SPECIAL REPORT
Community Preparedness
MARCH 2014
This report focuses on Community Preparedness in the face of natural disasters in Central Oklahoma.

Community preparedness inherently involves insuring our readiness to respond to individual and community emergencies. Tornadoes, wildfires, winter storms, and floods, among other natural disasters can devastate large areas and impact many residents. Given the extreme frequency of natural disasters in the state of Oklahoma it is imperative we as individuals and as a community are prepared.

Community preparedness provides a platform to design effective, realistic, and coordinated planning, reducing duplication of efforts and increasing the overall effectiveness of disaster recovery.\(^1\) A key component to the resilience and preparedness of Oklahomans is a connected community, which is illustrated in both disaster preparation and recovery.

Oklahoma has experienced more major federal disaster declarations (44) since 1991 than any other state.\(^2\) We are aware of the power Mother Nature holds, but we are equally aware of the power a community holds. This report focuses on community preparedness from an individual and community perspective.

We welcome your questions and comments. Please email us at feedback@unitedwayokc.org or call 405-236-8441.

Best Regards,

Robert Clements,
Chair, Research and Community Initiatives Committee
United Way of Central Oklahoma

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\(^1\) International Federation of Red Cross and Red Crescent Societies, Community Preparedness.

\(^2\) Malewitz, Oklahoma’s FEMA Grant Rank Ninth Highest In Country.

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COMMUNITY PREPAREDNESS

From the moment a disaster occurs citizens are the first and most directly affected. The direct impact disasters have on citizens is a primary reason for community preparedness, especially in a state with 169 presidential disaster declarations since 1955.\(^3\) Community preparedness refers to the process of making a community safer, more resilient and better prepared for disaster.\(^4\) Successful implementation requires educating and training both citizens and communities on ways they can better prepare for the eventuality of the next disaster.

According to National Voluntary Organizations Active in Disaster (National VOAD) there are four phases of disaster: mitigation, preparedness, response, and recovery.\(^5\) This report will focus on the preparedness and recovery phases of disaster. The preparedness section of the report discusses both community and personal preparedness. The recovery section examines the local and federal government’s role in recovery as well as personal recovery. The report should aid in the mitigation of future disasters’ effects on citizens and communities by providing an overview of resources available both before and after a disaster.

**The Four Phases of Disaster**

**Disaster:** A natural or human-caused incident that disrupts normal life, causing physical and/or emotional trauma and/or damage to property and/or community infrastructure.\(^6\)

**Mitigation:** Mitigation, a continuous process, it includes activities that reduce the severity of a future disaster’s effect on a community.\(^7\)

**Preparedness:** Preparedness, a continuous process, includes activities that seek to prevent casualties, expedite response activities and minimize property damage in the event of disaster.\(^8\)

**Response:** Response includes activities that sometimes start before impact and cover the period immediately following the event.\(^9\)

**Recovery:** Recovery occurs after an emergency and once the immediate danger is over.\(^10\) The goal of recovery is to bring a community back to a new normal after it has been devastated by a disaster.\(^11\)

\(^1\) International Federation of Red Cross and Red Crescent Societies, Community Preparedness.

\(^2\) Malewitz, Oklahoma’s FEMA Grant Rank Ninth Highest In Country.

\(^3\) FEMA, Disaster Declarations by State/Tribal Governments.

\(^4\) FEMA, Citizens Corps, Community Preparedness Toolkit.


\(^6\) FEMA, Emergency Management Institute, The Four Phases of Emergency Management, Personal Communication, Oklahoma Disaster Response, United Methodist Church.
“Preparedness includes activities that seek to prevent casualties, expedite response activities and minimize property damage in the event of a disaster. It is a continuous process for communities as they constantly strive to improve their readiness.”
(Source: National VOAD, Long-Term Recovery Guide, pg.3)

Oklahoma in Disaster: A History of Progressive Collaboration

The timeline below provides an illustration of central Oklahoma organizations working together to help individuals affected by disaster. It provides a glimpse into the resilience of central Oklahoma in the face of disaster. The timeline is not an exhaustive list, and what is true in central Oklahoma is true across the state; Oklahoma is an example of community preparedness because of our collaboration and connectivity.

1995
- Murrah Bombing
  The “Oklahoma City Bombing Disaster Resource Coordination Committee,” made up of government and voluntary agencies and donated funds administrators, was formed to service unmet needs of victims which were not covered under the federal disaster declaration.12

1999
- May 3, 1999 Tornadoes
  Both a Case Manage staffing group and a Coordinating Resource Team (CRT) were formed. The Case Manager staffing group brought cases before the CRT to assess and determine how best to address individuals and/or families’ unmet needs.13

2005
- Hurricane Katrina
  Multi-Agency Resource Centers (MARC) or early versions of one-stop availability of assistance, services and referrals emerged in 2005 for Hurricane Katrina refugees, in Tecumseh, Oklahoma, Oklahoma City, and other locations.

2006
- Ice Storm
  Oklahoma City Ice Storm Shelter at Cox Center. Government and non-governmental groups cooperated to provide one centralized safe and warm shelter to city residents in the midst of a severe ice storm. United Way of Central Oklahoma, the American Red Cross of Central Oklahoma, the City of Oklahoma City and the Baptist Disaster Relief Service combined efforts and opened our community’s largest single shelter in the Cox Convention Center.

2008
- Hurricane Gustav
  Cooperation among government, private, and nonprofit organizations in the Oklahoma City area to host more than 1,800 Gulf Coast residents forced to evacuate their homes.

2012
- May 2013 Flooding/Tornadoes
  The Oklahoma Disaster Recovery Project (ODRP) is a collaboration of five organizations, historically active in disaster recovery, now working together to provide case management and resources for those impacted by the May 2013 tornadoes, and flooding in a streamlined, efficient way to maximize the help received by affected individuals and families. (Learn more about ODRP on page 7 of this report.)

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13 Personal Communication, FEMA.
Community Connectivity

A key component to community preparedness is a connected community, and a connected community is a resilient community. The nature of a resilient community is one that has certain capacities in three phases of disaster:14

- Phase 1. The ability to absorb the shocks of hazard and impact, to reduce the impact of a disaster.
- Phase 2. The capacity to bounce back during and after a disaster.
- Phase 3. The opportunity for change and adaptation following a disaster. In order to reduce the time needed for recovery as well as patterns of vulnerability.

A characteristic of resiliency during and after a disaster is drawing on support of the community and recognizing the value of a prepared community aware of how to recover. Central Oklahoma has remained resilient in the face of disaster because the value of community has been recognized. A prime example of the community connectivity and preparedness is Oklahoma VOAD, a consortium of organizations that serve in various roles in disaster preparedness, response and recovery.

Oklahoma Voluntary Organizations Active in Disaster (Oklahoma VOAD)

Mission: The purpose of Oklahoma VOAD is to bring together voluntary organizations active in disaster services in an effort to foster more effective response to the people of Oklahoma in time of disaster. Oklahoma VOAD adheres to the principles, or the Four C’s established by the National VOAD: cooperation, communication, coordination, collaboration.18

Oklahoma VOAD employs what FEMA would characterize as the Whole Community approach. Whole Community is a means by which residents, emergency management practitioners, organizational and community leaders, and governmental officials collectively understand and assess the needs of their respective communities to determine the best ways to strengthen their assets, capacities, and interests. The benefit of Oklahoma VOAD is a more informed, shared understanding of community risks, needs and capabilities; an increase in resources through the empowerment of community members; and in the end more resilient communities. The relationships formed between agencies hold VOAD together, and lead to quicker response and resource availability in the event of a disaster.

Whole Community Strategic Themes:21

- Understand community complexity
- Recognize community capabilities and needs
- Foster relationships with community leaders
- Build and maintain partnerships
- Empower local action
- Leverage and strengthen social infrastructure, networks, and assets

UNDERSTAND COMMUNITY “DNA”

Learn how communities’ social activity is organized and how needs are met under normal conditions. A better understanding of how segments of the community resolve issues and make decisions both with and without government as a player helps uncover ways to better meet actual needs of the whole community in a time of crisis.

(Source: FEMA, A Whole Community Approach to Emergency Management, pg. 7.)

Community Connectivity

The power of community preparedness and connectivity in the event of a disaster has been illustrated in Central Oklahoma through the following examples (not an exhaustive list).

Multi-Agency Resource Center (MARC)

A MARC is a location where many disaster relief agencies, both private and public come together to provide assistance to those affected by disaster. A MARC helps to alleviate immediate needs following a disaster and connect individuals with the appropriate resources to begin their recovery process.

Oklahoma VOAD developed a Multi-Agency Resource Center Plan. The plan was developed in such a manner that any Oklahoma VOAD organization or Oklahoma community could refer to the plan to ensure that communities receive disaster assistance at one location in a consistent, efficient and effective manner. The plan was implemented after the May 2013 storms and five MARC’s were opened to serve thousands of people.

Another important service group present at the MARC’s following the May 2013 storms was the Oklahoma Medical Reserve Corps (MRC). Oklahoma MRC’s Stress Response Team provided psychological first aid at local MARC’s following the May 2013 storms. The MRC is designed to bring together practicing and retired healthcare professionals with non-medical volunteers to supplement existing emergency response systems.

“The power of community preparedness and connectivity in the event of a disaster has been illustrated in Central Oklahoma through the following examples (not an exhaustive list).”

(Source: American Red Cross; Disaster Online Newsroom, Hitting the MARC in Service Delivery)

The 2013 MARC in Numbers:

<table>
<thead>
<tr>
<th>Location</th>
<th>Opened</th>
<th>Closed</th>
<th>Total Number of Visits</th>
<th>Peak Day Number of Visits</th>
</tr>
</thead>
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<td>5/26/2013</td>
<td>6/12/2013</td>
<td>210</td>
<td>37</td>
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<tr>
<td>Shawnee</td>
<td>5/26/2013</td>
<td>6/14/2013</td>
<td>306</td>
<td>28</td>
</tr>
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<td>5/26/2013</td>
<td>6/17/2013</td>
<td>1558</td>
<td>157</td>
</tr>
<tr>
<td>Moore</td>
<td>5/26/2013</td>
<td>6/18/2013</td>
<td>9900</td>
<td>679</td>
</tr>
<tr>
<td>El Reno</td>
<td>6/4/2013</td>
<td>6/18/2013</td>
<td>936</td>
<td>129</td>
</tr>
</tbody>
</table>

(Source: American Red Cross of Central and Western Oklahoma)

23-26 Oklahoma VOAD, Oklahoma Multi-Agency Resource Center, pg. 4.

27 American Red Cross Central and Western Oklahoma.

28 Personal Communication, Oklahoma Department of Mental Health and Substance Abuse Services.

29 Oklahoma Medical Reserve Corps, Overview of MRC.
Community Connectivity

Oklahoma Disaster Recovery Project (ODRP)
ODRP is collaboration for case management through American Red Cross, The Salvation Army, Catholic Charities, Society of Saint Vincent de Paul, and the Oklahoma Conference of The United Methodist Church. ODRP case manager’s (CM) offer recovery assistance to all the survivors in the areas impacted by the tornadoes between May 19th and 31st, 2013. 23 ODRP organizations are focused on long-term recovery, CMs’ help affected individuals develop and implement plans for an extended recovery over a period of time. 23

There are currently three ODRP locations in central Oklahoma. Each provides access to assistance for individuals seeking recovery or aid. The CM’s that help individuals and families navigate the recovery process are hired by the ODRP organizations and are coordinated by Catholic Charities. ODRP CM’s establish long-term relationships with their clients, they help clients establish long-term goals to find a new normal. 23 ODRP is the first of its kind and could serve as a model for future disasters, where multiple organizations are able to work together as a unit to better serve clients. 20

Long Term Recovery Committees (LTRC)
A CM may apply for assistance on behalf of individuals and/or families to a LTRC. LTRC’s provide a table/venue for collaboration and coordinated recovery efforts. 22 A LTRC will help to identify unmet needs, and develop a recovery plan by, verifying the needs, resourcing and coordinating assets to meet the needs, and helping to avoid duplication. 23

Project Moore Hope, School-Based Services 24
Project Moore Hope is an array of services available through Moore Youth and Family Services, Inc. (MYFS) in collaboration with partner agencies to those impacted by the May 20, 2013 tornado. A component of Project Moore Hope is the provision of school-based services in the Moore Public Schools (MPS). Services are available to all of the MPS caregivers, students, and administration.

Project Moore Hope’s support services include emotional support for children and caregivers provided by a trained mental health professional using the Journey of Hope Curriculum. Produced by Save the Children, the curriculum is an inspiring example of collaboration and connectedness. Save the Children has combined its international and domestic expertise in emergency responses to provide US schools and communities with structured programs designed to build resiliency among children and adults. MPS Counselors, MYFS, and partner agencies have been trained in the curriculum and work collaboratively in providing the curriculum to students and adults.

23 American Red Cross, Oklahoma Disaster Recovery Project to Dedicate.
24 Ok.gov, Oklahoma Disaster Recovery Project.
26 Numbers current as of March 5, 2014, Personal Communication, American Red Cross Central and Western Oklahoma.
28 Personal Communication, Moore Youth and Family Services.

Stories of Community Preparedness and Resilience

Accessing MARC 25
A frantic Elizabeth Perez arrived at Plaza Towers Elementary High School to pick up her daughter Jennifer, 11, just a few minutes after the school was hit by the tornado that struck Moore on May 20th. Fortunately, her husband had already collected Jennifer, and she was safe at her dad’s home. But sadly, two of her classmates had to face the loss of a younger brother and others suffered broken limbs.

Jennifer and her mother are among the hundreds of people who have visited the Multi-Agency Resource Center (MARC) that the Red Cross and partner agencies set up in Westmoore High School in Moore to help residents affected by the tornado. Elizabeth found out about the centers through a Red Cross volunteer that visited her neighborhood in one of 45 emergency response vehicles (ERVs) that had been distributing food, meals and cleaning supplies throughout the affected areas.

“A Red Cross worker, with her red vest, went by asking if we had received assistance,” said Isabel Rodriguez, a friend and housemate of Elizabeth’s. “We then received a follow-up from the Red Cross office.” This is how Isabel, Elizabeth and her daughter arrived at the MARC in Moore where they were able to meet with a mental health specialist from the Red Cross and were able to access the services of the other agencies present at the center. “The Red Cross suggested we come here for help, so here we are,” added Rodriguez.

Moore Youth and Family Services: Johnny’s Story 26
“Johnny” is in second grade and has had great difficulty coping with coming to school and feeling safe at school since the tornado. Initially, I would come and get him from class and help him process his fears and frustrations about being at school. We worked using play-doh, drawing and developed some coping strategies. One of these was that if he felt nervous, we would check the weather report to see if any storms were forecast, even if they were not tornadic. His mother and he had an agreement that he could call and this was becoming a problem because he would convince her that he could not cope and she would leave work to pick him up. This was not the most effective strategy so I consulted with Mom and asked if we could reduce the calls and find a way to help him stay at school while reassuring him that she would not leave him at school if tornadoes are present. She agreed and the next few mornings, I met him at the door and worked with him to show him that he could manage to stay. I told him he could tell the teacher he was worried and I would come to the classroom to sit with him until he felt better. He asked for me (or the school counselor) and one of us would sit in the class, next to him until he signaled to us that he was OK and we could leave. Eventually, he knew he would be taken seriously when he was worried and he no longer called for us. In the first 6 weeks of school he missed a great deal of school and was failing behind. Once we implemented this plan he managed his emotions and he stopped missing school. He is still concerned about this coming spring but with continued visits, we will keep reassuring him and educating him about what will happen when severe weather arrives. He will be included in Journey of Hope training and has participated in Calm Waters grief group which has provided help with emotional regulation.

-Moore Youth and Family Services Therapist

25 Rojas, American Red Cross, Disaster Online News Room, Accessing a MARC.
26 Personal Communication, Moore Youth and Family Services.
Severe Weather Public Shelters

Much debate exists among communities over the practice of sheltering in place versus utilizing public shelters. In 1964, Oklahoma Governor Henry Bellmon reported Oklahoma had more than a half-million licensed fallout shelters, and commented that its public shelter programoutpaced those in other states.37 The fallout shelters were marked with three yellow triangles in a black circle to let the public know where they could go during a nuclear strike.38 In more recent times, it has become harder for Oklahomans to find public shelter space, due to increased focus on sheltering in place.39

Possible Dangers of Severe Weather Public Shelters:40

- **Shelter Availability**: A public shelter may not exist and the municipality may have no control over whether or not the shelter is open when a need arises.
- **Travel to Shelter**: A significant challenge with public storm shelters is the requirement that citizens must travel to a distant location during a severe weather event.
- **Shelter Capacity**: Many jurisdictions lack the necessary space to shelter even a small percentage of their population. Individuals may travel to a shelter only to find it full, exposing them and their families to greater risk.
- **Shelter Construction**: Many facilities designated as shelters in the past no longer meet the current FEMA shelter construction standards, nor do they meet the current Americans with Disabilities Act (ADA) compliance standards.

The Potential Necessity of Severe Weather Public Shelters:

- **Shelter Availability**: Some citizens who live in mobile home parks or apartment buildings may not have sheltering options. A public shelter may be the only protection available for some individuals, even with prior planning.
- **Expense of Storm Shelters/Safe Rooms**: Some individuals cannot afford to install a storm shelter in their home and they may not have a basement or other secure area in which to shelter. The average cost of an in home storm shelter can range from $2,500 to $7,500.41
- **Individuals May Not Be Close to a Secure Location**: If an individual is not able to get home or to a safe location because they are on the road, a nearby public shelter may be his or her only reprieve.

**PERSONAL PREPAREDNESS**

As disasters continue to impact Oklahoma, the role of individuals and the importance of engaging all sectors in reducing the impact of disasters has become increasingly evident.42 The role of individuals in disaster preparation was recognized in the Presidential Policy Directive-8, issued on March 20, 2011, which states, “our national preparedness is the shared responsibility of all levels of government, the private and nonprofit sectors and individual citizens.”43 While the importance of personal preparedness has been repeatedly highlighted, according to FEMA, the percentage of individuals surveyed on taking recommended preparedness actions has remained largely unchanged since 2007.44 An important takeaway from this report is that we each have a role in ensuring the resilience of our communities, our state, and our way of life together.45

The Ready.gov website serves as FEMA’s clearinghouse for personal preparedness information and organizes this information into four categories.46

1. **Be Informed**: Know local risks and community systems and plans, participate in preparedness training, and practice response skills by participating in drills.
2. **Make A Plan**: Develop a household emergency plan and discuss it with household members.
3. **Build A Kit**: Set aside and maintain supplies needed in disasters.
4. **Get Involved**: Find local opportunities to volunteer for community safety and disaster response and be a part of the community planning process.

How Informed are Americans?

(See: FEMA, Preparedness in America, pg. 1, 6.)

How Involved are Americans?

(See: FEMA, Preparedness in America, pg. 7, 9.)

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**SOONERSAFE:**

Safe Room Rebate Program developed by the Oklahoma Department of Emergency Management to provide a rebate for purchase and installation of safe rooms for Oklahoma homeowners.

Register online at: www.soonersafe.ok.gov.

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37,38 Wertz, From Nuclear Fallout To Tornadoes, A Shifting View of Public Shelter Policy in Oklahoma.
40 Stogsdill, Oklahoma Homeowners Looking at Storm Shelter Costs.
41,42 FEMA, Preparedness in America, pg. 1, 6.
Financial Preparedness

Being financially prepared for a disaster is a vital component of overall personal preparedness. Planning and preparation ahead of an event can expedite the recovery process post-disaster. There are several steps you can take to ensure that you and your family are financially prepared.

Step One: Determine your insurance needs

Have a “personalized insurance program,” it can protect you and your family’s major assets. Life insurance and disability insurance can protect your earnings in the event of your death, or if you become disabled and are unable to work. It is also important to protect your home, its contents, and your vehicle(s) by obtaining homeowners or renters insurance, and vehicle insurance. To further protect your belongings inside and outside of your home, take photos and videos to serve as inventory for insurance purposes in case of a disaster. Be sure to keep one copy at home in a fireproof box and another copy in a safe location outside of your home. Lastly, you can protect both you and your family’s health by having health insurance in case you or a family member is injured in a disaster.

Step Two: Have a short and long term emergency fund

It is critical to have cash in reserve to help meet unexpected needs in the event of a disaster. A short term emergency fund consists of having cash stored in a secure location in your home that can be accessed to meet immediate needs following a disaster such as food, clothing, and shelter in the event that banking services are unavailable. For a long term emergency fund, most financial planners recommend having enough cash in reserve to cover three to six months of living expenses in an easily accessible account.

The need for cash following a disaster

Disaster survivors generally have an urgent need for cash immediately following a disaster. This was the case following the tornadoes in central Oklahoma in May 2013. In response to the May 20 disaster, Oklahoma State Banking Commissioner Mick Thompson worked with the Federal Reserve Bank of Kansas City, Oklahoma Insurance Commissioner John D. Doak and local banks to ensure financial and other needs of residents were quickly met.

Following the tornadoes Mr. Thompson contacted local banks, including Bank of Oklahoma, BankFirst, and Arvest to arrange mobile ATMs for affected areas. The first ATM was operational within 36 hours of the disaster. Thompson worked with Bob Toler, assistant vice president of the Exams and Inspections Department at the Kansas City Fed’s Oklahoma City Branch, to ensure that sufficient amounts of cash were available for ATMs.

Financial Preparedness toolkit

A financial preparedness toolkit consists of gathering together all necessary materials and storing them in a secure location, such as a fireproof box.

Suggested items and documents for your kit: (not an exhaustive list)

- A pencil and/or pen
- Calculator
- Still photo and/or video camera
- A USB drive containing a list of assets and liabilities; and that can be used to save important documents such as completed disaster assistance applications
- A file folder to store important papers/documents or a safe deposit box in a location outside your home
- A small envelope to store business cards you receive from individuals
- A large envelope to store receipts received after paying for expenses related to disaster and recovery efforts for reimbursement or tax purposes
- Birth certificates and social security cards
- Deed to your residence
- Mortgage documents and other loan documents
- Title for vehicles
- Insurance policies and agent/agency contact information
- Health insurance, prescription and/or other benefits cards
- Credit/debit/ATM cards (colored copies, both sides)
- Inventory list of household items and personal items at office or other locations
- Photographic/Video inventory of household and office items
- Tax returns for a minimum of three years
- Wills, Living Wills, Power of Attorney, and Health Care Power of Attorney
- Trusts for which you are a trustee or in which you have a beneficial interest
- List of contact information for advisors, personal representatives, trustees, guardians, doctors, dentists
- Recent bank statements and brokerage statements
- Several blank checks from each checking account
- Identification cards issued by your bank
- Short term emergency fund cash
- Documents to prove ownership of investments
- List of all electronic access user IDs and passwords

Financial Preparedness toolkit forms and other helpful resources may be found at:

- http://www.ext.colostate.edu/pubs/consumer/09156.html

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47 All information on this page has been informed by Teachers Insurance and Annuity Association of America, Financial Preparedness Before a Disaster.
48 Conneros, Stempelich, Banks Play Key Role in Assisting Communities Recover from Disasters, pg. 2.
Financial Preparedness

Employment

An often-overlooked element of personal financial preparedness is the potential impact a disaster can have on your employment. The best thing to do is to talk with your manager, the human resources department, the benefits director, and/or the payroll department to find out how your employer handles disasters. Some companies may have an Employee Assistance Program (EAP) that can provide you with information. Some good questions to ask your employer include:

- Is there a disaster plan? What is it?
- Will I continue to get paid after a disaster if I am unable to work? For how long?
- Will I continue to get paid if the business has to shut down temporarily? For how long?
- Can I substitute other kinds of pay (i.e. sick, vacation, etc.)?
- Can I collect unemployment compensation?
- Does the company provide medical and disability benefits if I am injured in a disaster? For how long?
- Would I be covered by workers' compensation if I am injured on the job during a disaster?

What if you have to take time off from work?

If you are forced to take time off for work during the recovery process, you can request a letter of verification from your employer to show the value of your work days lost as a result of the disaster. This verification document from your employer will be important for insurance, assistance, and tax purposes.

What if you are injured in a disaster and are unable to go to work?

If you are injured in a disaster, and are unable to go to work, call your employer as soon as possible to explain the situation and find out about your employee benefits and options. You may be covered by disability insurance at work and your employer can immediately begin the application process, or if you carry your own disability insurance you should contact your insurance agent immediately.

What about unemployment benefits/compensation?

If your employer is closed as a result of a disaster and you are unable to work, you can contact your state's unemployment insurance office to determine your eligibility for possible unemployment benefits. If you are forced to take time off for work during the recovery process, you can request a letter of verification from your employer to show the value of your work days lost as a result of the disaster.

Actual Cash Value vs. Replacement Value

You should inquire as to whether your policy includes coverage for replacement cost or actual cash value in case of a loss. Actual cash value is the amount it would take to repair the damage to your home or replace the contents after allowing for depreciation. Replacement cost is the amount it would take to rebuild or replace your home and its contents with similar quality materials or goods, without deducting for depreciation.

Renters Insurance

As homeowners, individuals generally must carry a mortgage and, therefore, have no choice but to purchase homeowners insurance as a requirement of the loan. However, for renters the choice is a personal one, and many individuals facing financial uncertainty may choose to forego renters insurance. Often the reasons for not purchasing renters insurance are unfounded. A few common misconceptions about renters insurance are:

- Renters insurance is too expensive; The average renters insurance policy costs anywhere from $15.00 to $30.00 per month.
- There is no point in purchasing renters insurance because you do not have valuables; Renters insurance can cover everything from electronics and clothing to household items. Even a minimal number of items can add up to thousands of dollars' worth of merchandise.
- Your landlord has insurance so you are protected; Landlords have insurance for structural damage to the building, however, this coverage does not extend to your personal property.

Natural disasters are not generally covered by a renters insurance policy ask your insurance agent if your policy fully protects you or if you need to purchase additional coverage.
Disaster Preparation Insurance Checklist:

**Insurance**

**Flood Insurance**

It is important to remember that losses due to flooding are not covered under a regular homeowners or renters insurance policy. If you are in an area where flooding is a concern, speak with your insurance agent about a flood policy through the National Flood Insurance Program (NFIP). There is a 30-day waiting period before a flood policy goes into effect.

**Earthquake Insurance**

Your home is only insured for earthquake damage if you have added an endorsement to your policy or bought a separate earthquake policy. Earthquake insurance covers repairs needed because of earthquake damage to your dwelling and may cover other structures not attached to your house, it also insures your personal property against damage from an earthquake.

**Who needs Earthquake Insurance?**

2008 United States National Seismic Hazard Map

(Source: US Department of Interior and US Geological Survey Fact Sheet, 2008-3018)

Disaster Preparation Insurance Checklist:

1. Have you updated your home inventory to include photos, appraisals, and receipts of any new purchases and stored copies of all items in a safe location?
2. Have you stored copies of your insurance policy with contact details for your insurance agent and company with your inventory?
3. Do you know whether your policy includes replacement cost or actual cash value for losses?
4. Have you decided if you need a separate flood insurance policy?
5. Have you talked with your agent to make sure you are not over or under insured?

**Financial Preparedness**

Understanding Your Insurance Policy

The paper policy you receive from your insurance company will typically have four parts:

1. The declarations page identifies the policy number, the effective dates, address of the insured property, the mortgage holder, the coverages, coverage limit, the premium, and any discounts.
2. The insuring agreement summarizes the policy coverages. This form is typically a general listing and can be modified by endorsements later in the policy, which should be listed on the declarations page. The insuring agreement will also explain the types of perils, or losses covered. The policy will be either a named-perils policy, which will list the types of losses covered, or an all-risk policy, which lists the types of coverages excluded by the policy.
3. The exclusions section outlines specific coverages or perils not covered by your policy. This section can modify coverages in the insuring agreement.
4. The general conditions section explains what you are expected to do in case of a loss. This section also contains definitions for the terms used on the declarations page and insurance agreements.

Ten Things to Look for on a Declarations Page:

To be properly prepared for a disaster it is necessary to make sure your insurance policy is accurate and your insurance company is providing the coverage you want and need. A good place to start is to check the following on your policy declarations page:

1. Name and Property Location: Confirm the address and names listed on the policy are correct. In most cases, the names of all parties involved in the mortgage should be named as insureds.
2. Effective Dates/Policy Period: These are the dates the policy is in force. If there is a break in the coverage, your mortgage holder can force you to pay for insurance they purchase on the property.
3. Property Coverages: The property section will include the amount of coverage you have on the dwelling, attached and unattached structures, personal property, and loss of use.
   - Liability coverages: The liability section includes the amount of coverage you have for personal liability for the named insured against liability for accidents that cause injury to other people or damage their property.
4. Deductibles: If you have increased or added to your coverage outside the basic policy you will find these additions in this section.
5. Endorsements: Check the list of endorsements to discern what was included in your overall premium.
6. Discounts: List of discounts to discern what was included in your overall premium.
7. Premium: This is the cost for the term of the policy, generally after the discounts have been applied.
8. Lienholder Information: The address of the lienholder listed on your policy is where the proof of coverage will be mailed, make sure this matches with your mortgage company's information.
9. Agent/Insurance Company Contact: This should be the contact for the agent from whom you purchased your policy or the company who wrote it. This contact information should be stored in multiple places.

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62 National Association of Insurance Commissioners, A Smart Disaster Preparedness Plan Includes Insurance Protection.
64 National Association of Insurance Commissioners, A Smart Disaster Preparedness Plan Includes Insurance Protection.
65 An endorsement is a written change to an insurance policy. It can be used to add or remove insurance coverage. (National Association of Insurance Commissioners, A Consumer’s Guide to Earthquake Insurance, pg.1-4).
66 All information on this page has been informed by the Indiana Department of Insurance, Understanding you Homeowners or Renter’s Policy.
67 A peril, as referred to in an insurance policy, is a cause of loss such as fire or theft. (Homeowner’s Insurance Guide, A Homeowner’s Guide to Natural Disasters.)
68 Declarations pages vary based on the insurance company, but these ten items should typically always appear on a declarations page.
Personal Preparedness: Shelter plan

One of the most vital preparedness actions every individual should take is plan where he or she will seek safe shelter, both before and after disaster. A shelter plan is generally most successful when practiced. Practice helps determine the plan’s effectiveness and identify solutions to potential flaws.

Before or at the time of a disaster: It is important to determine whether finding safe shelter requires you to remain in your current location, or to evacuate. Additionally, you should know what items you must have in order to remain safe in the event of a disaster; this will vary based on the type of disaster.

The disasters listed below require you to evacuate:
- **Home Fire** – Educate everyone to get out, stay out, and call 9-1-1. Identify at least two exits out of your home, school or office, and a central meeting place outside the building.
- **Wildfire** – In the event of a wildfire situation, it is critical to follow the guidance of local officials regarding evacuation.

The disasters listed below typically require you to shelter-in-place:
- **Winter Storm** - Prepare ahead of time for power outages, have sufficient water, food, and battery-operated equipment (with backup batteries) on hand.
- **Man-made Disaster** – Should an act of terrorism or a chemical spill occur, authorities will often request you to shelter-in-place.

With regard to sheltering in the event of a tornado, you must plan in advance to determine whether to shelter-in-place or evacuate to a safer location:
- **Tornado** - In the event of a tornado warning the best options are; an underground shelter, basement or safe room, and if no underground shelter or safe room is available, the safest alternative is a small windowless interior room or hallway on the lowest level of a sturdy building, such as an interior bathroom.

During a disaster: Let others know that you are taking shelter whether you are staying where you are or going somewhere else. It is best practice to register your storm shelter with your local municipality.

Have or take with you basic supplies:
- Water and snacks
- Medications
- Means for continuing to receive information (Cell phones and chargers, Battery-operated radio)
- Lists of additional items to consider are available on www.redcross.org

Plan for the needs of every family member:
- Infants require special food and diapers
- Children may need something to keep them occupied and prevent them from worrying
- If someone takes medication or uses medical equipment, have a plan for keeping that available
- If you have pets, plan for their needs (food, water, medicine, carrier, etc.)

After a disaster: Preparing ahead of time may be critical for finding safe and secure shelter after a disaster. For example, if one has pets, it is important to identify a trusted kennel, willing family member, or accommodating hotel so the entire family, including pets, has a safe place to stay. You should also determine ahead of time how to find a safe place to stay if it is not possible to return to your home. Post-event shelter locations can be found by listening to local media, checking www.redcross.org, the Red Cross mobile app, or texting SHELTER and your zip code to 43362 (4FEMA) (standard text message rates apply).

RECOVERY

“The goal of recovery is to bring a community back to a new normal after it has been devastated by disaster.”

(Source: National VOAD, Long-Term Recovery Guide, pg.3)

AMERICAN RED CROSS SAFE AND WELL WEBSITE:

After a disaster, letting your loved ones know you are safe and well may be difficult, the Safe and Well site is designed to aid in that communication.

https://safeandwell.communityos.org/cms/index.php
Recovery: Local Government’s Role

The local government has the primary role of planning and managing all aspects of a community’s recovery. Local government emergency managers, building officials, community planners, city or county administrators, and public works directors among others all play a critical role in disaster recovery. Infrastructure, debris removal, zoning and building codes are key issues, particularly with the scale and type of disasters generally experienced in Oklahoma.

Infrastructure

In Oklahoma, all municipalities have an Emergency Manager (EM). The role of the EM is to organize, coordinate and advance recovery at the local level. The state, as well as every municipality in Oklahoma, also has an Emergency Operation Plan (EOP) in which emergency support functions are laid out. The document does not necessarily serve as a procedural manual, but rather a coordination document.

Local governments also take steps in advance of disaster to reduce or lessen the impact of disaster by protecting critical infrastructure. State, Local and Tribal governments may develop Hazard Mitigation Plans, which form the foundation for a community’s long-term strategy to reduce disaster losses and break the cycle of disaster damage.

Debris Removal

County and Municipal Governments are responsible for developing a “Debris Management Plan,” and designating a “Debris Manager.” Public works employees in each municipality remove the debris, but employees cannot come onto an individual’s property. Therefore, it is an individual’s responsibility to get the debris from his or her property to the curb. Volunteers are often able to help clear property of debris. It is incredibly helpful and important for volunteers to go through an affiliated organization so the municipality knows the volunteers have been vetted and trained.

Photos should be taken prior to removing any debris from an individual’s property. When clearing debris from property it is important to sift through the various types of waste. The types of waste typically identified in Oklahoma due to the high prevalence of tornadoes are, vegetative, hazardous materials, and large white goods (refrigerators, etc.). Each of these particular waste types should be placed in separate piles on the curb to be picked up by public works employees, or contractual debris removal companies.

Zoning Ordinances & Building Codes

After a disaster an individual may find himself or herself needing to rebuild or repair his or her home. Before beginning the rebuilding process individuals should check with the local municipality to identify any regulations that may encumber the property, such as zoning ordinances or building codes. Zoning ordinances impact the use of the land. Land is zoned for either residential or commercial use. Building codes are essentially a set of rules that specify the minimum standards for constructed objects. Zoning ordinances and/or building codes may have changed since the original structure was built. Whether a zoning ordinance or building code will be waived is a decision made by the local municipality in which the property is located.

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Personal Recovery: Where to begin?

Responding in the First Hours and Days

Immediately after a disaster you must address urgent needs, which include ensuring all your family members are safe and finding temporary housing until you can restore or rebuild a home that is no longer habitable. Once urgent needs have been addressed, the following tasks should be completed and checked off as accomplished.

Take a general assessment of the affects of the disaster on your property or rental unit. Do not enter the home until authorities have inspected it for safety issues.

If you have flood, homeowners or renters insurance, review your policy and notify your insurance agent or company of the disaster and damage. Always report the loss even if you doubt it will be covered. Ask if your policy covers temporary housing and/or additional living expenses if you are unable to stay in your home or rental unit. If you have lost your insurance policy request a copy for verification.

Save all receipts for disaster-related expenses, such as medical bills, replacement medications, rent for temporary accommodations, meals, pet boarding, car rental etc.

If living in temporary housing or your mailbox was destroyed, ask your post office to hold your mail for pick-up or to deliver to your temporary address.

Returning to Your Home

Before you begin cleanup of your damaged home:

• Take photos and/or video footage of the damage to your home to support written documentation of the loss.

• Document damage to all household items, it is difficult to remember the damage once you have begun cleanup and repairs. Written documentation should include:
  - Manufacturer
  - Model
  - Serial Number
  - Total number of similar items damaged
  - Age
  - Value when new
  - Approximate current value
  - Damage incurred
  - Purchase date

Note - If you do not have insurance, you will be able to claim the property loss as a deduction on your income taxes. If you have insurance you can claim what was not covered by insurance.

1 All information on this page has been informed by the Family Financial Toolkit, pg. 59, developed by the University of Michigan Extension and North Dakota State University Extension.

2 Title 63, Section 683.11, Local emergency and management organization- Functions-Contracts.
Personal Recovery: The Federal Government’s Role

At the state’s request, under the declaration process, a preliminary damage assessment is conducted by local emergency management, the State’s emergency management agency, and the Federal Emergency Management Agency (FEMA) to determine whether the governor should submit a request to the President.17 Subsequently under, The Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288 (the Stafford Act) a governor seeks a presidential declaration by submitting a written request to the President through the FEMA regional office.18 Following a FEMA regional and national office review of the request and the findings of the preliminary damage assessment, FEMA provides the President an analysis of the situation and a recommended course of action.80 Federal programs may include: public assistance grants, individual assistance grants, and/or Small Business Administration (SBA) Loans.81 FEMA individual assistance grants and SBA loans are discussed in the following pages.

80 Description of FEMA grants programs are informed by the FEMA website, www.fema.gov and written materials publicly available from FEMA.

Registration Tips

- Contact your insurance agent or company ASAP, register with FEMA even if insured!
- Make sure FEMA has current contact information, and check application status: www.disasterassistance.gov
- Keep track of your FEMA application number supplied by FEMA after you apply
- Once you receive your insurance settlement contact FEMA to determine additional assistance eligibility

FEMA Grants

In presidentially declared disaster areas FEMA provides disaster relief through two programs: the Individual and Household Program (IHP) and the Public Assistance Program. For purposes of this report, the focus will be on IHP grants. To apply for IHP individuals must fill out an application online by visiting www.fema.gov, or calling 1-800-621-FEMA (3362) (hearing/speech impaired call 1-800-462-7585). When applying individuals should have the following information readily available:

- His or her Social Security Number
- A description of the losses that were caused by the disaster
- Insurance information
- Directions to his or her damaged property
- A telephone number where he or she can be contacted

The IHP provides grants to individuals for either housing assistance (HA) or other needs assistance (ONA). HA can be used for repair and rebuilding or to cover costs of temporary housing. IHP grants are limited to $32,400 (for FY 2014) per person or household. Grants awarded in any category are based on an inspection by FEMA of the damage to a home and a determination of the work necessary to make a home habitable, if possible. Within ten days of the inspector’s visit, individuals will receive a letter informing them of the decision on their request for help. ONA does not require a separate inspection and can be used for replacing personal property, transportation, medical costs, or funeral expenses.

Eligibility rules apply to individual assistance; these rules are outlined in FEMA’s (2008) booklet, Help after a Disaster: Applicant’s Guide to the Individual & Households Program. This booklet is available on FEMA’s website: http://www.fema.gov/help-after-disaster.

An applicant must demonstrate that: (i) the damage is not covered by insurance, (ii) he or she is a US citizen, (iii) the property is his or her primary residence, and (iv) he or she occupied the dwelling at the time of the disaster. Before aid is distributed and after an application for aid is submitted, an inspector will visit the property to confirm the facts. An individual may not be eligible for money or help from IHP if: (i) he or she refused assistance from an insurance provider, (ii) the damaged home where the individual lives is located in a designated flood hazard area.82

Individual and Household Assistance is not intended to cover all of an individual’s losses:

Average IHP grant: $5,000

Presidential Disaster Declaration in Oklahoma, Incident period: May 18, 2013–June 2, 2013

Over 15,000 Individual Assistance Applications received

3,659 Applications Approved

Only 90 Max grants issued ($31,900 in 2013)

(Sources: FEMA, Reports of Assistance; Kousky, C., The Realities of Federal Disaster Aid, pg. 2)
Small Business Administration Loans

The Small Business Administration (SBA) has a disaster loan program available for homeowners and businesses in a presidentially declared disaster area. “The purpose of the SBA program is to help repair or replace property to its pre-disaster condition as quickly as possible,” said SBA spokeswoman Carol Chastang. All SBA loans are made directly with no financial intermediary, and have lower interest rates and longer terms than those offered by conventional lenders. In presidentially declared disaster areas, renters and homeowners can apply for loans up to $40,000 to replace contents/personal property. Homeowners can apply for up to $200,000 to replace a primary residence or to repair it to its pre-disaster state. Loans may only be used for upgrades if they are required by building codes.

To apply for an SBA loan an individual in a federally declared disaster area must first register with FEMA. An individual may receive an SBA application after he or she has applied for FEMA assistance. If an individual receives an SBA application he or she may apply online, or by standard mail, http://www.sba.gov/content/disaster-loan-paper-applications. An individual may also apply in person at any Disaster Recovery Center (DRC) and receive personal one-on-one help from an SBA representative, call 1-800-659-2955 to find the nearest DRC location.

To apply for a loan an applicant must have: (i) contact information, (ii) social security number, (iii) FEMA registration number, (iv) deed or lease information- for real property loans, (v) insurance information, (vi) financial information (vii) signed and dated IRS form 8821, giving permission for the IRS to provide SBA his or her tax return information. An application will take roughly ten days to process and once approved a payment will be issued within five days.

Terms: In most cases, qualified homeowners and renters will be able to borrow SBA money at a 1.688 percent interest rate. Homeowners who have substantial means and are easily able to repair their property on their own are still eligible for a loan, but they may be offered a loan at 3.375 percent. The term, or length of the loan is determined on a case-by-case basis.

How to Repay a Disaster Loan: A payment on a disaster loan may be made by phone, by mail or online. To make a payment by phone, contact the SBA disaster customer service center at 1-800-490-2498 (TTY: 1-800-877-8339). The most effective way to make payments is online. To make a one-time payment or schedule recurring monthly payments, register on Pay.gov, and select the 1201 Borrower Payments option found under, ‘Agencies List’, Small Business Administration.

SBA Loans and Insurance: While a homeowner or renter may have some level of insurance to cover his or her losses they should still begin the SBA process. In the case of major disasters, insurance companies may be overloaded and it can take a long time for checks to arrive. If the homeowner or renter does eventually collect on an insurance claim, that money is used to offset a portion or the entire loan amount. Homeowners who have substantial means and are easily able to repair their property on their own are still eligible for a loan, but they may be offered a loan at 3.375 percent. The term, or length of the loan is determined on a case-by-case basis.

United State Department of Agriculture Disaster Loans

Agriculture-related disasters and disaster designations are quite common. One-half to two-thirds of the counties in the United States have been designated as disaster areas in each of the past several years, even in years of record crop production. The Secretary of Agriculture is authorized to designate counties as disaster areas to make emergency loans to producers suffering losses in those counties that are contiguous to a designated county. In addition to emergency loans, other emergency assistance programs, such as Farm Service Agency (FSA) disaster assistance programs, have historically used disaster designations as an eligibility requirement trigger.

Types of Disaster Designations

1.) USDA Secretarial disaster designation
2.) Presidential major disaster and Presidential emergency declarations
3.) FSA Administrator’s physical loss notification
4.) Quarantine designation by the Secretary under the Plant Protection Act or animal quarantine laws

Emergency Farm Loan Program

Emergency loans through USDA’s FSA help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. EM funds may be used to: restore or replace essential property; pay all or part of production costs associated with the disaster year; pay essential family living expenses; reorganize the farming operation; and refinance certain debts.

Emergency loans may be made to farmers and ranchers who: (i) own or operate land located in a designated disaster area, (ii) have suffered at least a 30 percent loss in crop production or a physical loss to live stock or chattel property, (iii) be a US citizen, (iv) have acceptable credit, (v) are unable to receive credit from commercial sources, (iv) and have repayment ability.

Loan Requirements: FSA loan requirements are different than those from other lenders. Some of those significant differences include: borrowers must keep acceptable farm records, borrowers must operate in accordance with a farm plan they develop and agree to with local FSA staff, and borrowers may be required to participate in a financial management training program and obtain crop insurance. Further, all emergency loans must be fully collateralized; the specific type of collateral will vary on a case-by-case basis.

Emergency Farm Loan Program

Producers may borrow up to 100 percent of actual production or physical losses to a maximum amount of $500,000. The current annual interest rate for emergency loans is 3.75 percent. Loans for crop, livestock, and non-real estate losses are normally repaid within one to seven years. In special circumstances terms up to 20 years may be authorized. Loans for physical losses to real estate are normally repaid within 30 years; there is a maximum repayment period of 40 years.

Terms:

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Note: Some FEMA’s Other Needs Assistance Program (ONA) may not take effect until after an SBA application is submitted.

Note - Send receipt of an SBA loan located in a 100-year floodplain are required to carry flood insurance for the life of the loan. If the applicant was required to have purchased, but failed to do so SBA will not make a loan.

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### Personal Recovery: Federal Government Aid

#### SEQUENCE OF DELIVERY

**Individual Assistance Disaster Aid**

<table>
<thead>
<tr>
<th>Local Government and Voluntary Organizations</th>
<th>Insurance</th>
<th>FEMA Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency food, shelter, clothing &amp; medical</td>
<td>Debris Clean-up</td>
<td></td>
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<thead>
<tr>
<th>Homeowners Insurance</th>
<th>Renters insurance</th>
<th>National Flood Insurance Program</th>
<th>Auto Insurance</th>
<th>Food &amp; Hygiene Assistance</th>
</tr>
</thead>
</table>

**FEMA Registration**

- Call to register: 1-800-421-FEMA (3362) or register online: www.disasterassistance.gov

**FEMA Housing Assistance (Not SBA Dependent)**

- Applicants can receive more than one type of assistance, limited to FEMA IHP maximum grant.

1. **Temporary Housing Assistance:** Applicants can receive financial assistance to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive direct assistance for up to 18 months.
2. **Repair Assistance:** Owners (reside in and own the damaged/destroyed home) can receive the max grant for repairs.
3. **Replace Assistance:** Owners with destroyed homes can receive the max grant towards purchasing a new home.

**FEMA-Other Needs Assistance (ONA)**

- Non-SBA Dependent Items: Funeral, Dental, Medical, Other, Transportation (Public)

**Small Business Administration Income Evaluation (Repayment Capability)**

To determine if an applicant can qualify for a low interest SBA loan. Applicants must complete the SBA loan application and be denied to be eligible for further assistance.

**SBA Disaster Loan**

- 1. **Real Property** (owners reside in and own the damaged/destroyed home): loans up to $200,000
- 2. **Personal Property** (owner & renters): loans up to $40,000

**FEMA/State Other Needs Assistance (ONA)**

- Personal Property Transportation (personal)
- Moving and Storage
- Group Flood Policy

- Long-Term Recovery Groups (LTRG) OR Committees (LTRC)

**(Voluntary Agencies, Interfaith, Community Based Organizations)** Long-term, disaster related unmet needs after other aid has been exhausted.

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### Personal Recovery: Housing

If an individual is unable to live in his or her home due to disaster he or she faces many issues that must be explored and worked through. In disaster recovery there is no one source of assistance or resources, individuals must be prepared to piece together resources to help meet their goals. Working with a disaster case manager will ensure an individual is aware of new resources and assistance as they become available.

**Questions to Ask:**

1. Where will I live? If your home is not going to be livable immediately, you should arrange for temporary housing. At this point it is necessary to determine how much money and/or resources will be required to get back into your home.
2. What type of insurance do I have? Homeowners, renters, disaster-specific (flood), auto - Contact your insurance agent or company to determine coverage. Then document the damage/loss to determine the current amount of uncovered loss/unmet needs after insurance coverage.
3. Is my home located in a presidentially declared disaster area and are FEMA's Individual and Household Assistance Programs and SBA's low-interest loans available? (see pages 22-23)
4. Did my state request an SBA-only federal declaration and/or initiate any state disaster loans and/or grants? State loans most often are established by the state legislature, you should contact your legislator to determine if the state is sponsoring disaster recovery loans.
5. What other types of assistance may be available to me?
   - Volunteer Rebuild Programs - note it may be sometime after the disaster before such a program is organized.
   - Donations - it is important to know how to access donations whether they are direct or in the form of cards or vouchers.
   - Long-Term Recovery Committee (LTRC) - individuals may go through a case-manager who may apply to a LTRC for assistance on behalf of the individual and/or family.

**Post-Disaster Housing Commitments**

An individual should understand the status of his or her financial commitments and obligations to his or her mortgage lender. Individuals must review the stipulations outlined in their mortgage agreement regarding the consequences of late, missed, or reduced mortgage payments. If making mortgage payments becomes difficult explore a workout agreement with the mortgage lender. A workout agreement can be a temporary or permanent change to a mortgage agreement.

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90 The Individuals and Households Assistance (IHP) grant is adjusted annually to the Consumer Price Index. For disasters that occurred in 2013 the FEMA IHP max grant was $31,900 and the max IHP grant for disasters occurring in 2014 is $32,400.

Personal Recovery: Housing

Workout Solutions to avoid foreclosure:94

Reinstatement: Lender accepts the total amount owed in a lump sum by a specific date. Often this option is combined with forbearance.

Forbearance: Lender allows a reduction or suspension of payments for a short period of time after which another option must be agreed upon to bring the loan current.

Repayment Plan: An agreement that allows an individual to resume making the regular monthly payments, in addition to a portion of past due payment each month until he or she is caught up.

If it appears the situation is long-term or will permanently affect an individual’s ability to bring the account current:

Mortgage Modification: The lender makes a change to the loan to make it more affordable.

Claim Advance: If the mortgage was insured, an individual may qualify for an interest-free loan from the mortgage guarantor in order to bring the account current.

Actions Specific for Renters95

- If a renter’s home is unlivable, he or she should request the security deposit be returned from the property manager and/or landlord.
- If the rental property is located in a federally declared disaster area renter’s should check with FEMA to determine if individual rental housing assistance is available to help pay the deposit or assist with rental of a new unit.
- If an individual had rental insurance, he or she should check the policy to determine if it covered payment for a deposit and/or first month’s rent.
- Remember in federally declared disaster areas renters may not apply for real property SBA loans, but may apply for SBA loans up to $40,000 for personal property if eligible.

Psychological Recovery

Immediately after a disaster psychological first aid should be provided. The response stage of disaster is often too early for individuals to think about counseling, they are concerned with immediate needs like housing and food. Psychological first aid enables people to understand and cope with the immediate psychological effects of the disaster.96 As time passes, and individuals have distance from the disaster individuals’ emotional needs may begin to emerge.

Crisis phase: casualties & chaos97

Later: stabilization, inventory

Even later: healing

Long term: recovery

Disaster crisis counseling programs are a departure from traditional mental health practice.98 These programs are designed to address incident-specific stress reactions rather than ongoing or developmental mental health needs. Emphasis is on serving individuals, families, and groups of people - all of whom share a devastating event that most likely changed the face of their entire community.99 Outreach and crisis counseling activities are key, and a unique way of identifying individuals and families in need of service.100

Oklahoma Disaster Outreach Services, Primary Services following the May 2013 tornadoes:

Start Date: 7/1/2013; End Date: 11/3/13
Provided by: Oklahoma Department of Mental Health and Substance Abuse Services

Primary Service Percentages

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Crisis Counseling</td>
<td>84.2%</td>
</tr>
<tr>
<td>Group Counseling/Public Education</td>
<td>6.1%</td>
</tr>
<tr>
<td>Brief Educational/Supportive Contact</td>
<td>9.8%</td>
</tr>
</tbody>
</table>

Primary Service Frequency

- 15,052 Individual Crisis Counseling
- 11,745 Group Counseling/Public Education
- 1,745 Brief Educational/Supportive Contact

Primary Service Percentages

- Individual Crisis Counseling: Encounters with individuals and families lasting more than 15 minutes.
- Group Counseling/Public Education: Programs directed at creating support groups and raising public awareness.
- Brief Educational/Supportive Contact: Any contact made with an individual or family under 15 minutes.

DEFINITIONS:

- Individual Crisis Counseling: Encounters with individuals and families lasting more than 15 minutes.
- Group Counseling/Public Education: Programs directed at creating support groups and raising public awareness.
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(Source: Substance Abuse and Mental Health Services Administration: Disaster Technical Assistance Center, Standard Progress Report.)

- 94 U.S. Dept. of Housing and Urban Development, Explore Loan Workout Solutions to Avoid Foreclosure.
- 95 Univ. of Minnesota Extension and North Dakota State Univ. Extension, The Family Financial Toolkit, pg. 118.
- 96 National Rural Health Alliance, Inc., Rural Communities and Disaster Recovery, pg. 11.
- 97 North, S., Practical Front-Line Assistance and Support for Healing, For Mental Health Professionals Working With Adults After Disaster, slide 45.
- 98 Jackson, et al., Disaster Mental Health: Crisis Counseling Programs for the Rural Community, pg. 5.
- 99 OKDMHSAS Immediate Services crisis counseling grant operated from July 1, 2013 through Nov. 3, 2013. OKDMHSAS received a second grant (“Regular Services Grant”), which started as of November 4, 2013 and will run through August 3, 2014.
Psychological Recovery
What makes disaster trauma unique
While disaster typically results in additive and interactive stressors, which contribute to symptoms of psychological distress weeks or months after the disaster, psychological responses may also be reflective of the difficulties and hardships encountered during recovery and rebuilding rather than simply the impact characteristics of the event.103 Survivors of disaster go through a repetitive up-and-down emotional and physical process as they work through extreme trauma.104 It is a nonlinear process and can seem both endless and relentless.105 Initially the psychological enormity of the tragic event overwhelms the psyche; self-protective mechanisms kick in that allow the individual to distance themselves temporarily from the horror of it all.106 Internal monitors allow an individual to take in what he or she can manage of the harsh realities and then numb or partially disconnect for relief.107 A survivor may be able to deal with the “facts” of the tragedy only by keeping emotions about those facts compartmentalized.108

Creative Community Response: Joplin, Missouri, 2011
- More than 15 University of Missouri (MU) physicians are providing mental health services by using the medical school’s telehealth network.109 The network’s telecommunications technology allows MU psychiatrists to interact with patients and clinicians, who are more than 200 miles away at the Ozark Center, Joplin’s only community mental health care facility.110
- During the recovery stages the Map Your Neighborhood (MYN) program was developed to help build neighborhood resilience.111 MYN helps rebuild healthy social connections, which is an integral factor in the recovery process.112
- Ozark Center/ Joplin Schools Texting Program, the Missouri Department of Mental Health assisted the Ozark Center and Joplin Schools in developing a system that allows its users to communicate with teachers, counselors, and helpline staff via texting and email.113 The system also allows the schools and mental health agency to send messages and alerts.114

Central Oklahoma
- Project Heartland: On May 5, 1995 following the Murrah Bombing the Oklahoma Department of Mental Health and Substance Abuse Services (ODMHSAS) established “Project Heartland.”115 A facility where long-term mental health service was provided. ODMHSAS for victims, family members, businesses, and rescue workers.116
- Oklahoma Conference of Churches has taken leadership in the area of Emotional & Spiritual Care (ESC), they hired a director to oversee the ESC of individuals who have experienced disaster. Additionally, Oklahoma VOAD has an ESC Committee. The Committee’s mission is to foster emotional and spiritual care for people affected by disaster in cooperation with state and local response organizations.117
- Heartline 2-1-1: Oklahoma’s community crisis connection serves as the referral line for all health and human service needs in Central and Western Oklahoma, 24 hours a day seven days a week. Heartline also operates a suicide prevention helpline available around the clock. Always remember to call 2-1-1 if an individual is ever in need, not only in the time of a disaster.

Rural vs. Urban Disaster Recovery
Recovery deals with a full range of social, physical, environmental, and economic effects of disasters on communities and the individuals who live in them.118 The characteristics of a community must be accounted for in the recovery process following a disaster. Because a rural community119 does not have the same characteristics as an urban community, recovery in the two communities will not be the same.

Cultural Values in Rural Populations: A sense of independence and self-determination appears to be more of a hallmark of residents in rural areas than in urban or suburban locations.120 Many rural residents tend to view themselves and their communities as possessing a higher quality of life and a more realistic down-to-earth lifestyle than their urban counterparts.121 Family, close friendships, and a highly developed sense of community combine to create a sense of self-sufficiency that persists even in the most difficult circumstances.122

Rural individuals may not actively seek help. Residents of rural areas are often not aware of available services or how to access them, further they may think the process is too cumbersome or intrusive.123 It is also common for a rural farmer or small business owner to resist applying for assistance due to their pride, an underestimation of loss, or a belief that others need greater help.124 Asking for help is difficult when the cultural expectation is competence and self-reliance.125

Due to the culture of rural communities, recovery requires a different approach than in urban communities. Incredibly valuable resources in disaster recovery are rural churches.126 In rural communities, churches, and/or faith based organizations provide a valuable resource for finding and providing services to the masses.127 Additionally, the role community plays in the daily life of the rural disaster survivor makes it essential for outreach workers to participate in committees and other community structures as part of the disaster response and recovery efforts.128

103 Hutton, Psychological Aspects of Disaster Recovery: Integrating Communities into Disaster Planning and Policy Making, pg. 2, 5.
105 School of Medicine, University of Missouri Health System, Tornado Survivors Receive New Mental Health Services from MU.
108 Oklahoma VOAD.
Rural vs. Urban Disaster Recovery

Rural Housing Recovery: There are no systematic studies that examine the impact of the degree of rurality on housing recovery per se.\textsuperscript{129} However, the literature often depicts rural areas as more vulnerable to disasters because of their unique characteristics, such as reliance on a single sector economic base (agriculture; fishing).\textsuperscript{130}

Following Hurricane Katrina, 197 rural counties’ housing recovery efforts were examined.\textsuperscript{131} The main findings were: (1) Katrina-affected rural communities exhibited more net change of housing units during recovery than their urban counterparts while recovering from disaster.\textsuperscript{132} This finding indicates their resilience in terms of their overall housing.\textsuperscript{133} (2) The most significant drivers of housing growth in these rural counties were migration, percentage of mobile homes, and social capital during the recovery period.\textsuperscript{134} This suggests that rural areas received more migration; and in turn housed a higher percentage of mobile homes, had higher levels of social capital, and experienced more growth in their housing stock during the recovery period.\textsuperscript{135}

In sum the key results of the study performed by Florida International University were two-fold. Katrina affected rural counties experienced recovery above their matched urban counterparts in terms of net change of housing units, starting immediately after the Hurricane.\textsuperscript{136} This finding is in contrast with existing literature that labels rural populations as most vulnerable.\textsuperscript{137} Second, migration (domestic), the large percentage of mobile homes, and social capital\textsuperscript{138} have the most significant effect on rural housing during post-disaster recovery.\textsuperscript{139}

Psychological Recovery: Individuals who live in rural environments typically value face-to-face contact very highly and may also have social attitudes that make it difficult for them to seek and engage with support services.\textsuperscript{140} Therefore, it is important to make contact through an outreach system, which they can accept.\textsuperscript{141} For example, in the case of drought, outreach systems may be based around financial and business management support and could possibly pay more attention to the health and social aspects of recovery.\textsuperscript{142} Trust and confidence, especially in programs that are new and time limited such as disaster specific programs must be built person-to-person.\textsuperscript{143} People in rural areas refer to other people more often than programs.\textsuperscript{144}

Tips for Donating and Volunteering Responsibly

Money is the most efficient method of donating:\textsuperscript{145}

Money offers voluntary agencies the most flexibility in obtaining the most needed resources, and it pumps money into the local economy to help businesses recover. Unsolicited donated goods such as used clothing, miscellaneous household items, and mixed or perishable foodstuffs require helping agencies to redirect valuable resources away from providing services to sort, clean, package, transport, warehouse, and distribute items that may not meet the needs of disaster survivors.

If you chose to donate goods, confirm what is needed prior to taking action. Donate in-kind goods that are specifically requested or needed by recognized organizations. Confirm the needs by contacting the voluntary organization of your choice before starting to collect and donate.

Donate through a trusted organization:

Before donating to any nonprofit organization you are encouraged to use the following tools to research the particular organization you are considering:

- Charity Navigator, http://www.charitynavigator.org/

Additionally, National Donations Management Network is designed to allow companies or individuals to offer their support on-line to leading organizations in humanitarian relief, http://www.aidmatrixnetwork.org/FEMA/.

United Way of Central Oklahoma is another resource to determine the accountability and transparency of particular organizations.

Volunteering in Disaster:

United Way of Central Oklahoma Volunteer Center serves as a clearinghouse in matching volunteers with volunteer programs in disaster and non-disaster times.

Do not self-deploy to the scene of the disaster. The arrival of unexpected volunteers, untrained, and un-vetted volunteers will interfere with the initial response and assessment efforts. You could unsuspectingly place yourself or others at greater risk. Become an “affiliated volunteer” before disasters strike. Contact an organized volunteer organization and offer your services, receive training, and become a valuable team member before disaster strikes.

Through United Way’s Volunteer Center community needs are identified and matched with our force of volunteers. We refer volunteers to support community-based organizations in their disaster response efforts. We are focused on placing volunteers to meet the needs of our partners in order to maximize the impact of volunteer support. Agencies provide screening and appropriate training to ensure the safety of volunteers and the public.

Resources specific for rural areas: The United States Department of Agriculture (USDA) utilizes its Rural Development (RD) Agency to administer rural business, cooperative housing, utilities and community development programs. USDA RD has an $86 billion dollar portfolio of loans and they administer nearly $16 billion in program loans, loan guarantees, and grants through various programs. (Source: USDA Rural Economic Disaster Recovery Resource Center)

\textsuperscript{129-132} Ganapati, et al., Resilient Rural Communities? Housing Patterns Following Hurricane Katrina, pg. 1-3, 6, 18.
\textsuperscript{133-136} The USDA Rural Economic Disaster Recovery Resource Center defines Social Capital as, the complex networks of trusted relationships on which every community relies.
\textsuperscript{137-139} National Rural Health Alliance, Rural Communities and Disaster Recovery, pg. 12.
\textsuperscript{140-142} Jackson, et al., Disaster Mental Health: Crisis Counseling Programs for the Rural Community, pg. 5.
\textsuperscript{143-145} FEMA, Volunteer & Donate Responsibly: Tips for Donating & Volunteering Responsibly.
We would like to recognize all the United Way of Central Oklahoma Partner Agencies who have worked in times of disaster and been a part of creating a prepared community and/or helped the community to recover. The work of each agency in the community is truly admirable and we could not be more proud to be a part of their efforts.

American Lung Association in Oklahoma
American Red Cross, Central & Western Oklahoma Region
American Red Cross, Heart of Oklahoma Chapter
Areawide Aging Agency, Inc.
Boy Scouts of America, Last Frontier Council
Boys & Girls Clubs of Oklahoma County
Calm Waters Center for Children and Families
Catholic Charities
A Chance to Change Foundation
Citizens Caring for Children
Consumer Credit Counseling Service of Central Oklahoma (CCCS)
D-DENT, Inc.
Girl Scouts - Western Oklahoma, Inc.
Goodwill Industries of Central Oklahoma
HeartLine
The Homeless Alliance
Latino Community Development Agency
Legal Aid Services of Oklahoma, Inc.
Moore Youth and Family Services, Inc.
NorthCare
Oklahoma United Methodist Circle of Care, Inc.
RSVP of Central Oklahoma, Inc.
Safe Kids Oklahoma
The Salvation Army, Central Oklahoma Area Command
Skyline Urban Ministry
Sunbeam Family Services, Inc.
TEEM The Education & Employment Ministry
Variety Care
YMCA of Greater Oklahoma City
Youth & Family Services, Inc.
United Way of Central Oklahoma

Mission Statement
To improve the health, safety, education and economic well-being of individual families in need in central Oklahoma by connecting community resources with responsive and accountable health and human service agencies.

In partnership with

American Red Cross
Mission Statement
The American Red Cross prevents and alleviates human suffering in the face of emergencies by mobilizing the power of volunteers and the generosity of donors.

Available for download at www.unitedwayokc.org.

We welcome your questions and comments. Please email us at feedback@unitedwayokc.org or call 405.236.8441.