



DISASTER RECOVERY CORNER

FINANCIAL PREPAREDNESS

IN FOCUS

APRIL 4, 2019



CHANGE A LIFE

Support our mission and
help us help others.

Visit www.svdpcdisaster.org

Donate: <http://bit.ly/SVDPDONATE>

www.svdpcdisaster.org

CEO UPDATES

ELIZABETH DISCO-SHEARER



DSC CEO, Elizabeth Disco-Shearer, was recently interviewed on Sacred Heart Radio. During her interview, she discussed current work with disaster relief around the country.

Click here to listen to the interview: bit.ly/2HT2n5m



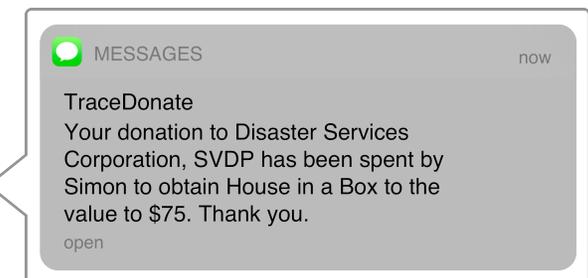
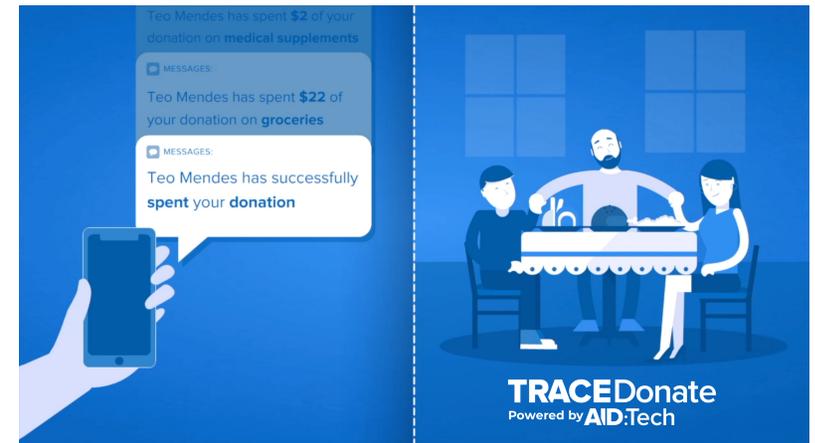
APRIL MONTHLY BLOG

TRACEDONATE - AN END-TO-END SOLUTION THAT LEVERAGES INNOVATIVE TECHNOLOGIES TO ADDRESS SUSTAINABILITY CHALLENGES IN DISASTER RESPONSE

Challenges

Ranking Atlantic hurricanes by cost in damages since records began shows that three hurricanes in 2017 (Harvey, Maria and Irma) make it to the top 5 ever. In one year, the cost of damages from natural disasters amounted to over \$300 billion. 2017 was a record setting year for natural disasters, but it was not an isolated incident. In 2018, Ellicott City, Maryland was heavily flooded, with parts submerged, buildings collapsed and cars swept away after just two hours to rain. Hurricane Florence caused severe flooding in North and South Carolina and led to the death of 40+ people. And last but not least, the California wildfires that occupied our attention for months near the end of 2018, have amounted costs of over \$3 billion, more than doubling of that after the 2017 fire season.

United States, the world's most developed country, does benefit from effective preparedness and responsiveness; there is good awareness, infrastructure are largely capable to withstand high categories storms and cyclones and there is funding support from the state. On the ground, this is translated to invaluable front line support by organizations such as the Disaster Services Corporation. However, there are limits to what these supports can offer, especially when we look into the future. Studies show worrying long-term trends, where the number of recurring natural disasters are looking likely to rise year on year, and its impact to worsen at every turn. This means that the resources we have available to us are at risk of falling behind; levels of preparedness and responsiveness may face crisis, critically affecting those who are least equipped to respond. **[Click HERE to continue reading the blog....](#)**



MATAGORDA COUNTY RESIDENT RECOVERS AFTER CONTRACTOR FRAUD

Client, Mr. Rodriguez received major damage to his and his wife home from Hurricane Harvey. The roof, walls, and ceiling received the most damage. He received funds from FEMA and hired a contractor to repair the roof and the contractor never showed up after the initial payment.



When DCM Ramona Lechuga met the client through outreach, he still needed his roof repaired, appliances, and some furniture. The Disaster Case Manager applied for the American Red Cross Direct Assistance and the Complex Assistance for the client.

The client was approved for both assistances totaling \$6,500.00. He told Ramona that he would be able to recover with these funds to repair his roof and purchase the appliances and furniture which was damaged by the flood. He signed the closure form with the Disaster Case Manager stating he is fully recovered. He was very grateful for Disaster Services SVDP's assistance.

A DESERVING COUPLE BY KATHERINE HIGHTOWER



Tammy and Tracy are the faces of Port Arthur, literally! When travelers stop by at the Port of Port Arthur, Tammy who is the Seaman Center's hostess and her husband, Tracy, a volunteer, are the first faces they see as they disembark vessels traveling from various destinations throughout the world. They are known to be 2 of the most congenial folks in town and make every visitor feel at home. They are also known around town to always help a neighbor in need and welcome new ones that have moved in to their quaint little city of Port Arthur.

August 2017 had no mercy on this fun-loving couple as floodwaters entered their home and rose up to 4 foot, causing extensive damage in their quaint 1,506 square foot home and destroying all of their contents. Fortunately for the Domingue's they were able to recover using FEMA funds and the manpower of Christian Aid Ministries.

Tammy reached out to St. Vincent de Paul DSC to seek additional assistance with window replacements, trim, doors and furnishings. The Domingue's and I were able to receive approval of \$4,500.00 American Red Cross funds to assist with remaining repairs and approval for \$2,983.45 worth of furniture from Samaritan's Purse which will be delivered this week. The Domingue's were truly grateful for all that our agency has done to assist them. Tracy did remind how important it is to always give of yourself and somewhere, somehow, a lending hand will extend your way!

GALVESTON COUNTY RESIDENT RECOVERS WITH NEW HOME

Hurricane Harvey destroyed Nettie King's home. She had not recovered when Disaster Case Manager, Veronica Martin, outreached her for case management.

Once her DSC Disaster Case Manager (DCM) had assessed the damage, she knew she needed a total rebuild. Veronica made sure Ms. King had all her documents and the first day the Homeowner Assistance Program opened in Galveston County, they were there.

The client was approved for a new home and demolition started three weeks ago. The frame was up immediately, and the house is being finished in the inside. The dedication of the house with the Texas General Land Office is scheduled for April 8th. Nettie King will receive keys to her new house.

DSC Disaster Case Manager, Veronica Martin, also assisted the client with getting her a handicap ramp and advocacy for the client temporary housing. This is the first client in Galveston County to have a house built and we are all thrilled. The client stated she could not have been more blessed and appreciates everything her DCM did for her.



SUCCESS STORIES FROM THE FIELD

HURRICANE HARVEY

HOME FOR A HERO, AUTHORED BY LOUIS MEDINA

Client Sammie Jones is well known in his home town of Beaumont for his smooth moves and great smile. Yes, Sammie likes to cut the rug and he's good at it! Like so many of the folks in the Texas Gulf Coast Region, Sammie was also impacted by Hurricane Harvey. His home received up to 4' water and began to shift to a point where his floor began to cave in. Mr. Jones, a Vietnam War veteran was no stranger to resiliency and did not immediately seek assistance with his situation as felt there were other that needed more help than him.

Fortunately for Mr. Jones, he was referred to St Vincent de Paul Disaster Services and partnered with Disaster Case Managers, Bessie Coleman. With the assistance of her fellow colleague, Deborah Parker, they recognized that Mr. Jones was a US Veteran and that he could possibly qualify for Habitat for Humanity's Veteran's Rebuild Program. Immediately, Mr. Jones was referred and with grant funding from Habitat for Humanity, American Red Cross, Wells Fargo and Exxon Mobil, Habitat was able to demolish the existing residence and built a new home at a value of approximately \$40k for him that is elevated 4' high off the ground! Wheelers for the Wounded stepped in to assist with installations and painting and St Vincent de Paul assisted by providing \$3200 worth of household furnishings through their House-in-a Box program. A ceremony was held to bless Mr. Jones and his new home and folks from around the community attended. I hear that every so often when the neighbors walk by his home, they here feet tapping to the sound of joy!



APRIL IS FINANCIAL PREPAREDNESS MONTH



MONEY MATTERS:
How to prepare financially for disasters
FREE WEBINAR

Wednesday, April 17 4 to 5 p.m. EST

—

Learn saving strategies from FEMA's Youth Preparedness Council members and partners

Register Now

Click here to register: <https://adobe.ly/2CVMnfv>
4 p.m. ET, April 17, Webinar: *Money Matters: Resources for Youth in Financial Preparedness*. Register for the webinar [here](#).

APRIL IS FINANCIAL PREPAREDNESS MONTH

Financial Preparedness

WWW.CONSUMERFINANCE.GOV/PREPARE ★



<https://youtu.be/UzhpPN1SXUk>

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful circumstances, having access to personal financial, insurance, medical, and other records is crucial for starting the process of recovery quickly and efficiently. Taking the time now to collect and secure these critical records will give you peace of mind and, in the event of an emergency, will ensure that you have the documentation needed to start the recovery process without delay.

Gather financial and critical personal, household, and medical information. Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATM's and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.

Obtain property (homeowners or renters), health, and life insurance if you do not have them. Review existing policies for the amount and extent of coverage to ensure that what you have in place is what is required for you and your family for all possible hazards. Homeowners insurance does not typically cover flooding, so you may need to purchase flood insurance from the National Flood Insurance Program.

Scroll down for more helpful financial preparedness tips and download the Emergency Financial First Aid Kit (EFFAK) to get started planning today. The Emergency Financial First Aid Kit (EFFAK), a joint publication from Operation Hope and FEMA to help you prepare financially and provide tips to reduce the impact disasters can leave you with financially.

APRIL IS FINANCIAL PREPAREDNESS MONTH

At Home

Using the EFFAK as a guide, or by downloading a secure mobile app on your phone, store important documents either in a safety deposit box, an external drive, on the cloud to make it easy to access during a disaster.

Having your financial and medical records and important contact information will be crucial to help you start the recovery process quickly. Take time now to safeguard these critical documents.

Household Identification

- Photo ID to prove identity of household members
- Birth certificate to maintain or re-establish contact with family members
- Social security card to apply for FEMA disaster assistance
- Military service
- Pet ID tags
- Financial and Legal Documentation

- Housing Payments to identify financial records and obligations
- Insurance policies to re-establish financial accounts
- Sources of income to maintain payments and credit
- Tax statements to provide contact information for financial and legal providers & apply for FEMA disaster assistance



APRIL IS FINANCIAL PREPAREDNESS MONTH

Medical Information

Physician information to provide doctors with health information if medical care is needed

Copies of health insurance information to ensure existing care continues uninterrupted

Immunization records

Medications

Insurance Information



Having insurance for your home or business property is the best way to ensure you will have the necessary financial resources to help you repair, rebuild, or replace whatever is damaged. Document and insure your property now.

Household Contact information

Banking Institutions

Insurance agent

Health professionals

Service providers

Place of worship

Get your benefits electronically

A disaster can disrupt mail service for days or weeks. If you depend on Social Security or other regular benefits, switching to electronic payments is a simple, significant way to protect yourself financially before disaster strikes. It also eliminates the risk of stolen checks. The U.S. Department of the Treasury recommends two safer ways to get federal benefits:

Direct deposit to a checking or savings account. Federal benefit recipients can sign up by calling (800) 333-1795 or sign up online

The Direct Express® prepaid debit card is designed as a safe and easy alternative to paper

APRIL IS FINANCIAL PREPAREDNESS MONTH

- [**Financial Preparedness Toolkit \(link\)**](#)
- [**Emergency Financial First Aid Kit \(EFFAK\) \(PDF\)**](#)
- [**Emergency Financial First Aid Kit \(EFFAK\) Presentation \(PowerPoint PDF\)**](#)
- [**Emergency Financial First Aid Kit \(EFFAK\) checklists and forms \(PDF\)**](#)
- [**Prepare your Finances for a Natural Disaster \(video\)**](#)
- [**Safeguarding Your Valuables Facilitator Guide \(PDF\)**](#)
- [**Operation Hope \(link\)**](#)
- [**Download the FEMA mobile APP \(link\)**](#)
- [**National Flood Insurance Program \(link\)**](#)
- [**DisasterAssistance.gov \(link\)**](#)
- [**Financial Literacy Education Commission \(link\)**](#)
- [**MyMoney.gov \(link\)**](#)
- [**ConsumerFinance.gov \(link\)**](#)
- [**Get Tech Ready \(link\)**](#)



*MAKE THIS YEAR
IMPACTFUL FOR A U.S.
DISASTER SURVIVOR*

Support our mission and
help us help others.

#DisasterRelief

WWW.SVDPDISASTER.ORG



www.svdpcdisaster.org

FOR MORE INFORMATION



Please stop by our newly updated website: www.svdpdisaster.org

An online store and training resources will soon be available exclusively for Vincentians active in disaster recovery.

Follow us on Twitter: [@svdpusadisaster](https://twitter.com/svdpusadisaster)

Follow us on Facebook: www.facebook.com/DisasterServicesCorp/

Follow us on LinkedIn: Disaster Services Corporation, SVDP-USA

Monique Brent, mbrent@svdpdisaster.org
Manager, Volunteer Resources and Deployments

Please consider supporting our mission by donating your time, providing financial support, and/or becoming active in your local community on disaster preparedness and recovery as a Vincentian.

For those of you interested in volunteering, please stop by our website at www.svdpdisaster.org and click on the volunteer button at the top right corner. It will take you to a webform to complete. This information will help us gain better insight on you and be able to better pair you with what we have open and available to volunteer with. We will set up a one on one phone call shortly after the form has been completed. As a reminder, we cannot continue all these great works without your help. Please consider donating to the general disaster fund at www.svdpdisaster.org to keep our programs running so that we can in turn support those who have been impacted by disaster here in the United States.

