



Money Matters in Disasters

Co-Hosted with:



United States Department of Agriculture
National Institute of Food and Agriculture



FEMA

Agenda

- **Technical Overview and Introduction:**
- **Effective Practices in Financial Recovery**
 - Susan Shockey, Ph.D., CFCS, CPFPE, USDA, National Institute of Food and Agriculture
 - Patricia Olson, Ph.D., University of Minnesota Extension
 - Lori Scharmer, MS, AFC, North Dakota State University Extension Service
 - Sara Croymans, MEd, AFC, University of Minnesota Extension
- **Financial Recovery Associate Volunteer Training**
 - Jason Yancey
Director of Consumer Financial Protection
Director HOPE Coalition America
- **Additional Financial Preparedness Tools and Resources**
- **Question and Answer Session**
- **Closing**



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Why Financial Planning for Disasters Matters for your Organization

40%

“40% of businesses affected by a natural or man-made disaster never reopen.”
-Insurance Information Institute



**WITHOUT AN
EMERGENCY PLAN
YOUR BUSINESS
CAN END UP HERE.**

Ready.gov/business

Ad Council Ready Business. FEMA American Red Cross



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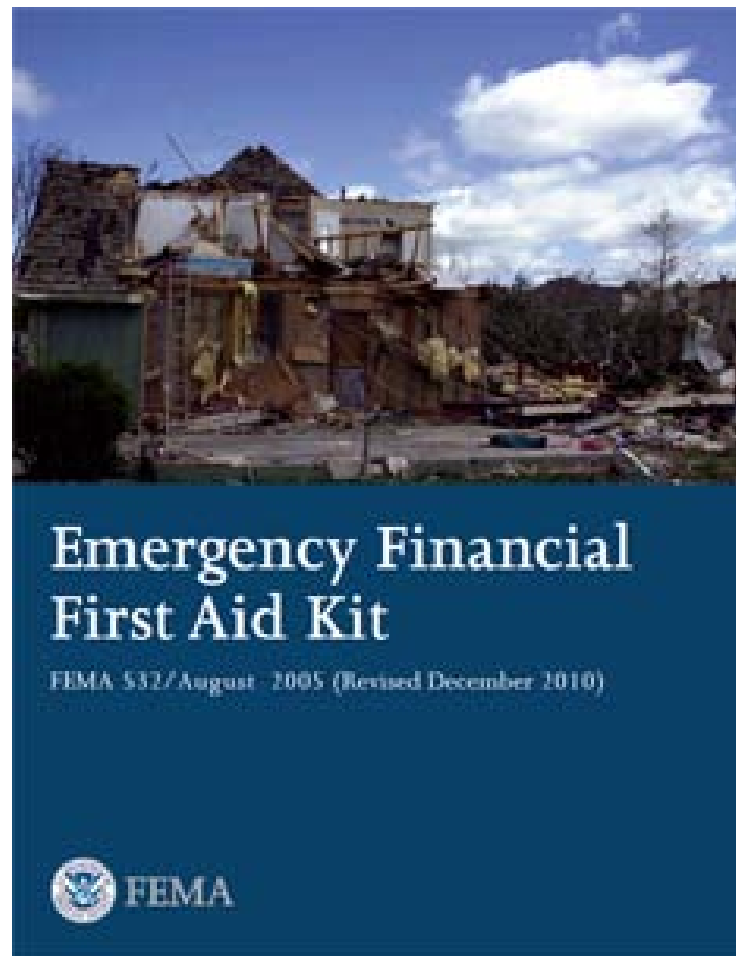
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State of Household Financial Planning for Disasters

2%

Only two percent (2%) reported having financial documents in their home disaster supply kit.

-2009 Citizen Corps "Personal Preparedness in America" Household Survey



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Join the National Preparedness Coalition Today!

Pledge to Prepare

Click here to join the

National Preparedness Coalition

Go to

<http://community.fema.gov>

and join today!



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Effective Practices in Financial Recovery

Family and Consumer Economics

Division of Family and Consumer Sciences

USDA-NIFA's Response



**United States Department of Agriculture
National Institute of Food and Agriculture**



Susan Shockey,
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USDA, National
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Lori Scharmer,
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North Dakota State
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Sara Croymans,
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Minnesota
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Working Together as Partners (Federal, State, & Local)



Federal

USDA - NIFA

Division of Family
and Consumer
Sciences

Institute of Youth,
Family and
Community

State

Land Grant
Colleges &
Universities

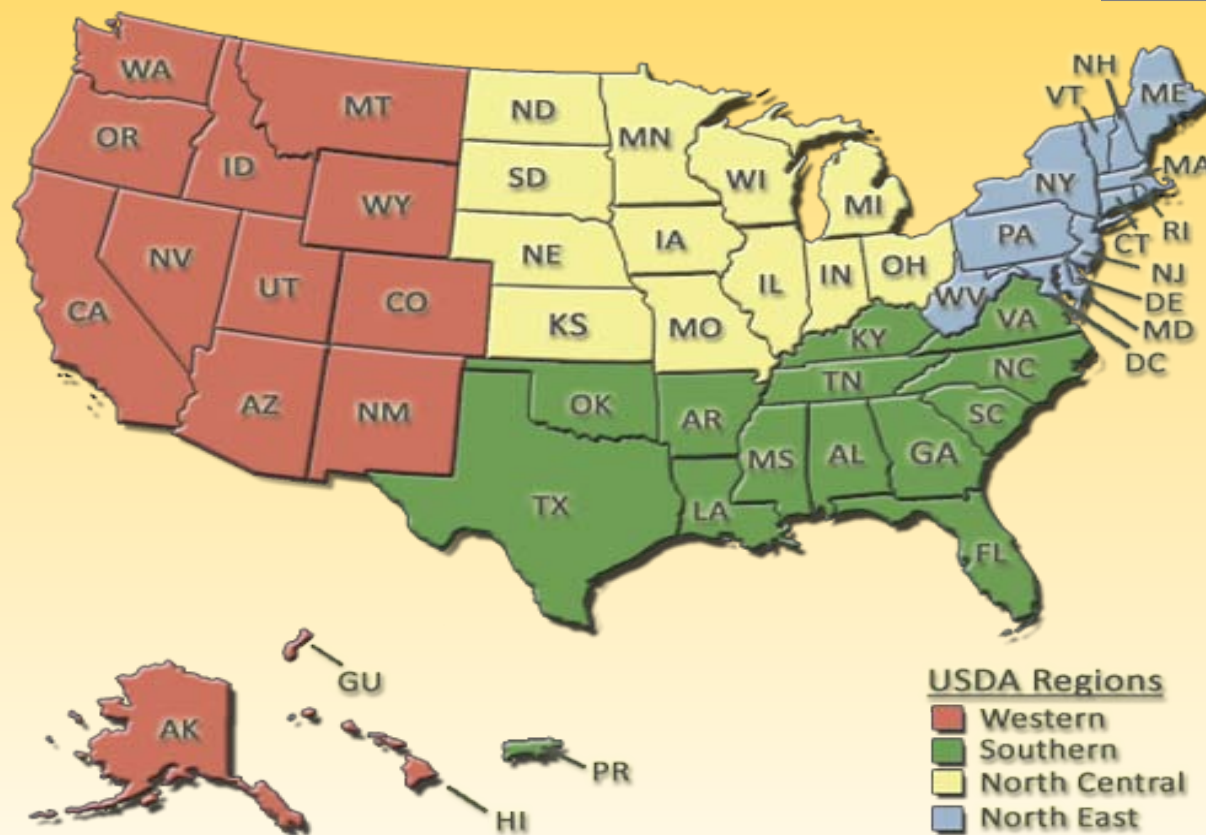
Research
Education
Extension

Local

Cooperative
Extension
System

Promoting
Financial
Success

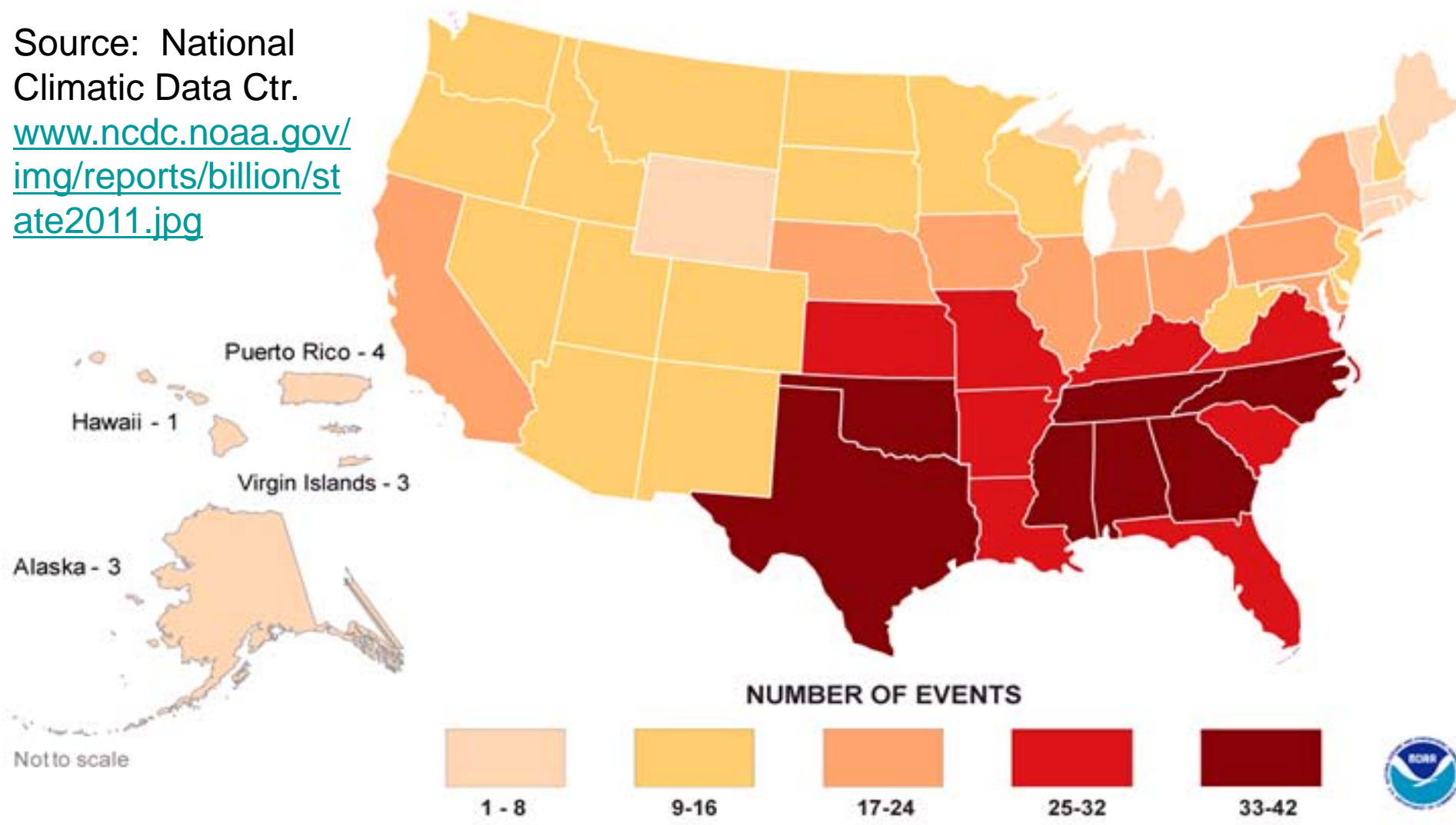
Education & Research



Billion Dollar Weather/Climate Disasters

1980 - 2011

Source: National Climatic Data Ctr.
www.ncdc.noaa.gov/img/reports/billion/state2011.jpg



Extension Resources



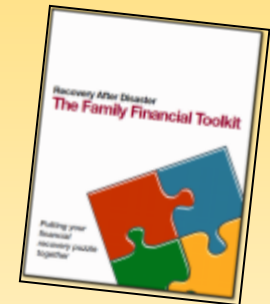
- Extension Disaster Education Network



- eXtension Money Management in Times of Disaster Resources



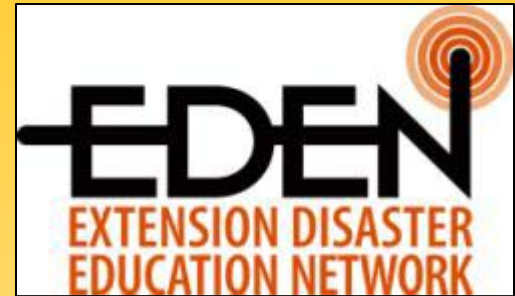
- Recovery After Disaster: The Family Financial Toolkit



- Disaster Recovery Resource Fairs: A Strategy to Provide Access and Reduce Barriers to Disaster Program Assistance



EDEN



Mission: To share educational resources to reduce the impact of disasters

- Interdisciplinary and multi-state programs
- Linkages to federal, state, local agencies & organizations
- Anticipation of future disaster education needs
- Timely communication & information delivery to meet needs
- Credible, reliable information

www.EDEN.Isu.org

Find Disaster Experts in Your State

www.EDEN.Isu.org

EDEN
EXTENSION DISASTER
EDUCATION NETWORK

Reducing the Impact of Disasters
Through Education

Search

State Information

- Alabama
- Alaska
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- Arkansas
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- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Guam
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska

News and Features:

- ALABAMA TORNADO - Tracking Recovery
EDEN steps up, steps in...[\(more\)](#)
- Family Financial Recovery - Webinar
June 7: A national webinar hosted by the eXtension F
- EDEN Participates in NLE 2011
EDEN is participating in National Level Exercise 2011,

Home | Topics | Resources | EDEN Courses | News and Features | Conferences and Workshops

Threat in Focus: Floods & Flooding

Response Notes

Topics in Focus

- Fire (Wildfire)
- Floods and Flooding
- Tornado
- Hurricanes
- Food Safety and Defense
- Pandemic Flu

In the Resource Catalog

- West Nile Virus
- Mold Removal Guidelines for your Flood Home
- Cleaning Flood Damaged Homes
- Home Rebuilding and Restoration
- Preventing Flood Damage Resource Collection

Search the Catalog

Families & Communities



- Objective, research-based, credible information
- Reliable answers based upon sound research
- Connections to the best minds in American universities
- Creative solutions to today's complex challenges
- Customized answers for your specific needs
- Trustworthy, field-tested data
- Dynamic, relevant and timely answers

www.eXtension.org



Money Management in Times of Disaster

- Preparation
- Returning to your Damaged Home
- Managing Finances and Making Decision after a Disaster

Financial Security: Money Management in Times of Disaster

Last Updated: May 19, 2011

Have a question?
Try asking one of
our Experts

Print

Share / Save

This resource area was created by the:
Personal Finance community



PREPARATION

Money Management in Times of Disaster:
Preparation

RECOVERY

Returning to Your Damaged Home

Managing Finances and Making Decisions after
a Disaster

***Recovery After Disaster: The Family
Financial Toolkit*** Coming Soon!

Browse related Articles by tag: [disasters](#),
[floods](#), [personal finance](#), [disaster recovery](#),
[family](#) and [individual preparedness](#)

Resource Area Feeds

- Track all new content

In This Resource Area

- Consumer Credit
- Children and Money
- Consumer Education
- Estate Planning
- Financial Planning Process
- Health Finance
- Home Ownership
- Insurance
- Legal Topics
- Lifestyle Transitions
- Managing Money in Tough Times
- Money Emotions
- Money Management in Times of Disaster
- Retirement Planning
- Saving and Investing
- Talking About Money

- Approved Resources
- Glossary Terms

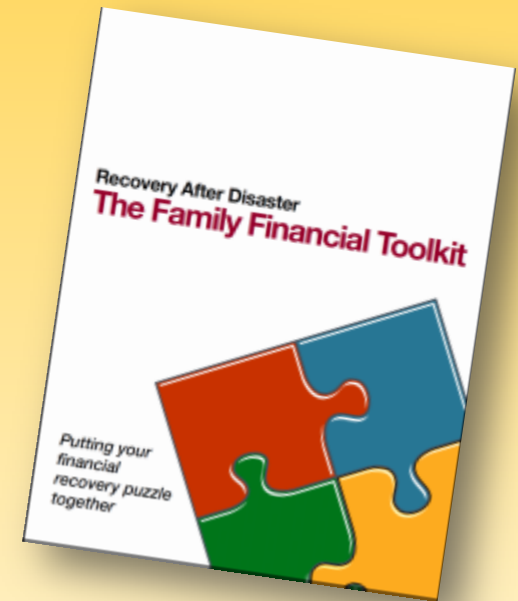
Interactive Tools and Resources:

- Finance Calculators
- Join a Personal Finance Chat

Have a specific question? [Try asking one of our Experts](#)

Unlike most other resources on the web, we have experts from Universities around the country ready to answer your questions.

Recovery After Disaster: The Family Financial Toolkit



<http://www.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit/>

The Toolkit is designed to be:

✓ Useable

- download the whole kit or just units needed

✓ Consumable

- helpful tools designed to be used

✓ Customizable

- adapt resource list for your location/state

✓ Accessible

- available online 24/7/365
- <http://www.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit/>



Families in Tough Times

I need resources for...

Experiencing Tough Times How

Avoiding Future Tough Times

Dealing with Stress

Farm Families

Disaster Recovery

Search this site:

Go

[Extension](#) > [Family](#) > [Families in Tough Times](#) > [Disaster Recovery](#) > [Recovery After Disaster: The Family Financial Toolkit](#)

Share: [Twitter](#) [Facebook](#) [LinkedIn](#)

Recovery After Disaster: The Family Financial Toolkit

Putting your financial recovery puzzle together

A natural disaster can strike anywhere, any time. If you or a loved one has been affected by a natural disaster, it's important to know that financial recovery takes time and can be a complex process. There are no easy fixes and no guarantees.

This Recovery After Disaster: The Family Financial Toolkit assesses strategies and provides tools that can help you move along the road towards financial recovery. The tools provided in this toolkit are designed to help families make decisions that are best for their family. This toolkit is designed so that those financially impacted by a disaster can utilize the individual units or use the entire toolkit as their situation requires.



[See the complete toolkit](#) (3.3 MB PDF)

[See the complete toolkit](#) — North Dakota version (3.3 MB PDF)

[See the front and back toolkit covers](#) (5.4 MB PDF)

[See the spine cover](#) (292 K PDF)

Individual Toolkit Units

Unit 1: How do I use this toolkit?

Tools to help you sort out the pieces of your financial recovery puzzle.

Unit 2: 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.

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

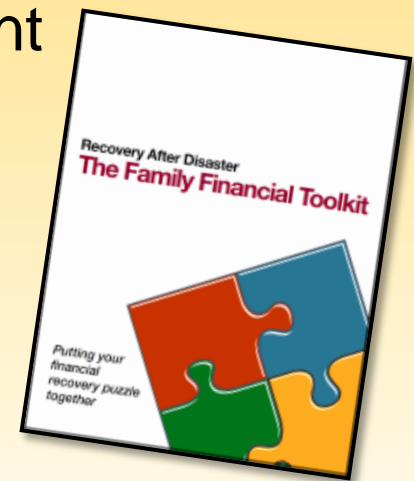
This unit helps you assess your short-term and long-term housing options and reviews the possible assistance and resources that may be available to you as a homeowner.

Unit 7: 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.

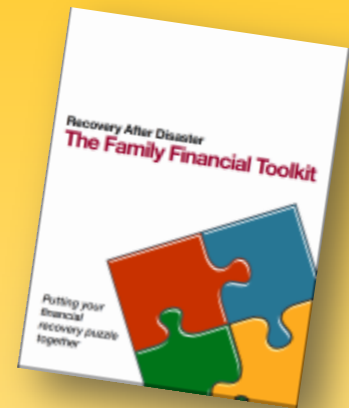
The story behind the toolkit:

- Research project w/disaster survivors 2 yrs after a flood
- Search for existing financial recovery guides
- Recent research shows 5+ years to financial recovery
- Focus group with VOAD and local disaster professionals that work with disaster survivors
- MN & ND received a NIFA “Special Needs” grant
- Lutheran Social Service of MN Disaster Case Managers “reality check”
- Piloted with survivors of a flood event
- National reviewers including FEMA & SBA



Toolkit Units:

1. How do I use this toolkit?
2. What are key strategies for financial recovery?
3. What tools do I need to implement key strategies?
4. Where do I start?
5. Where am I financially?
6. Where will I live if I am a homeowner?
7. Where will I live if I am a renter?
8. The New Normal
9. Additional Disaster Recovery Resources for Families
(adapt resource list for your location/state)



Unit 1:

How do I use this toolkit?



- Pick and choose what you want to work on
- Do not try to complete too much at one time
- Look for people who can help complete the tools

*Throughout the toolkit you will see examples of how one family, **the Youngers**, use the tools provided.*

Unit 2: What are key strategies for financial recovery?

Document Important Details

Unit 2: What tools do I need to implement key strategies?

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

23

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

Calendar

Calendar
Copy more pages or find a calendar to use as needed.

Month: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

To Do List

To Do List
Copy more pages or use a notebook as needed.

Task	Who	When	Complete Date	Comments

Contacts List

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

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Find People Who Can Help

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 will/equipment are required?	Possible People to help	Additional Information

Additional Resources

- Take Care of Yourself
- Help Kids Cope
- Accept Financial Help
- Engage a Case Manager
- Work with a Financial Professional



Unit 4: Where do I start?



- Responding in the First Hours and Days
- Returning to Your Home
- Planning for Clean-up
- Tools:
 - Document Loss and Damaged Property
 - Replacing Important Papers
 - IRS Disaster Assistance: Federally Declared Disaster Area

A screenshot of a form titled "Document Loss and Damaged Property". The form has a header with a small icon and text. Below the header is a table with columns: Date, Description, Value, Insurance, Quantity, Age, Year, and Period. The table has several rows for data entry.

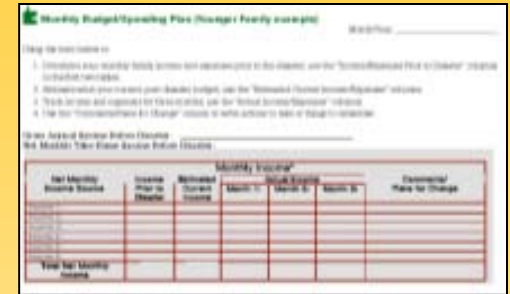
Unit 5: Where am I financially?



- Understanding your current financial situation is the foundation of your recovery puzzle
- Information needed to make informed decisions
- Obtain professional financial help —the decisions impact your financial future
- Finances change throughout the recovery period
- The Sam & Joan Younger Family's financial situation is used as an example to help people understand how to use the financial assessment tools.

Assess Financial Situation

1. Assess pre & post disaster monthly income and expenses
2. Determine net worth
3. Determine if you can afford another payment
4. Review credit report
5. Determine current financial situation

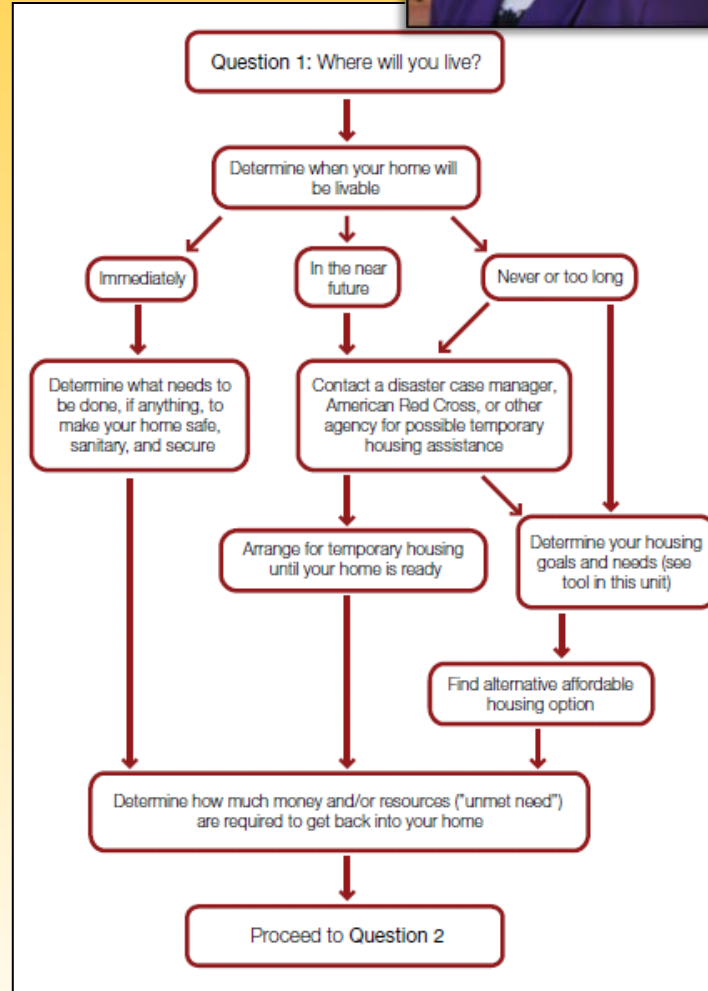


Unit 6: Where will I live if I am a homeowner?



Action Steps for Homeowners to Explore

1. Where will you live?
2. What type(s) of insurance do you have?
3. Is the disaster federally declared?
4. Is the disaster state declared?
5. Will there be a buyout program?
6. What other resources and assistance may be available?



Assess Housing Situation - Homeowner



Unit 7: Where will I live if I am a renter?



Housing Options after a Disaster

Homeowner
Renter

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?		

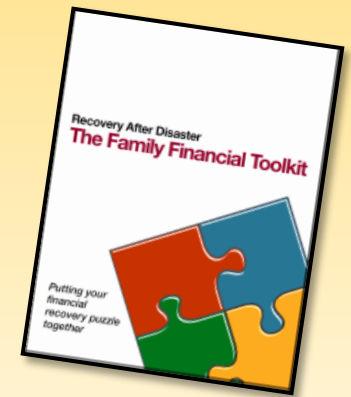
Unit 8: The New Normal

- How is the financial recovery puzzle coming along?
lists.....documentation.....applications.....identifying unmet needs
...seeking assistance and resources....decisions, decisions...finding and
accepting help..... making informed housing decisions ...
- “BD” & “AD” working towards a new normal will take time
- Survivors may find many positive aspects of the new normal
- Life will never be quite the same but you can find a “new normal”
- Financial recovery takes time
- Identifies units to review if survivors are facing roadblocks

Getting the Toolkit to Survivors



- News release with URL for on-line version
- Flyer distributed to survivors
- Pre-plan with VOAD or community partners to fund printing and distribution of toolkit to survivors
- Provide through disaster case management
- Your ideas? List in chat box



<http://www.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit/>

Disaster Survivor:

“This is my recovery office.”



Unit 9: Disaster Recovery Resources for Families

- Disaster recovery resources—local, state, and national
- Your state's resources list -- Use the MN and ND examples to develop a disaster recovery resources list for disaster survivors in your location/state

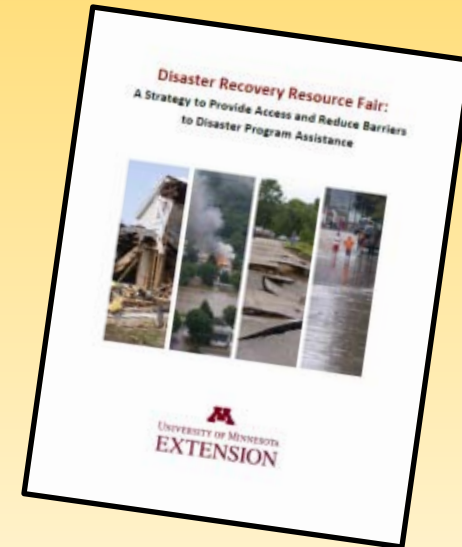


Disaster Recovery Resource Fair



How-to-manual and samples:

- Disaster Recovery Resource Guide
- Site map
- News release
- Poster
- PSA's
- Intake form



<http://www.extension.umn.edu/family/tough-times/disaster-recovery/disaster-recovery-resource-fairs.html>

Disaster Survivors are Dealing with Multiple Issues

- Injury/Death
- Damage or loss of residence, vehicles, personal property
- Finding shelter—temporary relocation and long-term
- Massive clean-up tasks
- Job loss/job search
- Mounting financial issues
- Fatigue
- Stress
- Depression
- Seeking resources and assistance

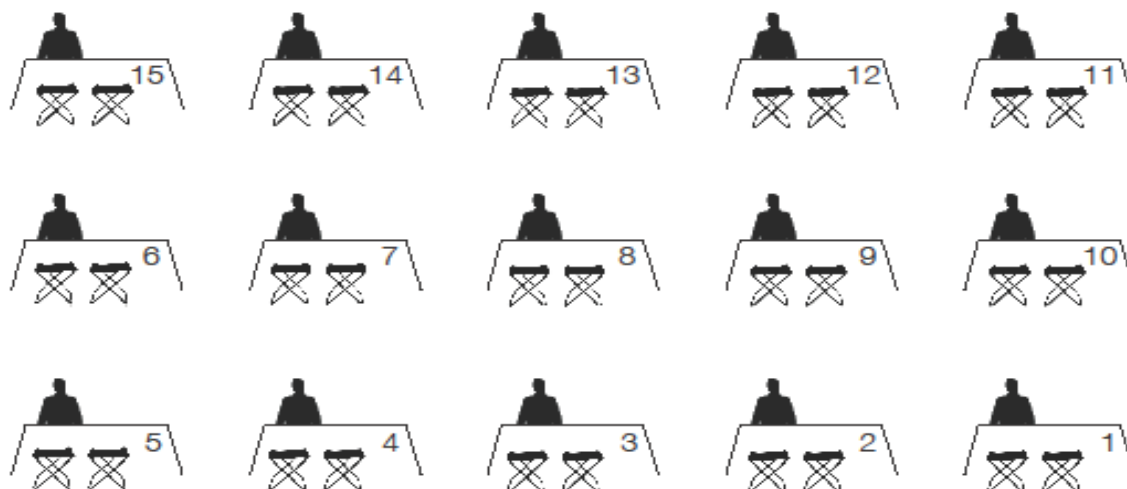
Disaster Recovery Resource Fair Strategies:

- One stop shop
- Time: 3-7 weeks post disaster & when survivors are available
- Multiple offerings
- Familiar location; adequate parking
- Childcare
- Translators
- Greeters and hosts
- Handicap accessible
- Refreshment/socialization area
- Promotion that encourages all to attend

Site Map

Sample Disaster Recovery Resource Fair Site Map

Resource Fair Area



Child Care Area

(In separate room if possible)

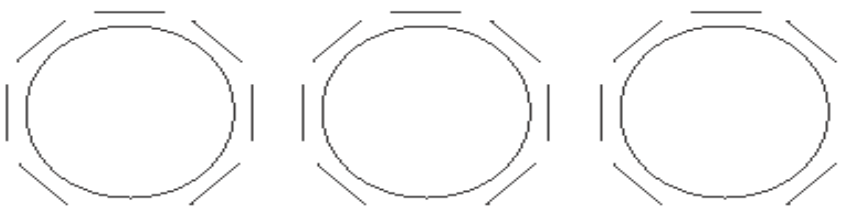
Qualified adult volunteers, including bilingual volunteers if needed.



Hosts & Hostesses

Help participants find specific agencies and answer questions. (Bilingual if needed.)

Refreshments / Social Area



Entry Area

Volunteer Translators
(available to assist participants)

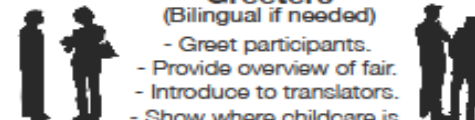
Registration Table

(Distributes copies of the Disaster Recovery Resource Fair Guide.)

Greeters

(Bilingual if needed)

- Greet participants.
- Provide overview of fair.
- Introduce to translators.
- Show where childcare is.



For more information on disaster recovery resources available from University of Minnesota Extension, visit <http://www.extension.umn.edu/disasterresponse/>.

Outcomes of Disaster Recovery Resource Fairs held in 7 Communities:

- Agencies reported reaching “unreached” families and individuals
- Additional families and individuals completed FEMA, SBA and Quick Start applications prior to application deadlines
- Holding multiple fairs increased access opportunity and “repeat” participants
- Unmet needs assessment = additional resources funneled into the community
- Participants valued opportunity to connect with community members

For Additional Information:



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Content Info:

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Operation HOPE

HOPE Coalition America

Financial Recovery Associate

Volunteer Training



Leading a Global Silver Rights Movement

About Us



- Founded by John Hope Bryant in 1992, following the civil unrest in Los Angeles, California.
- The Mission of Operation HOPE is to expand economic opportunity in underserved communities through economic education and empowerment.
- Operation HOPE improves the economic quality of life for individuals, families and communities through programs that create stakeholders by:
 - converting check cashing customers into banking customers
 - renters into home-owners
 - small business dreamers into small business owners
 - minimum wage workers into living wage workers

HOPE Programs



Banking on Our Future	This program executes on a global delivery system for financial education to youth ages 9-18 at no cost to school districts, with a focus on low-wealth communities.
HOPE Coalition America	The program provides financial and economic guidance and assistance to individuals and businesses that allow them to take appropriate actions before disasters and recover after disasters or emergencies.
HOPE Financial Literacy Empowerment Centers	This program provides innovative solutions for wealth building, poverty eradication, personalized service and focused attention for the purpose of creating community stakeholders.

Alabama June 2011



www.operationhope.org

Haiti July 2010



Haiti



HOPE Coalition America



- HOPE Coalition America was created as a national emergency economic response initiative to provide "economic triage" to those affected by the tragedy of September 11, 2001.
- We are the first and only financial emergency preparedness and recovery service in the country and have been Partners with FEMA since 2004.
- HOPE Coalition America encourages the use of EFFAKs and PDPGs. The Emergency Financial First Aid Kit (EFFAK) is a document which aids people to create detailed listings of their important personal and financial information and the Personal Disaster Preparedness Guide (PDPG) guides them through the survival and recovery steps they should take prior to an emergency.



Storing your Information



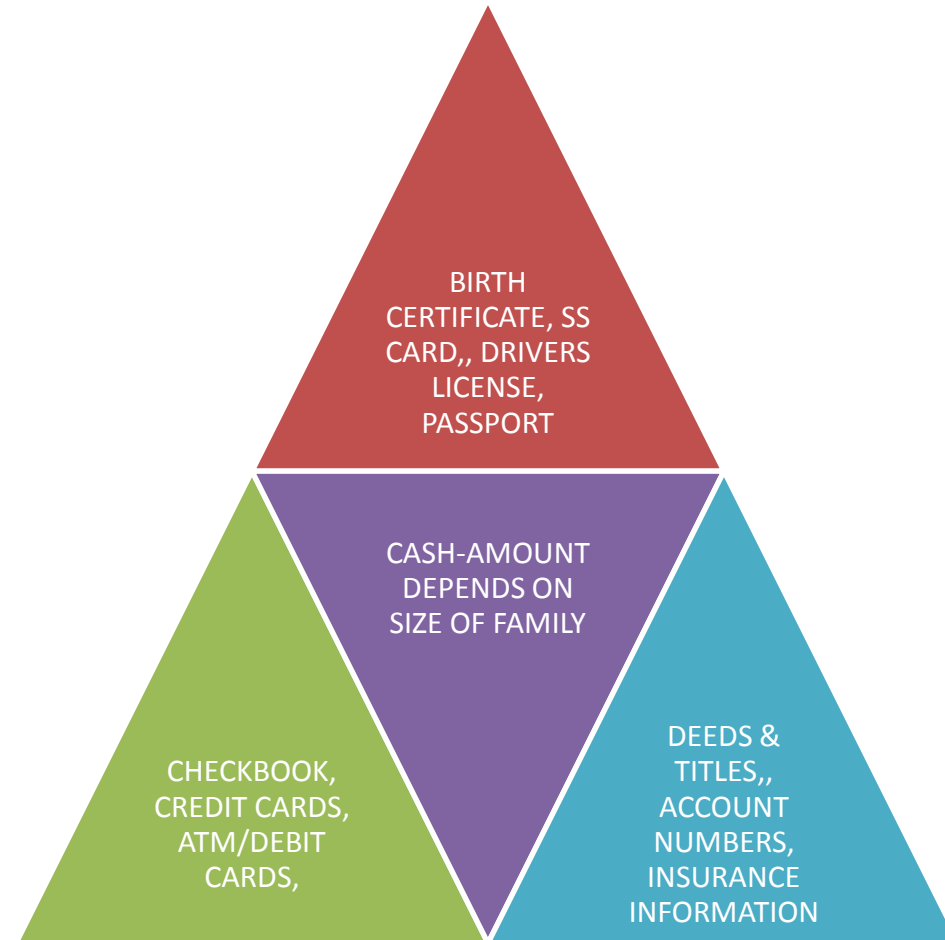
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Storing your Information



www.operationhope.org

EVERY FAMILY SHOULD PLAN FOR AN EMERGENCY. THE EFFAK IS A SIMPLE TOOL DESIGNED TO ASSIST YOU IN MAINTAINING FINANCIAL STABILITY IN THE EVENT OF AN EMERGENCY. THE EFFAK HELPS YOU TO IDENTIFY & ORGANIZE KEY FINANCIAL RECORDS, PROVIDES A QUICK REFERENCE FILE FOR YOUR MOST IMPORTANT FINANCIAL DOCUMENTS

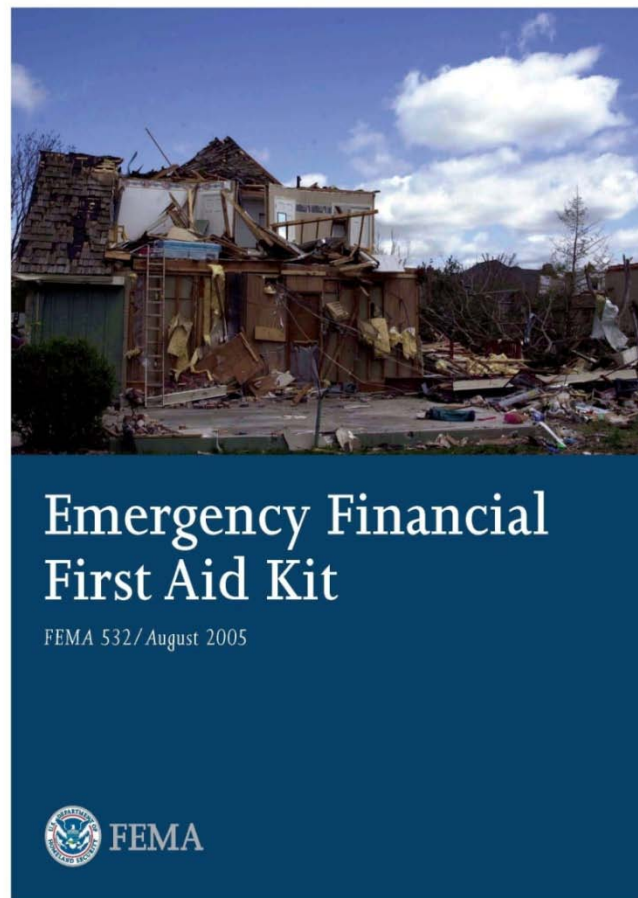


* www.operationhope.org/effak/

Five Tips to prepare for an Emergency

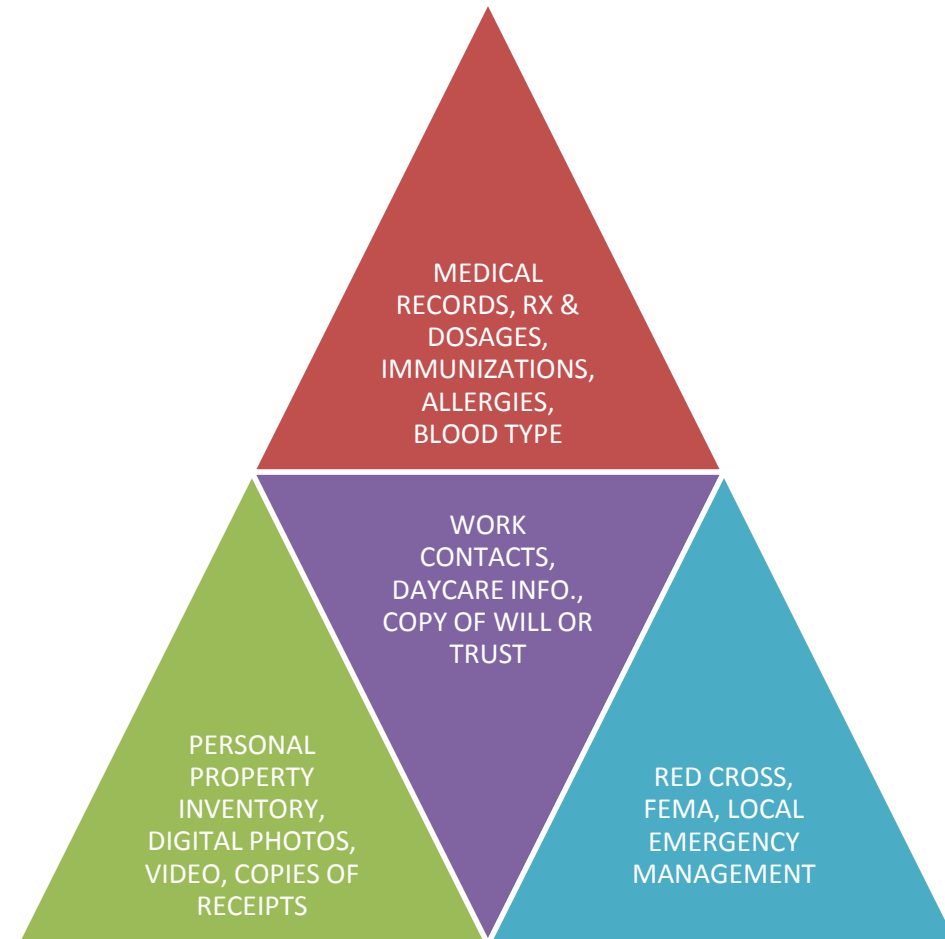


1. **Complete all sections of the Emergency Financial First Aid Kit (EFFAK):**
2. **Review all the supporting documentation for accuracy and to be sure the document is still in effect.**
3. Once your documents are in order, **make a copy of your completed EFFAK — all the completed forms and the relevant legal documents.**
4. **Keep your EFFAK in a safe place. Store your completed EFFAK, all original documents, photographs, and computer backup disks in an off-site safety deposit box.**
5. **Update your kit whenever your documents change, be sure to review and update your EFFAK at least once a year.**



PERSONAL DISASTER PREPAREDNESS GUIDES COMPLEMENT THE EFFAK. THIS REQUIRES YOU TO GATHER BASIC INFORMATION ABOUT YOUR FAMILY AND HOW TO REACH LOCAL FIRST-RESPONDERS. IT IS A GREAT RESOURCE FOR BABYSITTERS, OR NEIGHBORS.

- www.operationhope.org/pdpg/
- www.ready.gov/america/index.html



Storing your information



- FIREPROOF HOME SAFE
 - SAFE DEPOSIT BOX
 - RELATIVE, FRIEND
 - OFFICE
 - SCAN, EMAIL
 - F-DRIVE

Post Disaster



www.operationhope.org

- DOCUMENT EVERYTHING
 - PICTURES
- INSURANCE COMPANY
 - KEEP JOURNAL
 - CALENDAR
- FEMA(800) 621-3362
 - RED CROSS
- CHURCHES, NON PROFITS
 - 211, UNITED WAY

Counseling Services Available

- Disaster Recovery Budget
- Home Inspections and Repair
(licensed, Permit)
- Assistance with Working with
Creditors
- Referrals to Government and
Private Agencies (FEMA, SBA)
- Assistance with Obtaining Copies
of Destroyed Documents
- Insurance Claims Assistance
- Recovery Seminars and Case
Management

Counseling Services Available to Homeowners

- How to negotiate with your lender
 - How to apply for a loan modification
- How to sell a house & purchase an affordable home
 - How to restructure your existing debt and obligations

Next Steps



After completing this webinar, you will receive an email from Operation HOPE with the following items:

1. Disaster Volunteer Orientation Book
2. Additional resource materials
3. Digital HOPE login information
4. Client/Volunteer (Disaster numbers influx)

Contact Information:

Operation HOPE, Inc.
HOPE Coalition America

Jason Yancey

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(213) 232-3617 fax

Jason.Yancey@operationhope.org



"Hope is so powerful, you only need a super minority of it -- just one positive person in any community, on any street, in any home -- to change the world."

John Hope Bryant
Founder, Chairman and CEO
Operation HOPE

Thank you for helping us
change the world!



Contact Information:

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HOPE Coalition America

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Jason.yancey@operationhope.org

www.operationhope.org

Join the National Preparedness Coalition Today!

Pledge to Prepare

Click here to join the

National Preparedness Coalition

Go to

<http://community.fema.gov>

and join today!



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Additional Disaster Preparedness Financial Literacy Resources

- Visit our [Money Matters Preparedness Page](#) on CitizenCorps.gov the page includes information on:
 - Resources include:
 - [Emergency Financial First Aid Kit \(EFFAK\)](#)
 - [Recovery After Disaster: The Family Financial Recovery Toolkit](#)
 - Past webinars:
 - [Financial Emergency Preparedness](#) - May 3, 2011
 - [National Financial Literacy Month: Operation HOPE and Emergency Financial Preparedness](#) - April 1, 2010



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Financial Preparedness Resources for Businesses

- Visit our [Invest in Preparedness webpage](#) on CitizenCorps.gov:
 - Includes links to resources found on:
 - [FEMA Private Sector Division](#)
 - [Ready Business](#)
 - [Prepare My Business](#)
 - Past webinars:
 - [Resources for Business Preparedness](#) - Sept 13, 2010
 - [Ready Rating: How Prepared is Your Business or School?](#) – October 11, 2011
- Join us April 24th at 2:00 PM EDT for a webinar entitled “Role for the Private Sector in Disaster Preparedness Response and Recovery.”



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Preparedness Activities for Communities Everywhere (P.A.C.E)



Community Preparedness: Simple Activities for Everyone

Program Leader Guide

September 2011



FEMA



FEMA



What is P.A.C.E.?

- Interactive Web-based Course
- Preparedness Activities
- **Downloads**
 - English
 - Program Leader Guide
 - Facilitator Guide
 - Handout Masters
 - Spanish
 - Program Leader Guide
 - Facilitator Guide
 - Handout Masters



Preparación ciudadana: Actividades sencillas para todos

Guía del facilitador

September 2011



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P.A.C.E Activities

The 16 modular activities are broken down into the following topical areas:

- Core topics (such as, preparedness on a budget, developing personal neighborhood support networks)
- Hazard-reduction topics (including putting out fires and identifying hazards in the home), and
- Specialized preparedness topics (pet/service animal preparedness, the whole community concept)



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Who is using P.A.C.E.?

- Operation Hope contributed to the development of the PACE tools including the [Safeguarding Your Valuables Activity](#).
- P.A.C.E. can be used by:
 - Private Sector Organizations
 - Non-Profit and Voluntary Organizations
 - Faith-based Organizations
 - Citizen Corps Partners and Affiliates (i.e. CERT, Medical Reserve Corps, USAonWatch, Volunteer in Police Service, Fire Corps)



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For More Information

- **National Citizen Corps website:**
- **<http://www.citizencorps.gov>**
 - Resource Catalogue
 - Information for your local Citizen Corps Partners
 - Smart practices and other guidance
 - Subscribe to GovDelivery to receive Citizen Corps alerts and news
- **Contact national Citizen Corps office:**
 - **CitizenCorps@dhs.gov**



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IdeaScale and FEMA Think Tank Call

- <http://fema.ideascale.com>
- Here are some current topics that might be of interest to you and your stakeholders – please vote if you agree (or disagree) with these ideas:
 - [Proposed FY2013 National Preparedness Grant](#) (6 Votes)
 - [Crowd Sourcing for Situational Awareness](#) (8 Votes)
 - [Whole Community: Preparing for the Unthinkable \(Social Media/Communications\)](#) (6 Votes)
 - [Support Civilian Initiatives that Fill Recovery Gaps](#) (6 Votes)
- Please continue to participate in the discussion by posting your own ideas and comments and joining in the monthly FEMA Think Tank [conference calls](#).



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Our Next Webinar

Be sure to join us April 24th (2:00 PM EDT) for our next Webinar:

The Role of the Private Sector in Disaster Preparedness, Response and Recovery:

This webinar will highlight:

- Information on Doing Business with FEMA
- Highlight available Disaster Preparedness Resources for organizations from:
 - DHS
 - SBA
 - FEMA



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Additional Announcements

- If there is a topic you would like to see addressed on a future month's call, if there is a best practice in your state that you would like to see featured, contact us at citizencorps@dhs.gov. Please feel free to add us to your distribution list as well.
- Check to see if a topic you're interested in has been covered on one of our webinars at <http://www.citizencorps.gov/news/webcasts.shtm>. All previous webinars are archived there, available for download and review.



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