cope

Most adults have some experience with crisis and loss. However, children experiencing a natural disaster may not have the tools they need to recover. The Substance Abuse and Mental Health Services Administration's National Mental Health Information Center offers these tips to help children cope. Check them off as you try them with your children.

- ☐ Try to understand what's causing their anxiety and fears. Be aware that after a disaster, children are most afraid that:
- ☐ The event will happen again.
- ☐ They will be separated from the family.
- ☐ They will be left alone.
- ☐ Listen to what your child is saying. If a young child asks questions about the event, answer them simply without the elaboration needed for an older child or adult.
- ☐ If a child has difficulty expressing feelings, allow him or her to draw a picture or tell a story of what happened.
- ☐ Calmly and firmly provide factual information about the recent disaster.
- ☐ Encourage your children to talk about their feelings. Be honest about your own.
- ☐ Spend extra time with your children at bedtime.
- ☐ Re-establish a schedule for work, play, meals, and rest.
- ☐ Involve your children and make them feel part of things. Give them specific chores to help restore family and community life.
- ☐ Enlist your children in developing a family disaster plan.
- ☐ Make sure your children know what to do when they hear smoke detectors, fire alarms, or local community warning systems – such as horns or sirens.
- ☐ Praise and recognize responsible behavior.
- ☐ Understand that your children will need to mourn their own losses.
- ☐ Hug and comfort your children often.

If you follow the tips above to create a reassuring environment, but your children still show signs of stress and anxiety, seek help from a professional. These might include your child's primary care physician, a mental health provider specializing in children's needs, or a member of the clergy.

Adapted from the Substance Abuse and Mental Health Services Administration resource, *Tips for Talking to Children After a Disaster: A Guide for Parents and Teachers* (2005; Washington, D.C.: U.S. Department of Health and Human Services; http://store.samhsa.gov/shin/content//KEN01-0093/KEN01-0093.pdf).

Accept Financial Help

Survivors shared that while it was difficult to ask for or accept help; both steps made a big impact on their recovery. Do not hesitate in asking for help. Apply for disaster assistance as soon as it becomes available – do not hesitate out of embarrassment. Remember that disaster assistance programs are paid for by donations and tax dollars, and you probably contributed to such programs yourself in the past. Now is the time to let those assistance programs help you!

Engage a Case Manager to Work With You

Sometimes when a disaster happens, case managers are available to assist survivors. Recovery from disaster is difficult and complicated. A case manager can guide you on this journey.

While enlisting a case manager is not required, having one may be the only way to access money and donations collected by a long-term recovery committee if one has been formed in your community. Case managers are usually hired and supervised by non-profit agencies, such as Lutheran Social Service/Lutheran Disaster Response, the American Red Cross, the United Methodist Committee on Relief (UMCOR), or The Salvation Army. Some case managers are paid and others are volunteers.

Case managers help disaster survivors help themselves as much as possible. A case manager will advocate for you, provide necessary information, and help you avoid pitfalls and complications. He or she often has the most updated information regarding resources available. Specifically, case managers can do the following:

- Provide a list of agency contacts and recovery programs, as well as information on how to take advantage of such programs.
- Assist in developing a long-range recovery plan for your family.
- Assess your unmet recovery needs, make appropriate referrals and advocate for your needs.
- Present your case to your community's long-term recovery committee and advocate for financial assistance and/or in kind donations.
- Help you weigh your options when you have difficult decisions to make.
- Explain the role of the Federal Emergency Management Agency (FEMA) and how to best work with the agency.
- Help you appeal to a FEMA decision, if necessary.

As in any occupation, the skills of case managers vary. Your case manager will help you make important decisions, so find one you trust and make sure you are confident in his/her skills. Here are a couple of questions to ask when you have your first meeting:

- What agency do you represent?
- What specifically can you do for me? (What kinds of aid can you help me obtain?)
- Have you ever been a disaster case manager before? If yes, where and when. If no, give me some other reasons why you think you're qualified to help our family.

Obtain Assistance From a Long-Term Recovery Committee

After a disaster some communities may organize a long-term recovery committee (LTRC). A LTRC consists of agency representatives and community leaders who address the unmet needs of individuals and families, as well as the community as a whole following a disaster. Members of a LTRC usually represent a variety of community, government and faith based organizations. Some LTRCs exist prior to a disaster, but most are formed by the community within weeks of an event.

Local chapters of The Salvation Army or American Red Cross will know if there is an LTRC in your community. For information on forming an LTRC, see the National Voluntary Organizations Active in Disaster (VOAD) "Long-Term Recovery Manual" at www.disasterrecoveryresources.net/VOAD-LTRecoveryManual.pdf.

After a disaster, a LTRC will:

- Strengthen area-wide disaster coordination by sharing information, simplifying client access, and jointly resolving cases involving long-term needs.
- Raise money and in-kind donations helpful to disaster survivors.
- Allow agencies to share information and avoid duplication of benefits.
- Keep the story alive and the needs of the community visible by talking regularly to the media; this exposure usually leads to increased contributions from the public.

If there is a LTRC in your community and you have unmet needs, work with your case worker to apply or apply directly yourself to receive funds to aid in your recovery.

Work With Financial Professionals

Because financial recovery from a disaster can be complicated and overwhelming, it may be in your best interest to seek help from trained financial professionals early in the recovery process.

A financial counselor can help you:

- Assess your current financial situation.
- Identify financial strategies and options to consider.
- Determine the pros and cons of available options.
- Identify other professionals you may need to consult.

You will want to seek a financial counselor who possesses the broad education required to help you develop a thorough recovery plan. When looking for a financial professional, ask about their training or certifications, years of experience, services provided, how much they charge, and whether they are able to assist you with your special financial issues following the disaster.

Following are places to look for trained financial counselors.

- Start by calling the Extension office affiliated with the land-grant university in your area and ask for certified Extension educators who specialize in family financial education. A qualified Extension educator will either be certified as an Accredited Financial Counselor (AFC®) through the Association for Financial Counseling and Planning Education or as a Certified Financial Planner (CFP®) through the CFP Board of Standards, Inc.

  These educators and their services may be available at no cost. Find the phone number for the Extension office in your area listed in the county or state government section of the phone book. Or locate your nearest Extension office on the Cooperative Extension System web page: www.nifa.usda.gov/Extension/.

- Visit the following websites to find other certified financial counselors in your area. The organizations listed below require members to pass a knowledge test and agree to a code of ethics.

  - ▷ www.AFCPE.org – Accredited Financial Counselors (AFC®)
  - ▷ www.cfp.net – Certified Financial Planners (CFP®)
  - ▷ www.aicpa.org – Certified Public Accountant (CPA®) who is also credentialed as a Personal Financial Specialist (PFS®)
  - ▷ http://www.nfcc.org – The National Foundation for Credit Counseling (NFCC®)

- Look in the Yellow Pages of the phone book under "financial counselor," "financial planner," or "certified public accountant."

Other financial professionals you may need to consult include:

- *Banker* – Consult your local bank, which is familiar with your financial situation, about your mortgage loan, vehicle loans, or any other loans you have with the institution. Inform your banker that you will have difficulty making entire payment s while recovering from the disaster and explore possible loan modification or refinancing strategies in order to keep current on your loans.

  If you need to borrow money, your banker will be able to tell you if you qualify for loans from your bank. It may be wise to shop around for loans, but starting at your bank will give you a base for comparison.

- *Mortgage lender* – You may want to consult with your current mortgage lender if you want to take a new mortgage loan; we suggest exploring loan products with at least three different mortgage lenders. Choose reputable lenders who have been in business a long time and are members of the Better Business Bureau.

- *Mortgage foreclosure prevention counselor* – Mortgage foreclosure prevention, or avoidance, counselors are relatively new financial professionals. They focus on helping homeowners having difficulty making their mortgage payments. These counselors help homeowners find programs that may help them keep their home; they also help homeowners understand the mortgage foreclosure process and the professionals who can help them navigate the process.

  To find a trained foreclosure prevention counselor approved by the United States Department of Housing and Urban Development (HUD) in your state, locate the HUD office nearest you in the business pages of your phone book or visit www.hud.gov/offices/hsg/sfh/hcc/fc/. For North Dakota-specific information, visit www.hud.gov/local/nd/homeownership/foreclosure.cfm.

- *Lawyer/legal aid* – If your situation requires the services of a lawyer, you may qualify for reduced or no-fee legal advice through a legal aid program in your state. Check the Yellow Pages of your phone book for lawyers or legal aid programs. Make sure the lawyer you choose is listed and in good standing with your state's bar association.

It is important to note that disasters create opportunities for *financial frauds or scams*. Don't let scammers victimize you. Beware if someone:

- Offers you buyback or lease-to-own options.
- Offers to provide "walk away" services.
- Requests your Social Security number.
- Requires fees for counseling services.
- Offers quick and easy fixes.

Use Helpers

Everyone has connections to people who are close to them – family, friends, co-workers, and so on. You also might have connections to groups, such as your place of worship, union, or community club. In addition, you might have connections to government agencies or social service institutions, or maybe you just know someone who works at one of these. After a disaster, it's important to tap your connections, as well as call on your city council members, township officers, or local legislators to see what they can do to help.

Enlisting others' help to tackle big jobs makes sense. The John Heywood quote, "Many hands make light work," definitely applies to disaster recovery!

The **Find People Who Can Help** tool in Unit 3 can help you identify tasks you must complete, the skills/equipment required to do the tasks, and the names of people who can help you.

Here is an example of how Sam and Joan Younger might use this tool.

Find People Who Can Help

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information
Take care of the kids while we work on clean-up or repairs	Need some place for the kids to physically go	Ask for volunteer at church	
Take pictures of the damage – inside and outside, room by room	Need camera	??	Maybe a video camera is easier?
Write down all our damaged or destroyed items	Paper and pen or a computer; detail oriented person with good handwriting	Barbara, Sam, Mary, and Sandy	Works best in teams of 2
Supervise the volunteers helping with clean-up	Good people skills and management experience	Bob (cousin)	
Look around the area for our property (important papers, pictures, etc.)	Need bag and closed toe shoes	José (friend)	
Run errands for me – get medications & groceries, rides for me/kids, etc.	Need car	Susie and Bess	They already volunteered and have a schedule
Help with repairs and/or rebuild	People with power tools and construction skills	Ask at town hall meeting tonight; do not know	

Identify Assistance for Small Businesses and/or Agriculture

This toolkit focuses on individuals and families affected by disaster. However, disasters also hit small businesses, farms and ranches, and if you own one of these, you'll need help with their recovery, too.

Disaster assistance programs for small businesses and agricultural enterprises are specific to their size and type, so research your options carefully.

To find information on disaster assistance for small businesses, farms or ranches, contact one or more of the following agencies and organizations. Find their phone numbers in the government section of your phone book or visit the following websites:

- Small Business Administration (SBA) – www.sba.gov
- U.S. Department of Agriculture
  - Rural Development – www.rurdev.usda.gov
  - Natural Resources Conservation Service – www.nrcs.usda.gov
  - Farm Service Agency – www.fsa.usda.gov
  - The National Institute of Food and Agriculture – www.nifa.usda.gov
- eXtension – www.extension.org
- North Dakota State University Extension Service – www.ag.ndsu.edu/extension/

Unit 3: What tools do I need to implement key strategies?

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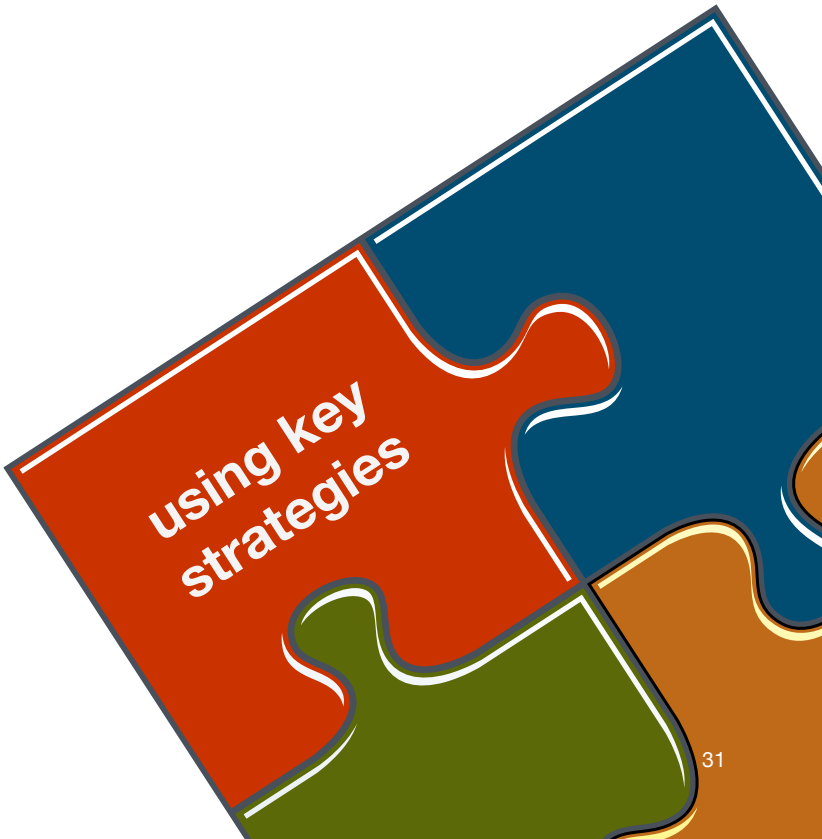

Document Important Details

Copy more pages or use a notebook to document additional important details as needed.

Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Contact info:
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Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		

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Details to remember:		
Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Contact info:
Details to remember:		

To Do List

Copy more pages or use a notebook as needed.

Task	Who	When	Completion Date	Comments

To Do List

Copy more pages or use a notebook as needed.

Task	Who	When	Completion Date	Comments

To Do List

Copy more pages or use a notebook as needed.

Task	Who	When	Completion Date	Comments

To Do List

Copy more pages or use a notebook as needed.

Task	Who	When	Completion Date	Comments

Contact List

Copy more pages or use a notebook to record additional contacts as needed.

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Contact List

Copy more pages or use a notebook to record additional contacts as needed.

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Contact List

Copy more pages or use a notebook to record additional contacts as needed.

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Contact List

Copy more pages or use a notebook to record additional contacts as needed.

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Calendar

Copy more pages or find a calendar to use as needed

Month: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

Calendar

Copy more pages or find a calendar to use as needed

Month: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

Calendar

Copy more pages or find a calendar to use as needed

Month: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

Calendar

Copy more pages or find a calendar to use as needed

Month: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

Resilience "Bounce Back and Adapt" Journal

Resilience is the ability to bounce back from crisis and adapt well to changes in your life. Everyone has the capacity for resilience. Remember the following FACTS, and complete this journal to "bounce back and adapt" after a disaster hits.

Foster Hope
Act with Purpose
Connect with Others
Take Care of Yourself
Search for Meaning

Foster Hope

Have confidence in yourself. You have overcome problems before and you have seen other people do the same. Remember those times. You have survived! Recognize that you have the ability to learn and use resilience skills to deal more effectively with stressful circumstances. Trust your ability to cope successfully.

In the space below, list some of your special traits or skills that will help you through this crisis. Here is an example:

> *"I can find people who can help me, and I'm not afraid to ask for help. Others care about me. I know how to live on reduced income. I am a good problem solver. I have a 'can do' attitude!"*

List some of your special traits or skills that could help you through this crisis.

_____

_____

_____

_____

_____

_____

_____

Help others have confidence in themselves by giving them positive feedback on their recovery efforts. Take notice of the efforts of your spouse/partner, child(dren), neighbors, and friends. In the space below, write down the names of people whose confidence you want to help build (or re-build). Here is an example:

> *Say to a neighbor, "Way to go Bill – you are making headway!" To a child you could say, "Thank you for folding the clothes – it's a big help!" You could tell your husband or wife, "We make a good team!"*

Name people whose confidences you have built (or want to build) in the wake of the disaster.

_____

_____

_____

_____

_____

Put things in perspective. Things won't always be like they are now! While you can't always prevent bad things from happening, you can control your reactions to them. Notice small changes over time. Visualize a future when things are going well.

Use the following space to list the progress you have made toward disaster recovery. List any of the small steps or improvements you have made. Here is an example:

> *June13 – Saved some things that are important to me. Realized that most of what I have is replaceable over time and I may not miss some things at all.*
>
> *June 30 – Today we finished cleaning up the debris (a big improvement). We're tired, but it's another step done."*

What small steps or improvements have you made?

_____

_____

_____

_____

_____

Continue to record your progress with daily or weekly journal entries in a notebook when you run out of space here. You will then be able to look back in a week or a month to see how much you have accomplished. Remember to share your progress with other members of your family (posting it on the refrigerator or other prominent place) so they can also see the progress. You could also ask one of your children to be the journal keeper and discuss the entries daily to help him or her see progress.

Act With Purpose

Set goals. Begin by clearly identifying a problem and your goals related to that problem. Until you have enough information to make long-range plans for disaster recovery, set small goals for what you want to accomplish daily, weekly, or monthly. Here's an example:

> *This week – Find out what insurance coverage we have. Start removing garbage from our house.*

What are 1-2 goal(s) for today? For this week? For this month?

_____

_____

Make a plan to meet your goals. Brainstorm how to reach your goals and then evaluate your options. Choose the best options and create an action plan.

Rather than being overwhelmed by the magnitude of situation, try to focus on the small, achievable steps you can take in order to move in the right direction. Here's an example:

> *Today – Call our insurance agent and arrange a meeting to discuss coverage. Call the county emergency manager to find out if there will be dumpsters provided for clean-up and when. If free garbage removal is not an option, get quotes on how much it costs to get a dumpster and make arrangements for getting one.*

What are the steps you will follow to achieve the goals you have set?

_____

_____

_____

_____

_____

Move toward your goals. It is not enough to have a plan. You need to take decisive steps to solve the problem and reach your goals. Use the **To Do List** in this unit to list each task, who will do it, and the date when it should be completed. The **Calendar** tool can be used to remind yourself of important dates and details when you move on to longer-term goals.

Remember, changing circumstances may require you to abandon old goals and adopt new ones, or use different strategies to reach your goals. Use the **Find People Who Can Help** tool in this unit to list people who you can ask for help meeting your goals. Know that some goals will take a long time and have many steps. Try not to get discouraged.

Connect With Others

Maintain relationships. Close, positive relationships with family and friends are a buffer against stress. Share your thoughts and feelings with someone you can trust to listen without trying to "fix it." Draw comfort and strength from the support of others who care about you. Remember: You need other people and they need you, too!

Who are your favorite upbeat and supportive people?

_____

_____

Call one or more of the people you listed daily to get positive energy from them. Cry with them, laugh with them, and share your stories.

Give and receive help. People come together in time of crisis. Accept the help that is offered to you. Do what you can to help others and serve your community. You are important, and helping others benefits them and you, the helper, too. Maybe you could pick up someone's mail or groceries, watch neighbors' children so they can work on their house, or help carry sheetrock into a friend's house. There's something special about random acts of kindness.

Who can you help today and what can you do?

_____

_____

_____

Use the **Find People Who Can Help** tool in this unit to identify people who can help you. Talk with them about your needs and ask for help as required.

Spend time with others. Take time for social activities with friends and family. Come together with people who share your interests, experiences, and/or beliefs. For example, attend a community benefit, help organize a recovery block picnic, go to community meetings, or spend time with friends or relatives not affected by the disaster. Getting active in civic groups, faith-based organizations, or other local groups can provide an opportunity for fellowship and fun, while also doing something meaningful for the community.

How can you connect with others this week?

_____

_____

_____

_____

Take Care of Yourself

Take care of your body. When your body is working right, you feel better and you are better able to face difficult challenges. Try to eat nutritious foods, get adequate sleep, and stay physically active. Drugs and alcohol will keep you from functioning in a healthy manner.

Stay mindful of what your body needs. Here's an example:

> *Eat a healthy breakfast. Keep healthy snacks around. If I haven't been physically busy, try to take a 10 to 20-minute walk. Get 7 to 8 hours of sleep a night.*

How will you take better care of your body?

_____

_____

_____

_____

Take time to relax. During disaster recovery, it is easy to feel guilty about relaxing. But taking time to relax is essential during a difficult time. Relaxing activities provide needed rest and help you enjoy life. Whatever relaxing activities you choose – reading, listening to music, walking, playing with pets, or talking with children or friends – when you take time to relax, you are better able to face stressful situations.

What relaxing activities will you do today and/or this week?

_____

_____

_____

_____

Check your emotional well being. How are you feeling emotionally? Crises stir up many emotions – anger, fear, despair, sadness, relief, hope, appreciation, etc. After a disaster it is very common to feel overwhelmed with emotion, even to the point that you can't function. Your head is spinning, trying to figure out what to do. For some people, writing down what they feel helps them put things in perspective. Try doing this for a couple of days in a notebook and see if you want to continue doing so during the long-term recovery process. Positive self-talk also might help.

Besides helping to put things in perspective, talking provides the opportunity to work through what is going on. Call a counselor, pastor, friend, relative, or hotline – whatever it takes to give you back a sense of hope and control.

Who could you call if you needed help working through your emotions?

_____

_____

_____

If you or your loved ones can't find anyone to talk to and you feel in desperate need of help, free crisis hotlines are available 24 hours a day, 7 days a week. You may want to:

- Call Minnesota Crisis Connection at 1-866-279-6363.
- Find a local crisis line at http://www.namihelps.org/support/crisis-resources.html or look in your local phone directory for your county or state mental health services.
- Call the National Suicide Prevention Lifeline: 1-800-273-TALK.

You can also find general mental health information online. Start by visiting these websites:

- American Psychiatry Association's Help Center: www.apa.org/helpcenter
- Live Your Life Well: www.liveyourlifewell.org

Search for Meaning

You may not be accustomed to searching for meaning in life or life's events. Or searching for meaning in a disaster might not be high on your list as you begin the journey to recovery. However, working through personal crises has some positives and thinking about them can provide meaning to your experiences.

Learn about yourself. You may come to realize that you have learned new life skills and coping behaviors during the disaster recovery process.

Watch for personal growth. Watch for changes in yourself and in your life, such as renewed appreciation for life, closer relationships, new friends, deeper spirituality or meaning, and growth of inner strength.

Thinking about this disaster, what have you learned so far about yourself?

_____

_____

_____

_____

_____

What new skills and strengths do you now have?

_____

_____

_____

_____

_____

Adapted with permission from Red River Resilience. (2010). Resilience: Bounce back and adapt Retrieved from www.redriverresilience.com/. Adapted by Phyllis Onstad and Ellie McCann, University of Minnesota Extension educators, for use in this toolkit.

Find People Who Can Help

Copy additional pages or use a notebook to record additional people who can help as needed.

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information

Find People Who Can Help

Copy additional pages or use a notebook to record additional people who can help as needed.

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information

Unit 4: Where do I start?

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Unit 4: Where do I start?

Responding in the First Hours and Days

Immediately after a disaster you must address urgent needs, including ensuring all your family members are safe and finding temporary housing until you can restore or rebuild a home that is no longer habitable. You may also incur injuries that need immediate attention, which will add to feelings of being overwhelmed.

Despite these feelings, you will be anxious to get started on financial recovery and you can take steps to do so even if you're still living in temporary accommodations. Once you have addressed urgent needs, the following tasked should be completed in the first hours and days after disaster strikes to achieve financial recovery. Check them off as you complete these tasks.

- ☐ Try to get a general assessment of the effects of the disaster on your property or rental unit. Remember that you should not enter your home until authorities have inspected it for safety issues. However, even if you cannot enter your home, you will probably be able to observe things like a damaged roof or flooded floors that will tell you whether you can return home anytime soon. Having a general sense of the situation will better prepare you when you contact your insurance agent(s) and start looking for longer-term temporary housing. See the end of this unit for more information on returning to your home.
- ☐ If you have flood, homeowners, or renters insurance, review your policy and notify the insurance agent(s) of the disaster and damage. You should always report the loss even if you doubt it will be covered. Tell the insurance agent how to best contact you for claims service. Ask if your policy covers temporary housing and/or living expenses if you cannot stay in your house or rental unit. If you lost your insurance policy, request a copy so you can verify coverage.
- ☐ If you are a renter, contact the landlord and/or the property manager about damage to the property. Tell him or her how to best contact you. If needed, request a copy of your rental agreement.
- ☐ Find temporary lodging for your family if necessary. Here are some considerations:
  - ▷ Communities often set up shelters after disasters.
  - ▷ If the shelter is full, you may be able to receive a voucher for a hotel room from your local American Red Cross or The Salvation Army.
- ☐ If you have homeowners or renters insurance, you may have coverage for temporary housing and/or living expenses associated with a disaster.

- [ ] If you are employed, contact your employer to inform them of your situation. Ask about time you may take off from work, if needed. Let your employer where to contact you. Here are some other considerations:

  - ▷ If you take time off work for recovery efforts, determine the value of work days lost. Request a letter of verification from your employer. You will need this information for insurance, assistance, and tax relief purposes.
  - ▷ If you cannot work because your place of employment was severely damaged, contact your state's unemployment insurance office to ask about eligibility for unemployment benefits. Look in the phone book under state offices.

- [ ] Begin to save all receipts for disaster-related expenses. Here are some expenses you may encounter: medical bills and replacement medications; rent for temporary accommodations, including hotel rooms; meals at a hotel and/or restaurants; boarding for your pets and veterinary bills due to the disaster; car rental; reimbursement for additional miles driven to work from temporary housing; child care bills or the value of child care if a relative watches your child(ren); cleaning and rebuilding supplies (for your home); and replacement items, such as clothes, cosmetics, bedding, glasses, dentures, and so on. Remember:

  - ▷ Use a large envelope to keep all receipts organized, and record all expenses related to recovery efforts.
  - ▷ Recovery expenses may be covered later by insurance or assistance programs, or they may be deducted on taxes.
  - ▷ If you do not keep good records of your expenses, you may not receive your full share of reimbursements!

- [ ] If you get injured during the disaster or recovery efforts, you may be eligible for disability benefits if you have disability insurance through your employer or separately. Contact your agent about your injury promptly.

- [ ] If you will be living in temporary housing for awhile, or your mailbox was destroyed, ask your post office to hold your mail for pickup or to deliver it to a temporary address. Whatever you do, make sure your mail continues to be delivered to you in a timely manner. Do this as soon as possible; you do not want late bill payments adding to your stress level!

Returning to Your Home

Whether you are a homeowner or renter, you will need permission to go into your house or rental unit because of possible hazards caused by the disaster. Do not enter the building(s) until the authorities have determined it is safe to do so. Authorities might post a color sign on the building showing its status. Red means "uninhabitable;" yellow means "uninhabitable but enterable;" and green means "safe."

When authorities have determined it is safe to enter your property, you can assess damages and begin next steps. The post-disaster visit to your home will give you a good idea of the extent of damage, the type of repairs needed, and the time you may be out of your home. You will need to know the extent of disaster damage before moving on to additional tasks.

Remember, it is very important to continue to document what you have done and need to do, who you have spoken with, contacts and how to reach them, and deadlines for disaster assistance application and appointments. See the "Responding in the First Hours and Days" at the beginning of this unit, as well as the documentation tools in Unit 3 for more information on documentation.

Here are some additional tasks to do once you have finished the post-disaster visit to your home. Check them off as you complete them.

- ☐ If you know that it will be difficult to stay current with your bills, contact your creditors. Depending on your situation they may be able to work with you on reducing monthly payments or other payment arrangements during the disaster recovery period. Do not simply stop making payments. This will damage your credit score.
- ☐ If your current loan statement(s) and/or credit card(s) have been destroyed, you can request a free copy of your credit report. This will give you the name and contact information of all accounts, as well as your balance due. Be sure to obtain your credit report from a reputable organization. For more information on credit reports, see the "Step 4: Review Your Credit Report" in Unit 5 of this toolkit.
- ☐ Determine if you must cancel services temporarily, including heating fuel, electricity, phone, cable TV, water softener or salt delivery, newspaper, and so on. Make calls promptly to stop service as needed.
- ☐ If you are a renter and your rental unit has more than minor damages, contact your landlord or property manager to negotiate termination of the lease. Request in writing the return of your security deposit.
- ☐ If you have vehicle damage or loss, contact your auto insurance agent. Indicate where the claims adjuster can find the vehicle to assess damage. Find out how long it will take to process your claim. Ask if you have coverage for a car rental. Request a copy of your policy if needed. Let the agent know how to best contact you.

Planning for Clean-Up

Before you begin clean-up of your damaged home, consider the financial implications. You may want to start cleaning and making order of the destruction immediately. Before you begin, however, you should complete these important pre-clean up tasks.

Get Visual Documentation of Damage

Take photos and/or video footage of the damage to your home to support written documentation of the loss. If your camera is lost or destroyed, use a disposable camera or cell phone camera. You can then download images and print them as needed.

Record Damage Specifics

Document damage to all household items, no matter how small. It is difficult to remember the damage once you have begun clean-up and repairs. Use the following **Document Loss and Damaged Property** tool to help you record the damage.

Your written documentation should include the following details:

- Manufacturer.
- Model.
- Serial number.
- Total number of similar items that were damaged.
- Age.
- Value when new. (Fill in only if your insurance offers replacement value coverage.)
- Approximate current value (value now).
- Damage incurred.

Enlist family, friends, or coworkers to assist in this big task. Have them work in pairs, room by room, documenting the damage. You may need to fill in some of the details yourself, but having them start the list will save several hours of valuable time.

If you do not have insurance, you will be able to claim the property loss as a deduction on your income taxes. If you have homeowners or renters insurance, you will be able to claim what is not covered by insurance on your taxes. For more information on how to get a tax break and receive a Disaster Loss Kit from the Internal Revenue Service (IRS), see the **IRS Disaster Assistance: Federally Declared Disaster Area** tool at the end of this section.

If possible, find sales slips and receipts for high-value items, such as appliances, computers, and entertainment systems. Such documents will show proof of purchase, date purchased, and purchase price – all of which will be useful when filing insurance claims and/or taxes. Search your property for these documents and secure them before volunteers, family, and friends begin to help with the clean-up and throw them away by mistake.

Here is an example of how Sam and Joan Younger might use the **Document Loss and Damaged Property** tool.

Document Loss and Damaged Property

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred
Toaster	West Bend	S7a	H220107A	1	6 yr.	$16	$8	fire
Bath towels	??	??	??	12	varies	$72	$48	fire
Push lawn mower	Toro	TR200	GH453991Z	1	5 yr,	$345	$175	fire
1999 car	Chevrolet	Malibu	VIN # SFG100060 007DDX53Z	1	11	??	$900 Blue Book	totally destroyed (in garage; burned)

Document Loss and Damaged Property

Fill in the "Value New" column only if you have insurance and your insurance offers replacement value coverage. Copy additional pages or use a notebook to record additional loss and damage.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred

Document Loss and Damaged Property

Fill in the "Value New" column only if you have insurance and your insurance offers replacement value coverage. Copy additional pages or use a notebook to record additional loss and damage.

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Document Loss and Damaged Property

Fill in the "Value New" column only if you have insurance and your insurance offers replacement value coverage. Copy additional pages or use a notebook to record additional loss and damage.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred

Document Loss and Damaged Property

Fill in the "Value New" column only if you have insurance and your insurance offers replacement value coverage. Copy additional pages or use a notebook to record additional loss and damage.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred

Internal Revenue Service

IRS Disaster Assistance

Federally Declared Disaster Area

You may deduct the loss or partial loss of your home, household goods, and motor vehicles from disaster damage on your individual federal income tax return. If you paid taxes in the tax year immediately preceding the tax year in which the disaster occurred, you can choose to deduct your loss on a Form 1040X *(Amended U.S. Individual Income Tax Return)* 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 of the taxes paid on your prior year return.

What this means to you…

- If you filed a federal income tax return in the preceding tax year and paid federal taxes …
  - You may be able to file an amended return now (or wait until next year) to claim your loss and receive a refund of the amount of taxes paid.
  - You need to itemize using Form 1040 Schedule A.

To claim your losses…

- Make a list of everything you owned and lost
- Determine its original cost (or adjusted basis)
- Determine the fair market value of each item
  - *This is the amount it could have been sold for just before the disaster*
- Determine the present value – *after the disaster*
- Determine insurance or other reimbursements you received or expect to receive

To take advantage of casualty losses and to assist you through this process…

- Get Publication 2194, *Disaster Loss Kit* for individuals or Publication 2194-B *Disaster Loss Kit* for businesses.
- Get computer generated copies of your last year's tax return from the IRS.
- IRS can assist with preparing your amended tax returns.

For additional information and assistance…

- IRS Disaster Assistance Hotline – 1-866-562-5227
  (Monday – Friday from 7:00 am to 10:00 pm local time),
  **Please have your own interpreter, if needed, when calling the Hotline number*
- Visit the website at www.irs.gov or
- Contact your tax professional

IRS
Department of the Treasury
Internal Revenue Service
publish.no.irs.gov
Pub.3067(EN/SP) (1-2009)
Catalog Number 52704Z

Ensure You Have Your Important Papers

Besides sales slips and receipts, other key documents are needed to prove who you are, what you own, and what you owe. These important papers are needed to file insurance claims, apply for assistance, obtain loans, and file for taxes. The following lists some of the key papers you need. Check them off as you find them.

- ☐ Social Security numbers for you, your spouse, and all your dependents.
- ☐ Birth and death certificates.
- ☐ Most recent federal income tax return.
- ☐ Home mortgage/property deed.
- ☐ Bank account numbers.
- ☐ Driver's license.
- ☐ Titles of vehicles, particularly those damaged by the disaster.
- ☐ Military discharge papers.
- ☐ Credit cards and store charge cards.

If you cannot find these documents, see the following **Replacing Important Papers** tool for information about how you can replace one or more of these missing or damaged documents.

Replacing Important Papers

After a disaster, important papers may be destroyed, lost, or damaged. Following is information on how to replace your important papers.

Birth and Death Certificates

To replace a birth or death certificate for U.S. citizens who were born or died in the United States, visit www.vitalrec.com or call:

Minnesota: 651-201-5970
North Dakota: 701-328-2360
South Dakota: 605-773-4961
Iowa: 515-281-4944
Wisconsin: 608-266-1371

For birth records of U.S. citizens born abroad, visit http://travel.state.gov/passport/get/first/first_825.html or request a copy of Form FS-240 (Consular Report of Birth Abroad) from:

U.S. Department of State
Passport Services
Vital Records Section
1111 19th Street, NW, Suite 510
Washington DC 20522-1705

This address is also used to obtain a "Report of the Death of an American Citizen Abroad" form for U.S. citizens who died abroad.

Citizenship and Naturalization Papers

For papers related to citizenship, immigration, permanent residency (green card), re-entry permit, employment authorization, etc., visit www.uscis.gov. Complete Form N-565. You may also contact your county court house.

Credit Cards

American Express: 1-800-528-4800
Discover: 1-800-347-2683
(TDD/TTY – 1-800-347-7449)
Master Card: Contact issuing financial institution or 1-800-622-7747.
Visa: Contact issuing financial institution or 1-800-847-2911.

Driver Licenses or State ID Cards

The quickest way to obtain a duplicate driver license is to apply in person at any state department of motor vehicles (called different names in different states). You will need to complete an application for a license or identification card, which may be accessed at:

Minnesota: www.mndriveinfo.org
North Dakota: www.dot.nd.gov
South Dakota: http://dps.sd.gov
Iowa: www.iowadot.gov
Wisconsin: www.dot.wisconsin.gov

Income Tax Returns

Call the nearest IRS office, or call 1-800-829-3676 and request Form 4506 ("Request for Copy of Tax Return"). To find your local IRS office, go to:

Minnesota: www.irs.gov/localcontacts/article/0,,id=98289,00.html
North Dakota: www.irs.gov/localcontacts/article/0,,id=98321,00.html
South Dakota: www.irs.gov/localcontacts/article/0,,id=98333,00.html
Iowa: www.irs.gov/localcontacts/article/0,,id=98276,00.html
Wisconsin: www.irs.gov/localcontacts/article/0,,id=98349,00.html

Insurance Policies

Contact the agent or company providing coverage. You may be required to complete a form, pay a fee for duplicate copies, or both. The policy number will expedite this request.

Marriage Certificates and Divorce Records

Copies of certificates of marriage are available from the county that issued the marriage license, and divorce decrees are available from the county that granted the divorce. For ordering and fee information, please contact the local registrar in the county where the marriage certificate was issued or the divorce granted.

To learn where to obtain vital records, including marriage certificates and divorce degrees, contact the National Center for Health Statistics at: www.cdc.gov/nchs/howto/w2w/w2welcom.htm.

Military Discharge Papers

Request Standard Form 180 (SF-180) from any office of the Veterans Administration, the American Legion, the Veterans of Foreign Wars, the American Red Cross, a veterans' association, or military recruiter. You may also download the form from: www.archives.gov/veterans/military-service-records/standard-form-180.html.

Fax the completed form to 314-801-9195 or mail it to:

National Personnel Records Center
Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132-5011

To find out if you are eligible for veterans' benefits, how to apply, and what it will cost. Call the VA Health Benefits Service Center at 1-877-222-8387. You may be able to complete an application form online.

Mortgage Papers

Contact your lending institution (mortgage holder).

Passports

Call Passport Services at 1-877-487-2778 or 1-888-874-7793 (TTY). Complete form DS-64 (Statement Regarding Lost or Stolen Passport) from http://travel.state.gov/passport/lost/lost_848.html.

Mail it to:

U.S. Department of State
Passport Services
Consular Lost/Stolen Passport Section
1111 19th Street, NW, Suite 500
Washington DC 20036

Property Deeds

Contact the Clerk of Court in the county where the property is located.

Savings Bonds/Notes

Call 304-480-7527 or visit www.treasurydirect.gov/forms/sav1048.pdf and complete Form PDF 1048E (Claim for Lost, Stolen or Destroyed U. S. Savings Bonds).

To replace Series HH/H Bonds, mail the completed form to:

Bureau of the Public Debt
P.O. Box 7012
Parkersburg, WV 26106-2188

To replace Series EE/E Bonds, mail the completed form to:

Bureau of the Public Debt
P.O. Box 7012
Parkersburg, WV 26106-7012

Social Security Card

Visit https://secure.ssa.gov/apps6z/FOLO/fo001.jsp to find your local Social Security Administration office. Obtain Form SS-5 (Application for Social Security Card) from this office or download it from: http://www.ssa.gov/ssnumber/ss5.htm. Follow the instructions to complete the form.

For additional help, contact the Social Security Administration at 1-800-772-1213, or write:

Office of Public Inquiries
Social Security Administration
Windsor Park Building
6401 Security Blvd.
Baltimore, MD 21235

Vehicle Titles

Contact your state's department of motor vehicles; find it at www.4dmv.com/.

Complete a "Vehicle Application" form. Submit to the address given on the form.

Wills

Contact the attorney who prepared your will. If circumstances have changed, you may need to write a new will.

Additional Information About This Document

All contact information was verified at the time of last revision of this publication (August 10, 2011). However, this information is subject to change, so always confirm its accuracy on your own.

The information in this section was originally compiled by Jeanette A. Tucker, Ph.D., Associate Professor, Family Economics, Louisiana State University Agricultural Center (April 2006).

Becky Hagen Jokela, M.S., AFC, CFCS, Extension Educator, Family Resource Management, University of Minnesota Extension, adapted it (with permission from Jeanette Tucker) for this toolkit.

Identify and Secure Items You Wish to Save

Before others come to help you, it is important that you go through your property to identify and secure items you wish to save. You are the best judge of what's valuable to you. Family heirlooms, such as pictures, videotapes, glassware, and trophies, may be just as important to save (if not more so) as antiques or valuable collections.

Please note that some items, such as mattresses, upholstered furniture, and contaminated/moldy items, may be too hazardous to keep. Remember safety first; items that could endanger your health are not worth saving!

Get More Information About Clean-Up Specifics of Your City and/or County

Contact city and/or county officials to find out:

- How and where to properly dispose of damaged property.
- If dumpsters will be made available and how to secure one.
- A list of items that are not salvageable, such as mattresses
- Steps to follow in cleaning and sanitizing your home and household items
- Guidelines for safe clean-up procedures, such as wearing goggles, masks, and disposable coveralls; where to shower; etc.
- If there is anything else you need to consider for clean-up.

If you want volunteers to help you cleanup, contact your city and/or county officials to find out if any will be available. If they are, ask to be placed on the waiting list. Be prepared to describe the help you need. Ask when volunteers are expected, but realize that specifics may not yet be available. If you obtain an approximate date and time for receiving volunteer help, make sure you are present to supervise, or recruit someone to help with the supervision.

Unit 5: Where am I financially?

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Unit 5: Where am I financially?

This unit will help you assess and understand your current financial condition. Just as you did before the disaster, you will need to continue to manage your income, expenses, and debt in the days, weeks, and months ahead. The difference is that your financial picture may look drastically different now than it did pre-disaster. You can expect your finances to continue changing throughout the recovery period.

As noted earlier in the toolkit, financially recovering after a disaster is like putting together a picture puzzle. First you must identify the puzzle pieces of your current, or post-disaster, financial picture. The more pieces you identify, the easier it is to find the next pieces. In other words, the more you know about your current financial situation, the easier it will be to figure out what you need as you work toward financial recovery.

We will review four steps for assessing your current financial situation. Using the tools in this toolkit, you can:

1. Assess your monthly income and expenses (both pre- and post-disaster).
2. Determine your net worth.
3. Determine whether or not you can afford another payment (e.g., mortgage, car loan, etc.).
4. Review your credit report.

Note that using only one or two of the above steps will not provide an accurate picture of your current financial situation. You need to complete all four steps to truly understand your financial picture. They are all indicators of financial well-being.

Finally, we will walk you through a fifth step so you can assess your total financial picture:

5. Summarize your current financial situation.

More About the Younger Family

Before you get started on these steps, take a moment to learn more about the Younger family, introduced earlier in the toolkit. You now need more information about the family so you will understand our examples of how they use the tools in this unit.

Sam and Joan Younger, ages 41 and 38, have been married for 17 years. They live in a small Midwestern town with their three children, ages 8, 10, and 14.

Before the disaster, Sam was a science teacher at the local high school and had a gross annual income of $42,000. His monthly net income was $2,625. Joan earned $11.73 an hour as the manager of the local Quick Stop convenience gas station. Her annual gross income was $24,400 and her monthly net income was $1,525.

Sam and Joan purchased their home 5 ½ years ago for $137,500. They paid $27,500 for a down payment and financed $110,000 through a 30-year mortgage with a 5 percent fixed interest rate. The current balance on the mortgage is $100,000.

On June 10, the Younger's community was struck by a tornado. Their home was severely damaged. They had homeowners insurance but were underinsured. Building professionals have estimated that it will cost $60,000 to rebuild and repair their home. They also lost $25,000 worth of necessary personal property that will need to be replaced. The Youngers will not be able to live in their home for several months until the repairs are completed. They have a $5,000 deductible, and insurance will only cover 45 percent of the structural damages and personal property loss. This leaves the family with $46,750 worth of expenses to cover in order to return to their home.

As a result of the disaster, Joan's place of employment – the Quick Stop convenience gas station – received extensive damage. The owners of the Quick Stop are seeking funds to rebuild the business. Because the convenience store is not open, Joan is unemployed, resulting in a 37 percent decrease in the family income. Joan will apply for unemployment assistance and is expected to receive approximately $715 a month.

The state's governor has requested, and the president of the United States has issued, a Federal Disaster Declaration. Small Business Administration (SBA) loans are available for individuals and families who qualify. There will be no Federal Emergency Management Agency (FEMA) individual assistance grants.

The Youngers can move in with Sam's brother and wife. It will be cramped, but they will make it work until they can get back into their home. Sam and Joan cannot afford both a home mortgage payment and a rent payment.

Step 1: Assess Your Monthly Income and Expenses

Completing a monthly budget is one useful tool to help families determine what actions to take following a natural disaster. The Monthly Budget/Spending Plan tool in this unit will help you understand your income and expenses prior to the disaster and estimate what they will be post disaster. The tool will also help you track your income and expenses for the next three months and make adjustments to your budget as needed. This process will help ensure you are adequately informed as you make important decisions affecting your financial resources.

Here are the steps required to complete the Monthly Budget/Spending Plan tool.

1. Using the second column, determine your monthly income and expenses prior to the disaster. You may or may not have records regarding your pre-disaster budget. If you have never calculated your budget before or your records were destroyed, make a best guess of the dollar amounts that correspond to each income/expense line. (Note that getting a free copy of your credit report will provide you with current balances and outstanding loans and credit cards. See Step 3, later in this unit, for information on obtaining a credit report.)

At the end of this section you will find an example of the completed tool for Sam and Joan Younger. Looking at the example, did Sam and Joan have enough income to meet their monthly expenses before the disaster?

Take time now to fill in your income and expenses prior to the disaster. When you are finished ask yourself:

- ▷ Was your pre-disaster income sufficient to meet your expenses?

2. In the next column, you are asked to estimate your current budget after the disaster. It may be helpful to review the "Income/Expenses Prior to Disaster" numbers and adjust them as needed to take into account your post-disaster changes.

   Looking at the Younger family example, how did their expenses change post-disaster?

   Complete the budget for current income and expenses. When you are done, ask yourself:

   - ▷ Has your income changed post-disaster?
   - ▷ Do you now have increased housing expenses (maybe even double)?
   - ▷ What other expenses changed?
   - ▷ Do your post-disaster expenses outweigh your current income?
   - ▷ How are disaster-related expenses affecting your budget?
   - ▷ How do your pre- and post-disaster monthly expenses and income compare?
   - ▷ Do adjustments need to be made? In which spending categories?
   - ▷ What resources are needed to get your budget to balance?

3. It is now time to track your actual income and expenses, or spending, and see how they compare to your budget. Use the actual income and spending columns to track your income and spending for the next three months. Look at the Younger family example as needed.

   Here are some quick tips for tracking your income and spending:

   - ▷ Identify one person who is responsible for this task in your family.
   - ▷ Choose a tracking method that works for you and use it consistently. Save receipts and consider using a calendar or envelopes in which you save receipts to track expenses throughout the month.
   - ▷ Choose a safe/convenient place to pay bills, file papers, and do your tracking.
   - ▷ It is very important to save all your the disaster-related receipts in a special envelope each month. You will need these receipts later to make insurance claims, file taxes, and apply for assistance to cover disaster-related expenses.

4. After tracking your income and expenses each month, take time to compare them to your budget. If changes need be made to match your budget, such as another source of income obtained or required, an expense increased or reduced, make a note in the "Comments/ Plans for Change" column. You can also record some of your ideas for changes at the bottom of the tool.

Remember, your finances will continue to fluctuate throughout the recovery period. It is critical to know where you stand financially as you work to manage your income, expenses, and debt.

Here are some things to consider if your expenses are greater than your income:

- Prioritize your bills. Mortgage or rent, food, transportation, and health bills may need to take priority over other expenses. For example, note that Sam and Joan had to cut spending in several categories after Joan lost her job and their disaster expenses rose.
- If mortgage payments are missed, you may risk losing your home. Read your mortgage loan agreement to determine the consequences for missed payments.
- Make every effort to keep up with your bills. Contact your creditors as needed to negotiate payment plans.
- Work with a financial educator or counselor to explore strategies and options. See the "Finding Help and Resources" section of Unit 4 for more information.
- Explore as many strategies and options as possible. Do not limit yourself to the examples provided in this toolkit. Ask others for suggestions and try new ways to cut expenses as needed.
- Read the Unit 6 for homeowners or Unit 7 for renters for more information on financial resources and assistance that may be available to help you with housing costs. Consult Unit 9 for more information on resources and assistance for recovery.

Monthly Budget/Spending Plan (Younger Family example)

Month/Year: _____

Using the form below to:

1. Determine your monthly family income and expenses prior to the disaster; use the "Income/Expenses Prior to Disaster" columns in the first two tables.
2. Estimate what your current, post-disaster budget; use the "Estimated Current Income/Expenses" columns.
3. Track income and expenses for three months; use the "Actual Income/Expenses" columns.
4. Use the "Comments/Plans for Change" column to write actions to take or things to remember.

Gross Annual Income Before Disaster: $42,000 (Sam) + $24,400 (Joan) = $66,400
Net Monthly Take-Home Income Before Disaster: $4,150

Monthly Income*						
Net Monthly Income Source	Income Prior to Disaster	Estimated Current Income	Actual Income			Comments/ Plans for Change
			Month 1: *June*	Month 2: *July*	Month 3: *August*	
Income 1: *Sam*	2,625	2,625	2,625	2,625	2,625	
Income 2: *Joan*	1,525					*Work closed due to tornado; expected to resume September*
Income 3: *Unempl.*		825	715	715	715	*Unemployment insurance*
Income 4: *Food card*			350	250	200	*Disaster assistance food card*
Income 5: *Gas card*				100	100	*Disaster assistance gas card*
Income 6: *Store card*					150	*Disaster assistance store cards*
Total Net Monthly Income	$4,150	$3,450	$3,690	$3,690	$3,890	

*Include take-home pay in your income totals. Remember to include all income from jobs, Social Security benefits, investment income, food support, child support, unemployment insurance, as well as disaster-related donations, grants, gift cards, and other assistance.

Monthly Expenses						
Expense Category	Expenses Prior to Disaster	Estimated Current Expenses	Actual Expenses			Comments/ Plans for Change
			Month 1: *June*	Month 2: *July*	Month 3: *August*	
Housing						
Mortgage (PITI)	695	695	695	695	695	
2nd Mortgage: *New loan*					175	*Low interest (SBA) disaster loan for $32K*
Other home loan(s)						
Rent		0	0	0	0	*Moved in with brother*
Homeowners/renters insurance						
Property taxes						*Were reduced; due in October*
Natural Gas	130	0	0	0	0	*Shut off; will need heat October*
Electricity	125	220	235	252	278	*Pay part of brother's bill and bill at home during rebuild*
Water, sewer	60	78	78	76	81	*Pay part of brother's bill and bill at home during rebuild*
Garbage	35	55	600	365	275	*Debris removal*
Telephone	58	58	0	0	0	*Cut costs; shut off home phone*
Cell phone	0	0	69	69	69	*Got 2 cell phones*
Cable	39	39	0	0	0	*Cut costs; use brother's*
Internet	35	0	0	35	35	*Cut costs; use brother's*
Maintenance	100	100	0	0	0	*Seeking rebuild loan, volunteer help, and material donations*
Other:						
Food						
Groceries	350	350	350	300	200	*Used food shelf as needed*
Eating out	50	50	0	0	0	*Cut costs*
School lunch	100	100	0	0	0	*Summer; resume September*
Other:						
Transportation						
Gas	130	130	100	100	100	*Cut costs; carpool*
Maintenance/oil	95	60	100	40	29	*Did most maintenance ourselves*
Vehicle payment	200	200	200	200	200	
Vehicle insurance	125	125	125	125	125	
Other:						

Monthly Expenses						
Expense Category	Expenses Prior to Disaster	Estimated Current Expenses	Actual Expenses			Comments/ Plans for Change
			Month 1: *June*	Month 2: *July*	Month 3: *August*	
Health						
Health insurance/ co-pay/deductible	260	260	260	260	260	
Prescription	50	50	50	50	50	*New co-pay*
Over-the-counter	10	20	20	10	10	
Life insurance	40	40	40	40	40	
Other: *Eye/dental ins.*	125	125	80	80	80	*Dropped optical ins. for this year*
Personal						
Clothing	150	200	80	80	280	*Used donated clothing/store cards*
Clothing care	20	20	20	20	20	
Personal care	50	35	35	35	50	
Child care	100	90	86	75	86	
Diapers, supplies						
Child support						
Child allowance	60	0	0	0	0	*Cut expenses; kids seem ok with it*
School activities	75	0	0	0	50	*Summer; seek scholarships in Aug.*
Education						
Household items	75	75	75	75	75	
Gifts	75	20	20	40	40	
Entertainment/rec.	50	20	30	30	30	*Used parks and free family events*
Vacation	50	0	0	0	0	
Pets	40	40	40	40	40	
Personal spending	150	50	75	50	50	*Cut expenses*
Contributions/dues	50	0	0	25	50	*Youth club membership*
Other:						
Savings and Debt Payments						
Savings	100	0	0	0	0	*Continue after we're back home*
Credit Card 1: *Visa*	96	96	60	60	60	*Negotiated smaller monthly payment*
Credit Card 2: *Best Buy*	36	20	20	20	20	*Negotiated smaller monthly payment*
Credit Card 2: *JC Penney*	18	18	18	18	18	*Negotiated smaller monthly payment*

Monthly Expenses						
Expense Category	Expenses Prior to Disaster	Estimated Current Expenses	Actual Expenses			Comments/ Plans for Change
			Month 1: *June*	Month 2: *July*	Month 3: *August*	
Savings and Debts Payments (continued)						
Other: *Medical*	75	75	45	45	45	
Other:						
Total Monthly Expenses	$4,132	$3,549	$3,528	$3,275	$3,580	

Use the "Total Net Monthly Income" and "Total Monthly Expenses" columns from the above tables to fill out the budget summary below.

Budget Summary	Budget Prior to Disaster	Estimated Current Budget	Actual			Comments/ Plans for Change
			Month 1: *June*	Month 2: *July*	Month 3: *August*	
Total Net Monthly Income	$4,150	$3,450	$3,690	$3,690	$3,790	*Joan goes back to work September 15*
Total Monthly Expenses	$4,132	$3,549	$3,528	$3,275	$3,580	*Saved money on rebuild by getting donations and rebuild loan*
Bottom Line (Income minus Total Expenses)	+$18	-$99	+$162	+$415	+$210	*Save for rebuild, expenses, and emergencies*

If your monthly budget is exact, your bottom line would equal zero. This means that your income covers your expenses exactly. As you will discover, this rarely happens consistently on a month-to-month basis! If your bottom line is a positive number, you had more income than expenses.

However, after a disaster, it is not uncommon to have a negative bottom line. With your increasing disaster-related expenses, you may need to find additional sources of income or cut unnecessary expenses to help balance your monthly budget.

What changes do you need to make to your monthly budget? *We've adjusted along the way; need to keep an eye on it. The SBA loan helped a lot. Watch for more assistance programs/resources, to help cover expenses while we rebuild.*

Monthly Budget/Spending Plan

Month/Year: _____

Using the form below to:

1. Determine your monthly family income and expenses prior to the disaster; use the "Income/Expenses Prior to Disaster" columns in the first two tables.
2. Estimate what your current, post-disaster budget; use the "Estimated Current Income/Expenses" columns.
3. Track income and expenses for three months; use the "Actual Income/Expenses" columns.
4. Use the "Comments/Plans for Change" column to write actions to take or things to remember.

Gross Annual Income Before Disaster: _____

Net Monthly Take-Home Income Before Disaster:

Monthly Income*						
Net Monthly Income Source	Income Prior to Disaster	Estimated Current Income	Actual Income			Comments/ Plans for Change
			Month 1:	Month 2:	Month 3:	
Income 1:						
Income 2:						
Income 3:						
Income 4:						
Income 5:						
Income 6:						
Total Net Monthly Income						

*Include take-home pay in your income totals. Remember to include all income from jobs, Social Security benefits, investment income, food support, child support, unemployment insurance, as well as disaster-related donations, grants, gift cards, and other assistance.

Monthly Expenses						
Expense Category	Expenses Prior to Disaster	Estimated Current Expenses	Actual Expenses			Comments/ Plans for Change
			Month 1:	Month 2:	Month 3:	
Housing						
Mortgage (PITI)						
2nd Mortgage:						
Other home loan(s)						
Rent						
Homeowners/renters insurance						
Property taxes						
Natural Gas						
Electricity						
Water, sewer						
Garbage						
Telephone						
Cell phone						
Cable						
Internet						
Maintenance						
Other:						
Food						
Groceries						
Eating out						
School lunch						
Other:						
Transportation						
Gas						
Maintenance/oil						
Vehicle payment						
Vehicle insurance						
Other:						

Monthly Expenses						
Expense Category	Expenses Prior to Disaster	Estimated Current Expenses	Actual Expenses			Comments/ Plans for Change
			Month 1:	Month 2:	Month 3:	
Health						
Health insurance/ co-pay/deductible						
Prescription						
Over-the-counter						
Life insurance						
Other:						
Personal						
Clothing						
Clothing care						
Personal care						
Child care						
Diapers, supplies						
Child support						
Child allowance						
School activities						
Education						
Household items						
Gifts						
Entertainment/rec.						
Vacation						
Pets						
Personal spending						
Contributions/dues						
Other:						
Savings and Debt Payments						
Savings						
Credit Card 1:						
Credit Card 2:						
Credit Card 2:						

Monthly Expenses						
Expense Category	Expenses Prior to Disaster	Estimated Current Expenses	Actual Expenses			Comments/ Plans for Change
			Month 1:	Month 2:	Month 3:	
Savings and Debts Payments (continued)						
Other:						
Other:						
Total Monthly Expenses	0.00	0.00	0.00	0.00	0.00	

Use the "Total Net Monthly Income" and "Total Monthly Expenses" columns from the above tables to fill out the budget summary below.

Budget Summary	Budget Prior to Disaster	Estimated Current Budget	Actual			Comments/ Plans for Change
			Month 1:	Month 2:	Month 3:	
Total Net Monthly Income						
Total Monthly Expenses	0.00					
Bottom Line (Income minus Total Expenses)						

If your monthly budget is exact, your bottom line would equal zero. This means that your income covers your expenses exactly. As you will discover, this rarely happens consistently on a month-to-month basis! If your bottom line is a positive number, you had more income than expenses.

However, after a disaster, it is not uncommon to have a negative bottom line. With your increasing disaster-related expenses, you may need to find additional sources of income or cut unnecessary expenses to help balance your monthly budget.

What changes do you need to make to your monthly budget? _____

_____

Step 2: Determine Your Net Worth

You will need to know more than a monthly budget can tell you to make sound financial decisions. Knowing your net worth will help you determine your financial options or strategies.

You may be asking yourself, what is net worth and why does it matter? Here's some information about net worth:

- Net worth is the current value of your financial holdings. Your net worth takes into account two factors:
  - ▷ Assets are your physical property (e.g., home and autos) or intangible rights (i.e., money someone else owes you) that have value. Assets are useful because you can spend them, sell them, or use them as security on a loan.
  - ▷ Liabilities are your debts, or amounts of money you owe to someone else. Liabilities can be short-term or long-term. Short-term liabilities are generally paid off within one year, whereas long-term liabilities usually take longer to pay off. Liabilities can be secured or unsecured. Secured liabilities, such as mortgages or auto loans, require you to pledge a specific asset (like your house) to ensure payment of the debt. Unsecured liabilities, on the other hand, do not have an asset pledged and are based solely on your personal credit worthiness. Liabilities may also be referred to as "debt load."
- A net worth statement is a snapshot of the current value of your financial holdings.

You can calculate your net worth by subtracting the value of your liabilities from your assets. The following What is my net worth? tool will walk you through the process of calculating your net worth. Knowing your net worth will help you understand if you can leverage more dollars because the value of your assets is greater than your total liabilities. Alternatively, if what you owe outweighs what you own, you will have to explore different strategies, such as increasing income or making a plan to reduce debt. In this case you may also need to access disaster assistance programs.

Note that after a disaster you may find that the damages to your home or property will cause your net worth to decrease. It is important to understand net worth when making financial decisions. For example, if your net worth value has gone down due to home damage from a natural disaster, you may need to look for disaster assistance programs to help repair or rebuild your home.

Take a look at an example of a completed What is your net worth? tool at the end of this section. Review Sam and Joan Younger's net worth statement to make sure that you understand the how it was achieved. The Youngers have a positive net worth, meaning they currently own more than they owe. Their positive net worth may help them secure a loan.

Once you have reviewed the example, take time to use the tool yourself. After you have completed the net worth tool, ask yourself:

- What is the current value of my assets (what I own)?
- What are my current liabilities (what I owe)?
- How has my net worth changed due to the disaster?

It is not uncommon after a disaster for a family's net worth to fall. When one of your major assets, such as a home, becomes damaged, or when you must take out disaster-related loans, you may find yourself in this situation. The Younger family, for example, had a home valued at $137,500 pre-disaster. After the disaster it dropped to $77,500, significantly affecting their net worth.

Here are some strategies to consider after you know your net worth, particularly if it has fallen:

- Do you have any assets that are completely paid for (coin collections, stocks, certificates of deposit, etc.) that you can sell or cash in? Consider long-term effects, too. While this option will meet some of your current financial needs, it could also affect your financial future.
- If you have assets that are not completely paid for (car, boat, etc.), you may be able to sell them if they are not essential and make enough money to pay off the remaining debt. This will help you reduce your debt load.
- If you have a negative net worth, you may want to work with a financial professional to set goals and work toward creating a positive net worth.
- Remember, when determining strategies and options, explore as many as possible. Do not limit them to the examples provided in this toolkit.
- Cashing in a 401(k) or other long-term, tax-favored asset may incur tax penalties. Be sure to discuss such options with a financial professional to determine the true cost to you and know how it could affect your future financial well-being. Refer to the "Work with a Financial Professional" section in Unit 2.

What is my net worth? (Younger Family example)

Date: July 20XX

Current Assets (how much you own)

Cash

- Checking account $350
- Saving account $2,300
- Money market account _____
- Life insurance (cash value) _____
- Other: _____

Investments

- CDs (Certificates of Deposit) $1,000
- Bonds _____
- Mutual Funds _____
- Stocks _____
- Other: *Coin collection* $380

Long Term Tax Favored Assets

- Pension fund (if vested) _____
- Tax Deferred Annuity _____
- IRA (Indiv. Retirement Acct.) _____
- 401(k) $52,000
- Other: _____

Real Property (Market Value)

- Home (after disaster) $77,500
- Other real estate _____
- Vehicles $7,500
- Personal property $6,000
- Other: _____

Money Owed to You

- Loans owed to you _____
- Income tax refund due _____
- Tax refund due _____
- Other: _____

Total Assets $147,030

Current Liabilities (how much you owe)

Real Estate

- Mortgage (principal only) $100,000
- Home equity loan _____
- Other: _____

Other Debt

- Credit cards $5,000
- Student loans _____
- Vehicle loans or leases $5,500
- Personal loans _____
- Line of credit loans _____
- 401(k) or life ins. Loans _____
- Other: *Medical* $5,000

Taxes Owed

- Income taxes – Federal _____
- Income taxes – State _____
- Property taxes $1,325

Contractual Obligations

- Leases _____
- Tuition _____
- Other: _____

Total Liabilities $116,825

My Net Worth

Total Assets - Total Liabilities = Net Worth

$147,030 - $116,825 = +$30,205

My Net Worth is **+$30,205**

What is my net worth?

Date: _____

Current Assets (how much you own)

Cash

- Checking account _____
- Saving account _____
- Money market account _____
- Life insurance (cash value) _____
- Other: _____

Investments

- CDs (Certificates of Deposit) _____
- Bonds _____
- Mutual Funds _____
- Stocks _____
- Other: _____

Long Term Tax Favored Assets

- Pension fund (if vested) _____
- Tax Deferred Annuity _____
- IRA (Indiv. Retirement Acct.) _____
- 401(k) _____
- Other: _____

Real Property (Market Value)

- Home (after disaster) _____
- Other real estate _____
- Vehicles _____
- Personal property _____
- Other: _____

Money Owed to You

- Loans owed to you _____
- Income tax refund due _____
- Tax refund due _____
- Other: _____

Total Assets _____

Current Liabilities (how much you owe)

Real Estate

- Mortgage (principal only) _____
- Home equity loan _____
- Other: _____

Other Debt

- Credit cards _____
- Student loans _____
- Vehicle loans or leases _____
- Personal loans _____
- Line of credit loans _____
- 401(k) or life ins. Loans _____
- Other: _____

Taxes Owed

- Income taxes – Federal _____
- Income taxes – State _____
- Property taxes _____

Contractual Obligations

- Leases _____
- Tuition _____
- Other: _____

Total Liabilities _____

My Net Worth

Total Assets - Total Liabilities = Net Worth

_____ - _____ = _____

My Net Worth is _____

Step 3: Determine Whether or Not You Can Afford Another Payment

This section will help you determine your ability to afford making certain payments after a disaster. Even before you have explored all options available to you following a disaster, it is important to know early in the process if you can afford to take on additional debt. Use the following Can I afford another payment? tool to help you to determine your debt-to-gross monthly income ratio.

You probably have a good understanding of what debt is – money you owe to others. Gross monthly income is your income before taxes.

So why do you need to know your debt-to-gross monthly income ratio?

- A debt-to-gross income ratio of 0.36 (36 percent) or less suggests that your income is high enough to cover your debt payments. This ratio implies some flexibility for handling additional expenses.
- On the other hand, a debt-to gross-income ratio of more than 0.36 (36 percent) suggests that your income may not be enough to cover your debt payments. This ratio implies less flexibility if expenses increase.

The following example depicts the Younger family's calculation of their debt-to gross monthly income ratio using the Can I afford another payment? tool in this unit. Consider these points about their example:

- What does the 29% debt-to gross monthly income ratio tell you about the Younger family's ability to afford the *$175 disaster loan payment*? Because the ratio is lower than 36 percent, the Youngers' gross income may be adequate to cover their disaster debt payment.
- What might the ratio mean for the Younger family's ability to handle more debt? The Youngers' 29% debt-to-gross monthly income ratio implies some flexibility in handling additional, post-disaster expenses.

After reviewing the example, use the tool yourself to calculate your own debt-to-gross income monthly ratio. After completing calculations, answer the following question:

- What does your debt-to-gross monthly income ratio tell you about your ability to afford making certain payments after a disaster?

Comparing your debt-to-income ratio to what financial professionals consider an affordable amount of debt will identify another piece of your post-disaster financial puzzle. When used with the three other assessment tools provided in this unit, this knowledge will help you understand the big picture of your post-disaster financial situation. It will better prepare you to determine which actions to explore and what financial options are available.

Can I afford another payment? (Younger Family Example)

Before you decide to take on another payment ask yourself, "Can I afford another payment?" Financial professionals use a debt-to-income ratio to determine if their customers can afford to make certain payments following a disaster. You can use the same process. Follow the five steps below to determine your debt-to-gross monthly income ratio.

Debt-to-Gross Monthly Income Ratio

1. **SORT** your current monthly debt payments into four payment categories: mortgage/rent, vehicle, credit card, and other payments. For home payments, include any second mortgage and/or home equity loan payments. In the "other payments" category, include any regular monthly payments not already covered such as school, personal, family, or other property payments.

Regular Monthly Mortgage/Rent Payment(s)	$695
Monthly Car Payment(s)	$200
Monthly Credit Card Payment(s)	$98
Other Monthly Payment(s): *Medical*	$45
Other Monthly Payment(s): *New Disaster Loan*	$175

2. **ADD** your monthly debt payments. $1,213 = Total Monthly Debt Payments

3. **IDENTIFY** your total gross monthly income (your income before deductions).

   $3,500 (Sam) + $715 (Joan) = $4,215 = Total Gross Monthly Income

4. **DIVIDE** your total monthly debt payments by your monthly gross income. This is your debt-to-gross monthly income ratio.

   Total Monthly Debt Payments ÷ Gross Monthly Income = Debt-to-Gross Monthly Income Ratio

   $1,213 ÷ $4,215 = .288 (or 29%) Debt-to-Gross Monthly Income Ratio

5. **COMPARE** your debt-to-gross monthly income ratio to what financial professionals suggest is an affordable percentage of debt to income. Remember, a ratio of 0.36 (36 percent) or less suggests that your income is enough to cover your debt payments. This ratio implies some flexibility for handling other expenses. A ratio of more than 0.36 (36 percent) suggests that your income is not enough to cover debt payments and you have less flexibility.

Can I afford another payment?

Before you decide to take on another payment ask yourself, "Can I afford another payment?" Financial professionals use a debt-to-income ratio to determine if their customers can afford to make certain payments following a disaster. You can use the same process. Follow the five steps below to determine your debt-to-gross monthly income ratio.

Debt-to-Gross Monthly Income Ratio

1. **SORT** your current monthly debt payments into four payment categories: mortgage/rent, vehicle, credit card, and other payments. For home payments, include any second mortgage and/or home equity loan payments. In the "other payments" category, include any regular monthly payments not already covered such as school, personal, family, or other property payments.

   Regular Monthly Mortgage/Rent Payment(s) _____
   Monthly Car Payment(s) _____
   Monthly Credit Card Payment(s) _____
   Other Monthly Payment(s): _____ _____
   Other Monthly Payment(s): _____ _____

2. **ADD** your monthly debt payments. _____ = Total Monthly Debt Payments

3. **IDENTIFY** your total gross monthly income (your income before deductions).

   _____ = _____ = Total Gross Monthly Income

4. **DIVIDE** your total monthly debt payments by your monthly gross income. This is your debt-to-gross monthly income ratio.

   Total Monthly Debt Payments ÷ Gross Monthly Income = Debt-to-Gross Monthly Income Ratio

   _____ ÷ _____ = _____ Debt-to-Gross Monthly Income Ratio

5. **COMPARE** your debt-to-gross monthly income ratio to what financial professionals suggest is an affordable percentage of debt to income. Remember, a ratio of 0.36 (36 percent) or less suggests that your income is enough to cover your debt payments. This ratio implies some flexibility for handling other expenses. A ratio of more than 0.36 (36 percent) suggests that your income is not enough to cover debt payments and you have less flexibility.

Step 4: Review Your Credit Report

If your financial records have been destroyed, it is often hard to assess your current financial situation and properly plan for your future. Credit reports can help by filling in some of the missing information about your financial obligations. A credit report can give you the following information:

- Financial account name and number.
- Date the account was opened.
- The balance due (in other words, your debt).
- Any past due amounts.
- Contact information for the financial institution; this is needed to report lost or stolen cards, discuss account information, or and request hard copies of account transactions.

A credit report will give you a current "snapshot" of your financial information: mortgage debt, installment debt (car loans, etc.), and revolving accounts, such as credit cards. It will not list any personal loans you have with friends or relatives – only debt related to accounts with financial institutions.

When you apply for a loan, the lending institution will also access your credit report. It will look for:

- The amount of your current debt.
- Whether you have been making debt payments on time.
- How long you have been using credit.
- Any recent applications for credit.
- The number and type of credit accounts.
- Any negative credit history, such as garnishments, liens on property, bankruptcies, and other judgments that might affect your loan request.

Additionally, a lending institution might consider how long you have lived at your current address and/or how long you have been with the same job or employer. Financial institutions will use this information to determine the risk involved in extending you credit.

You can request one free copy of your credit report from each of the three major credit bureaus each year. To request a free credit report, see the following **How to Get a Copy of Your Credit Report** tool.

How to Get a Copy of Your Credit Report

Credit reports contain information on your record of paying your bills and debts. Credit bureaus collect information about your transactions from your creditors, employers, and public records. The three major credit bureaus are Equifax, Experian, and Trans Union.

Everyone is entitled to one free copy of their credit report from each credit bureau each year. You should review your credit reports annually. Many reports contain errors that may affect the cost and availability of credit. You can correct errors in your report. Checking your reports may also help you detect possible identity theft fraud.

There are four ways to order your free credit reports:

1. Use the central website: www.annualcreditreport.com.
2. Call toll free: 1-877-322-8228.
3. Write: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281.

Credit reports ordered by phone or mail will arrive in 15 days.

You will need to give the credit bureau this information:

- Full name (including Jr., Sr., III).
- Current address and addresses for the last two years.
- Social Security Number.
- Date of birth.

For security reasons, each credit bureau may also request other information only you will know, such as your monthly rent or cell phone payments.

When you order credit reports remember:

- You are not required to make a purchase to obtain the free report.
- Use only the specific address, www.annualcreditreport.com, to get a free report online. Note, other websites advertise free credit reports, but they usually ask for a credit card number. This enrolls you in a monthly service that you will need to pay for.
- Credit bureaus will not contact consumers by email, phone, mail, or through pop-up ads on a computer. Ignore these offers to protect yourself against fraud.

You may also receive a free copy of your credit reports any time you:

- Receive public assistance benefits.
- Are unemployed and plan to seek employment within 60 days.
- Your credit report was inaccurate due to fraud.
- You are denied credit based on any report in the last 60 days. (Enclose the denial letter with your request.)

If you are eligible to receive a free report because of one of the preceding four reasons, contact the credit bureau directly by calling:

- Equifax: 1-800-685-1111
- Experian: 1-866-200-6020
- Trans Union: 1-800-916-8800

Used with permission from the S. Anderson-Porisch, R. Heins, C. Petersen, S. Hooper, and J. Bauer resource, *Dollar Works 2: A Personal Financial Education Program* (Action Page 8-3) (2007; St. Paul, MN: University of Minnesota Extension; www.extension.umn.edu/resourcemanagement/dollarowrks2.html).

Reviewing your credit reports can also help you identify fraud or errors in your credit history. When you receive your credit reports, it is important to ensure that all the information is correct. If you find accounts on your credit report that are not accurate or are not yours, you can dispute those accounts. You do not need to hire someone to fix your credit report.

Use the following Sample Letter of Credit-Related Dispute tool as a guide to resolving errors. Correcting mistakes on your credit report is sometimes as easy as writing a letter or making a phone call. If an error is serious, you will want to correct it as soon as possible. Otherwise, circle the error and put it on a list of things to do after you have addressed other major financial issues.

You will not receive a credit score with your free credit report. If you need a credit score for a loan application, the financial institution will request permission to obtain it. For most other purposes, the free credit report should meet your needs.

While you may see lots of advertisements for credit reports, you are never required to buy anything or give a credit card number to obtain your credit reports. Any offers you receive through email, phone, mail, or pop-up ads on a computer are *not legitimate* and should be ignored.

Finally, maintaining a good credit score may be easier than you think. See the How to Maintain a Good Credit Score tool at the end of this section to understand the key items considered in calculating a credit score.

Sample Letter of Credit-Related Dispute

If you find an error on your credit report, use this letter as a guide to correct it. Send your letter to the credit bureau reporting the error. Here is how you might word such a letter.

Date: _____

TO: Credit Bureau
Complaint Department
Address
City, State Zip Code

To Whom It May Concern:
Please investigate the following information in my credit report. I believe it is not accurate and should be removed from my credit file. I have also circled the item in dispute in the enclosed credit report you sent to me. Following is the credit account I am disputing:

Up Town Store, Address, City, State Zip Code
Account Number: ABC1234

I negotiated an agreement with this electronics store to reschedule my payments. Under that agreement, my payments have been on time (see enclosed copies). However, the payments have not been properly credited, resulting in an incorrect report of the account being in default. Please update my credit report and send a copy to me when the investigation is concluded. Also please send the results to the following business, which has reviewed my credit report within the last 12 months:

XYZ Company, Address, City, State Zip Code

In addition, please send the results to my employer who reviewed my credit report within the last 12 months:

Employer Name, Address, City, State Zip Code

Thank you for your help and prompt attention to this matter.

Sincerely,
My Signature
Name
Address
City, State Zip Code
Phone Number: _____ Your Date of Birth: _____

Enclosures: Payment Records
Credit Report with item(s) in question circled

Used with permission from Anderson-Porisch, S., Heins, R., Petersen, C., Hooper, S., & Bauer, J. (2007). *Dollar works 2: A personal financial education program* (Action Page 8-5). St. Paul, MN: University of Minnesota Extension.

How to Maintain a Good Credit Score

Credit scoring systems usually look at your credit history in the areas listed below. How well are you doing? Place a check mark in front of the statement(s) where you may need to make changes to boost your credit score.

Payment History

- ☐ Pay bills on time.
- ☐ Make credit payments 5-10 days before they are due to avoid paying late fees.
- ☐ Avoid companies that say for a fee, they will "fix" your credit. A person can do the same thing by contacting creditors.
- ☐ Stay current on student loan payments.

Amount of Outstanding Debt

- ☐ Keep credit card balances low. A low balance on two credit cards may be better than a high balance on one.
- ☐ Avoid taking on new debt.
- ☐ Pay more than the minimum on credit balances to avoid extra finance charges.
- ☐ Make a payment on a credit card balance as soon as possible after the bill arrives.

Length of Credit History

- ☐ Have a long credit history with at least one financial institution.
- ☐ Review your credit report every year to check information for accuracy.
- ☐ Review your credit report if your name has changed.
- ☐ If you are married, have some credit accounts in your name as well as some in the name of your spouse to establish a credit history for both people.

Applications for New Credit

- ☐ Whenever possible, pay with cash instead of using credit.
- ☐ Apply for credit only on an as-needed basis.

Number and Type of Credit Accounts

- ☐ Shop for credit that has a low annual percentage rate (APR) and no annual fee.
- ☐ Have and use only one or two credit cards.

Other Considerations

- ☐ Live at the same address for five or more years.
- ☐ Buy a home and pay the mortgage and utilities on time.
- ☐ Stay at the same job for three years or more.
- ☐ Give a street address rather than a post office box or general delivery address.

Used with permission from Anderson-Porisch, S., Heins, R., Petersen, C., Hooper, S., & Bauer, J. (2007). *Dollar works 2: A personal financial education program* (Action Page 8-4). St. Paul, MN: University of Minnesota Extension.

Step 5: Summarize Your Current Financial Situation

When people determine their overall financial situation they may have mixed emotions, ranging anywhere from surprise, regret, relief, disappointment, anger, anxiousness, or excitement. These are all normal reactions.

After a disaster, it is common to find that there are not enough resources to move forward quickly to get back on your feet. Seeking disaster-related resources or tapping existing resources you have never used before may now be an important part of putting together your disaster recovery puzzle.

The first four steps in this unit were designed to give you a realistic picture of your current financial situation. However before you move on to Unit 6 (on housing),complete the following **What is my current financial situation (post-disaster)?** tool. This will help you summarize the preceding four steps and ensure that you have a thorough understanding of your financial picture. We also provide an example of how the Younger family might have used this tool.

It is important for you to acknowledge that financial situations are often complex following a disaster. If it was difficult to complete the preceding four steps, or if you would like to better understand what it all means for your eligibility for assistance, you may want to meet with a financial professional. To find a financial professional close to you, see suggestions in the "Work with Financial Professionals" section of Unit 2. You may also want to review the resources listed in Unit 9 of this toolkit.

Remember, knowing the "big picture" of your financial situation will help speed your recovery from disaster. With this knowledge in hand, you can determine whether you have enough resources for recovery, or whether you will need to access disaster resources.

Disaster survivors may need to explore alternative options to rebuilding when resources and assistance are scarce or unavailable. The next two units, Where will I live if I'm a homeowner? and Where will I live if I'm a renter?, will explore options and strategies to consider about your housing. You may also want to consult the additional resources in the last unit, Disaster Recovery Resources for Families.

What is my current financial situation (post-disaster)? (Younger Family example)

You now have four important pieces of your current financial situation to consider.

Monthly Budget/Spending Plan

Look at the "Bottom Line" row on your **Monthly Budget/Spending Plan** tool earlier in this unit and answer the following questions:

- What was your budgeted bottom line prior to the disaster? +$18
  - ▷ Were you meeting your monthly obligations? Yes, just meeting them
- What is your budgeted bottom line after the disaster? -$99
  - ▷ Are you meeting your monthly income and expense needs? No
  - ▷ Are there ways to reduce expenses? Yes; see "Plans for Change"
  - ▷ Are there ways to increase income? Yes; sell coin collection
  - ▷ Are you accessing available assistance? Yes; see "Plans for Change"

Net Worth

Looking at your completed **What is my net worth?** tool, answer the following questions:

- What is your net worth? $30,205
- Has your net worth decreased due to disaster damage to assets? Yes
  - ▷ If you have a negative net worth, you may want to work with a financial professional to set goals and work toward minimizing liabilities, building assets, and creating a positive net worth.

Debt-to-Gross Monthly Income Ratio

Looking at your completed **Can I afford another payment?** tool, answer the following questions:

- What is your debt-to-gross monthly income ratio? 0.288 or 29%
- Is your ratio less or more than 0.36 or 36%? ☒ Less ❑ More
  - ▷ What does this tell you about your ability to take on more debt?
    Even after the new SBA loan, we still have an ok ratio. Keep an eye on it.

Credit Report

Looking at your credit report, answer the following questions:

- Are you current on your debt payments? We have been late on one of our credit cards three times in the past year.
- Do you have judgments and liens against you? No
- Are you over the limit on your credit cards? No but within $500 of maxing out our Visa.
- Are you a good credit risk? We need to get current on our credit payments. We negotiated lower payments for 6-8 months which will hopefully help.
  - Your credit behavior is one piece of information used to determine loan eligibility and the interest rate you will be charged.

Plans for Change

Looking at all the information above, what changes do you need to make?

Look for disaster assistance; the home repairs will be too much with our current income. We've been looking into a rebuild program. Check with our bank to determine our options for a traditional loan program. We have to continue to look at cancelling/reducing costs (Internet, cable, vacations, savings, eating out, personal spending, etc.) and see if there is assistance at school to cover the kids' sports and advantage of local disaster relief efforts (gas cards, food donations, buildingsupplies, cash, etc.) as they become available. That and the SBA loan have been a big help.

- Do you need to see a financial professional? ☒ Yes ❑ No ❑ Maybe later

  If so, answer the following questions:
  - Where will you look for a financial professional? Case manager, mortgage loan officer, financial counselor, county or regional Extension educator.
  - What specifically do you want help with? Budgeting, finding disaster assistance, and understanding government loan programs.

What is my current financial situation (post-disaster)?

You now have four important pieces of your current financial situation to consider.

Monthly Budget/Spending Plan

Look at the "Bottom Line" row on your **Monthly Budget/Spending Plan** tool earlier in this unit and answer the following questions:

- What was your budgeted bottom line prior to the disaster? _____
  - ▷ Were you meeting your monthly obligations? _____
- What is your budgeted bottom line after the disaster? _____
  - ▷ Are you meeting your monthly income and expense needs? _____
  - ▷ Are there ways to reduce expenses? _____
  - ▷ Are there ways to increase income? _____
  - ▷ Are you accessing available assistance? _____

Net Worth

Looking at your completed **What is my net worth?** tool, answer the following questions:

- What is your net worth? _____
- Has your net worth decreased due to disaster damage to assets?_____
  - ▷ If you have a negative net worth, you may want to work with a financial professional to set goals and work toward minimizing liabilities, building assets, and creating a positive net worth.

Debt-to-Gross Monthly Income Ratio

Looking at your completed **Can I afford another payment?** tool, answer the following questions:

- What is your debt-to-gross monthly income ratio? _____
- Is your ratio less or more than 0.36 or 36%? ☐ Less ☐ More
  - ▷ What does this tell you about your ability to take on more debt?

    _____

    _____

Credit Report

Looking at your credit report, answer the following questions:

- Are you current on your debt payments? _____

  _____

- Do you have judgments and liens against you? _____
- Are you over the limit on your credit cards? _____
- Are you a good credit risk? _____

  _____

  ▷ Your credit behavior is one piece of information used to determine loan eligibility and the interest rate you will be charged.

Plans for Change

Looking at all the information above, what changes do you need to make?

_____

_____

_____

_____

_____

_____

_____

- Do you need to see a financial professional? ☐ Yes ☐ No ☐ Maybe later

  If so, answer the following questions:

  ▷ Where will you look for a financial professional? _____

  _____

  ▷ What specifically do you want help with? _____

  _____

Unit 6: Where will I live if I'm a homeowner?

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Question 4: Is it a state declared disaster? 114
Question 5: Will there be a property acquisition "buy out" program? 115
Question 6: What other types of assistance and resources may be available to you? 116

Assess Your Housing Situation as a Homeowner 117

Related tools in this unit:

Post-Disaster Housing Needs and Goals 118

Post-Disaster Housing Commitments 120

Related tools in this unit:

Post-Disaster Housing Commitments for Homeowners 121
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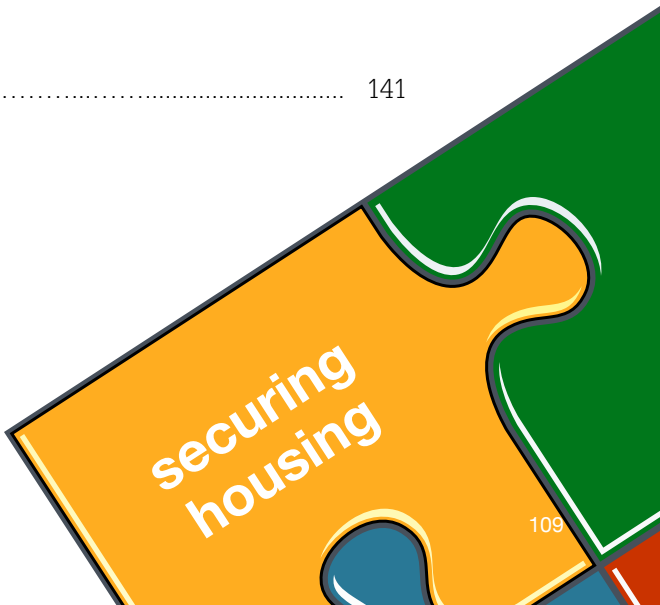
Related tools in this unit:

Financial Resources and Assistance for Homeowners 129
Individual Assistance Sequence of Delivery 135
FEMA Individual Assistance Division Fact Sheet 136

Post-Disaster Housing Options 140

Related tools in this unit:

Housing Options After the Disaster 141



Unit 6: Where will I live if I'm a homeowner?

Where will I live? This is probably the biggest question for those who cannot live in their home due to a disaster. There are many issues to explore to answer this important question.

As noted, it will take time to determine your options and find the resources and assistance that you need. Disaster survivors would tell you to really think through your decisions, including the pros and cons of each option, before you settle on something that will affect your life for a long time. Many people want to repair or rebuild their home, but some might not be able to afford this option. They then need to explore other possibilities.

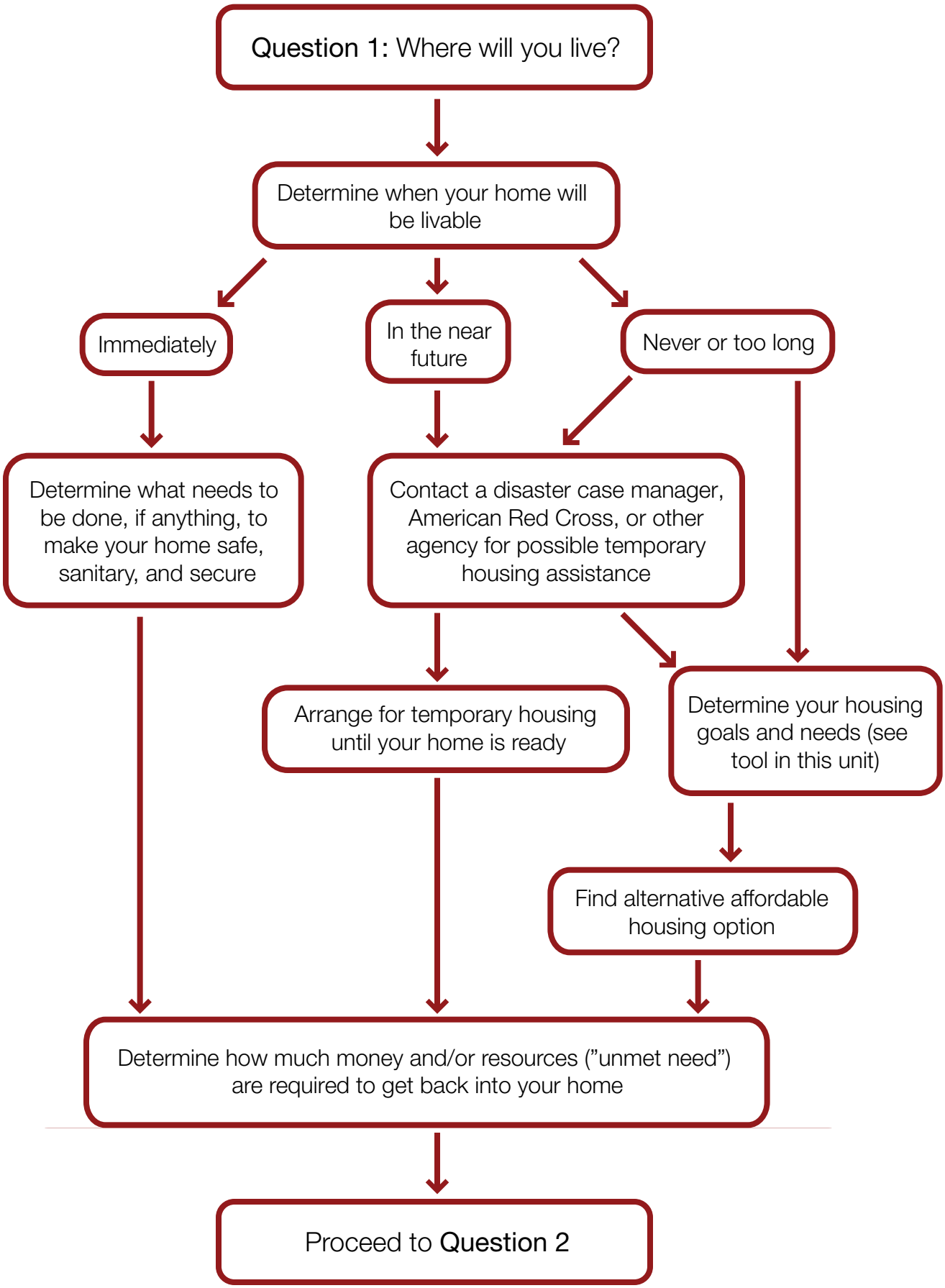
This unit will walk homeowners through the process of deciding where to live after a disaster. Information provided in this unit will help you ask the right questions related to housing and identify actions based on your answers. Tools are provided to help you narrow down and identify short- and long-term housing options that may be available to you after a disaster.

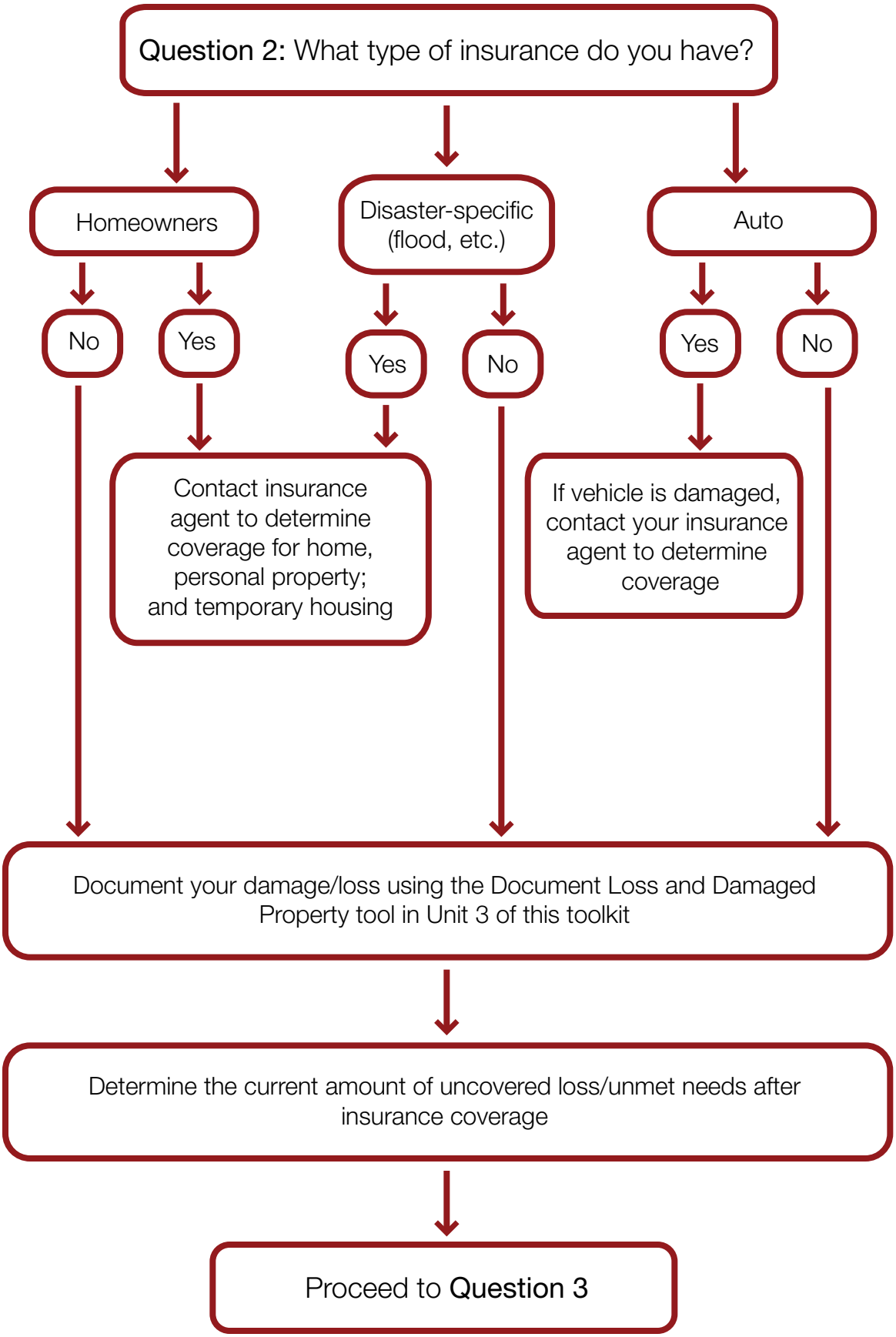
Actions for Homeowners to Explore

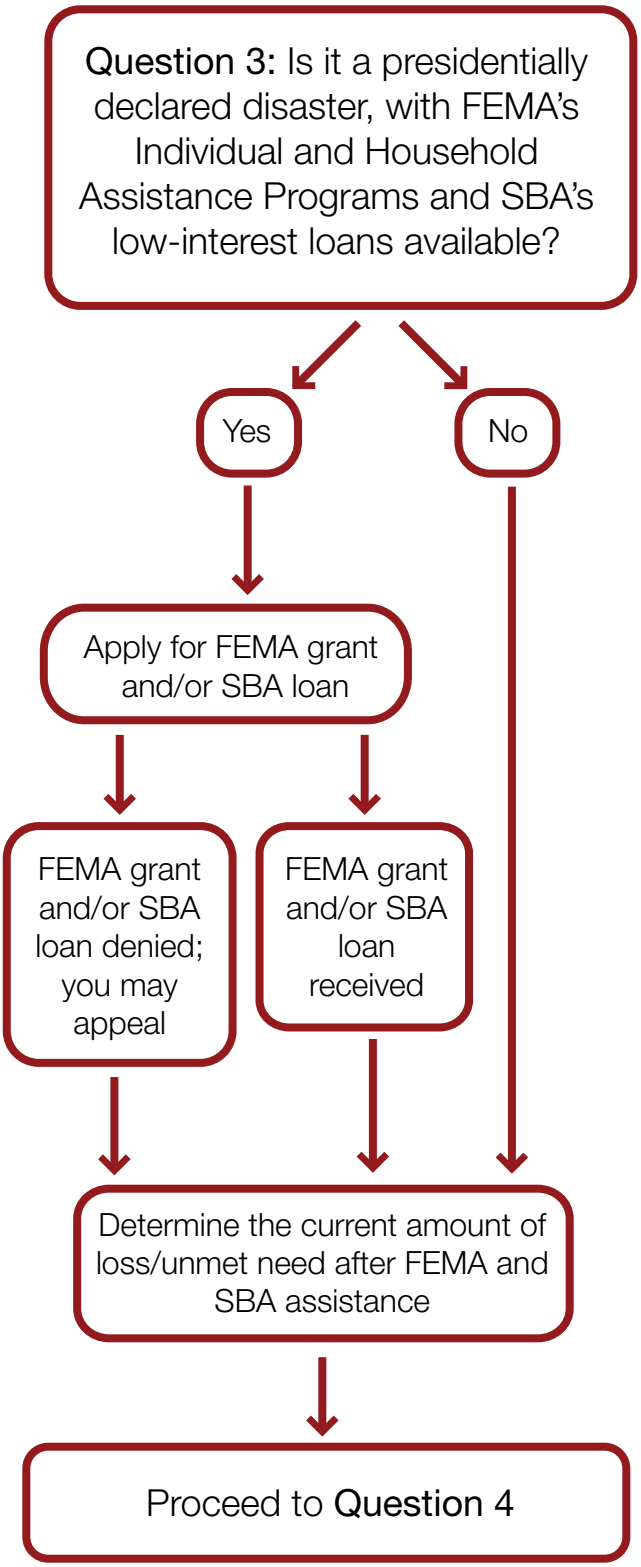
As a homeowner before the disaster, you need to answer important questions related to housing, insurance, assistance programs, and resources that may be available to you. As you work your way through the following steps, you will begin to see what resources you might access. Make a list of the actions you want to explore using your To Do List and Document Important Details tools from Unit 3 of this toolkit. You can download the entire toolkit at www.extension.umn.edu/tough-times/. Or you can use your own notebook to record actions you want to explore.

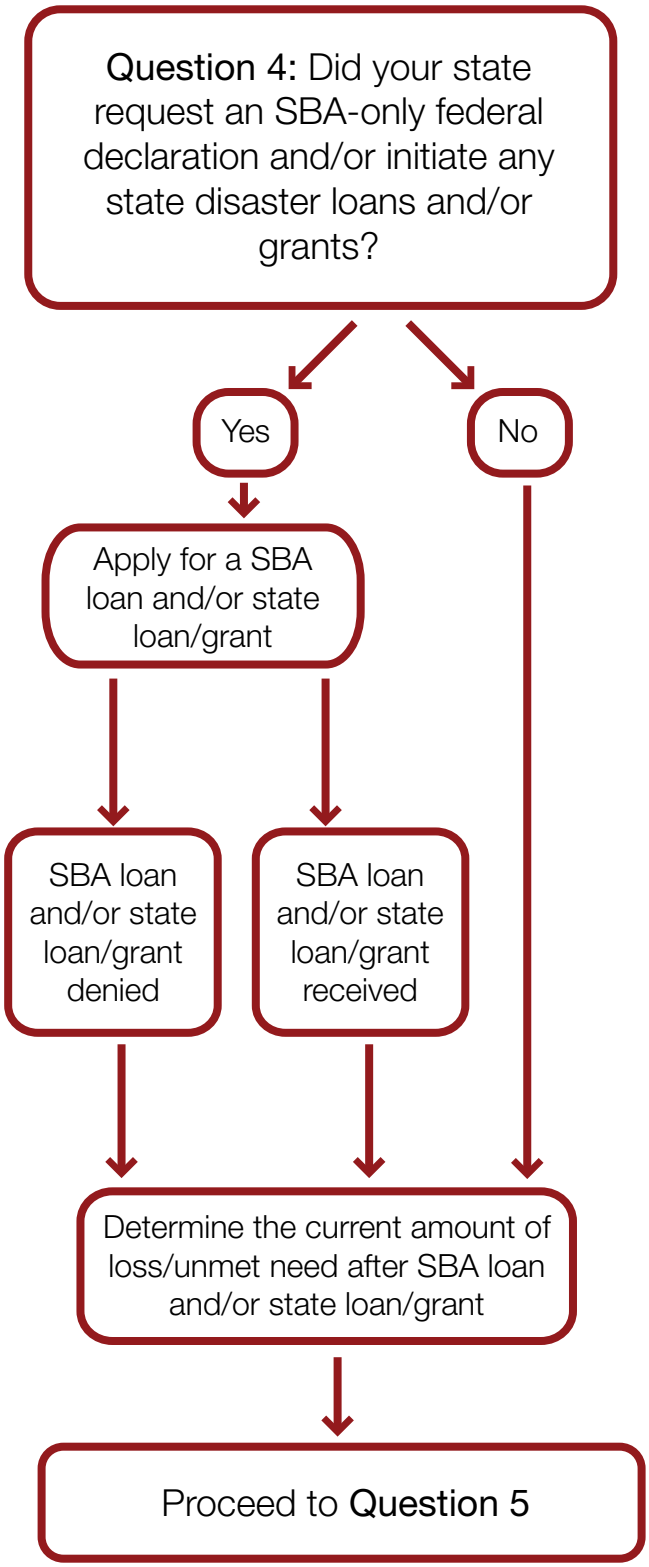
Keep in mind that in disaster recovery there is no one source of assistance or resources. You will need to piece together resources to help meet your goals. Also remember that the timing and availability of resources and assistance will vary. Consider both your immediate and long-term needs as you seek help. As time goes on, you will want to stay on the lookout for new resources and assistance that emerge.

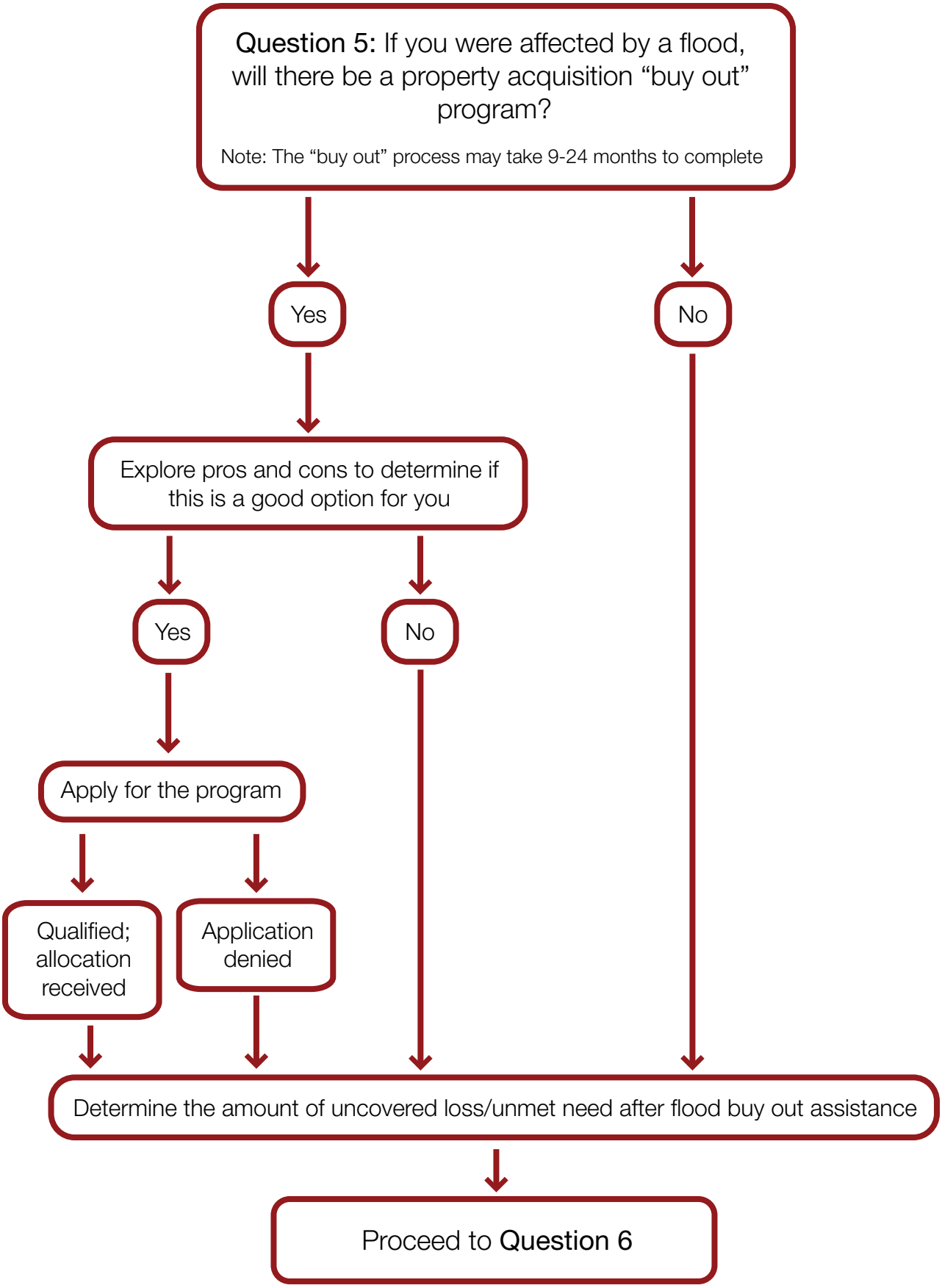
Working with a disaster recovery case manager will help insure that you know about new resources and assistance as soon as they become available. Keeping your disaster recovery case manager informed of your unmet need will enable him or her to alert you when help is offered. If disaster recovery case managers are not available, you will want to closely monitor newspapers, television, radio, websites and other media for information about disaster recovery aid. And remember to check the list of resources in Unit 9 of this toolkit.


Question 1: Where will you live?
Determine when your home will be livable
Immediately
In the near future
Never or too long
Determine what needs to be done, if anything, to make your home safe, sanitary, and secure
Contact a disaster case manager, American Red Cross, or other agency for possible temporary housing assistance
Arrange for temporary housing until your home is ready
Determine your housing goals and needs (see tool in this unit)
Find alternative affordable housing option
Determine how much money and/or resources ("unmet need") are required to get back into your home
Proceed to Question 2


Question 2: What type of insurance do you have?
Homeowners
Disaster-specific (flood, etc.)
Auto
No
Yes
Yes
No
Yes
No
Contact insurance agent to determine coverage for home, personal property; and temporary housing
If vehicle is damaged, contact your insurance agent to determine coverage
Document your damage/loss using the Document Loss and Damaged Property tool in Unit 3 of this toolkit
Determine the current amount of uncovered loss/unmet needs after insurance coverage
Proceed to Question 3


Question 3: Is it a presidentially declared disaster, with FEMA's Individual and Household Assistance Programs and SBA's low-interest loans available?
Yes
No
Apply for FEMA grant and/or SBA loan
FEMA grant and/or SBA loan denied; you may appeal
FEMA grant and/or SBA loan received
Determine the current amount of loss/unmet need after FEMA and SBA assistance
Proceed to Question 4


Question 4: Did your state request an SBA-only federal declaration and/or initiate any state disaster loans and/or grants?
Yes
No
Apply for a SBA loan and/or state loan/grant
SBA loan and/or state loan/grant denied
SBA loan and/or state loan/grant received
Determine the current amount of loss/unmet need after SBA loan and/or state loan/grant
Proceed to Question 5


Question 5: If you were affected by a flood, will there be a property acquisition "buy out" program?
Note: The "buy out" process may take 9-24 months to complete
Yes
No
Explore pros and cons to determine if this is a good option for you
Yes
No
Apply for the program
Qualified; allocation received
Application denied
Determine the amount of uncovered loss/unmet need after flood buy out assistance
Proceed to Question 6

Question 6: What other types of assistance and resources may be available to you?

Inquire about other assistance available in the community

Talk with:
- Disaster case managers
- Community long-term disaster recovery committee
- Community agencies (Community Action Programs, local non-profits, etc.)
- Employment/unemployment services
- Governmental agencies (state, city, county, family services, public health, Extension, etc.)
- Charitable organizations (American Red Cross, The Salvation Army, etc.)
- Church/clergy

Watch for:
- Special disaster-related assistance targeted to renters
- Fund-raising proceeds
- Assistance from volunteers
- Media announcements about disaster recovery resources (newspaper, radio, TV, etc.)

Explore:
- Other resources, like the ones listed in Unit 9: Disaster Recovery Resources for Families

What personal resources are available to you?
Family
Friends
Networks (church, professional organizations, clubs, etc.)
Assets that can be cashed in
Extra income that can be generated
Employer
Other sources

Assess Your Housing Situation as a Homeowner

The "Actions for Homeowners to Explore" charts on the previous pages provided you with a framework to gather information about possible options and resources that might be available to you. The hope is that you were able to identify actions that could help you start to gather necessary information. You may have found that not all options and resources are available to you. Each disaster is unique and so is available assistance.

In this section, you will learn how to assess your housing situation and gather information to help you decide where to live after the disaster.

In Unit 5 you assessed your financial situation after the disaster. This gave you important information to use in determining your housing options. You summarized this information on the **What is my current financial situation (post-disaster)?** tool in Unit 5. (Remember you can visit www.extension.umn.edu/tough-times/ to download the entire toolkit.) You will have a better understanding of how much you can afford to spend on getting back into housing.

Here are some additional pieces of the puzzle you will need to put together as you answer the bigger question of "Where will I/we live after the disaster?":

- What are my current housing needs and goals?
- What are my current housing commitments?
- What will be the cost to get back into housing?
- What housing-related financial resources and assistance are available?
- What are my housing options? What are the pros and cons of each option?

Post-Disaster Housing Needs and Goals

It is important to keep your housing needs and goals in mind when identifying housing options after a disaster. You also must be clear in your definition of "needs." Some things are truly necessary, such as wheelchair accessibility, while other things might really be preferences. Complete this tool to determine some of your true needs so you can set your housing goals.

Answer the following questions to better understand your housing needs and goals.

1. Regarding your home, do you: ☐ Own ☐ Rent

2. What life stage are you in? Check all that apply:

   ☐ Young single adult
   ☐ Middle-aged single adult
   ☐ Single parent family
   ☐ Married, no children
   ☐ Married with children
   ☐ Empty-nest, still working
   ☐ Empty nest, retired
   ☐ Restricted retirement
   ☐ Other: _____

3. How important is it to stay in the same community? _____

4. What does your housing need to be close to? Rank from most (1) to least important (8).

   __ Work __ School __ Shopping __ Medical
   __ Transportation __ Recreation __ Family/friends __ Other: _____

5. What is your housing preference? Rank from best (1) to least preferred (9).

   __ Apartment __ Mobile home
   __ Manufactured home __ Condominium or townhouse
   __ Single family home __ Duplex or other congregate housing
   __ Assisted living __ Live with friends/family in their home
   __ Other: _____

6. What else needs to be considered about your housing:

   - ▷ Number of bedrooms needed: _____
   - ▷ Number of bathrooms needed: _____
   - ▷ Accessibility considerations (wheelchair, etc.): _____
   - ▷ Other health considerations: _____
   - ▷ Other needs: _____

7. Using the above information, identify your post-disaster housing goals. As you set your goals, you may want to think about these questions:

   - ▷ Was your pre-disaster housing meeting your housing needs? Was it too big or too small for your current family? Did you have accessibility issues with your housing?
   - ▷ If your rental housing didn't meet your needs, will you seek housing to do so now (or are you OK with the "status quo" for the time being)?
   - ▷ Was your pre-disaster housing location satisfactory? Before the disaster were you thinking about moving closer to family, friends, work, etc.?

My post-disaster housing goals are:

_____

_____

_____

_____

_____

_____

_____

_____

_____

Post-Disaster Housing Commitments

When a natural disaster occurs, your home may be rendered unlivable for a short period of time. Your home may have minor, fixable damage, or it may be totally destroyed. What's more, the place of business you owned or worked for may also have suffered damages – leaving you without a source of income. Complicating matters, you may have to cover a mortgage payment in addition to a rent payment.

All this makes it important to fully understand the status of your financial commitments and obligations to your mortgage lender. You must know the stipulations outlined in your mortgage agreement regarding the consequences of late, missed, or reduced payments. Your mortgage agreement probably outlines options regarding the inability to make mortgage payments. Completing the following **Post-Disaster Housing Commitments for Homeowners** tool will help you better understand your financial commitment to your mortgage lender.

If making mortgage payments is difficult at this time, explore a workout agreement with your mortgage lender. A workout agreement can be a temporary or permanent change to your mortgage agreement. See the "Understanding Workout Options" fact sheet in this section for common examples of workouts. The key is to find a workout plan acceptable to the lender that meets your needs and which you can fulfill, Workout options available to you will vary based on the type of mortgage you have, your lender, and your financial situation. For more information about workout options, visit www.hud.gov and enter "workout options" into the search box.

Foreclosure is a legal process in which the lender seizes the home. See the **Foreclosure Process in Minnesota** fact sheet in this unit for an illustration of the process in Minnesota. Remember each state has its own rules and timelines for the foreclosure process. You may wish to consult an attorney with expertise on the foreclosure process in your state. See the **Learning About Foreclosure: Mortgage Foreclosure Consumer Resources** fact sheet for more information.

A foreclosure prevention counselor can help you look at the pros and cons of loan workout agreement options. A counselor also can help you explore the big picture of foreclosure and assistance programs available to prevent foreclosure.

To locate a trained foreclosure prevention counselor in your state:

- Visit www.hud.gov/offices/hsg/sfh/hcc/fc/ or www.findaforeclosurecounselor.org/network/nfmc_lookup/.
- Check the business pages of your phone book for the U. S. Housing and Urban Development office near you.

Beware unsolicited offers through the mail or by phone of assistance with foreclosure prevention. No matter how legitimate they look, these are scams.

Post-Disaster Housing Commitments for Homeowners

Answer the following questions to help understand your housing commitments. Remember to document the details of any actions or conversations that take place on your **Document Important Details** and **Calendar** tools, found in Unit 3 of this toolkit. (Visit http://www.extension.umn.edu/toughtimes/ to download the entire toolkit.)

1. Is your home paid for? ☐ Yes ☐ No

2. If not, do you have copy of your mortgage agreement? ☐ Yes ☐ No

   ▷ If you have lost the copy, request another copy from your mortgage lender.

3. Read your mortgage agreement and/or mortgage statement to answer these questions:

   ▷ What are the payment terms? _____

   ▷ What is the remaining balance? _____

   ▷ What is the current monthly payment, including principal, interest, property taxes and homeowners insurance (PITI)? _____

4. Are you current on your mortgage payments? ☐ Yes ☐ No

   ▷ If you are behind on your mortgage loan payments, contact the lender as soon as possible to discuss loan modification or mitigation. (These are actions that you can work out with the lender to keep you from losing your home.)

   - How many monthly payments have you missed? _____
   - What is the total amount overdue? _____
   - What happens if you miss a payment? _____
   - At what point can the lender start mortgage foreclosure actions?

     _____

For additional information on preventing foreclosure, see **Learning About Foreclosure: Mortgage Foreclosure Consumer Resources** in this section.

Minnesota Home Ownership Center

Understanding Workout Options

If you are behind on your mortgage payments, a "workout" may be available through your lender. Workouts are special arrangements to bring your loan current and/or prevent foreclosure. The workout option available to you will vary based on the type of mortgage you have, your lender and your financial situation.

Options for remaining in your home:

Reinstatement: A reinstatement is when you pay the full amount you owe (total of past due monthly payments plus all fees) in a lump sum by a specific date.

Repayment plan: Under a repayment plan, you make your regular monthly payment to your lender plus some extra each month to catch up on past due payments.

Forbearance: Forbearance is an agreement to temporarily change or suspend your payments. The term **special forbearance** may also be used in situations where the payment is reduced. To prevent foreclosure, forbearance must be combined with another workout option when the forbearance period ends.

Tax Consequences

Some workout options may impact your income taxes. To learn more, see our fact sheet, Tax Consequences: Foreclosure and Workouts

Loan Modification: A loan modification is a change in any of the terms of the mortgage, resulting in a new monthly payment. In a typical loan modification, you have to pay some of the past-due amount you owe, and the rest is added back into your loan. A loan modification may also involve one or more of the following: changing the interest rate from an adjustable rate to a fixed rate, lowering the interest rate, or extending the number of years to repay the loan. Your lender may require a special forbearance or trial period where you make several monthly payments before receiving a permanent modification.

Partial Claim or Advance Claim: If your mortgage is insured, you may qualify for a low interest or interest-free loan to bring your loan current through the insurer (FHA or private mortgage insurance). This loan may have small monthly payments, or it may be repaid when you pay off your first mortgage or sell your home.

Making Home Affordable: A refinance or loan modification may be possible through this federal government program. For more information see our fact sheet, Understanding the Making Home Affordable Program.

Options for moving out of your home:

Pre-Foreclosure Sale or Short Sale: If you owe more on the home than its value, your lender may agree to accept less than what is owed on the mortgage, allowing a "short" sale. Typically you would need a 3-5 month period for your real estate agent to sell the house to a qualified buyer at a price agreed upon by the lender.

Deed-in-lieu: A deed-in-lieu of foreclosure is an option where your lender forgives the debt you owe if you sign over (give back) the property. Typically you would first have to try to sell the home for 90 days before the lender would consider this. If you have a second mortgage or judgment on the property, a deed-in-lieu may not be an option.

For more information, or for help determining whether a workout option is affordable for you, contact a Housing Counselor in your area by calling the Minnesota Home Ownership Center today: 651-659-9336 or 866-462-6466

Minnesota Home Ownership Center, January 2010

www.hocmn.org

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Foreclosure Process in Minnesota

Foreclosure by Advertisement

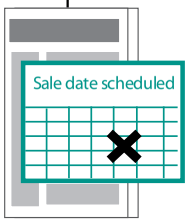
Minnesota Home Ownership Center

Missed payments → **6 weeks before sale** → **4 weeks before sale** → **Sheriff's Sale**

Lender calls and sends a letter

Receive default notice. Phone calls and collection efforts continue.

Account forwarded to foreclosing attorney (legal fees accrue). Receive Preforeclosure Notice.



Sheriff's Sale date scheduled by attorney. (Date published for 6 consecutive weeks.)

Occupant served with notice of Sheriff's Sale

Deadline to bring mortgage current

OPTION: MN state law allows homeowners to postpone Sheriff's Sale in return for shortened redemption period. Must file for postponement between date sale is published and 15 days prior to Sale.

Redemption period BEGINS

Redemption Period

Typically 6 months. May be 12 months if agricultural.
May be shortened to 5 weeks if property is abandoned or sale was postponed by homeowner.

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

You maintain the right to stay in your home

[To redeem the property you must pay off the entire Sheriff's Sale amount + interest and fees]

Redemption period ENDS

Vacate

- OR -

Face eviction

To speak with a foreclosure counselor in your area, contact the Minnesota Home Ownership Center at (866) 462-6466 or www.hocmn.org

NOTE: This document represents the most common foreclosure process in MN and may vary. Information is not presented as legal advice.

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Learning About Foreclosure: Mortgage Foreclosure Consumer Resources

If you are having difficulty making your mortgage payments, one of the most important things you can do is be proactive. Review the terms and conditions of your mortgage. Learn about the foreclosure process for residents in your state and what may lead to it. Find out more about local, state, and national resources for preventing foreclosure.

What is foreclosure?

In the contract you signed when your mortgage lender loaned you money to buy your house, you agreed that if you can't repay the loan, the lender can foreclose to take ownership of the house.

If you miss a monthly mortgage payment, you are technically in default on your mortgage. State laws vary, but generally, a loan that is as little as 90 days delinquent can be considered a candidate for foreclosure.

Your lender may send you a notice indicating that they are starting foreclosure proceedings, but don't wait. Take steps to prevent a foreclosure as soon as you realize you are having trouble paying the mortgage.

Websites

The following websites provide information and advice on preventing foreclosure.

Foreclosure Counseling Resources

If your home is in danger of foreclosure or may be in the future, call or visit a homeowner or foreclosure prevention counselor. To locate a counselor near you, visit one of these websites or call the number listed:

- Homeownership Preservation Foundation – www.995hope.org
- HUD Counseling Services – www.hud.gov or 1-800-569-4287
- NeighborWorks America – www.nw.org or 1-888-995-4673
- Fannie Mae – Search for a counselor search; www.fanniemae.com
- U.S. Department of Justice – Find credit counseling agencies approved to assist bankruptcy filers; www.justice.gov
- National Foundation for Credit Counseling – www.nfcc.org

Loan Modification and Refinance Programs

- FDIC – Consumer information on mortgage modification programs; www.fdic.gov/consumers/loans/prevention/modification/index.html

- HOPE for Homeowners (H4H) – Program was created by Congress to help those at risk of default and foreclosure refinance into more affordable, sustainable loans. H4H is an mortgage option designed to keep borrowers in their homes; http://portal.hud.gov/portal/page?_pageid=73,1&_dad=portal&_schema=PORTAL/
- Making Home Affordable – Obama administration program to stabilize the housing market and help Americans reduce monthly mortgage payments to affordable levels. Eligible participants may refinance or modify residential mortgage loans. The Home Affordable Refinance Program (HARP) is designed to give up to 4 to 5 million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments. The Home Affordable Modification Program (HAMP) commits $75 billion to keep up to 3 to 4 million Americans in their homes by preventing avoidable foreclosures. The following website contains detailed information about these programs, along with self-assessment tools and calculators to give borrowers resources to determine whether they might be eligible for a modification or a refinance under the HARP or HAMP program. www.makinghomeaffordable.gov

Web Articles

Foreclosure Rescue Scams

- FDIC – Beware of So-called Foreclosure Rescue and Loan Scams; If I's Too Good to be True, it Probably Is; www.fdic.gov/consumers/loans/prevention/rescue/index.html
- FTC – Foreclosure Rescue Scams: Another Potential Stress for Homeowners; www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm
- Department of Justice – Consumer Alert: Bankruptcy Mortgage Foreclosure Scams; www.justice.gov/ust/eo/public_affairs/consumer_info/foreclosure_scams.htm

General Guidance

- FTC – Mortgage Payments Sending You Reeling? Here 's What to Do; www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm
- HUD – You Can Avoid Foreclosure and Keep Your Home; http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure
- HUD – Tips for Avoiding Foreclosure; http://portal.hud.gov/hudportal/documents/huddoc?id=fnl031910_saveyrhome.pdf
- Freddie Mac – Avoiding Foreclosure; http://www.fanniemae.com/kb/index?page=home&c=homeowners
- Fannie Mae – Falling Behind on Your Mortgage Payments?; http://www.fanniemae.com/kb/index?page=home&c=homeowners

FDIC Consumer News Articles

- FDIC – Buyer Beware: How to Protect Yourself from Foreclosure Frauds, Easy Money Schemes and Other Costly Deals; Spring 2009; www.fdic.gov/consumers/consumer/news/cnspr09/index.html
- FDIC – Help for Mortgage Borrowers: An Update ; Winter 2007/2008; www.fdic.gov/consumers/consumer/news/cnwin0708/MortgageBorrower.html

- FDIC – The New Climate for Mortgage Borrowers; Fall 2007; www.fdic.gov/consumers/consumer/news/cnfall07/mortgage.html
- FDIC – Special Edition: 51 Ways to Save Hundreds on Loans and Credit Cards; Summer 2007; www.fdic.gov/consumers/consumer/news/cnsum07/index.html
- FDIC – Attention ARM Borrowers: Contact Your Lender Before Higher Payments Put Your Home at Risk; Spring 2007; www.fdic.gov/consumers/consumer/news/cnspr07/arm.html
- FDIC – A Shopper's Guide to Bank Products and Services; Mortgages: More Choices, New Risks for Borrowers; Summer 2005; www.fdic.gov/consumers/consumer/news/cnsum05/mortgages.html

Additional Resources

Military Personnel Mortgage Payment Relief and Protection

- HUD – Foreclosure Provisions of the Servicemembers Civil Relief Act; http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/qasscra2

Informational Websites, Tools, and Tips

- FTC – Credit & Loan; www.ftc.gov/bcp/menus/consumer/creditS.htm
- FDIC – Finding a Safe Loan; www.fdic.gov/consumers/consumer/safeloan/safeloan.html
- FDIC – Putting Your Home on the Loan Line is a Risky Business; www.fdic.gov/consumers/consumer/predatorylending/index.html
- FDIC – Looking for the Best Mortgage; www.fdic.gov/consumers/looking/index.html
- Federal Reserve – Consumer Resource Book on Adjustable Rate Mortgages; http://federalreserve.gov/pubs/arms/arms_english.htm
- FDIC – Interest-Only Mortgage Payments and Option Payment ARMs; www.fdic.gov/consumers/consumer/interest-only/index.html
- IRS – Homeowners Who Lose Homes; Foreclosure Tax Relief Available to Many; www.irs.gov/newsroom/article/0,,id=174022,00.html

Joint Publications (NEFE, CPAs, and American Red Cross)

- Disaster and Financial Planning: A Guide for Preparedness – http://www.aicpa.org/interestareas/personalfinancialplanning/resources/lifeevents/disasterfinancialissues/disasterfinancialpreparedness/pages/disasters%20and%20financial%20planning%20%20a%20guide%20for%20preparedness.aspx
- Disaster Recovery: A Guide to Financial Issues – http://www.cpa2biz.com/AST/Main/CPA2BIZ_Primary/PersonalFinancialPlanning/PracticeFinancialPlanning/PRDOVR~PC-017231/PC-017231.jsp

Adapted from the FDIC web resource, *Foreclosure Prevention* (no date, http://www.fdic.gov/consumers/loans/prevention/consumer.html).

Explore the Cost to Get Back into Your Home

If your home is deemed "unlivable" by authorities, you will need to find short- or long-term alternative housing until you decide if you can restore your home. (In some cases, such as in floods, where authorities forbid (or lenders and insurance companies refuse to cover) rebuilding in certain areas, you may need to explore other housing options.

It might be challenging to find available housing in your community if the disaster has damaged many houses or rental units. Read newspapers and check websites for information on available rental housing. If possible, try to negotiate a month-to-month lease, so you will not be committed to a lease when you return to your house or move to a new one.

Determine what it will cost to repair or rebuild your home. Knowing this information will help you decide if you have enough personal money or resources to move forward, or if you will need additional resources – such as disaster assistance grants or loans, volunteer rebuild assistance, and so on.

Rebuilding may not be the best option for all homeowners. If you do not have enough resources, you might have to explore alternative housing options. Before looking at other options, explore the cost of rebuilding or repairing your existing home. Here's how to do that:

- Request a comprehensive estimate worksheet (for housing) from a local mortgage lender. You can request the worksheet without committing to a loan. Check off the items for which you will need estimates. For instance, you will not need an estimate on the cost of a lot as your home is already on a lot. Disaster survivors will need estimates on anything related to repairing or rebuilding damaged homes.
- After you have identified work you need done, locate possible licensed residential contractors who could complete repairs or rebuilding. Search the web or call your state's appropriate office for list of licensed residential contractors. (In Minnesota, the Department of Labor and Industry keeps a list of licensed residential contractors.) You will also need to obtain estimates from other building professionals, such as plumbers, electricians, and heating and cooling contractors.
    - ▷ Remember that all major rebuilding and repair projects will require day-to-day management from beginning to end. This job involves ordering materials, scheduling contractors and sub-contractors, communicating with contractors, and general trouble shooting.If you do not have the time or skills to perform this role, you will need to hire a general contractor to oversee your building or repair project. If you do not have the time or skills to perform this role, you will need to hire a general contractor to oversee your building or repair project.

- Contact the contractors to obtain the necessary rebuilding estimates (bids).
  - ▷ Give the same estimate worksheet to each bidder; doing so will enable you to better compare the resulting bids.
  - ▷ If there are members of your household who have special needs – mobility issues, air quality requirements, etc. – you will want to point this out during the bid process.
  - ▷ If there are costs related to securing bids, keep the receipts and document the costs of obtaining estimates. You can deduct these costs on your tax return if this expense is not covered by homeowners insurance.
  - ▷ Experts recommend that you obtaining two to three estimates for comparison.
- Review the bids. They should include the cost of material, labor, and equipment needed to complete the project.

After obtaining bids, you will have a good understanding of what it will cost to return to your home and who you could hire to get the job done. You may also need this documentation to apply for loans and disaster housing assistance. Use this information to help you decide what if any housing financial resources and assistance you should explore. Refer to the following Financial Resources and Assistance for Homeowners tool for more information.

Financial Resources and Assistance for Homeowners

You have estimated the amount of money needed to return to your home. If you have the resources, you can proceed with repairing or rebuilding. If you do not have the resources required for repairs or rebuilding, you will need to explore the availability of financial resources and housing assistance. Start by meeting with your disaster case manager, if you have one. See the Unit 2 of this toolkit for more information on finding and selecting a case manager.

The following resources can help homeowners meet some of their unmet needs after a disaster. You may also be interested in the resources listed in Unit 9 of this toolkit. Remember, you will most likely have to be creative in pulling resources together. These are just some of the resources you should consider.

Insurance

Homeowners Insurance

If you have homeowners insurance, it is advisable to submit insurance claims as soon as possible after the disaster. Disaster assistance programs may factor in any insurance settlements as they determine the kinds and amounts of benefits for you. However, you do not need to wait for an insurance settlement to apply for FEMA and/or SBA grants and loans. After you have determined what homeowners insurance would cover, continue exploring other resources to cover your unmet needs.

National and State-Declared Disaster Programs

If the President of the United States has declared a federal disaster or your state has issued a disaster declaration, you should look into applying for one or more of the programs outlined below.

FEMA Individual and Household Assistance Program (IHP)

FEMA (Federal Emergency Management Agency) is the primary agency that helps families and individuals in disaster recovery. Individuals and households can apply for FEMA's the Individual and Household Assistance Program (IHP). You must apply to learn the full scope of assistance you can receive. This process is commonly called "applying for FEMA." IHP assistance comes in the form of an award or grant that does not need to be repaid.

Here are some things to know about the FEMA application process:

- In most cases, if you are eligible to apply for FEMA assistance (the IHP Program) but do not do so, you then may not be eligible to apply for other critical assistance, such as the SBA low-interest Disaster Loans Program, state disaster housing programs, or other assistance pro grams. If you are unsure of your eligibility for FEMA assistance, contact FEMA at 1-800-621-FEMA.
- You can apply online for FEMA assistance at www.disasterassistance.gov or by phone at 1-800-621-FEMA. Please note, there will be a deadline for applying for FEMA assistance for your particular disaster.
- If FEMA grants are not available for the disaster or you are not eligible to apply for them, see the next section on the Home and Personal Property Loans offered through SBA's low-interest Disaster Loans Program. You may still be eligible to apply for the SBA low interest loan program if it is available.
- FEMA assistance programs and the amount of aid will vary by year and by disaster. The IHP maximum fluctuates with the Consumer Price Index (CPI) each year. In 2011 the maximum amount is $30,200. No matter how much damage your property sustained or how much personal property loss you incurred, your financial award will not exceed the current IHP maximum.
- FEMA will assign you a case number that other assistance programs may require for application to them. Always refer to your case number when you contact FEMA.
- You can contact the main FEMA number (1-800-621-FEMA) to learn the status of your application and/or financial award. You can also set up an online account to access that information at the time of application or after. Call the 1-800 number for instructions.
- If you question the amount of your FEMA award, you can ask for a re-inspection and appeal. You will probably be asked to provide additional information.

Disaster assistance resources and programs build on each other. This method helps to maximize the benefits that go to survivors. To see how this works, refer to fact sheets later in this unit and to the following information.

- The **Individual Assistance Sequence of Delivery** fact sheet describes how assistance delivery works. Notice that if you plan to apply for insurance coverage you must submit your claim before you can apply for other forms of assistance. Then, with proof insurance benefits received (or not received), you can proceed with applying for other federal and/or state assistance, as needed. You should apply in the order shown from top to bottom on the fact sheet.
- The **FEMA Individual Assistance Division Fact Sheet** provides more information about the IHP Program, including details on the types of available help. This fact sheet is available in 13 languages. The English version is provided in this unit. For other versions, visit www.fema.gov/media/factsheets/individual-assistance.shtm.

Generally, more than one type of IHP assistance may be provided to a household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered. For more information about FEMA disaster assistance programs, visit www.fema.org.

Small Business Administration (SBA) Disaster Loans Program – Home and Personal Property Loans

You may wonder why SBA (Small Business Administration) is involved with disaster assistance for homeowners, since homes are not businesses. This is because in addition to helping businesses in disaster recovery, SBA also provides low-interest loan assistance to eligible homeowners, renters, and eligible non-profit organizations.

As noted in the preceding section, even if you apply for FEMA assistance (an IHP grant) because your community is part of a federally declared disaster area, you can also apply for an SBA low-interest home and personal property loan. What's more, even if your community has not been designated a federal disaster area, it may still *meet the disaster declaration guidelines for the availability of Home and Personal Property Loans offered through SBA's low-interest Disaster Loans Program.* If your community has not been approved for a presidential declaration, your Governor may still make a request for assistance from SBA. In this case, you may be required to apply for an SBA loan prior to or at the same time that you apply for state assistance.

SBA offers low interest, fixed rate loans to disaster survivors, enabling them to repair or replace property damaged or destroyed in declared disasters. As of August 2010, qualifying homeowners affected by disaster could get a low interest loan for up to $200,000 to restore their home to its *pre-disaster condition*, and eligible disaster survivors could also apply for low interest personal property loans up to a maximum of $40,000.

Eligible businesses can apply for up to $2 million for physical damages and economic injury. Although this toolkit is not focused on business recovery, it is important for those experiencing business losses to check with SBA for eligibility, as loan assistance could positively impact financial recovery.

To file an electronic loan application for Home and Personal Property Loans offered through SBA's low-interest Disaster Loans Program, visit https://disasterloan.sba.gov/ela/. To obtain more information, contact SBA:

By phone: 1-800-659-2955 or 1-800-877-8339 (TTY)

By email: disastercustomerservice@sba.gov

SBA's website (www.sba.gov) provides more information. Type "disaster loans" in the search box to see more about this program.

If you have applied for FEMA assistance, you may also receive an SBA application in the mail. If you do, complete it.

Send your completed SBA application to:

U.S. Small Business Administration
Processing and Disbursement Center
14925 Kingsport Road
Fort Worth, TX 76155

After receiving your application, SBA will determine your overall eligibility and the maximum loan amount you can receive. Please note: applying for an SBA low-interest disaster loan does not mean you must take out the loan. Once accepted, you can choose to decline the loan or take out a loan for less than your allowed amount.

Once you have the results of your loan application, visit with a financial counselor and/or a lawyer to be sure you understand the terms of an SBA low-interest disaster loan and how it will affect your financial future. Ask these questions before taking out a loan:

- How does this loan affect my financial future? (Be specific in your answers.)
- Can I afford another payment? How much of a payment can I afford?
- If I want to sell this property later, how do I meet the requirements of this loan?

Refer to the "Work with Financial Professionals" section of Unit 3 for information on how to access needed professionals.

Other State-Sponsored Grants or Loans

States may establish other grant or loan assistance programs for disaster affected residents. Common examples are low interest loans or forgivable loans if you stay in your home (after a disaster) a minimum length of time.

These loans, often – but not always – result from special legislation passed by your state legislature. This type of aid can help you pull together additional financial resources you may need. Stay informed. Call your legislator to find out if the state is sponsoring disaster recovery loans or grants. Note that in a federally declared disaster area, you may need to apply for FEMA assistance (IHP Program) and SBA low interest loans before you can apply for state loans or grants. To learn whether you are eligible for state grants or loans, call the number or office provided through the media or on websites.

As noted, if a federal disaster is not declared, your state's governor may request assistance from SBA. In this case, you may be required to apply for an SBA loan before or at the same time you apply for a state funded loan or grant program. If there are disaster case managers working on your disaster, they will know how to contact your state legislator to find out the availability and details of state sponsored loans or grants.

Other Disaster Recovery Resources

Volunteer Rebuild Program

A volunteer rebuild program assists homeowners who request such help with supervised volunteers who provide the labor for repairing or rebuilding a home. Labor is a significant portion of the cost of rebuilding a home. Volunteers are screened for their building expertise and are assigned various tasks depending on their expertise. Although volunteers can perform a significant amount of labor in home restoration, state building codes may require that licensed electricians and plumbers do the electrical and plumbing work. You will need to calculate that cost in determining total construction costs.

Check with disaster case managers, local officials, or the media to find out about the availability of a Volunteer Rebuild Program in your community. It may be a few weeks after the disaster before such a program is organized.

Donations of Building Materials, Furniture, Appliances, Household Furnishings, Cash, and Gift Cards

Post disaster donations may flow into the community from generous private donors, organizations, churches, corporations, and employers of disaster affected employees.

It is important to know the ways to access donations, whether they are direct (cash or actual materials) or in the form of cards or vouchers, for example. Contact local officials or disaster case managers for information on types of donations being made to the community and how to apply for or access them. If you have a case manager, provide a list of materials or items you need so he or she can inform you of donations as they become available.

Long-Term Recovery Committee (LTRC)

Disaster communities that form non-profit long-term recovery committees (LTRCs) committees are positioned to apply for grants and receive monetary assistance and donations of all kinds for individuals and families to meet their unmet needs. These local, non-profit committees are made up of community members from churches, community organizations, and helping agencies.

If your community has established an LTRC, you may be able to apply directly to the committee for the type of assistance that you need. Typically, the application process allows for confidentiality and a case manager may work with you in the process. LTRCs focus on the community's recovery and are often active for up to two years after a disaster. See the "Obtain Assistance from a Long-Term Recovery Committee" section of Unit 3 of this toolkit for more information. (To download the complete toolkit, visit www.extension.umn.edu/tough-times/.)

Faith Community or Organization Sponsored Financial or Rebuild Assistance

Faith communities and organizations may come forward to assist individuals and families who wish to rebuild. The types of assistance offered by such groups vary. If you have a disaster case manager, tell him or her you are interested in this kind of assistance. If you belong to a faith community or similar organization, you can personally tell the group what you need. This assistance may come in the form of monetary gifts, donations, or fundraisers.

Personal Assets

Before using personal assets, ask yourself: How will using these assets to meet my current needs affect my financial well-being in 10 years? Here are some personal assets you may consider using:

- Savings and/or money market funds.
- Certificates of deposit.
- Employer-sponsored retirement savings programs.
- Annuities and tax deferred annuities, such as Individual Retirement Accounts (IRA).
- Owned real estate (besides your house).
- Personal property with financial value that is easily marketed and sold.

Please note that some of these options may carry tax or penalty consequences. For example, retirement savings programs such as 401(k)s or 403(b)s, will be taxed when withdrawn. If they are withdrawn before age 59½, they will carry an additional 10 percent penalty. Annuities have designated surrender periods and there may be tax consequences. Talk to your tax professional and/or a financial counselor to determine the pros and cons of using assets like these.

Family or Friends

Family or friends may be an option to either help you financially or help you to clean-up, repair or rebuild your house.

Individual Assistance Sequence of Delivery

Voluntary Agencies
Emergency Food, Shelter, Clothing Medical Needs

Insurance
Such as Homeowners, NFIP, etc.

FEMA Housing Assistance (Not SBA Dependent)
Applicants can receive more than one type of assistance

1. **Temporary Housing Assistance** – applicants can receive *financial assistance* to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive *direct assistance (*FEMA mobile home or travel trailer) for up to 18 months.
2. **Repair Assistance** – owners can receive up to the IHP cap for repairs
3. **Replace Assistance** – owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home
4. **Permanent or Semi-Permanent Construction** – owners with destroyed homes can receive direct assistance or financial assistance for the construction of permanent or semi-permanent homes in insular areas outside the continental U.S. and in other locations.

FEMA/State Other Needs Assistance (ONA)
Non-SBA Dependent Items
Assistance for Medical, Dental, Funeral, Other

SBA Income Evaluation (Repayment Capability)
To determine if applicant can qualify for a low interest SBA loan
Applicants must complete the SBA loan application and be denied for a loan to be eligible for further assistance.

SBA Referral – For SBA Dependent items and those applicants who qualify for a low interest loans

Real Property *(owners)* loans up to $200,000
Personal Property *(owners & renters)* loans up to $40,000.

*If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA

FEMA/State Other Needs Assistance (ONA)
For those applicants who do not qualify for a SBA loan

Personal Property
Moving and Storage
Transportation
Group Flood Policy

Unmet Needs – Voluntary Agencies
If the applicant has received the maximum amount of assistance from FEMA, State, and/or SBA's federal disaster assistance programs or the federal disaster assistance programs do not provide for the need, FEMA may refer the applicant to Voluntary agencies.

NOTE: Eligibility is based on a FEMA inspection conducted on the damaged property. Max amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index.

FEMA
INDIVIDUAL ASSISTANCE DIVISION
FACT SHEET

Assistance to Individuals and Households

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof);
- Windows, doors, floors, walls, ceilings, cabinetry;
- Septic or sewage system;
- Well or other water system;
- Heating, ventilating, and air conditioning system;
- Utilities (electrical, plumbing, and gas systems);
- Entrance and exit ways from the home, including privately owned access roads, and;
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks.

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to the IHP maximum for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
  - Clothing
  - Household items (room furnishings, appliances)
  - Specialized tools or protective clothing and equipment required for your job
  - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel for primary heat source (heating oil, gas)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs

- Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen, a non-citizen national, or a qualified alien.

- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

FEMA
INDIVIDUAL ASSISTANCE DIVISION
FACT SHEET

- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

- **Documentation:** It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

- **Insurance:** If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.

- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of 1, 2, or 3 months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months.

- **Appeal Rights:** If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.

IF YOU HAVE ANY QUESTIONS
PLEASE CALL THE FEMA DISASTER HELPLINE AT 1-800-621-FEMA
Hearing/speech impaired, please call TTY 1-800-462-7585

Post-Disaster Housing Options

At this point you should know these important pieces of your housing puzzle:

- Your current financial situation and how much you have available for housing expenditures.
- An understanding of your post-disaster housing needs and goals.
- An understanding of your post-disaster housing commitments.
- The cost to get back into your pre-disaster home.
- Where you can seek housing-related financial resources and assistance as needed.

With the above information in mind, you can now identify the housing options available to you and the pros and cons of each option. Here are some things to consider:

- Will you remain in the community?
- Will you live with family or friends?
- If you decide to rent, what types of rental housing options are available that fit your post-disaster monthly budget/spending plan or for which rental financial resources or assistance is available?
- What other information do I need that has not been mentioned in this toolkit?

As a homeowner, there are some additional questions you should consider:

- Will you repair/rebuild, build new, or rent?
- Is a volunteer rebuild program available?
- Will there be FEMA trailers available to live in while rebuilding?
- Can you do some of the construction work yourself?
- How long will it take to rebuild?
- Should you pursue voluntary foreclosure on your home? How does foreclosure affect your financial future?
- What options do you want to explore more carefully?

Next, use the following **Housing Options After the Disaster** tool to compare housing options prior to making a final decision.

Housing Options After the Disaster

Use this tool to compare post-disaster housing options that you are considering. Duplicate the form as needed to compare more options.

	Option A	Option B
Option Description		
What resources are available to support this option?		
What would your out-of-pocket expenses be once available resources are applied?		
How does this cost fit in your monthly budget/spending plan?		
What are the positive things about the option (pros)?		
What are the negative things about the option (cons)?		
What additional information do you need as you consider this option?		
Who can you talk to for additional information? Indicate name and contact information.		
What is your decision?		

Unit 7: Where will I live if I'm a renter?

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Post-Disaster Housing Commitments 153

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Post-Disaster Housing Commitments for Renters 154

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Rental Housing Comparison 156

Financial Resources and Assistance for Renters 157

Individual Assistance Sequence of Delivery 164

FEMA Individual Assistance Division Fact Sheet 165

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Related tools in this unit:

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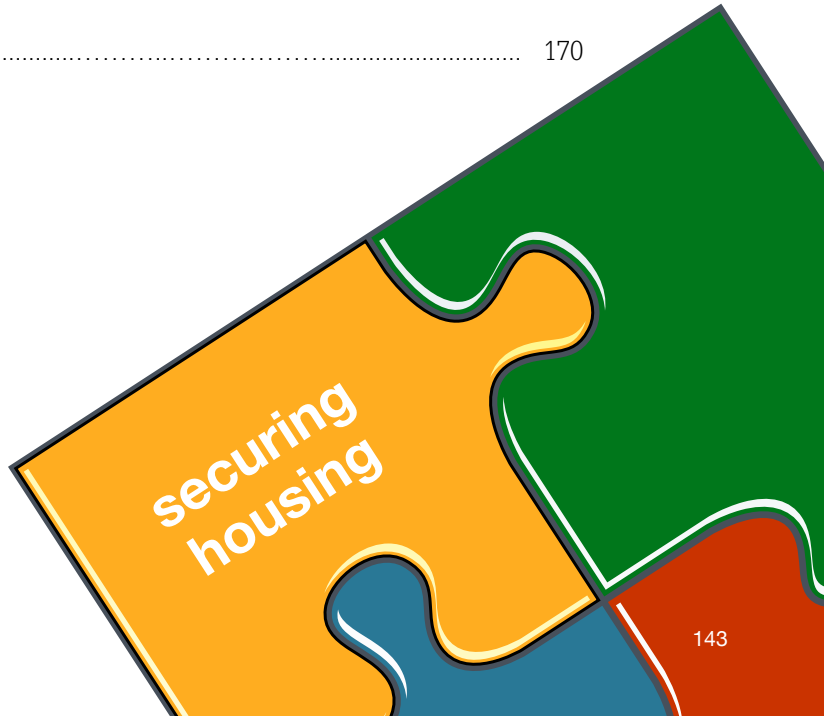


Unit 7: Where will I live if I'm a renter?

Where will I live? This is probably the biggest question for those who cannot live in their home due to a disaster. There are many questions, actions, options, and decisions to explore to get to answer this important question.

As noted, it will take time to determine your options and find the resources and assistance that you need. Disaster survivors would tell you to really think through your decisions, including the pros and cons of each option, before you settle on a decision that will affect your life for a long time.

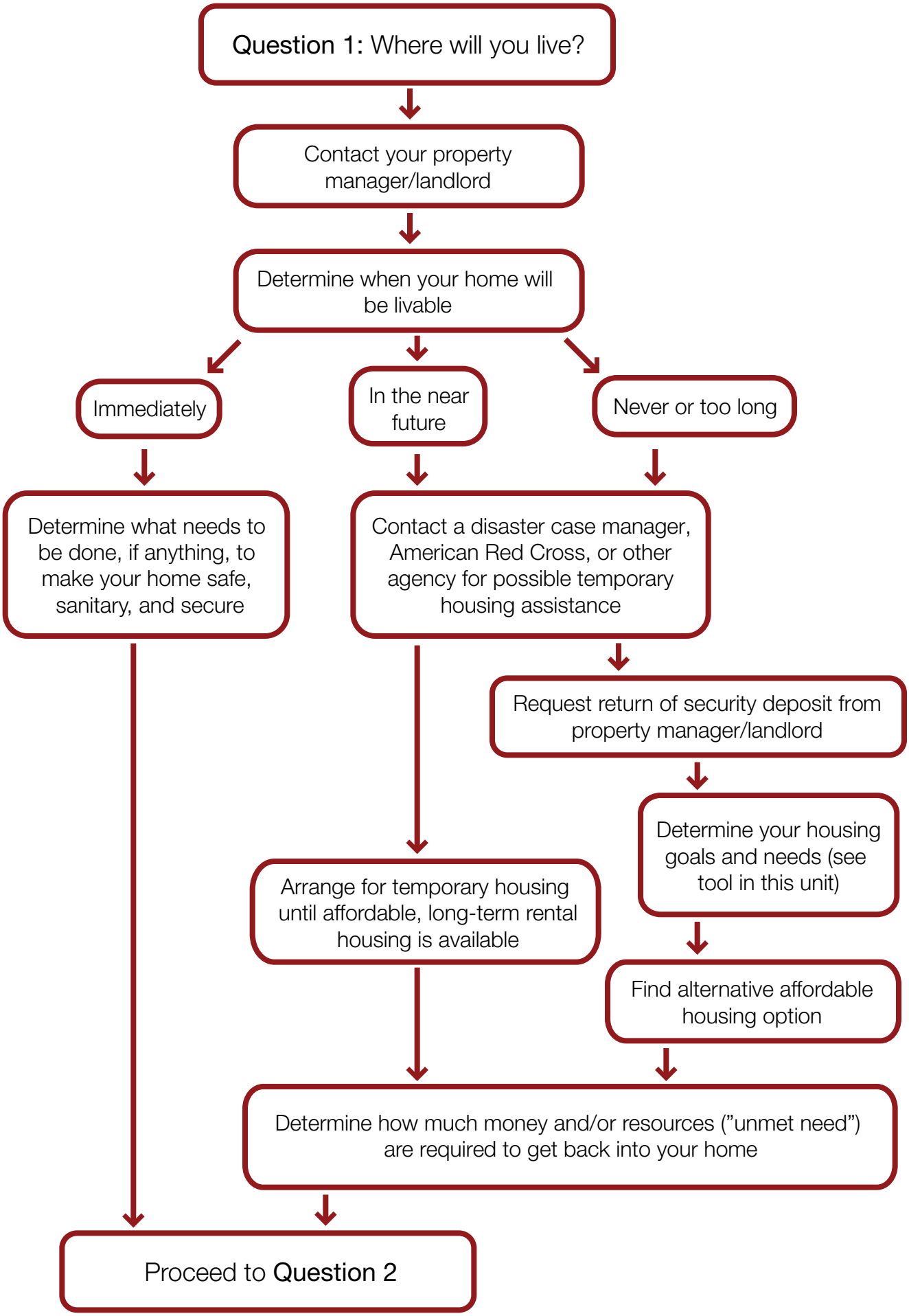
This unit will help you walk through the process of deciding where to live after a disaster. Information provided in this unit will help you ask the right questions related to housing and identify actions based on your answers. Tools are provided to help you narrow down and identify short- and long-term housing options and disaster assistance that may be available to you after the disaster.

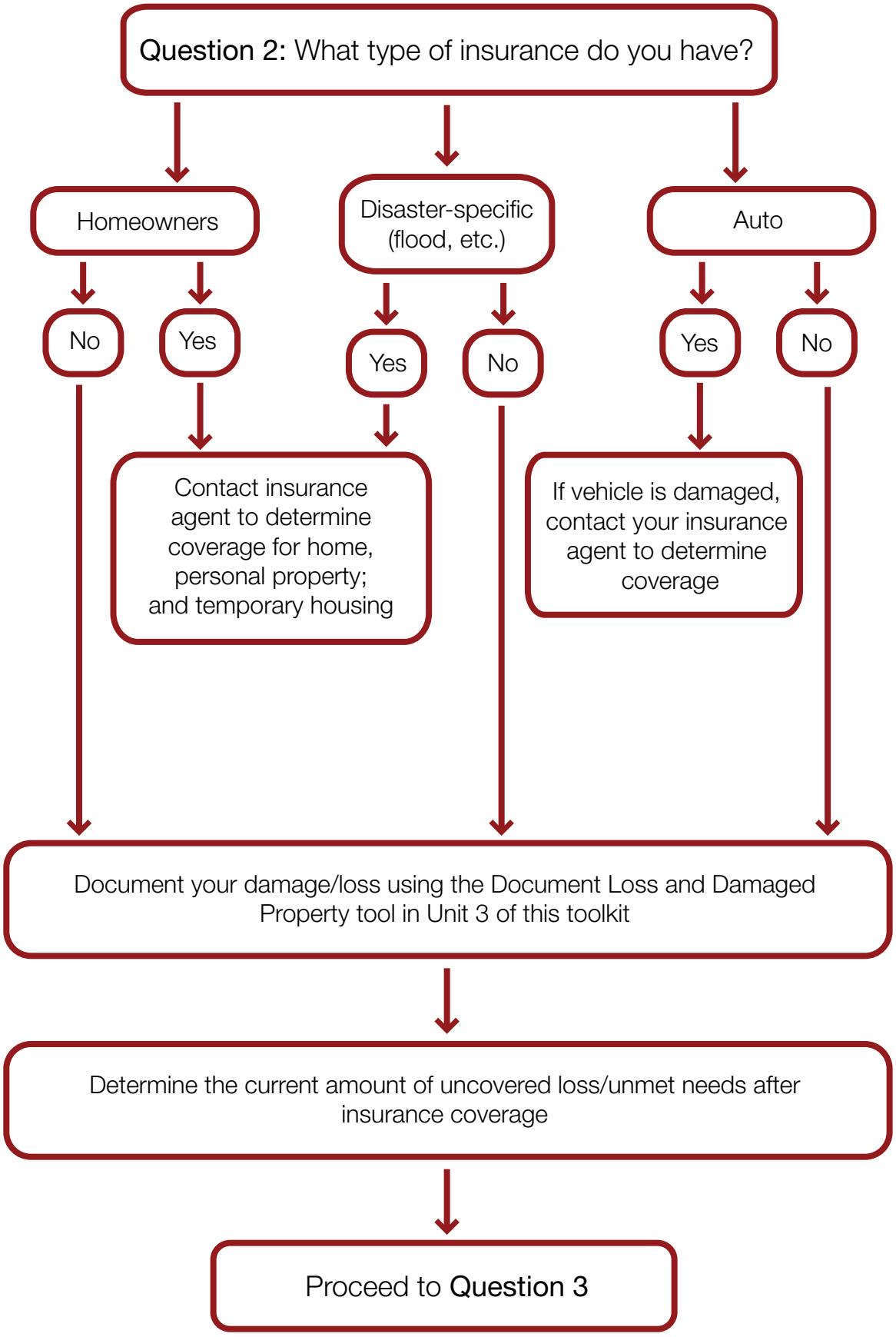
Actions for Renters to Explore

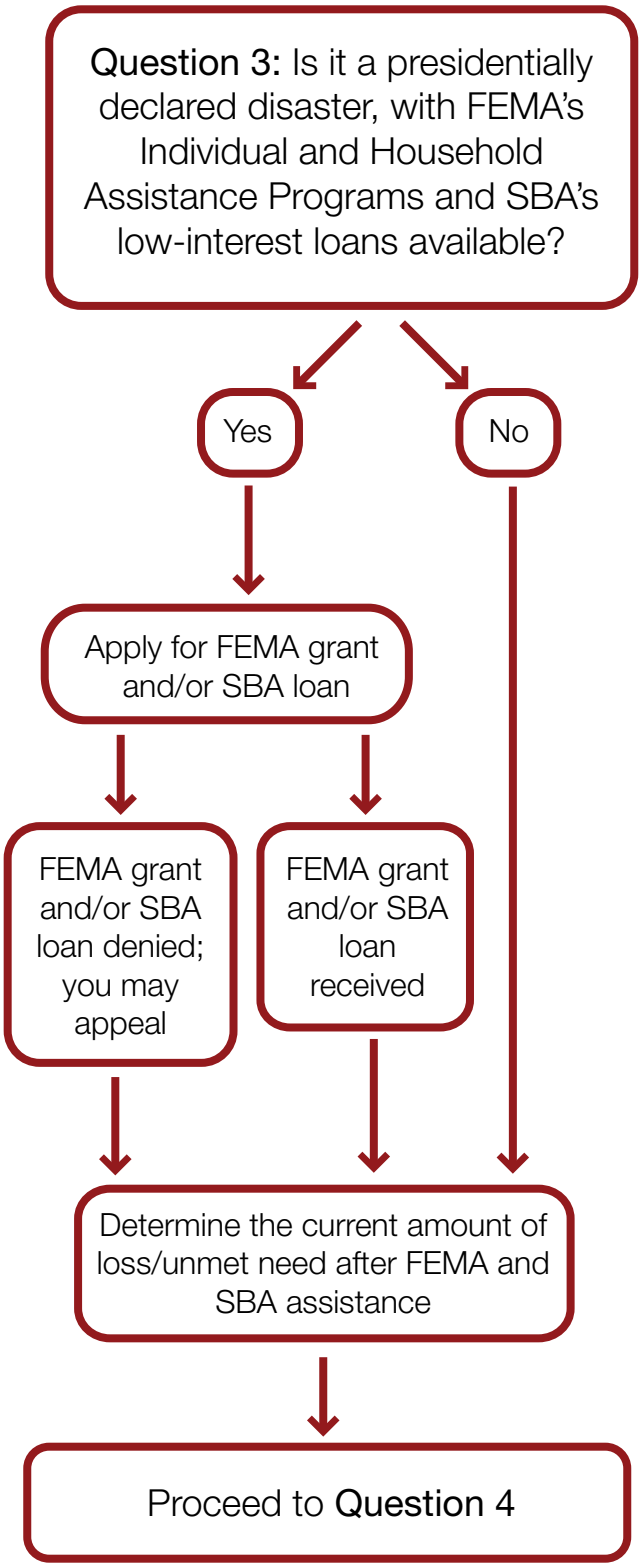
This section of the toolkit will help you answer questions about housing, insurance, assistance programs, and resources that may be available to you. As you work your way through the following steps, you will begin to see what resources you might access. Make a list of the actions you want to explore using your To Do List and Document Important Details tools from Unit 3 of this toolkit. You can download the entire toolkit at www.extension.umn.edu/tough-times/. Or you can use your own notebook to record actions you want to explore.

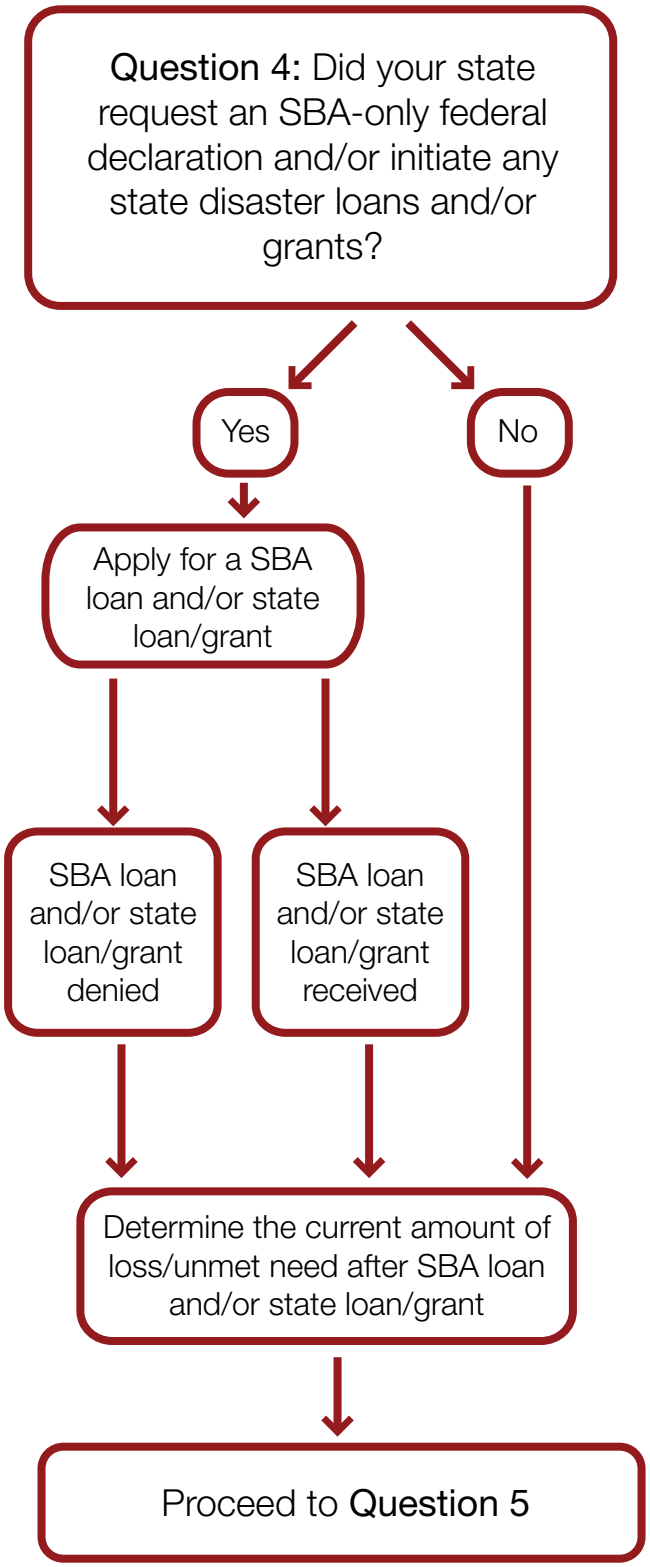
Keep in mind that in disaster recovery there is no one source of assistance or resources. You will need to piece together resources to help meet your needs. Also remember that the timing and availability of resources and assistance will vary. Consider both your immediate and long-term needs as you seek help. As time goes on you will want to stay on the lookout for new resources and assistance that emerge.

Working with a disaster recovery case manager will help insure that you know about new resources and assistance as soon as they become available. Keeping your disaster recovery case manager informed of your unmet need will enable him or her to alert you when help is offered. If disaster recovery case managers are not available, you will want to closely monitor newspapers, television, radio, websites and other media for information about disaster recovery aid. And remember to check the list of resources in Unit 9 of this toolkit.


Question 1: Where will you live?
Contact your property manager/landlord
Determine when your home will be livable
Immediately
In the near future
Never or too long
Determine what needs to be done, if anything, to make your home safe, sanitary, and secure
Contact a disaster case manager, American Red Cross, or other agency for possible temporary housing assistance
Request return of security deposit from property manager/landlord
Determine your housing goals and needs (see tool in this unit)
Arrange for temporary housing until affordable, long-term rental housing is available
Find alternative affordable housing option
Determine how much money and/or resources ("unmet need") are required to get back into your home
Proceed to Question 2


Question 2: What type of insurance do you have?
Homeowners
Disaster-specific (flood, etc.)
Auto
No
Yes
Yes
No
Yes
No
Contact insurance agent to determine coverage for home, personal property; and temporary housing
If vehicle is damaged, contact your insurance agent to determine coverage
Document your damage/loss using the Document Loss and Damaged Property tool in Unit 3 of this toolkit
Determine the current amount of uncovered loss/unmet needs after insurance coverage
Proceed to Question 3


Question 3: Is it a presidentially declared disaster, with FEMA's Individual and Household Assistance Programs and SBA's low-interest loans available?
Yes
No
Apply for FEMA grant and/or SBA loan
FEMA grant and/or SBA loan denied; you may appeal
FEMA grant and/or SBA loan received
Determine the current amount of loss/unmet need after FEMA and SBA assistance
Proceed to Question 4


Question 4: Did your state request an SBA-only federal declaration and/or initiate any state disaster loans and/or grants?
Yes
No
Apply for a SBA loan and/or state loan/grant
SBA loan and/or state loan/grant denied
SBA loan and/or state loan/grant received
Determine the current amount of loss/unmet need after SBA loan and/or state loan/grant
Proceed to Question 5

Question 5: What other types of assistance and resources may be available to you?

Inquire about other assistance available in the community

Talk with:
- Disaster case managers
- Community long-term disaster recovery committee
- Community agencies (Community Action Programs, local non-profits, etc.)
- Employment/unemployment services
- Governmental agencies (state, city, county, family services, public health, Extension, etc.)
- Charitable organizations (American Red Cross, The Salvation Army, etc.)
- Church/clergy

Watch for:
- Special disaster-related assistance targeted to renters
- Fund-raising proceeds
- Assistance from volunteers
- Media announcements about disaster recovery resources (newspaper, radio, TV, etc.)

Explore:
- Other resources, like the ones listed in Unit 9: Disaster Recovery Resources for Families

What personal resources are available to you?
Family
Friends
Networks (church, professional organizations, clubs, etc.)
Assets that can be cashed in
Extra income that can be generated
Employer
Other sources

Assess Your Housing Situation as a Renter

The "Actions for Renters to Explore" charts on the previous pages provided you with a framework to gather information about possible options and resources that might be available to you. The hope is that you were able to identify actions that could help you start to gather necessary information. You may have found that not all options and resources are available to you. Each disaster is unique and so is available assistance.

In this section, you will learn how to assess your housing situation and gather information to help you decide where to live after the disaster.

In Unit 5 you assessed your financial situation after the disaster. This gave you important information to use in determining your housing options. You summarized this information on the **What is my current financial situation (post-disaster)?** tool in Unit 5. (Remember you can visit www.extension.umn.edu/tough-times/ to download the entire toolkit.) You will have a better understanding of how much you can afford to spend on getting back into housing.

Here are some additional pieces of the puzzle you will need to put together as you answer the bigger question of "Where will I/we live after the disaster?":

- What are my current housing needs and goals?
- What are my current housing commitments?
- What will be the cost to get back into housing?
- What housing-related financial resources and assistance are available?
- What are my housing options? What are the pros and cons of each option?

Post-Disaster Housing Needs and Goals

It is important to keep your housing needs and goals in mind when identifying housing options after a disaster. You also must be clear in your definition of "needs." Some things are truly necessary, such as wheelchair accessibility, while other things might really be preferences. Complete this tool to determine some of your true needs so you can set your housing goals.

Answer the following questions to better understand your housing needs and goals.

1. Regarding your home, do you: ☐ Own ☐ Rent

2. What life stage are you in? Check all that apply:

   ☐ Young single adult
   ☐ Middle-aged single adult
   ☐ Single parent family
   ☐ Married, no children
   ☐ Married with children
   ☐ Empty-nest, still working
   ☐ Empty nest, retired
   ☐ Restricted retirement
   ☐ Other: _____

3. How important is it to stay in the same community? _____

4. What does your housing need to be close to? Rank from most (1) to least important (8).

   ☐ Work
   ☐ School
   ☐ Shopping
   ☐ Medical
   ☐ Transportation
   ☐ Recreation
   ☐ Family/friends
   ☐ Other: _____

5. What is your housing preference? Rank from best (1) to least preferred (9).

   ☐ Apartment
   ☐ Mobile home
   ☐ Manufactured home
   ☐ Condominium or townhouse
   ☐ Single family home
   ☐ Duplex or other congregate housing
   ☐ Assisted living
   ☐ Live with friends/family in their home
   ☐ Other: _____

6. What else needs to be considered about your housing:

   - ▷ Number of bedrooms needed: _____
   - ▷ Number of bathrooms needed: _____
   - ▷ Accessibility considerations (wheelchair, etc.): _____
   - ▷ Other health considerations: _____
   - ▷ Other needs: _____

7. Using the above information, identify your post-disaster housing goals. As you set your goals, you may want to think about these questions:

   - ▷ Was your pre-disaster housing meeting your housing needs? Was it too big or too small for your current family? Did you have accessibility issues with your housing?
   - ▷ If your rental housing didn't meet your needs, will you seek housing to do so now (or are you OK with the "status quo" for the time being)?
   - ▷ Was your pre-disaster housing location satisfactory? Before the disaster were you thinking about moving closer to family, friends, work, etc.?
   - ▷ Do you have an existing rental agreement (lease)? How does that affect your post-disaster housing goal(s)?

My post-disaster housing goals are:

_____

_____

_____

_____

_____

_____

_____

_____

_____

Post-Disaster Housing Commitments

If the rental unit you were living in is uninhabitable after a disaster, obviously you must find a different place to stay – at least temporarily. At the same time, you must understand your responsibilities to your current landlord. You may have signed a lease, paid a security deposit, and in some cases paid rent in advance.

It is important for you to review your lease or rental agreement to understand if you can move without penalty and if you are eligible to receive the deposits you made when you signed the rental agreement.

Complete the Post-Disaster Housing Commitments for Renters tool in this unit to determine the status of your post-disaster housing commitments, as well as your options going forward.

Post-Disaster Housing Commitments for Renters

Answer the following questions to help understand your housing commitments. Remember to document the details of any actions or conversations that take place on your **Document Important Details** and **Calendar** tools, found in Unit 3 of this toolkit. (Visit http://www.extension.umn.edu/toughtimes/ to download the entire toolkit.)

1. Are you current on your rent payments? ☐ Yes ☐ No

   ▷ If "No," how much/many months are you behind? _____

2. Do you currently have a rental lease agreement? ☐ Yes ☐ No

   ▷ If you have lost the copy, request another copy from your property manager or landlord.

3. Read the lease to determine if there are provisions that outline what happens if the property is rendered unlivable due to a natural disaster. Look for answers to the following questions:

   ▷ What is the property manager's responsibility in a disaster? _____

   _____

   ▷ What is your responsibility as a renter in a disaster? _____

   _____

4. After reviewing the property manager's and your responsibilities, meet with the property manager or landlord to determine your options.

   ▷ If you will be moving, give the property manager or landlord written notice stating when you will vacate the rental unit.

   ▷ If you made a deposit when you moved in, request in writing its return and provide a forwarding address.

Explore the Cost of Alternative Housing

If your pre-disaster rental unit is deemed "unlivable" by authorities, you will need to find alternative housing. It might be challenging to find available housing in your community if the disaster has damaged many houses or rental units. Read newspapers and check websites for information on available rental housing. If you are renting another unit until your pre-disaster rental unit is a avialable again, try to negotiate a month-to-month lease if possible.

If your pre-disaster rental unit is deemed "unlivable," you may need to consider options other than the type of rental unit you had in the past. Review your housing needs and goals, and look for rental units that meet them.

If possible, compare at least two different rental options before you make a decision on where to live. Use the following Rental Housing Comparison tool to compare different units. Here are some other things to consider.

- What is included in the rent (heat, electric, garbage, etc.)?
- Is a security deposit required? If so, how much?
- What is the total cost to get into new rental housing (or return to your pre-disaster unit if possible) that will meet your needs and goals?
- Are there additional costs (transportation, health-related adaptions, etc.) of one or more rental units that may not be reflected in your comparison?

Rental Housing Comparison

	Unit 1	Unit 2	Unit 3
Rental Unit Location			
Initial Costs			
Security deposit			
Application fee			
Other:			
Other:			
TOTAL INITIAL COST			
Monthly Housing Costs			
Rent			
Heat			
Water & sewer			
Trash			
Parking/garage			
Other:			
Other:			
TOTAL MONTHLY HOUSING COSTS			
Neighborhood			
Near bus or train line			
Near family			
Near work			
Near daycare			
Near shopping, church, schools, etc.			
Safe			
Can play outside			
Quiet			
Other:			
Other:			
Building			
Types of units (single duplex, multi-family)			
Condition of building			
On-site management			
Private entrance			
Off street parking			
Laundry facility			
Storage space			
Yard space			
Other:			
Other:			

	Unit 1	Unit 2	Unit 3
Apartment			
Utilities included			
Large bedrooms			
Enough bedrooms			
Closets and storage			
Eat-in kitchen			
Appliances included			
Air conditioned			
Window treatments included			
More than one bathroom			
Other:			
Other:			
Other Features			
Garbage disposal			
Other:			
Other:			
Lease Terms/Conditions			
Lease terms			
Pets allowed			
Sub-let allowed			
Other:			
Other:			

What would be your total cost for each unit?

- Unit 1: _____
- Unit 2: _____
- Unit 3:: _____

Are there any additional pros/cons for any of the units, not already mentioned above?

- Unit 1: _____ _____
- Unit 2: _____ _____
- Unit 3: _____ _____

Which of the three units would be the most likely to meet both your needs and goals *and* stay within your budget? ☐ Unit 1 ☐ Unit 2 ☐ Unit 3

Adapted with permission from Bruin, M. (2006). *RentWise: Workbook and Organizer*. St. Paul, MN: University of Minnesota Extension.

Financial Resources and Assistance Programs Available to Renters

You have explored alternative rental housing and compared the costs of several options (including returning to your pre-disaster rental unit, if possible). If you find you lack sufficient resources to meet your needs and goals, you will need to explore additional financial resources and/or housing assistance. If you have one, start by meeting with your disaster case manager. See Unit 2 of this toolkit for more information on finding and selecting a case manager.

It will take time to explore the options available, and to select and access the various financial resources and assistance available. Check with the American Red Cross for temporary housing assistance and/or FEMA representative as needed. For federally declared disaster areas, individual rental housing assistance may be avaiable to help pay the deposit and/or first month's rent.

The following resources can help renters meet some of their unmet needs after a disaster. You may also be interested in the resources listed in Unit 9 of this toolkit. Remember, you will most likely have to be creative in pulling resources together. These are just some of the resources you should consider.

Insurance

Renters Insurance

If you have renters insurance, determine what, if any, expenses are covered related to finding new rental housing and replacing personal property following a disaster. Does your policy cover payment for a deposit and/or the first month's rent on a new rental unit?

National and State-Declared Disaster Programs

If the President of the United States has declared a federal disaster or your state has issued a disaster declaration, you may be eligible for one or more of the programs outlined below. For federally declared disaster areas, individual rental housing assistance may be available to help pay the deposit and/or first month's rent.

FEMA Individual and Household Assistance Program (IHP)

FEMA (Federal Emergency Management Agency) is the primary agency that helps families and individuals in disaster recovery. Individuals and households can apply for FEMA's the Individual and Household Assistance Program (IHP). You must apply to learn the full scope of assistance you can receive. This process is commonly called "applying for FEMA." IHP assistance comes in the form of an award or grant that does not need to be repaid.

Here are some things to know about the FEMA application process:

- In most cases, if you are eligible to apply for FEMA assistance (the IHP Program) but do not do so, you then may not be eligible to apply for other critical assistance, such as the SBA low-interest Disaster Loans Program, state disaster housing programs, or other assistance programs. If you are unsure of your eligibility for FEMA assistance, contact FEMA at 1-800-621-FEMA.
- You can apply online for FEMA assistance at www.disasterassistance.gov or by phone at 1-800-621-FEMA. Please note, there will be a deadline for applying for FEMA assistance for your particular disaster.
- If FEMA grants are not available for the disaster or you are not eligible to apply for them, see the next section on the Home and Personal Property Loans offered through SBA's low-interest Disaster Loans Program. You may still be eligible to apply for the SBA low interest loan program if it is available.
- FEMA assistance for renters differes from disaster assistance programs for homeowners. Be clear with the FEMA representatives you talk to – In person or on the phone – so they understand you are a renter. They can assist you in applying for the assistance programs you may be eligible for.
- FEMA will assign you a case number that other assistance programs may require for application to them. Always refer to your case number when you contact FEMA.
- You can contact the main FEMA number (1-800-621-FEMA) to learn the status of your application and/or financial award. You can also set up an online account to access that information at the time of application or after. Call the 1-800 number for instructions.

Disaster assistance resources and programs build on each other. This method helps to maximize the benefits that go to survivors. To see how this works, refer to the Individual Assistance Sequence of Delivery and FEMA Individual Assistance Division fact sheets following this section in the toolkit.

Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered. For more information about FEMA disaster assistance programs, visit www.fema.org.

Small Business Administration (SBA) Disaster Loans Program – Home and Personal Property Loans

You may wonder why SBA (Small Business Administration) is involved with disaster assistance for homeowners, since homes are not businesses. This is because in addition to helping businesses in disaster recovery, SBA also provides low-interest loan assistance to eligible homeowners, renters, and eligible non-profit organizations.

As noted in the preceding section, even if you apply for FEMA assistance (an IHP grant) because your community is part of a federally declared disaster area, you can also apply for an SBA low-interest personal property loan. What's more, even if your community has not been designated a federal disaster area, it may still *meet the disaster declaration guidelines for the availability of Home and Personal Property Loans offered through SBA's low-interest Disaster Loans Program.* If your community has not been approved for a presidential declaration, your Governor may still make a request for assistance from SBA. In this case, you may be required to apply for an SBA loan prior to or at the same time that you apply for state assistance.

SBA offers low interest, fixed rate loans to disaster survivors, enabling them to repair or replace property damaged or destroyed in declared disasters. Qualifying renters can apply for low interest personal property loans up to a maximum of $40,000.

Eligible businesses can apply for up to $2 million for physical damages and economic injury. Although this toolkit is not focused on business recovery, it is important for those experiencing business losses to check with SBA for eligibility, as loan assistance could positively impact financial recovery.

To file an electronic loan application for Home and Personal Property Loans offered through SBA's low-interest Disaster Loans Program, visit https://disasterloan.sba.gov/ela/. To obtain more information, contact SBA:

By phone: 1-800-659-2955 or 1-800-877-8339 (TTY)
By email: disastercustomerservice@sba.gov

SBA's website (www.sba.gov) provides more information. Type "disaster loans" in the search box to see more about this program.

If you have applied for FEMA assistance, you may also receive an SBA application in the mail. If you do, complete it.

Send your completed SBA application to:

U.S. Small Business Administration
Processing and Disbursement Center
14925 Kingsport Road
Fort Worth, TX 76155

After receiving your application, SBA will determine your overall eligibility and the maximum loan amount you can receive. Please note: applying for an SBA low-interest disaster loan does not mean you must take out the loan. Once accepted, you can choose to decline the loan or take out a loan for less than your allowed amount.

Once you have the results of your loan application, visit with a financial counselor and/or a lawyer to be sure you understand the terms of an SBA low-interest disaster loan and how it will affect your financial future. Ask these questions before taking out a loan:

- How does this loan affect my financial future? (Be specific in your answers.)
- Can I afford another payment?
- How much of a payment can I afford?

Refer to the "Work with Financial Professionals" section of Unit 3 for information on how to access needed professionals.

Income-based Rental Housing Assistance

Here are some resources to explore to determine if you qualify for income-based housing assistance:

- USDA Department of Housing and Urban Development (HUD) – Look for the phone number under government offices in the business pages of your phone book, or visit http://portal.hud.gov/portal/page/portal/HUD/topics/rental_assistance/.
- US Department of Housing and Urban Development – Look for the phone number under government offices in the business pages of your phone book, or see the Rental Housing Directory at http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=YES/.
- Contact your county Family Services/Social Services/Human Services department to determine if rental assistance is available and what are the eligibly requirements. Find the phone number under county offices in the business pages of your phone book.

Other Programs and Possible Resources

Donations of Building Materials, Furniture, Appliances, Household Furnishings, Cash, and Gift Cards

Post disaster donations may flow into the community from generous private donors, organizations, churches, corporations, and employers of disaster affected employees.

It is important to know the ways to access donations, whether they are direct (cash or actual materials) or in the form of cards or vouchers, for example. Contact local officials or disaster case managers for information on types of donations being made to the community and how to apply for or access them. If you have a case manager, provide a list of materials or items you need so he or she can inform you of donations as they become available.

Long-Term Recovery Committee (LTRC)

Disaster communities that form non-profit long-term recovery committees (LTRCs) committees are positioned to apply for grants and receive monetary assistance and donations of all kinds for individuals and families to meet their unmet needs. These local, non-profit committees are made up of community members from churches, community organizations, and helping agencies.

If your community has established an LTRC, you may be able to apply directly to the committee for the type of assistance that you need. Typically, the application process allows for confidentiality and a case manager may work with you in the process. LTRCs focus on the community's recovery and are often active for up to two years after a disaster. See the "Obtain Assistance from a Long-Term Recovery Committee" section of Unit 3 of this toolkit for more information. (To download the complete toolkit, visit www.extension.umn.edu/tough-times/.)

Faith Community or Organization Sponsored Financial Assistance

If you belong to a faith community or similar organization, you can personally tell the group what you need. This assistance may come in the form of monetary gifts, donations, or fundraisers.

Personal Assets

Before using personal assets, ask yourself: How will using these assets to meet my current needs affect my financial well-being in 10 years? Here are some personal assets you may consider using:

- Savings and/or money market funds.
- Certificates of deposit.
- Employer-sponsored retirement savings programs.
- Annuities and tax deferred annuities, such as Individual Retirement Accounts (IRA).
- Owned real estate (besides your house).
- Personal property with financial value that is easily marketed and sold.

Please note that some of these options may carry tax or penalty consequences. For example, retirement savings programs such as 401(k)s or 403(b)s, will be taxed when withdrawn. If they are withdrawn before age 59½, they will carry an additional 10 percent penalty. Annuities have designated surrender periods and there may be tax consequences. Talk to your tax professional and/or a financial counselor to determine the pros and cons of using assets like these.

Family or Friends

Family or friends may be an option to either help you financially, help you to clean-up, or help you find a new place to live.

Individual Assistance Sequence of Delivery

Voluntary Agencies
Emergency Food, Shelter, Clothing Medical Needs

Insurance
Such as Homeowners, NFIP, etc.

FEMA Housing Assistance (Not SBA Dependent)
Applicants can receive more than one type of assistance

1. **Temporary Housing Assistance** – applicants can receive *financial assistance* to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive *direct assistance (*FEMA mobile home or travel trailer) for up to 18 months.
2. **Repair Assistance** – owners can receive up to the IHP cap for repairs
3. **Replace Assistance** – owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home
4. **Permanent or Semi-Permanent Construction** – owners with destroyed homes can receive direct assistance or financial assistance for the construction of permanent or semi-permanent homes in insular areas outside the continental U.S. and in other locations.

FEMA/State Other Needs Assistance (ONA)
Non-SBA Dependent Items
Assistance for Medical, Dental, Funeral, Other

SBA Income Evaluation (Repayment Capability)
To determine if applicant can qualify for a low interest SBA loan
Applicants must complete the SBA loan application and be denied for a loan to be eligible for further assistance.

SBA Referral – For SBA Dependent items and those applicants who qualify for a low interest loans

Real Property *(owners)* loans up to $200,000
Personal Property *(owners & renters)* loans up to $40,000.

*If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA

FEMA/State Other Needs Assistance (ONA)
For those applicants who do not qualify for a SBA loan

Personal Property
Moving and Storage
Transportation
Group Flood Policy

Unmet Needs – Voluntary Agencies
If the applicant has received the maximum amount of assistance from FEMA, State, and/or SBA's federal disaster assistance programs or the federal disaster assistance programs do not provide for the need, FEMA may refer the applicant to Voluntary agencies.

NOTE: Eligibility is based on a FEMA inspection conducted on the damaged property. Max amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index.

FEMA
INDIVIDUAL ASSISTANCE DIVISION
FACT SHEET

Assistance to Individuals and Households

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof);
- Windows, doors, floors, walls, ceilings, cabinetry;
- Septic or sewage system;
- Well or other water system;
- Heating, ventilating, and air conditioning system;
- Utilities (electrical, plumbing, and gas systems);
- Entrance and exit ways from the home, including privately owned access roads, and;
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks.

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to the IHP maximum for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
  - Clothing
  - Household items (room furnishings, appliances)
  - Specialized tools or protective clothing and equipment required for your job
  - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel for primary heat source (heating oil, gas)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs

- Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen, a non-citizen national, or a qualified alien.

- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

FEMA
INDIVIDUAL ASSISTANCE DIVISION
FACT SHEET

- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

- **Documentation:** It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

- **Insurance:** If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.

- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of 1, 2, or 3 months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months.

- **Appeal Rights:** If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.

IF YOU HAVE ANY QUESTIONS
PLEASE CALL THE FEMA DISASTER HELPLINE AT 1-800-621-FEMA
Hearing/speech impaired, please call TTY 1-800-462-7585

Post-Disaster Housing Options

At this point you should know these important pieces of your housing puzzle:

- Your current financial situation and how much you have available for housing expenditures.
- An understanding or your current housing needs and goals.
- An understanding of your post-disaster housing commitments.
- The cost to get back into your pre-disaster rental housing.
- Where you can seek out housing-related financial resources and assistance as needed.

With the above information in mind, you can now identify the housing options available to you and the pros and cons of each option. Here are some things to consider:

- Will you stay in the community?
- Will you live with family or friends?
- What types of rental housing options have you found that fit into your post-disaster monthly budget/spending plan or for which rental financial resources or assistance is available?
- Is there information that you need to consider that has not yet been mentioned?

Next, use the following Housing Options After the Disaster tool to compare housing options prior to making a final decision.

Housing Options After the Disaster

Use this tool to compare post-disaster housing options that you are considering. Duplicate the form as needed to compare more options.

	Option A	Option B
Option Description		
What resources are available to support this option?		
What would your out-of-pocket expenses be once available resources are applied?		
How does this cost fit in your monthly budget/spending plan?		
What are the positive things about the option (pros)?		
What are the negative things about the option (cons)?		
What additional information do you need as you consider this option?		
Who can you talk to for additional information? Indicate name and contact information.		
What is your decision?		

Unit 8: The New Normal

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Unit 8: The New Normal

How is your financial recovery puzzle coming together?

The way your financial recovery puzzle comes together depends on your pre-disaster financial situation, the effect of the disaster on your situation, and the various kinds and amounts of pre and post-disaster resources available to you. Every situation is unique.

In the first days and weeks following the disaster, you will clearly see which pieces of the puzzle are missing. Your home may be damaged or destroyed, your automobile and personal property gone, or your place of employment no longer able to operate.

Other pieces of the puzzle won't be evident until sometime later; it might take several months before you can put a complete plan together for financial recovery because there are so many options to explore and the timing of assistance and resources will vary. This all can be a lengthy process.

To make things more complicated, the nature of disaster recovery resources and assistance may continue to change over time and some forms of assistance will be contingent on others. For example, you may need to wait to hear back from a particular assistance program before you can move forward with applications to others. This means you will continually need to compare the pros and cons of each before making a decision and moving forward.

Try to stay focused on the big picture and remember that you do not need to do all the work yourself! There are volunteers, friends, co-workers, neighbors, relatives, financial professionals, and perhaps disaster case managers who can help you. Refer to **Unit 2: What are key strategies for financial recovery?** to review key strategies for achieving financial recovery and to find out who can help you in your endeavors. Remember that you are not alone!

Besides Unit 3, you will also want to review other units in this toolkit as from time to time as you work toward financial recovery. Of particular interest are **Unit 5: Where am I financially?, Unit 6: Where will I live if I'm a homeowner?, and Unit 7: Where will I live if I'm a renter?** Remember that housing is most likely the biggest piece of your financial puzzle picture. Settling issues related to living accommodations after the disaster will go a long way toward bringing some normalcy to your life.

As you have found, financial recovery from a disaster is not an easy puzzle to solve. You may think of your life as "BD," before the disaster, and "AD," after the disaster. You probably have also found that you cannot put everything back together exactly the way it was. Life will never quite be the same, and you will come to see your post-disaster circumstances as the "new normal."

Yes, you have lost some things – maybe some big things. But you have most likely gained a lot, too.

You have probably formed new relationships and acquired new skills and new knowledge. No doubt you have made new friends and deepened connections to old ones. You may have strengthened ties to your family. Disaster survivors report that coming to the new normal can include these positive outcomes. We hope that with time, you will be able to recognize the positive aspects of your "new normal."

We have referred to a number of local, state and national disaster assistance programs and resources throughout the toolkit. Our next, and last unit, Disaster Recovery Resources for Minnesota Families, provides some additional resources you may want to explore.

Unit 9: Disaster Recovery Resources for Families

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* Please note that disaster recovery resources – local, state, and national – are discussed throughout this toolkit. This last unit lists additional resources disaster survivors may want to explore.

Disaster Recovery Resources for North Dakota Families

Extension Resources

North Dakota State University Extension Service – www.ag.ndsu.edu/extension/

- Disaster Response – Resources for home, family and farm; www.ag.ndsu.edu/disaster/
- Family Economics – Resources on personal family finances; www.ag.ndsu.edu/money/
- House and Home – Resources for the home; www.ag.ndsu.edu/money/
- Food and Nutrition – Resources on food safety, preservation, and storage; www.ag.ndsu.edu/ndsuag/food-nutrition/

Other Extension Resources

- eXtension – Resources from state Extension programs across the nation; www.extension.org

Disaster Resources

National Relief Agencies

- American Red Cross – Helps prepare communities for emergencies and keep people safe; www.redcross.org
- Catholic Charities – Disaster Preparedness and Response Program provides relief and recovery services, including emergency food, shelter, direct financial assistance, counseling, and support; www.catholiccharitiesusa.org or 1-800-919-9338
- Extension Disaster Education Network – Educational resources to reduce the impact of natural and man-made disasters; http://eden.lsu.edu
- Federal Emergency Management Agency (FEMA) – May provide assistance and tax relief to residents of a community that has been declared a federal disaster area; www.fema.gov or 1-800-621-FEMA
- The Salvation Army – Provides assistance and resources during a disaster; contact your local Salvation Army office or go to www.salvationarmy.org
- Small Business Administration (SBA) – Provides low-interest disaster loans to homeowners, renters, businesses of all sizes, and private, non-profit organizations to repair or replace property that has been damaged or destroyed in a declared disaster; www.sba.gov
- United Methodist Committee on Relief (UMCOR) – Provides long-term disaster recovery assistance as well as immediate relief; http://new.gbgm-umc.org/umcor/work/emergencies/ or 212-870-3951

North Dakota Relief Agencies

- Lutheran Social Service of North Dakota (LSS) – Works with the national office of Lutheran Disaster Response (LDR) to bring help, hope and healing to disaster survivors and their care givers; www.lrrnd.org or 1-800-950-2901
- North Dakota Department of Emergency Services – Information on assistance programs for disaster victims and communities, volunteer coordination, and animals in disaster; www.nd.gov/des/ or 1-800-773-3259

Crisis Resources

- North Dakota County Human Service agencies – Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and older people; check phone book or www.nd.gov/dhs/
- First Link 2-1-1 – Get basic information and locate services to meet needs; www.myfirstlink.org or dial "211" or 701-235-7335

Agriculture Resources

- North Dakota State University Extension Service – Reliable, research-based information on North Dakota agriculture; www.ag.ndsu.edu/ndsuag/
- Agriculture Mediation Services in North Dakota – 1-800-642-4752 or www.agdepartment.com/Programs/AMS/
- Rural Development – May offer disaster assistance to rural communities; www.rurdev.usda.gov
- Natural Resources Conservation Service – May offer disaster assistance to farmers and ranchers; www.nrcs.usda.gov
- Farm Service Agency – May offer disaster assistance to farmers and ranchers; www.fsa.usda.gov

Benefits Screening, Referral Services, and Assistance

- Bridge to Benefits – Helps people determine eligibility for public health care, child care, tax credits, food support and energy assistance; English and Spanish; www.bridgetobenefits.org
- North Dakota County Human Service agencies – Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and older people; check phone book or www.nd.gov/dhs/
- GovBenefits.gov – Official U.S. government website on benefit and assistance programs; www.govbenefits.gov

- North Dakota Senior Services Help Line – Link to services for seniors; 701-328-4601
- First Link 2-1-1 – Get basic information and locate services to meet needs; www.myfirstlink.org or dial "211" or 701-235-7335

Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; visit www.ftc.gov or call 1-877-382-4357
- North Dakota Attorney General – Resources on consumer protection, housing, health care, senior legal rights, cars, personal finance, identity theft, charities search, fraud, etc; visit www.ag.state.nd.us/CPAT/CPAT.htm or call 1-800-472-2600
- North Dakota Department of Commerce – Information and guidance on banking and insurance; visit www.commerce.nd.gov or call 701-328-5300
- Insurance Information Institute – Aims to improve public understanding of insurance, what it does and how it works; www.iii.org
- Direct Marketing Association (DMA) – Submit requests to stop unwanted marketing messages through direct mail, telemarketing and emails:
  - ▷ To stop direct mail marketing: Send a letter to Direct Marketing Association, Mail Preference Service, PO Box 643, Carmel, NY 10512
  - ▷ To stop telemarketing: Send a letter to Direct Marketing Association, Telephone Preference Service, PO Box 1559, Carmel, NY 10512
  - ▷ To stop email marketing: Visit www.dmachoice.org
- Do Not Call – Place your phone numbers on FTC's national registry to stop unwanted telemarketing calls; visit www.donotcall.gov or call 1-888-382-1222
- North Dakota Do Not Call Information – www.ag.nd.gov/nocall/
- Opt Out of Credit – "Opt-out" of pre-approved credit offers; visit www.optoutprescreen.com or call 1-888-567-8688
- Phone Discounts for Low Income Users – Sign up for services such as Lifeline, Telephone Assistance Plan (TAP), and Link-Up; contact your local phone company for information

Employment and Unemployment Resources

- North Dakota Community Action Partnerships – Local assistance to families, including energy assistance, weatherization, food and clothing shelves, Head Start, child care programs, and job assistance/training; www.capnd.org
- North Dakota Department of Labor – For information on resources for both employed and unemployed workers visit www.nd.gov/labor/

- U.S. Department of Labor – For information on retirement and health care benefits for dislocated workers visit http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html
- Job Service North Dakota – Helps with job searching, career planning and training, and unemployment insurance; visit www.jobsnd.com or call 1-800-366-6888
- North Dakota Department of Commerce – Economic development agency; includes some job listings; www.experience.nd.gov
- North Dakota Unemployment Insurance – Temporary benefits to persons out of work through no fault of their own; www.jobsnd.com/unemployment-for-individuals/resources/

Financial Management

Money Management

- North Dakota State University Extension Service – Family resource management resources on financial security for later life; http://www.ag.ndsu.edu/money/
- American Association of Daily Money Managers (AADMM) – Provides daily money management services to members; www.aadmm.com
- AARP – Money management information with focus on those 50 and over; www.aarp.org/money/
- American Institute of Certified Public Accountants – Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; www.360financialliteracy.org
- Consumer Federation of America – Provides consumers with a voice in decisions that affect their lives in the areas of communications, energy, finance, food and agriculture, health and safety, and housing; www.consumerfed.org/about/consumer_infomation.asp
- Federal Reserve Bank – "Consumer Information" page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more; www.federalreserve.gov/consumerinfo/
- Money Sense – Basic financial education information and tools for consumers; www.nysemoneysense.com
- MyMoney.gov – Provides information from 20 federal agencies and bureaus on making smart financial choices; also available in Spanish; www.mymoney.gov
- Smart About Money – Articles, worksheets, and other information to manage dollars better from the National Endowment for Financial Education; www.smartaboutmoney.org
- Social Security Administration – Estimate future Social Security benefits or find information on Medicare benefits and applications; www.ssa.gov
- U.S. Department of Treasury – Answers to a variety of personal finance questions; www.treasury.gov/education/faq/personal/

Credit Counseling

- National Foundation for Credit Counseling – Find a certified agency; www.nfcc.org or call 1-800-388-2227
- Consumer Credit Counseling Services – Visit www.cccs.org or call 1-888-577-2227
- Lutheran Social Service Financial Counseling Service – Provides financial counseling services; visit www.lrrnd.org or 1-800-950-2901
- The Village Financial Resource Center – Online credit counseling and debt management; visit www.helpwithmoney.org or call 1-800-450-4019

Debt Management

- Bankruptcy Resources:
  - Financial Success: Recovery after Bankruptcy – Approved debtor education course from eXtension; www.extension.org/pages/26088/financial-securitys-for-all-debtor-education
  - Legal Aide of North Dakota – Download bankruptcy forms at www.legalassist.org
  - U.S. Trustee Program – Information on bankruptcy and related issues in multiple languages; www.usdoj.gov/ust/index.htm
- Gambling Resources:
  - Gamblers Anonymous – Visit www.gamblersanonymous.org/ga/locations/ or call 1-888-GA-HELPS
  - Gamblers Choice, Lutheran Social Service of North Dakota; visit www.lssnd.org/gamblerschoice/ or call 701-235-7341
  - Gambling Problems Resource Center – Prevention, education, and resources for solving gambling problems; visit www.miph.org/gambling/ or 1-800-333-4673
  - National Council on Problem Gambling – Visit www.ncpgambling.org or call 202-547-9204
- Other Debt Resources:
  - Federal Reserve Bank – Consumer Information page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more; www.federalreserve.gov/consumerinfo/
  - Power Pay – Interactive calculator helps determine how to manage credit and debt; http://powerpay.org
  - U.S. Department of Education – Student loan consolidation information; visit www.ed.gov or call 1-800-872-5327

Investment Resources

- Federal Reserve Bank – Consumer Information page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more; www.federalreserve.gov/consumerinfo/

- Financial Industry Regulatory Authority – Investing information; www.finra.org/investors/
- U.S. Securities and Exchange Commission – Consumer investing publications and online calculators; www.sec.gov/investor.shtml

Food and Nutrition Resources

- North Dakota State University Extension Service Family Nutrition Program – Discover how to make healthy food choices while stretching food dollars; www.ag.ndsu.edu/foodwise/ or 701- 231-7254
- North Dakota Food Banks – List of food pantries and banks in North Dakota; www.hud.gov/local/nd/homeless/foodinfo/
- Food Support and Food Assistance Programs – Get more information at www.nd.gov/dhs/services/financialhelp/foodstamps/ or contact county Family Services
- ~~Angel Food Ministries – National non-profit, non-denominational food relief agency; http://www.angelfoodministries.com~~
- Free or Reduced School Breakfast and Lunches – Apply any time to your local school district
- ChooseMyPlate.gov – Provides personalized eating plans and interactive tools from USDA to help assess and plan food choices based on the Dietary Guidelines for Americans; www.choosemyplate.gov
- Eat Smart, Play Hard Together – Resources from North Dakota State University Extension Service; www.ag.ndsu.edu/eatsmart/
- Spend Smart, Eat Smart – Ideas for saving money on food and nutritious eating from Iowa State University Cooperative Extension; www.extension.iastate.edu/foodsavings/
- USDA Center for Nutrition Policy and Promotion (CNPP) – Develops and promotes dietary guidance that links scientific research to nutrition needs of consumers; www.cnpp.usda.gov
- WIC (Women, Infants & Children Program) – Provides supplemental foods, health care referrals, and nutrition education for low-income women, infants, and children up to age five who are at nutritional risk; www.fns.usda.gov/wic/

Health Care, Medical, and Dental Resources

- County Public Health – Provides resources to protect, maintain, and improve health; visit www.ndhealth.gov/localhd/ or consult local phone book to find locations throughout the state
- North Dakota Department of Human Services – Information on health care programs, General Assistance, and Medical Assistance; visit www.nd.gov/dhs/services/medicalserv/medicaid/ or call 1-800-755-2604

- Healthy Steps – North Dakota children's health insurance program; visit www.nd.gov/dhs/services/medicalserv/chip/ or call 1-877-543-7669

Housing Resources

- USDA Rural Development, North Dakota – Housing resources from the USDA; www.rurdev.usda.gov/nd/housing/ or 701- 530-2037

Heating Assistance

- North Dakota Community Action Partnership – Energy conservation assistance and weatherization programs for low income individuals and families; www.capnd.org
- North Dakota Home Energy Assistance Program – Helps eligible individuals and families with heating and insulation related costs in the winter; www.nd.gov/dhs/services/financialhelp/energyassis/ or 1-800-755-2716

Foreclosure Prevention Resources

- FDIC Foreclosure Prevention – Helps consumers avoid unnecessary foreclosures and stop foreclosure "rescue" scams; www.fdic.gov/consumers/loans/prevention/
- Federal Housing Administration – Information on buying a home, avoiding foreclosure, and more; www.fha.gov
- Hope for Homeowners – Helps homeowners in distress; visit www.hopenow.com or call 1-888-995-4673
- Federal Reserve Bank – Resources to help with mortgage payment difficulties; www.federalreserve.gov/consumerinfo/foreclosure.htm
- North Dakota Housing Finance Agency – Offers products and services to help North Dakotans buy and fix up homes; visit www.ndhfa.state.nd.us or call 1-800-292-8621
- U.S. Department of Housing and Urban Development – Information to help those in foreclosure or worried about it in the future; visit www.hud.gov/foreclosure/ or call 1-800-569-4287

Legal Resources

- Legal Services of ND – Information for North Dakota residents on legal questions, self help legal forms, and free/low cost legal services; www.legalassist.org or 1-800-634-5263
- North Dakota Bar Association Attorney Referral – Free consultations on legal services; visit www.sband.org/lawreferral/ or call 1-866-450-9579

Military Service Member Resources

- North Dakota Veterans Affairs – Care and resources for all of North Dakota's current and former service members; www.nd.gov/veterans/support/
- North Dakota National Guard – Service member and family support; www.ndguard.ngb.army.mil/family/
- Military One Source – Education, information, resources, referrals, and counseling for military service members and their families; www.militaryonesource.com
- TurboTAP – The U.S. Department of Defense's official website for service members returning home from active duty; www.turbotap.org

Parenting and Family Education Resources

- North Dakota State University Extension Service Parent Resource Centers– Parenting education resources for parents and professionals; www.ag.ndsu.edu/ext-emp/prc/
- North Dakota State University Extension Service Children and Families –www.ag.ndsu.edu/family
- North Dakota State University Extension Service Child Care Resource and Referral – www.ndchildcare.org
- Parenting 24/7 – Advice on parenting and family life; http://parenting247.org/
- Parent Advocacy Coalition for Educational Rights – Information about children with disabilities as well as links to other areas including bullying; www.pacer.org
- We Can Parent Together – Resources and information on working together as parents, what ever your family situation; www.wecanparenttogether.org

Tax Assistance

- AARP Tax-Aid – Free tax preparation assistance services; visit www.aarp.org/money/taxaide/ or call 1-888-227-7669
- Internal Revenue Service – Visit www.irs.gov or call 1-800-829-1040
- North Dakota Department of Tax Commissioner – Visit www.nd.gov/tax/

In addition to the authors of this toolkit, Sara Croymans and Shirley Anderson-Porisch, Extension Educators with University of Minnesota Extension, and Lori Scharmer, Extension Agent for North Dakota State University Extension Service, assisted in the development of this resource list. It was last revised in August 10, 2011.