

The Community Preparedness Webinar Presents...

Financial Emergency Preparedness

May 3, 2011

<Transcription begins>

Good afternoon everybody, we are at the webinar posted by the FEMA division. We will be starting in about two minutes.

An important note you can actually listen to the webinar through your speakers on your computer. If you'd like to adjust the speakers to the sound of my voice, to adjust the volume. If there are any technical problems you can e-mail us.

Just a reminder to anybody on the line to keep your phone on mute when you are not presenting. Thanks again to everybody who is joining us.

Good afternoon again, this is Marcus with the community division preparedness. We will give you a few more minutes to continue to let everyone in the room.

Good afternoon and once again my name is Marcus, with FEMA - I'd like to welcome you all to the webinar series. The webinar today is going to be on building community partnerships on financial emergency preparedness. I'd like to take some time to personally thank everyone for attending the call today. I know there's a lot of information and people have a lot of questions as to how to help and we hope this webinar provides some information on how to help in relation to financial disasters.

We will have a question and answer period at the end and that will be done on the pod and you'll have instructions about that. If you will also turn up the volume on your computer to listen to your audio and if you need closed captioning in the lower left-hand corner, there is a pot and there is a download available to receive closed captioning. Again if there are any questions or you need to report technical difficulties please e-mail us at Citizen_Corps at DHS.GOV. This webinar is a combination of our partnership with HOPE , to help people prepare and protect their financial stability in times of disasters. My colleagues on the call will provide timely information on the types of counseling services available provided for those affected by the disasters and some simple measures that we can take at the whole community to help when it is needed most. I will start by introducing Alex

Amparo, who serves as the senior advisor to the FEMA administrator.

Alex?

Thank you Marcus, good afternoon to everybody. First I'd like to really thank you for being on this call, it is a important step that really exemplifies for those that heard the administrator speak or for last 18 months or so, you've heard three common themes from them. First FEMA is part of the team and this really goes to show that in an emergency management we have to have an integrated approach at responding towards disasters. The second thing that you have heard from the administrator is that we should plan for real and not plan for easy. The reality of it is that post-disaster survivors are affected by many things and one of them is the financial crisis, and so this timely webinar, let me press is also by saying we understand that many of you may be involved in current disaster concerns, whether it is the tornadoes or the flooding that is happening or other storms, will become a thing of your time and really want to ensure that you get the best information in a timely manner so we will be thorough on this call.

The last point I'd like to say is about the whole community, that in the presence of HOPE community the role and responsibility of all of us in times of disaster. We cannot focus on a government approach at responding to disasters because that does not work but it does work for us to have all community-based organizations engaged at meeting the needs of communities in times of disasters. In this case when we look at what the disaster survivors are faced with we like to look at how can we as a team provide supplementary and complementary services and avoid duplication. In a standpoint when you look at helping a individual recover from a disaster as many of you know that there it is in a sense a puzzle and each of us has a piece of that puzzle that we bring into the air including the disaster survivor himself. We know what assistance can provide and this year there's a max grant of \$30,200 and that's a, for somebody who has lost everything who is not insured is not sufficient to help them rebuild their home. We know that working through our partners in the faith community based organizations and other federal agencies through the state and the support of the state and the governors in these disasters we can get close to helping make families whole again.

That any sense is that the man I really want to say on behalf of the administrator thank you for being on this call where we continue to look at our partnerships and continue to look at

strengthening our partnerships. Last week we signed a memorandum of agreement with Operation HOPE and we are excited about this partnership. What we are looking for now is that we put into practice in the current storms and we continue to look at ways of improving the team. With this I will turn back to Marcus and we'll stay in the line for questions. I'd like to thank everybody for taking time today to be part of this webinar.

Thank you very much Alex. Everybody who may find this webinar interesting and want to share with your colleagues, within the 48 hours after this webinar will be available on the website.

And now let's turn it over to Jason Yancey , who is with HOPE . He's done a lot of work and again he'll talk about the work of operation HOPE in times of disaster and what we can do with the community before disasters .

Thank you, thank you very much Marcus. Let's thank Citizen Corps, FEMA, Marcus for providing this webinar for everyone. A lot of it, knowledge is power and it is right to have this opportunity to share this information. Not everyone is familiar with Operation HOPE or my department and essentially we are the emergency preparedness and recovery department of this nonprofit organization. I will go through this seminar, we came up with ideas and created a couple of tools on how to be prepared financially for a disaster. A lot of our experience we go into places and you have first responders who provide food, shelter, after that we saw a significant problem in recovery time when your financial situation has been destroyed. Public going through some of these tips to prevent it reduces the recovery time. In addition, I'd like to share what services we do provide and we have been around since 1992 providing our services. With that I will roll into this presentation.

Planning is important, essentially the presentation of I mention it is designed to provide strategies and tools to make sure that you're better prepared to deal with an emergency or disaster and in addition to that the lateness on resources that are available. Topics for discussion will be predisaster planning, and posted disaster recovery tips.

What is your emergency plan? They say those plan plan to fail, this would essentially my plan I am originally from the East Coast and I now live out in Los Angeles California and I had no idea what to do in the event of an earthquake. I embarrassed myself because there was a relatively small earthquake but not having any experience or knowledge going in to any of the public schools here I moved out here by myself and the first one was a

4.2 and I just ran out of the building and I had to figure out what to do and how to prepare myself. I learned a lot from that experience and I will never be caught off guard again.

Who we are, operation HOPE. Counseling services -- I will go into detail in these names and how we can help. Home inspection and repair, assistance with working with creditors and lenders any referral to government and private agencies, assistance with obtaining copies of destroyed documents, insurance claims, recovering seminars and case management.

Predisaster, we created a toolkit called the emergency financial first aid kit acronym being EFFAK, what this is, is we have this toolkit basically, that that was what would be the first thing that you would grab if you had to leave your home in an emergency? It would not likely be your financial records that those records are exactly what you would need to have in order to rebuild your life. Most of us have it stashed in several places in our home and in an emergency were not likely at this time to decide what we need to get and how much time we will have to take it. We'll be talking of several these topics, what you need to have, predisaster and how to recover after that disaster.

A companion document that we created as a personal disaster preparedness guide, or the PDPT. We will also going to look at insurance. So preplanning you should include the development of a financial record which contain copies of financial accounts and papers. This kit should be easily accessible in an evacuation of a quick exit from your home. It is also important to conduct rigor insurance reviews and homeowner policies to make sure adequate coverage is being carried in the event of damage to your property.

Let's get into the EFFAK, emergency -- a back up a simple tool and you can get it on the website even FEMA is distributing this. As document 532, it helps you identify and organize financial records and provide quick reference files of your most important documents. At the top we have birth certificate, Social Security, every single house should have this. Some disasters like a hurricane they allow certain amount of time to gather possessions to evacuate other than a flash flood or fire you may not have any advance warning so not have enough time you'd want to have this particular prior and get copies of all documents and get them in one spot that we grabbing that you will ensure that you have everything that you need to recover in the disaster.

Specifically talking to some of the survivors now in Alabama, one mentioned that they had 20 minutes notice that the tornado was

coming their way and try to gather what they could and try to evacuate leave the home. You might want to develop a separate box or container for these records or you can include them in part of your overall preparedness, overall the family preparedness kit. Given a sense of nature and this information including all the finances you may want to store it in a secured spot and I will get into some of that.

Which you do for this emergency, the most important documents are the identifications. Getting your birth certificate, and drivers license, Social Security, passport that most of you might've heard from other preparedness training that scanning those documents and e-mailing them to sell this way he will be accessible in a disaster recovery center or for you to go online and keep it in a safe folder. Responded to one event out here in California that was the fire specifically and the insurance information, was a mobile park that burned down and that many of the people within the mobile park had insurance from one provider. They had similar policies and one person out of about 25 people had a copy of their insurance policy, that policy said that they were entitled or covered up words to \$200,000 to the insurance company went each of those other people and said that there was an air that they were only covered for \$20,000. So because of this person had a copy they were able to then go back and fight with the insurance company that was refusing to actually cover their loss in that fire. I'm not saying all insurance companies but it definitely is very important for you to protect yourself and your family by keeping copies because you never know what is going to happen post-disaster.

Cash, the amount that you keep on hand depends on the size of your family and we encourage you as does everybody out to keep cash on hand. In the event of a power outage those ATMs are those banks may not be open or working. The money you will not be refilled and the time so it is important to keep attending on average maybe about \$500 on cash for your family. Checkbook, credit card, ATM, debit all of those statements are important. Make a photo of the front and back of each credit card, debit card is also a great idea. Take a picture of your account number and contact information for each company. How many people know the toll-free number to their bank in the event of a situation? If these branches are close how can they get in touch with her credit card company, so they want you to have these important pieces of information and it encourages you to save this information and also place a time, this devastating that my credit card information, I have that on hand. Cash as I mentioned is always good. Financial account information such as

the account number and the financial institution, you have -- you can create a listing and print out a copy for your toolkit. You can make copies of a recent monthly statement and put that in your kit.

In addition to some of this information we have got the last three years of your tax returns, that information is for useful for verifying income for eligibility. You might think that it is a lot of information to keep in your kit but remember in the event of a disaster of hurricane or a flood particularly the ones that are [Back ground noise] in the event that you cannot pay your mortgage, now all your job no longer exists or you can't go to work because you are hurt from this disaster having these documents such as the tax returns it will assist in help if you need to direct the contractor to request some sort of low modification they will have a series of documents that they will need you to provide in order to give you that.

In addition to that a lot of people think they might be the person responsible for this information and they have a lot of this information submitted to memory. And determine seminar there was a twentysomething gentlemen that had a lot of this information memorized but never gave thought or consideration is something God forbid happen to him or not even if he survives but if he had a traumatic head injury and could not account for some of that information. It is always best to store it in a safe place.

Five tips to prepare for an emergency, now you have a plan basically one, complete all sections of the emergency financial first aid kit. That includes the personal household information, professional advisors, healthcare providers, a checklist of all legal documents and financial statements, private security and access information. If you do not have the original documents go through contractors and request a re-issued copy.

Second, review all of the supporting documents for accuracy to make sure the document is still in effect. For homeowners make sure properties still adequate take any photos or videos of any valuable personal property. If you are a renter make sure your lease clearly states the amount of your rent and in addition to that I would advise renters insurance for roughly about \$300 a month you can cover up words to \$50,000.

Some of the tips I will get to come if you store your financial records on the computer make sure you have a backup file under on a disc and then endeavor to update the disk at least quarterly. If there is documents that should have, that you presently do not

have such as they will, written will or health coverage make sure that you take these steps in order to obtain those. Too many times I've spoken to people that had a copy of their will but now can no longer located or unfortunately the person on the loan has passed and they at one point had the documents and now after the emergency they have no idea where they kept it there it

Number three, when your documents are in order, make a copy of the completed EFFAK, keep copies of this. Keep in a safe place.

Five, update your kit anytime your documents change. If you buy or sell a home, get married or divorced any of these things make sure you update it at least once a year.

Operation HOPE, we knew that it would be unrealistic for most people to go through an 80 to 100 page document so we then created the personal disaster preparedness guide as a complement to the EFFAK. This goes a step further requires you to get information about your family and how to reach local first responders. Within your neighborhood it is a great resource if you have a babysitter or your neighbor or your good friend, it is great. Get some information about your medical records descriptions dosages and immunizations or if you are in a rural area for school you'd have to have those records on file. Phone numbers for me I date myself but growing up in the days before cell phones I had everybody phone number memorized I knew my parents, work numbers I knew my grandparents might on, on call all my friends all their photos were memorized but now I honestly have less than five phone numbers memorized. This PDPG stores all of that information in the event that your cell phone dies and you can't get access to those phone numbers it is good to have a running copy of it. Red Cross FEMA all your locally agencies, is emergency -- I get a lot of calls of people within Alabama and Georgia who do not have that FEMA representative phone number or is looking for the Red Cross phone number that never had access to the Internet. Keep these things stored. Work contacts, how many of you have your work contacts? Are you getting direct deposits, have you set that up? That is a great tip that will assist in making sure that your paychecks will continue to comment that you have to pickup a physical check them and try to take the typing to deposit it. In addition personal property, your inventory, I will get into this right now so some of that personal property, the best options for this is a written record of your possessions including the date that you purchased it, model, serial number.

Many people see this as an overwhelming task when they do, but the second option is a video or pictures. Take pictures or video

of everything in your house open drawers, closets and photograph the context.

We got the model, serial numbers, make sure the information the back of the photo.

For an expensive and high end items you might want to have as much information seemed make sure you get the full value of that property. Maybe a copy of the instruction manual with the model and serial number, a lot of these software packages have a personal property inventory feature and there is also free software available from some insurance companies. You can contact your insurance companies to discuss this because they have a lot of great information.

Getting back to some of that as I mentioned include the medical records. This is very important not everybody has an HMO with a major medical company such as Kaiser where all records might be affected throughout the country. You might be in a rule area where you have gone to the same family doctor for the past 30 or 40 years that only keeps her medical records within that office located there.

Additional tips, insurance -- let's breeze through this, basically many people I speak with have problems on your they are over insured or underinsured. Most policies cover fires, smoke, theft, windstorm and most do not cover flooding, earthquake, termites, water damage so make sure that you know what is being covered. In addition to that I mentioned storing your information in a safe place like any fire proof home safe, safe deposit box is a good idea to make sure that not everybody will have access to that safe deposit box. If something happens and you as the holder of that box will have the information there. Again I am from Maryland and my family plan is that if something happens my relatives in Maryland have a copy of all my documents as well as the contact if something happens and I cannot get in touch with my family a noted call the landline back in Maryland to check-in.

Post-disaster, some tips after the disaster. First up take stock and document the damage from everything to protect the property from any further damage. You need to call your insurance agent to report the damage that make sure that you follow up with a written claim. Someone in repair should not -- maintain a repair log to record all events throughout your pair. This includes a calendar, take note to any journal, any conversations or communication with this company, the date, time, what they said who the content of the conversation summarize all the information. The more information the better will be. These are

some areas and some organizations of course always contact FEMA, Red Cross, churches nonprofit, 211 in your local area for United Way to find out any services that are available there.

Getting into operation HOPE, we provide disaster recovery budget that's very important, basically we go through one-on-one accounts with the budget. I had a client to essentially made about \$12,000 a year working and he received a check from his insurance company for \$80,000 and he was overwhelmed with that money, and I encouraged him to make repairs and take care of some essentials before spending that 80,000 on some non-essentials that wanted to purchase. So we go through this budget to make sure you get back on their feet, assistance with working with credit terms -- creditors --. I had another client to after an emergency facing financial hardship and they owed roughly about \$110,000 on a second mortgage and we negotiated with that second lender in order to get a settlement. The first one was in a great position here less than \$20,000 on the first but the second was the hardship that it was a roughly 10 to 11% and you still adjusting. We offered a settlement got it taken care of because of that financial hardship settled around \$7000, the bank agreed and walked away from the second and were still able to continue to maintain the home with affordable payments.

Referrals to government and private agencies, directly we work with all of these agencies and this is something we don't do we figure out who does it and we will work as a broker to get you in touch with the person or the agency in order to get those.

For those who participate in obtaining copies of destroyed documents, directly again we'll get the information and we will lock a homeowner or a person through the information if it is something related to the mortgage or to do something related to the title or even passports, I have some resources listed here and insurance claims, not every family or with filling out the claim. You need to contact the insurance company in order to get that assistance and we do that as well also. We provide direct one-on-one case management services as well as in ours on how to recover.

Some of our services available homeowner as I have mentioned is how to negotiate with your lender. We had counselors, how to apply for a loan modification if your home is been damaged as a lot of Americans are underwater and they are upside down on their mortgages we will walk you through a short tail and we will help in we working with the obligations he may have.

Earned income tax credit, this is essentially a refundable tax credit meaning you can qualify for this refund even if you do not have federal income tax withheld, a lot of people are not only with this in our normal day to day but specifically after disaster this is really great information. This will give you the breakdown for those people, or family, let's say 35,000 if you had one qualifying child and you made less than \$35,000 you are entitled to receive \$3050 from the federal government. The beautiful thing about this is that it is retroactive so you are let's go back three years and request this and I have been able to directly account and get this for a client of mine in as quick as five weeks. This person was able to get a check for \$9000 in five weeks. If you get upwards with three or more qualifying children may be less than 4300, a maximum credit of 5000, a maximum credit of \$5660 and you want to talk about life-changing situations you can get somebody that is just suffered from a disaster or an incredibly traumatic event and a check for 16, \$17,000 is life-changing.

This is some of the information that we deal with that help people recover and these are some of the documents are numbers that you can call the government benefits and get assistance from any of this government assistance. Good stamps, Medicaid, Medicare -- the Mac as a nonprofit we are always accepting volunteers, anybody willing to donate themselves. We have opportunities and a lot of our counseling is done by volunteers as well as our employees and we have quite a few departments where we utilize volunteers.

So, with that my presentation is concluded and I will not turn it back over to Marcus.

Thank you very much Jason and I appreciate everybody for hanging on the line with us. I know we had some people come on in the middle of our presentation I'd like to remind everybody this webinar will be available within 48 hours on a website and we will also have a blog posted. I know many of you have seen and heard a lot of helpful and useful information that you like to share with your colleagues and will be sure to provide those avenues to do that.

I would now like to turn it over to Tom.

Here's Tom if you could talk people how they can put in questions in the Q&A.

Sounds good, thank you Marcus. What we have in front of you on your screen is the question answer pod so all of the online

participants are what put on the air to the right of the chat via -- pod -- again like to thank all of the presenters, any questions that you might have about how your communities can work with operation HOPE and to build financial emergency preparedness among your public, please ask those questions.

Absolutely, Jason while working in some questions in Q&A. can you talk a little bit more as to what it is to be a whole coalition volunteer.

Depends on the department that you are in if it is for a disaster recovery, we have our internal database so our process is someone requesting and a counselor or an assistance we can have a volunteer no matter where they are located contact this person to directly counsel them, via phone, the Internet whatever is convenient. You do not have to be physically located in an area to be a volunteer. In addition to that we have opportunities with schools, we have a portfolio are we have -- to teach essential he financial lives the entity get the modules that we have.

Wonderful, thank you very much.

Our first question that is up, it is from Denise who writes, this operation HOPE charge any fees for post-disaster services?

Absolutely not. Pre-or post-disasters.

Get a question on the board is from Jason Dakin, in the event of a catastrophe where can we go to ask access are a laconic documents that you are asking for?

I wanted to address this in with Jesse because if you stick with us for a few more minutes we will have four downloads that you will be able to save to your computer and share with your community. Does that answer the question?

I believe that answers it. Thank you.

Also want to know to while we receive questions that next week we will have a webinar on Tuesday at 2 PM Eastern time and that will be about resources for, training resources for the public. Just as operation HOPE trains their volunteers to support their communities and financial literacy and disaster financial preparedness there is also several organizations out there and we would like to highlight those different organizations that have training. As an example Red Cross has various types of training. Medical reserve Corps, neighborhood watch, AR are ham radio folks, there is a whole host of organizations out there that are very active in the communities and they have training so that you

can better involve the public and as the whole community approach to emergency management involves more than emergency management it involves the whole community. Volunteers, organizations that we can help out before, during, and after a disaster.

Again, the link to this webinar will be posted on the Citizen Corps.gov website.

If I can I see question, does any of this information available in other languages and is it translated in a call to really -- culturally --

Yes, we do have them both in English and in Spanish and because I of our response in Haiti it is now into Creole and in French. If you need you can get English and Spanish off of our website at [www. operation Hope.work](http://www.operation Hope.work) --

How helpful has volunteers, looking to take it a step further and partying to help people get the information they need in the communities.

Absolutely.

The question on the board of from Cindy and she asked, who do we turn documentation of our losses into after a disaster, other than our home owners insurance agency?

I know FEMA and other agencies and individuals can go to disasters.assistance.gov and as Jason presented operation HOPE also offers a support as far as assisting individuals with these processes. Jason can you address that?

Depending on what it type of assistance you are looking for I can read you if you want to talk online but is there something specific that you are referring to yes, I mean it can kind of write a follow-up or just generally in order to get any type of assistance where should you go to get help? I'm trying to get more information on the question.

Cindy if you are on the line feel free to ask a follow-up question if we have not fully answered your question we be happy to do so and if not feel free to e-mail us at Citizen corpse at e-mail us at Citizen_corps@DHS.gov and we will respond to your questions.

Looking at another question, states that the many -- can you speak to protecting this information?

Yes, securely storing or even act as a mentioned you can have an e-mail address something that you don't readily use that you have

scanned this and stored in a folder or if you going to keep it on location you don't have to keep all of your information in it, you do not put your Social Security or pin numbers for some of your ATM cards if it is an open area and you are concerned about that. You can scan it on a disk, DVD, label it something unassuming, 70s favorite music or 70s flute something where most people would ignore it if they saw it. You have to kind of use in this day names common sense as to what would be the best place to keep this and how can I D. or T. -- guaranteed that it will be -- at able when I need it.

I will only add that you can also do the password protection files where you store them electronically. I'm like to stay as we are rounding this session is that we have to keep in mind and it is almost obvious that disasters happen all the time and it is not just the catastrophic event that requires a person to have this information readily available and were Andy to help them in the recovery. It is the house fires that help is every day, the challenge is to look at the folks that you choose in the communities across the country and figure out how we can take advantage of the services being provided by operation Hope, looking apart party with them and ultimately this shows is that we should do everything that we can to look at the services that we provide and provide ways in supporting unable to be able to help disastrous survivors. It happens on a day-to-day basis and this is got some great information that we encourage all to spread the word on, so thank you very much on that.

Limiting there is a company that you can pay to store your information online. It will give you a login and a password.

I would be careful and do background check on that company.

All right, with that we'll close out our answer and question period. If you have additional questions please feel free to e-mail us at [Citizen's court.gov](mailto:Citizen's.court.gov)

Here there are three different questions we like to know this webinar was helpful, useful and informative so we can continue to bring you good information.

The look at the bottom right-hand pot is as download to your computer we actually have a copy of the effects available for download and the PowerPoint itself and then we have some materials available from our partners to ready which include a family emergency communication plan and a continuity disaster plan for many of your organizations. I think often time we talk about preparedness we think of individuals and families but as

leaders of organizations it is important that we have a plan so we can be at best help your community. Was there any other final comments?

No, I would to say that we are very grateful for all of those that have taken time out this afternoon to be part of this call financial preparedness is a key component in disaster recovery in everything that you do in your communities to encourage your constituents and the people that you provide services to to be prepared prior to disasters. This helps is also much more post-disaster for us to build the concentrate those resources to those who need it most. Repaired this is the key here, thank you.

With that I'd like to thank my colleagues Jason, and Alex, Mr. Crane my name is Marcus and again I look for the e-mail and the link provided and you can access this within 48 hours of today.

Thank you.

[Event Concluded]