

**Money Matters in Disasters Webinar**  
**April 10, 2012**  
**2:00 p.m. – 3:15 p.m. EDT**

Good afternoon everybody. Welcome to FEMA's Community Preparedness Webinar Series. Today's topic will be money matters and disasters. A few technical considerations before we begin, please remember to turn up the volume on your computer speakers so you can hear the presentations sufficiently. All of the audio will be played through your computer speakers. After the presentations are concluded, a brief question and answer period will follow. You can please feel free to submit your questions for the presenters. Additionally, time pending, we will also have two polls open. Some of you may have seen those before the webinar began and thank you very much. Additionally, at the conclusion of the webinar, within 48 hours, you can feel free to visit the Citizen Corps website at [www.citizencorps.gov](http://www.citizencorps.gov). An audio recording of this webinar will be posted within 48 hours. Now I would like to turn the webinar over to Marcus Coleman from FEMA's Individual and Community Preparedness Division. Marcus?

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Thank you very much Stephen. Thank you all very much for joining our webinar today, money matters and disasters. This is the third year that we have done a financial preparedness related webinar. I want to give a big thanks to our folks at Operation Hope and the USDA Cooperative extension network for joining us today to talk a little bit more about not just the tools and resources, but how states and localities and communities can get involved in disasters, disaster preparedness as it relates to financial related issues. This is the agenda for the day. As you see, we will hear from a host of speakers and experts, both on the ground -- that have on the ground experience in disaster preparedness response and recovery as it relates to the financial related matters. We want to make sure we equipped you not only with the tools and resources that will be helpful but also the people in the networks that will be beneficial to local Citizen Corps councils, CERT teams, faith-based community organizations, so they can better address and meet the needs of the constituents they serve at a community level. Why financial preparedness? Number one, there was a statistic that came out from the Insurance Information Institute; 40 percent of businesses affected by natural or man-made disasters never reopen. This may or may not include organizations as well. It's very important that financial planning is part of an organization's plan, be it faith-based, community based, or private sector, pre-disaster. The second statistic comes from our household survey that only 2% reported having financial documents in their home disaster supply kit. We have tools and resources available to organizations and you hear about some specific tools and specific resources today that not only you can use but you can share to help contribute to this number.

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One of the major initiatives to help contribute to progressing and strengthening financial preparedness is across the country is to join our national preparedness coalition. You can join today. You can join by going to [community.fema.gov](http://community.fema.gov) and make a commitment to strengthen financial preparedness in your community. I would now like to pass over to the wonderful folks at USDA, we will hear from them first and then we will hear from Operation Hope and they will talk about effective practices for financial recovery. Followed by Jason Yancey from Operation Hope will provide some specific training opportunities for folks to get involved in helping on the ground with finance recovery. I will pass it over to Susan Shockey. Susan?

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Thank you Marcus. Greetings from USDA Department of Agriculture, national institute of food and agriculture, division of family and consumer sciences. As Marcus said, I am Susan Shockey, your national program leader in family and consumer economics. We're pleased to share our thoughts about the effective practices in financial recovery, and the purpose of family consumer sciences division within USDA is to strengthen families, farms, communities and the economy through education research. The next slide I would like to introduce to you today is of our presenters. As you can see, on the left, that's who I am, Susan Shockey, your program leader. The next presenter will be Patricia Olsen. We also call Patricia, Trish. She is from the University of Minnesota extension. Lori Scharmer is from the North Dakota State University extension and Sara Croymans is with the University of Minnesota extension. I would like to congratulate these presenters for receiving the 2011 Association for financial counseling and planning education. They received the outstanding consumer information award for authorship of this toolkit that you will learn more about today. This was a joint project of the University of Minnesota extension and North Dakota State University extension and was recognized for being innovative, a timely resource that is useful to work in our fields of financial counseling and planning.

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In addition to these colleagues, I would like to recognize Phyllis Onststab from the University of Minnesota. What I wanted to share with you that this toolkit receives seed money from USDA and IFA and was launched and is focusing on a consumer need within the region, but then has been further developed to focus on national efforts and multistate and national conferences. Again, I appreciate these four presenters. The slide that you are looking now shows documents, the partnership that we have through USDA, United States Department of Agriculture. The second slide's picture that you see is representative of our state land grant universities and then our efforts are delivered through the local level. So this slide is to show how the three federal, state and local partners work together to promote financial success. It is really important that you understand that this is our delivery tool, and state or local educators engage in personal and family finances often times with daily social media messages like twitter and Facebook. Next slide please.

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This shows our network. We have four regions and so as you should think about how you can work with us and then our efforts then are delivered locally. This is the strength of the program. Oftentimes our rooms are called County extension and this is important because it helps our professionals be responsive in the rural and city areas where families live and where they work and where more businesses operate. We appreciate partnering with FEMA and other state and county organizations so that we can provide opportunities to educate families and make wise decisions regarding their personal finances. On the sides of the map you'll see key programs that are inherent to the Cooperative Extension program. You may have heard of eXtension.org. The EDEN program, which stands for extension disaster education network. The development program, which you can learn more about with the yes program, youth extension system, and then the national extension educators Association for family consumer sciences. The next slide I would like to share with you is for us to think about how we can work together and partner. As I mentioned, as we work with FEMA, we plan to implement a process that will promote individual and family financial preparedness and financial recovery utilizing USDA and IP eight cooperative system. Something I failed to mention in a previous slide, we reach out to all 3000 counties and territories through our networks through federal, state and local. As we were together, let's think about how we can establish a long-term recovery system in the United States

of America that is pre-disaster and post-disaster ready and focusing on financial recovery. At this time, I would like to introduce Trish, and wanted to make sure that you knew that USDA is approaching our 150th anniversary, and so we have had a lot of practice to implement effective practices. Trish, I will turn it over to you to explain the financial toolkit.

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Thank you Susan. I will start off with saying hello from Minnesota and the next part of this program, we are going to talk about four different items that are on the slide that you see. We will talk a little bit about EDEN and the EDEN extension, and about the toolkit that we are really excited to share with you and another way to get information out to communities is through resource fairs. So I'll start out with EDEN. EDEN was designed and we have the great acronym, EDEN, for extension disaster education network, but it was designed to help extension educators throughout the United States find credible resources on disaster mitigation, preparation, response and recovery. We are all about effectiveness and efficiency and not re-creating the real. Within the extension system, we utilize EDEN to share resources about products and programs that will help in disasters. This is really guided most for professionals in the field. Here is what the slide looks like. When you go to the website, what it would look like. We wanted to share this particular screenshot because you can do a search to find who your state EDEN representative or representatives are by clicking on your state. We really encourage you to do that. It's a wonderful resource for folks who work in disaster.

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The next slide is really more about how we reach consumers through eXtension. As Susan shared, we have a long history, 150 years of land grant institutions creating information for the common population. EXtension was designed to get the information out to those folks who were not college students but were residents of states and residents of the counties. As we have changed, our delivery system has also changed. We have educators throughout the states and in the counties. We've also developed this eXtension which is direct to consumers through the Internet. It has a wide range of information, everything from news articles to ask an expert, learning modules, calendar of events and a variety of ways to reach folks through social media. What's important about this is they are vetted. Anything that's posted has been reviewed by experts in the field. A particular interest to our audience today is in this particular -- in the eXtension, we have a special section called money management and times of disaster. Information that is useful for folks being impacted or those who are helping people being impacted by disasters. We wanted to show you a screenshot here of what the website looks like and where you can get information.

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What we really wanted to highlight today is the family financial toolkit that we designed in partnership between University of Minnesota and North Dakota State. We are going to spend a little bit more time on that particular tool. When it was designed, we use a lot of -- we wanted it to be very usable, in its entirety or in its parts. Consumable, meaning it would actually be filling blanks, information that folks can use and each day can customize or relate to resources, especially the resource section and it's accessible. You will be getting this webinar later so you can get the -- I know it's a little small print, but how to access the toolkit is -- and it is free of charge. I want to share with you the story behind the toolkit because I think it's important to know how products are designed within the extension service. It is based on research and the needs of the population. In 2007, southeastern Minnesota was inundated by a flood and extension educators worked alongside case managers after the flood to understand the needs of families.

Especially their financial needs. So we worked along and we realized there were many tools we could have used but we didn't have available. Two years later we went back to the community and interviewed disaster survivors and have asked them, what worked for you in your survival? What didn't work? What do you wish you would have known? What would you like to tell other disasters survivors? Based on that information, we started to design a toolkit. We also interviewed people who work in the disaster field full-time or part-time and asked them what they needed, and then after we found out the needs that were out there, we received a special grant from USDA NIFA to design based on all of our information, a toolkit that would be very useful for disasters survivors .We then tested it out and did a reality check with case managers and we fortunately had many opportunities to test it. We are now currently in an impact study with our recent partners and are testing on how people have used it. After it was developed we also had a reviewed nationally by FEMA and FDA. Here are the units that are in the toolkit.

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We will be going through those more thoroughly, but it is very thorough to help families, everything from housing to their finances to started fresh life. The kind of resources. And that is what my colleagues will be covering next.

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Thank you Trish. This is Lori. I come to you from North Dakota. Three years ago when I was invited to be a part of the team to pull this toolkit together, little did I know how much it was going to be needed right in my home county. We had well over 4000 homes flooded last summer, and so we are still in the recovery phase, and we are very thankful that we have this toolkit to be able to help the survivors. When we look at unit one, this unit is like, how will I use this toolkit? The resource was really designed to be a tool kit, meaning that it will have multiple tools available for the survivors. They may need some of them, very few will need all of them, but we wanted a whole toolkit of resources for them to choose what is important for them. Each family's recovery is going to be unique, and so the tools are brought together for them to use. We really encourage the people to go through the toolkit in the beginning, choose which ones are applicable to them, and useful, and try not to do too much at one-time. The one thing we are really finding here is these families are in total shock. If we can give them the resources they need at the time they need them, that is the most helpful for them.

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There also is a great portion of the toolkit in that it uses this family; the Youngsters come as an example. As we are presenting the tools, we also give them examples on how those tools are used. That is helpful for those using the toolkit. In unit two, actually, in units two and three, we spend some time talking about some of the key strategies. Through the research and talking with survivors and talking with those that assisted the survivors, we were able to distill out some key strategies that really made a difference in people's recovery and especially their financial recovery. In unit two, we talk about those key strategies and then in unit three, we give some of the tools that are used to implement those key strategies; remembering that many of the people that are coming through a disaster have nothing. They don't have a computer and they don't have a printer, no Internet, no desk. They don't have those tools that they would normally have available. The toolkit attempts to bring those tools together in one place for them to use. It may be a calendar. They may not have another calendar, a contact list, they don't have their Rolodex. They need to make a list of all of those people that are going to be able to help them, and information on how to contact them that they will need. A to-do list; just being able to write

down when your mind is swirling, sometimes having a place to record what you need to do and when you need to do it is extremely helpful.

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Along with the toolkit, there has also been an app developed called disaster recovery log, that fits in very well for those who would like to do their recording on their smart phones rather than on paper. Some of the additional resources that came out of those strategies for helping people's recover were of taking care of yourself. Helping your kids cope. We know that as families take a moment, pause, and take care of them, their physical self, they're able to make better financial decisions and able to recover better financially. There is the tie in between taking care of yourself and also taking care of your finances. We really encourage survivors to engage a case manager. That case manager is very key to recovery. They can make sure that the survivor is aware of all the resources that are available. It is somebody that can talk them through and walk them through some of the decisions that they are making. We are very much encouraged the case managers to work with them and we have found in our disasters that the case managers have found the toolkit to be extremely helpful when they are working with the survivors.

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We always encourage working with financial professionals, whether it's an extension agent with some training and education in finances, maybe their local bank or their mortgage lender. Their insurance agent. Other professionals -- financial professionals certainly can help them in the many decisions they're going to need to make. Unit four is a where do I start? Deer in the headlights look. Oh my goodness, my house is gone and now what do I do? We do have a unit in there talk about those first hours and days and when you are returning to your home, planning for that cleanup, document, document, document. Replacing important papers, all those items that are so important in that very first day. We found in our disaster that there was quite a gap of time between when the flood hit until people could get back into their neighborhoods. In some cases, it was actually weeks before they could get back to their home. In that gap of time, they want to do something, the toolkit was very helpful for them at that time to read through, walk through, plan for what they would be doing once they were able to get back into their home, or back at least to see their home.

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In unit five, we start with that financial piece, where am I financially? Understanding where you're at now is very key to making some of those critical financial decisions that will come as they are recovering. For some people, they have never done this before. They have never looked, taken a picture of where they are financially, and in some cases, it is tough to see. But it is incredibly important for them to know that and help them make those informed decisions. Maybe they will need to access more financial help, maybe they're looking at a loan, am I going to take it or not knowing where they are at? Again, we use the Younger family to lay out some examples, especially for those who have never gone through that process of where am I at. For many, it was where was I before the disaster and where am I now, and seeing that difference. Where do I expect to be in the future? Some of the tools that we provide in the toolkit for helping them make that financial assessment, of course looking at what is their income, what was it before, what is it now, what were your expenses before, what are they now so they can get a visual picture of that. Determining net worth. Very important for them to see that so that they can make those wise financial decisions that in many cases can have consequences for the rest of their lives. We want them to have those informed decisions. When they are making choices about do I take another loan? Can I afford another payment? We don't want them to get deeper in

trouble after as a survivor. Looking at credit reports and again determining the financial situation so they are making decisions with their eyes wide open.

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Now, we are going to pass it on to Sara Craymons and she is going to highlight some of the areas of the toolkit to talk about housing.

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Thank you Lori. Unit six looks at where will I live if I am not a homeowner. Oftentimes when homeowners' homes have been damaged or destroyed by a disaster, they are faced with lots of decisions that need to be made. Initially the priority is finding something safe, sanitary, and secure and they are looking at debris and maybe muck, mud and mold. But they need to look at intermediate and long-term needs. We really encourage homeowners to step back and use this as an opportunity to assess their personal information before making quick decisions. Oftentimes, folks want to jump in and repair and rebuild the home to how it was before the disaster. We encourage them again to look at this as an opportunity to step back to think about what life stage are they in? Maybe the home that was damaged was a home that they had raised their large family in and now they are empty-nesters. Would rebuilding the home to what it was still fit their needs? Maybe they are a young family that is just starting to raise their children. Do they need more space? Would it make sense for them to -- if they were the older folks, to move into a townhouse where they don't need to worry about mowing or scooping snow as we do here in Minnesota, on occasion. Using this as an opportunity to really think about what their needs are. Where will they live? Other questions include the insurance. Do they have insurance? What type of coverage? If it was a flood, did they have flood insurance? Was the disaster federally declared? Are FEMA resources available? What about FDA loans, the small business administration's loans. Is the disaster state declared? Are there resources available there? Sometimes states will initiate loans on a state level that offer low interest terms. Also will there be a buyout program. Oftentimes this takes a while to be figured out. Sometimes it can take up to 24 months. Folks need to know if that is on the horizon so they don't fix their house and then have it bought out, and then what other resources in the systems may be available? That includes resources available in the community, personal resources that they have, including their networks.

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This is another visual that we provide to help people figure out where to live. If you look on the far left-hand corner, what is their current situation? It goes back to what Lori was talking about, where am I financially? They look at their post housing needs. Yes, they can consider wants but they need to consider those basic needs. And then goals. Where do they want to be? What do they want to do? What do they want to achieve? The next square, the third one from the left looks at current housing commitments. Is there a current mortgage? What do they owe on that? Is there a second mortgage, which isn't uncommon with many families? What do they owe on the loan? Is the lender offering workout options? For many people, they will still have a mortgage, but not a home. There are many challenges. Then they will look at what it will cost to get back into the home. They can look at a variety of scenarios. What if they were to repair it or rebuild it, or rebuild it with a different floor plan? The fifth square looks at financial resources and assistance. Again, as mentioned earlier, what type of insurance do they have? Are FEMA resources available? FDA loans? Are their volunteer rebuilds available where folks come into the community and help rebuild? Does the family have money in savings or other places where they can use that to repair or rebuild the home? Is there a long-term recovery committee working to

seek donations and grants that will help people with recovery? In the last square on the right-hand side, it looks at housing options after the disaster. This provides a decision-making tool to help the homeowners to explore multiple options so they can make the best decision for their individual and unique situation.

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We have folks in our communities that are renters and their issues are going to be a bit different than the homeowners. There'll be some similarities, where am I going to live? But they have been a renter and not a homeowner so they need to go to their lease. What were the provisions of the lease? Who is responsible for what? Do they need to give a notice? What about the security deposit? Will the landlord rebuild the unit? Will they be able to get back in and when? Did they have renters insurance to help cover personal property? Again, what types of financial resources are available? Can they access FEMA individual assistance as a renter? Are there low-interest FDA loans available to renters? And look around and see what other housing options are available to them. Typically after a disaster, rental units become in very short supply because folks are having to move out of their existing structure while they are transitioning. This is one of the worksheets in the toolkit that helps folks do a comparison. They look at all the options available, they look at what resources would help them with various options, and helps them consider out-of-pocket costs. Does that fit into their monthly budget or spending plan? If they had a mortgage on their prior home that was destroyed and now they take out a new mortgage to build, how does that all fit in? They look at all the pros and cons of various options they are considering. They identify where they need additional information, and who they might talk to about that. This tool helps them walk through and make decisions.

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Unit eight helps us look at the new normal. Folks have been again working on cleaning things up. They been working on -- as you can see, the lists, the documentation, the application, they have just been inundated with all of these things. Seeking assistance and resources, and they are just working on all that, and you can see the BD and the AD, that is new language for those who have experienced a disaster, before disaster and after disaster. Similar to before kids and after kids, a disaster is the final event in many people's lives. Trying to figure out what that new normal is very important. Recovery in all different ways takes time. Including the financial recovery. This unit helps folks to look at that and address the new normal. Back to Lori.

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Thank you Sarah. One of the challenges is getting the toolkit to the survivors. The toolkit is available online [24/seven/365](https://www.fda.gov/24/seven/365), available free for the downloading. We did find because of the disaster, the large-scale, that people didn't have access to a computer and a printer and all that. We did spend some time raising funds so that we could print the toolkit, put them in binders, and hand them out in a printed form. I have to show you a picture on the next light, this was a gentleman I met at one of our meetings, and he came in with his toolkit full of papers, and receipts and letters and held together by a couple of rubber bands, and I said can I take a picture? This is exactly what we envisioned. He did say this is my recovery office. This is where I keep everything and I can carry with me. We were very pleased to read that or have that feedback. The last unit in the toolkit is unit nine and it is a list of resources that disaster survivors may need to access. We try to pull all of the resources we could possibly think together in the toolkit. We have made Minnesota and North Dakota specific lists of resources. Each state could do that for themselves. They can customize that list so that it is the most useful for their citizens, and resources that they would like to make available for their citizens. I will pass this back to Sarah

and she will discuss another great community resource that can be used in conjunction with the toolkit.

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Thank you Lori. One of the things that we found while we were assisting with the disasters, the flood in southeast Minnesota a few years ago was the need for an event such as a disaster recovery resource fair. There were tons of resources in the community, and people had access to those but again, they were so busy cleaning up, trying to get to work, take care of their kids, that there were so many things going on that there was a need to bring all of the resources to one spot to help folks, and so we developed -- after going through that, this disaster recovery resource fair, as you can see it is a how-to manual with lots of different samples as indicated there, and the tool is available online. I will quickly highlight just a few things. This is just a list of the things that we know disaster survivors are going through. Because of these things, we wanted to provide an opportunity for that one stop shopping place. We found it was helpful to have this disaster recovery resource fair 3-7 weeks post disaster when survivors are available and offer it multiple times. Maybe in the evening one-time, a weekend, the morning or the afternoon, offering it multiple times. It was interesting to see that folks might come or attend several times because they were ready to hear and engage with different folks at different times. The location is important. A school or somewhere where folks are familiar with. Having childcare available so they could leave their children in a safe place and adults can really engage with the resources that are available, if you need translators. We found that having greeters and hosts, who will come to people as they come in and give them the landscape of the event, and pointed them out to certain people that would best meet their needs. And you can see the other things that we addressed within the resource fair.

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The guide is full of very practical things. You can see here a site map. It really helps people pull together a resource fair pretty quickly and you can adapt it to meet your needs. We think we have thought through many of the pieces that will make for a successful resource fair. Some feedback that we got after holding -- we were parts of a group, the communities held them and we assisted, but things that were found out was that agencies really thought that they reached the unreached people by having the fairs. In addition, they found that many more folks got their paperwork completed prior to those application deadlines and they really thought that without having the resource fair, these folks wouldn't have gone their paperwork and would have missed out on resources available. Holding multiple fairs increased that access opportunity and those repeat participants, and by holding the fairs too, it was a needs assessment. Hearing what else was needed and then the resource folks and the agencies were able to go out and find those and bring them into the community. It was a great way for connecting within the community. Susan, I will hand it back to you for this last slide.

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Thank you. I realize that we are running short on time in our presentation, but I wanted to make you aware that we are set up where if you want to make national partnership contacts, please contact me. There's my email address with USDA NIFA. Also my phone number. If you have questions about contents, we ask you to contact Patricia Olson. The phone number and e-mail is listed there. At this time, I'm going to turn it back over to Marcus, and Marcus you can introduce the next presenter.

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Thank you very much. That was a lot of great information. Hopefully this has been useful to you all as well. Just want to make sure that you will know that this will be recorded and we will be sharing a lot of the links, a lot of the information that was provided during our presentation we had incorporated onto the landing page. If there's anything that you missed and you want to come back to it, we will definitely have that information made available. The next person I want to introduce is a tremendous pleasure for me to introduce, Operation Hope, Jason Yancey from Operation Hope Coalition America. Jason has been a long-standing partner and advocate of the Citizen Corporation program. We have done a lot of work together as Citizen Corps and Operation Hope throughout the years. One of the products that we developed was the emergency financial first aid kit, which you will hear a little bit about today. Jason also wants to talk about a special engagement opportunity for local Citizen Corps councils, voluntary organizations, activity disasters, local faith-based organizations, something that everybody can take advantage of in terms of training to help equip people with the proper knowledge to help financially prepared -- put in another sense, a lot of what the USA cooperative extension network has provided is very helpful guidance in terms of equipping that information. Jason is going to speak a little more about how your people can also get engaged using all the tools that are provided as it relates to financial preparedness. It is my distinguished honor and pleasure to introduce Jason Yancey. Jason?

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Think you very much after that introduction. I appreciate it Marcus. My name is Jason Yancey. To give you a quick background on Operation Hope, who we are. We are celebrating our 20th anniversary this year. We were founded by John Hope Bryant in the 1992 after the civil unrest in Los Angeles. Our mission is to expand economic opportunity and mainly the underserved communities through economic education and empowerment. We want to improve the quality of life for individuals, families, communities through programs that essentially create stakeholders. Converting the check-cashing customers into bank customers, small business dreamers into small-business owners and minimum-wage workers into living wage earners. There are three main divisions getting into it because we do service and utilize volunteers in providing a lot of these services. We have banking on our future. This program, we go and educate youth nine through 18 in the schools. We created criteria basically and explaining the language of money for elementary, middle school and high school kids. My program, Hope Coalition America, we provide financial and economic guidance. Basically we are the emergency preparedness and recovery department of Operation Hope, pre- and post- disaster. I will explain some of that. In addition to that we have Hope Financial Literacy Empowerment Centers. This program is solutions for wealth building. We have centers where we have a cybercafé in the community can come in at no charge, utilize the Internet. We provide seminars on first-time home buyer, credit rebuilding, as well as foreclosure prevention.

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This presentation is designed to provide tools and strategies to make people aware. Financially and how to prepare and deal with an emergency or natural disaster. I took this picture last summer out in Alabama and the gentleman that I spoke with lived on this street. Essentially because of a tornado siren, had maybe about 30 minutes to get back home and in that chaos, trying to figure what he would grab and thankfully, he was able to get out as his family was safely, but in terms of preparing for such a disaster, he wasn't aware and ultimately didn't take the steps required to get the things that he could use to reduce that recovery time, after that tornado. I took this picture in Haiti. Notice this is all concrete, this building. I took it to not only

to highlight that it's very important to prepare and in that preparation also knowing where you are and what potential dangers and threats you face. The gentleman that worked in this building, a friend of mine named Robinson -- essentially the United States in 1931 mandated any kind of construction with concrete needed to be built with rebar. I took this picture because it highlights there is a rebar gate right here under the red and yellow tarp. Haiti came out with this mandate in 2001. Anything built prior to 2001 in Haiti was essentially concrete. My friend Robinson and his other employees were the only ones that got out of this building alive as they actually ran out of the building. And here in California, it is the complete opposite. It is very important to know where you are and what potential dangers you face and to prepare for it. Hope Coalition America was created as a natural emergency economic response initiative. Providing an economic triage basically. We started after the terrorist attacks, 9/11; we encourage the use of the emergency financial first aid kit. We use the acronyms, EFFAK and the PDPGs. I will skip this for time and I will go more into that. As well as storing information. Seeing and responding to a lot of these disasters, we saw a lot of this information. People didn't know what they didn't know. We wanted to create a toolkit to educate people pre-disaster on how they can plan and be prepared, as well as where to store this information. A lot of people say they keep their finances, the important documents, in the bedroom. What if you are faced with this type of disaster? This was a home in Alabama outside of Birmingham that was completely destroyed. To assist with that, this is our emergency financial first aid kit. We provide the training, we provide the resources, the information, and we also do a train the trainer.

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We educate groups and communities and encourage them to go out and teach others. This EFFAK is free, it can be ordered through FEMA; the distribution center can give you the information on some of the things we highlighted. The tool kit at the top right basically birth certificate, Social Security card, driver's license, passport. We encourage people to scan this information and then mail it to themselves and so this way would be accessible. Social security, a lot of people unaware 2011 in May, Social Security department said that after a disaster they will not mail any physical checks to anyone requiring Social Security services. They have to wire that money direct to a bank account. 27 percent of the population is under banked. It's important to get this information out and encourage people to be more financial literate to know the importance of having a bank account and to store this information to reduce that recovery time after a disaster. Bottom right, deeds, titles, account numbers, insurance information. Unfortunately, history has shown that insurance companies have not always been the most honorable people after a disaster. Without proof of that insurance policy, the declaration page, a lot of people have it on the services, the claims that were made and would deserve. It's important to save this information. How many people roughly have less than half a tank of gas in their car right now? In the event of a large emergency, that gas station is going to be out of power and/or we have also seen the news with those huge lines where people are waiting in excess of five or six hours in order to get gas to get out of the immediate area. We encourage that as well as to have cash on hand. Same thing with the power, the ATMs will not have power to get cash out. We encourage this in this EFFAK; to keep enough cash depending on the size of your family on hand, for that recovery and to get out. Bottom left, checks, credit cards, ATM/debit card. Save that account information. Through Internet you can order a lot of things online, pay for a lot of things with your credit card information. It is very important to have that information.

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We then encourage steps to prepare for an emergency, completing the emergency financial first aid kit. Reviewing all the documents for accuracy and some of this information is duplicated because of the earlier presenters but it is still good information to know. We encourage not going through and filling out everything at once. If you had it, beautiful, but check the things you do have and after you have gone through and checked all the items that you do have, then go in order or try to locate the other items that you don't have. I encourage people to update their kit every six months. Generally I use as a rule of thumb, whenever I change the time, an hour ahead or an hour behind, I encourage myself, my coworkers, employees, everyone to update their EFFAK.

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Believing that most people are not going to go through a 90 to 100 page document in order to be prepared, we then created the personal disaster preparedness guide. It complements the EFFAK. It goes into some micro-information such as medical records, prescriptions, dosage, immunization, allergies, and blood types. Thankfully for me, my health coverage is national. But a lot of places I go to, they may still be dealing with the same doctors that they worked with, I'm sorry, they have seen for the past ten plus years. And unfortunately something happens as we saw in New Orleans after Katrina, that hospital is destroyed, all of those records conversely are destroyed. It's important to save that information. Red Cross, FEMA, local emergency management agencies. Just recently, the most recent storms, Missouri, Kentucky, I am getting calls from some people out there asking me for the local American Red Cross phone number, the local shelter. It's important to have this information on hand in the event you have to call 911, you may be on hold for a while. Whereas you can reduce some of that reaction time by dialing directly to the fire department or police department for assistance. Personal property inventory. With the insurance company, very important. Take photos, digital photos, work contacts. A lot of us have all of our contacts on our cell phones. If there is a power outage and we forgot to charge them the previous night, we may not be able to contact certain loved ones. It is important to get that -- these are some tips that you go through and fill out and you store this information. Safe places, fireproof, in a home safe. I had one client in 2009 where he actually had a fireproof safe in the floor of his home but unfortunately it wasn't waterproof. It's important to also be waterproof, and unfortunately everything was destroyed. Once the firefighters came and put the fire out.

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Safety-deposit boxes, a relatives or friends. I live in California. My parents still live in Maryland. They have a copy of all of my family's information in case of an emergency, if I can't get access and have to get out. I can contact my family in Maryland, office, e-mail, flash drive also.

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Some of the things we utilize are volunteers; we don't have the financial capability to assist in every single disaster directly. So we use volunteers extensively for these services and providing these tips and the recovery mentioned earlier, documenting everything. The services we utilize volunteers for; recovery budget, home inspections, making sure that they have a prepared person contractor who is licensed, getting the permit. Assistance with creditors. We negotiate with the creditors in improving the credit score for referrals to government agencies, assisting with obtaining copies of lost or destroyed documents. Birth certificates, driver's license, passport, etc. Insurance claim, direct case management to negotiate that insurance when. As well as providing some of that recovery seminars. In addition to negotiating with the lender. Your home has been destroyed but you still have a mortgage. Same thing with your car. We work on contacting your

bank directly to negotiate loan modifications, selling a home, purchasing a new one, restructuring an existing debt. Any of those issues. I'm going to skip this. Essentially, getting back to how you could get involved, each of our organizations is always looking for volunteers. We train the volunteers as well as providing all these resources, all of our contacts. We are national partners with FEMA, Department of Homeland Security, United Way, Red Cross, as well as participating in ---. If there's something we can directly do, we have a partner and associate that can provide the services but we do have volunteers for all of these services and providing financial literacy.

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That's it. Marcus?

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Jason, thank you very much. That is some fantastic information. We very much appreciate you taking the time out of your busy schedule to present to the folks on today's webinar.

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I appreciate the opportunity. Thank you.

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Without further ado, I will reintroduce Marcus Coleman from FEMA ICPD to go over a few additional things.

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Thank you all very much for joining this call. We will wrap up here pretty soon and provide to opportunity for an adequate and robust question-and-answer period. We have heard a lot about what we can do and who we can partner with to help repair communities, organizations, financially for disasters. One of the best ways to make a commitment to that pledge is to again go on [community.fema.gov](http://community.fema.gov). One of the things we want to point you on our website, [citizencorps.gov](http://citizencorps.gov), we actually have a money manager preparedness page that includes all of the information that we share today. We are looking for more. If you know of any tools or resources that are available that people can order or download, please send us that information. In addition to the money-management preparedness page, we also have a page for businesses, the page for that preparedness and all that information can be found on [citizencorps.gov](http://citizencorps.gov). This is information about our business page for organizations. We want to make a special note here, when we talk about private sector preparedness, where much is talking about for profit businesses. It is very important that a nonprofit business, faith-based organizations, any type of organization is prepared for disaster. With that, we will have a webinar next week that will cover to -- April 24 at 2:00 p.m. entitled the role of the private sector in disaster preparedness, response and recovery. We will talk more about business preparedness efforts and it is important to know we will talk about how were the stations can do business with FEMA. Please look out for that announcement and share with your stakeholders. Once again, that webinar will be April 24<sup>th</sup> at 2:00 p.m.

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In addition to the resources that were shared today, we have also created a set of activities to make preparedness a bit more conversational, called preparedness activities for communities everywhere. Tools that fall under these activities include the EFFAK toolkit. We have an interactive web-based course that you can get a certification for. There are 16 different preparedness activities and as you can see, there are different guides and materials that can help make talking about preparedness simple and providing you all the opportunity to pace yourself and pace organizations to take those steps to be prepared. In terms of the 16 activities, they're

broken down into three categories as you see here. One of those activities is actually safeguarding your valuables. It's a very quick and easy way to get this conversation started so if you have this webinar, which is being recorded, and you want to share it with folks, you can use this activity to get the conversation started and it can be used by all types of organizations as you see listed here. Operation Hope was very helpful in formulating the safeguarding your valuables module and ensuring the preparedness message was talked about in an easy matter. For more information, please go to our website, [www.citizencorps.gov](http://www.citizencorps.gov). There are many webinars that are still available and we have many more still to come. With that, I will pass it back over to Steve and we will do our Q&A session.

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Thank you very much Marcus. We are going to open up the question-and-answer period right now. You should see on your screen in front of you a blank chat box. Underneath the chat box is an area where you can enter and submit your questions. We will be monitoring questions and selecting them for our presenters to answer. If you do have questions, please go ahead and type them in, and we look forward to answering them. Thank you.

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While we are waiting for some of the questions, I have an open-ended question for the cooperative extension network team. You provided some information on local contacts that they can work with, are these all at colleges and universities or are there any community contacts as well? Or would it be best to partner through the local universities? Hi everyone, this is Susan Shockey with USDA NIFA. If you go to the USDA NIFA webpage you can search for your county office. Throughout the United States, there is a Cooperative extension system, and as I mentioned in my presentation, it sometimes gets called the County extension office. Some universities, land grant universities may call it for instance at Ohio State University they call it the Ohio State University extension, and so the best thing to do is go to your County government and locate where your County extension office is. Again, it is best that you talk to them and tell them that you participated in this webinar and we can go from there. I will now refer to those in Minnesota and North Dakota on how you would like to have people work with you.

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This is Trish in Minnesota. The EDEN network that was in the webinar location, if you go to the EDEN network and find your state's contact most likely a university campus that they work within to work with the local educators that Susan mentioned. I think that would be a good start, the EDEN network in addition to your local office.

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The next question that we have posted on there, someone asked can we please clarify again where we can obtain the toolkits referred to. I had placed a hyperlink there that hopefully everybody can see, for the Money Matters page. That actually gives you the direct link. Not only to the EFFAK that we referred to, but the recovery toolkit we talked about today. In addition, we will update that website with some more specific information on the extension network. Here is a good one. This will be for Jason Yancey from Felicia. Security was a big question that was raised in using the EFFAK with my preparedness; I've had some seniors express concerns about identity theft. Jason, are there any other effective practices that you can share that might help alleviate this issue?

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Basically with the EFFAK, you can either download it, you can get a printed copy, and you just have to be protective of where you are storing that information. One of the things I advise is to

keep it on a disk. It looks like a CD disc. And I have labeled it something inconspicuous. I have labeled it like Madison's fifth-graders recital and I keep it in a certain location my home. For the most part, someone breaking then wouldn't be too likely to steal that. There are some tips that we go over on how to store it safe in this new day and age where identity theft is a huge problem especially for seniors.

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The next question comes from Michelle Espinosa. I thought there were be info for business owner. As I shared earlier, while it is for individuals, but we also wanted to make sure that business owners are able to use this information to share with their employees. We all know that employees are some of the most valuable resources and assets. There is a website, [www.ready.gov/businesses](http://www.ready.gov/businesses) that you can attend to. Also, there will be a more specific preparedness webinar for business organizations comprehensively on April 24th. Hopefully it addresses that question. I want to shoot it back to you folks from USDA and Operation Hope to talk about how the tools and resources that we have made available to individuals and families can transfer over to business practices.

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Does USDA want to answer that first? I have an answer.

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Basically, we go through the continuity of operations. We are creating an EFFAK and PDPG with a focus on small businesses and corporations. A lot of tips in there can be used for business. It isn't business specific, but we are actually in the process of creating another companion document for small business owners and corporations.

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Hi again, this is Susan Shockey to add. I want to make you aware that the extension system has a community development division, and they work very closely with businesses. We have a community readiness fact sheet that helps the business owners. Even though we didn't talk about this, I appreciate what Marcus is saying about helping individual employees, but then we also help the business and employers to know how to respond. I wanted to mention that. The other thing I wanted to take an opportunity to explain about the seniors and financial security. One of the things that we do with our volunteers and our extension educators, cooperative extension is really known for managing the volunteers too to stretch our resources. We make sure we really emphasize the importance of screening individuals that are working with people, and then the other thing, an innovative work that we are working with is putting information on jump drives or the drive that was mentioned so that the information is carried with them. Security for all families is very important. I appreciate the question for business owners too. Again, cooperative extension on the ground, do you have anything to say?

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This is Sarah. Our extension disaster educational network has lots of information on business preparedness and responding to disasters as well. Check out [EDEN.ISU.edu](http://EDEN.ISU.edu).

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We will type that for folks who were not able to catch it all entirely. The next question and I can actually answer this one. How can we get a copy of this presentation? Once we have finished our recording, we will clean it up and do a little last minute formatting, we will actually post the webinar of this presentation and we will break it up into two sections. There will be the USCA presentation and then the Operation Hope presentation. We will also make our points available on our website. That is using the original link that you can access on [www.citizencorps.gov](http://www.citizencorps.gov).

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The next question is from John. Are photocopies of documents accepted during times of disaster or are color copies any better? How should they be copied or scanned?

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Basically, it's better than not having it. This is Jason from Operation Hope. It is better to have something to show who you are opposed to not having any type of documentation or even print out as such. Ideally, of course you would want the original, in terms of birth certificates with the raised seal, if there is a raised seal. But in times of disaster, those are acceptable. It depends on which document you're looking for, you are referring to. It is always better to have something opposed to not having the original.

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For the USCA team, I didn't know if you wanted to refer to specific elements of the toolkit about which documents would be helpful during the recovery phase? Or how the recovery toolkit can help people go through that process.

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This is Lori from North Dakota. The toolkit does give a list of contact information for each of the areas where you need to replace some of the important documents. So that they know where to contact, where to go for each one of the documents.

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Wonderful. The next question comes from Lorraine Hawkins who asks where can get the materials. I will provide the direct link not only to the independent study course but where you can find the information for the program leaders' guide, facilitators guide and separate activities as well. All the materials are available in both English and Spanish. They are ready to be developed and available for download. This is another easy question, Jason and I will work on the link for this and also provide information on the Operation Hope website. Does the Operation Hope website have an electronic version of the EFFAK and the PDPG?

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Absolutely, in English and Spanish. In addition to that we are a nonprofit 501c3 organization. Next question. Is the EFFAK something we can use as a downloadable resource on the Citizen Corps web pages? I think this would go for the recovery plan as well. What would that process be? What would they have to do to put it on their webpage?

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If they could, shoot me an e-mail or, directly and we can coordinate that. That's not a problem either. What about for the resource for the recovery kit?

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Susan Shockey again. The slide that we had with Patricia Olson, she would be the content person. I think Trish, if you want to respond more to that.

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We welcome folks to link to our page with the University of Minnesota for the financial toolkit; I think it's great. We keep it updated essentially at the University of Minnesota.

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All right. The next question is from John--- I don't want to mispronounce your name, I apologize. I am a Katrina survivor, one of the problems most residents had was not having important documents on hand to take with them?

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In most cases you may not be able to gather your important information immediately. What would be the safest location to store your documents?

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Again, it all depends. There is not one universal answer. The safest place for me may not be the safest place for you. It all depends on your situation. One of the things I did was create an email address and I scanned all of my family's personal documents and then emailed them to this email address. I e-mailed it to myself. I don't use that e-mail address for anything else. And in the event I need to get out of this immediate area, I would be able through the disaster recovery center, FEMA response or even having additional family members, I can then email them my contacts with this information on it and printed out, or they can fax it to me. Others that I've spoken to, their office or safe deposit box was a safe place. Some people thought that the flash drive, they saved it on a flash drive, had it in a waterproof safe and that was the safest place. It depends on where you are and what is available to you.

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I did not know if you all at Cooperative extension wanted to address anything else?

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Sometimes it is good to have a double backup. Sometimes the safe-deposit boxes at the banks were flooded just like everything else. Oftentimes it is good to have two backups.

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Second to last question, and then we only have time for one more question. How can we learn about the train the trainer program Mr. Yancey spoke about? Jason I didn't know if you wanted to provide your email address and I can type it up for everyone?

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Sure. We have set trainings for that. As well as with our volunteer training, webinars or conference calls, we also do that. If they want to contact me; I can get some information on when our next scheduled training would be.

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Your contact information is [jason.yancey@operationhope.org](mailto:jason.yancey@operationhope.org). That's correct. I will also post all of the USDA speakers' as well. Everyone's contact information was in the presentation. It will be in the PDFs. We will provide messaging. Please go to [citizencorps.gov](http://citizencorps.gov) in the next two to three days to get all the contact information and resources we have available. Also remember to sign in to [citizencorps.gov](http://citizencorps.gov) for updates and that is all for the webinar announcement. We have a lot of great activities and a lot of things going on with youth preparedness. We definitely want to make sure that we get you included in our messaging. The last question that we have that we will be able to share today. We will be able to take all of your questions and can address them as appropriate. The last question is from -- Mrs. Perez. Do you have any representation in Puerto Rico, Operation Hope or USDA Cooperative extension network?

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Yes, through our network system posted on USDA NIFA. You can find out the resource management person. If I could have your e-mail, I can send that directly to you. I don't know if you want to post your e-mail, but you can you mail me. It is [sshockey@nifa.usda.gov](mailto:sshockey@nifa.usda.gov) and I can send you that information.

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For Operation Hope, no we do not have any office or employees. We do have clients and looking for volunteers in Puerto Rico.

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I'm sorry Susan, you said [Sshockey@nifa.usda.gov](mailto:Sshockey@nifa.usda.gov). We wanted to give you still here an opportunity to finish our poll that we have two quick questions that we wanted to ask.

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Thank you Stephen.

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We will put that back up there for everybody to take a look at the correct e-mail address. After that, again, I want to reiterate that all the contact information, everything share today has been recorded and will be shared and available for download within the next two to three days. I wanted to give an opportunity for Jason and the folks at the USDA Cooperative extension time to leave any final thoughts, I want to thank both organizations for their continued commitment and partnership and patience as we continue to spread the message of preparedness. I will hand it over to Jason first and then go to the USDA while we are doing the poll. Please make sure to fill out the poll as well.

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I wanted to thank you again for allowing me to present and to thank everyone for participating and if you need any additional information; you can email me or call me directly. Thank you.

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Thank you. This is Susan Shockey with USDA NIFA in the area of family and consumer economics. I would like to share with you that you heard a portion of what the cooperative extension system can do for you in the area of family and consumer economics. I am very pleased with the partners and University of Minnesota extension and North Dakota State University extension. We have a partnership with 105 land grant universities and so we're really hopeful that we can have this partnership developed throughout all of these opportunities through the various networking system so we can provide more of a personal family finance during the time of natural disaster. That is my concluding comment. Again, we work very closely and the networking team and so Tricia and Lori and Sarah, if you have anything to add.

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I think you represent us well, thank you.

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I want to thank all of you and I want to thank everybody who has been able to join the call-ins, stay on the call. I know we have some citizen corps folks on the line, some faith-based organizations and it looks like we have some community emergency response team representatives and a few of my favorite people, the community preparedness officers who do a lot of hard work in the region. We appreciate everybody for attending this webinar today. Again, we just want to remind everyone doing business with FEMA and business preparedness in depth on April 24th, mark your calendars and sign on to the national preparedness coalition [community.fema.gov](http://community.fema.gov). Thank you all. Please complete the survey and have a wonderful day.  
[Event Concluded]