



Checklist: Counseling for Household Recovery

After a disaster, your clients will need help navigating a host of issues, including insurance, creditors, recovery programs, and contractors. **Use this checklist to walk clients through the elements of recovery.** In the notes section, highlight steps that apply to the household. Refer to relevant links and print out useful resources. This checklist links to other checklists for tasks that may require more discussion, such as insurance, contractors, and healthy homes. When you complete the discussion, make a plan for the client's next steps.

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<h2>FILE INSURANCE CLAIMS</h2> <p><i>Walk through the key steps on insurance claims. If your client needs more information, refer to the counseling checklist on insurance.</i></p>	
<p>File immediately for compensation for any property lost or damaged in the event.</p> <ul style="list-style-type: none"> ✓ Call your insurance provider for your homeowner, renter, and/or auto insurance to initiate the claims process. ✓ Secure your property. Make sure your property is secure if the damages require you to leave your home. Remove valuable items and lock windows and doors. Do not discard any damaged furniture or other expensive items, as the claims adjuster will want to see them. ✓ Make only emergency repairs. Make emergency repairs to prevent further damage, document them, and keep all receipts. Policies may require repairs to prevent further weather-related damage to your property, but do not make any permanent or extensive repairs before the claims adjuster arrives. ✓ Document the process. Keep a log of all insurance claim activities. ✓ Follow this step-by-step guidance. See the Checklist for Working With Insurance Companies for additional step-by-step guidance. 	
<h2>CONTACT YOUR MORTGAGE LENDER</h2> <p><i>Determine if your client has a mortgage and discuss their options. The Homeowner's Guide to Success: What to Do if You Can't Pay Your Mortgage is an excellent resource that explains what to do when your client needs mortgage assistance.</i></p>	
<p>Damage to the home does not stop the responsibility to pay the mortgage.</p> <ul style="list-style-type: none"> ✓ Contact your mortgage lender immediately and make them aware of your situation. If you don't have your lender's contact information, search 	



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<p>the Mortgage Electronic Registration Systems (MERS) or call toll-free at (888) 679-6377 to find the company that services your mortgage.</p> <ul style="list-style-type: none"> ✓ Discuss your options. While damage to your home does not eliminate your responsibility to pay your mortgage, your lender may work to meet your needs under disaster-related circumstances. <ul style="list-style-type: none"> ○ Mortgage lenders can grant forbearance (i.e., a temporary reduction or suspension of payments). If you are at risk of losing your home because of a disaster, your lender may stop or delay initiation of foreclosure for 90 days. ○ Lenders may also waive late fees for borrowers who may become delinquent on their loans as a result of the disaster. ○ Every lender may have different requirements on forbearance, so before you enter into any agreements, contact the mortgage company/servicer and consult with your housing counselor. ✓ If you have a Federal Housing Administration (FHA)-insured mortgage or a Veterans Administration (VA)-insured mortgage, you may have additional options (FHA, VA) including a foreclosure moratorium or foreclosure relief. 	
<h2>CONTACT OTHER CREDITORS</h2> <p><i>Review your client's debt and explain the importance of communicating with creditors if the client cannot make payments.</i></p>	
<p>Contact all your creditors, including your auto lender, student loan servicer, and credit card companies to explain your situation. Late fees are typically waived for those residing in areas affected by a natural disaster. In extreme cases monthly payments may be deferred for a period.</p> <ul style="list-style-type: none"> ✓ Contact your credit card company before your next payment is due. If you are unable to pay your credit card bills, explain your situation and a timeframe for resuming normal payments. You must make these calls before your next payments are due. Late or missing payments could damage your credit score at a time when you most need access to credit. ✓ Determine options for student loans. If you have student loans, ask your servicer if you qualify for temporary relief from payments, either through deferment or forbearance. For more information on these options, see the U.S. Department of Education's disaster information page for student borrowers. ✓ Remember all your loans. Inventory all your regular loan payments, including car loans. Depending upon the type of loan, your lender may be willing to temporarily reduce or suspend your payments. <p>Note: Many people are likely experiencing similar disaster-related events in your region, so it may be difficult to reach your creditors. Be persistent and make every effort to reach them.</p> ✓ Contact the credit reporting agencies at www.annualcreditreport.com. You can access a free copy of your credit report every 12 months from each credit reporting company. Your bank and/or credit card companies may also offer free credit scores. 	



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<h2>PROTECT YOUR CREDIT RATING</h2> <p><i>Review steps for protecting your client's credit and identity.</i></p>	
<ul style="list-style-type: none"> ✓ Take action to protect your credit rating and avoid theft. ✓ Contact the three major credit reporting entities. You can do this online at www.annualcreditreport.com or www.creditkarma.com. <ul style="list-style-type: none"> ○ Obtain a copy of your credit report to document your credit status. If you have credit issues related to the disaster, you can use this pre-disaster credit report to demonstrate that your credit issues were disaster related and not the result of financial mismanagement. ○ You can add a 100-word statement to your credit report to explain how a natural disaster interfered with your ability to make creditor payments. (This doesn't protect your credit rating, but it may help influence future lending decisions.) ✓ Manage your bills. Don't let a temporary loss of income affect your credit. <ul style="list-style-type: none"> ○ Continue paying your bills. Paying less than the amount owed, late, or not at all can result in penalties, interest charges, and damage to your credit score. ○ Suspend bill payments for services you are not using, such as utilities and cable service. ✓ Protect your identification and accounts. Protect your ID, credit, and bank cards from unauthorized use. <ul style="list-style-type: none"> ○ Contact financial institutions about lost credit cards, bank cards, or checks. ○ Contact your Department of Motor Vehicles to report and replace lost driver's licenses or state-issued IDs. ○ Contact your post office and inform them of any change of address. 	
<h2>PROTECT YOUR INCOME</h2> <p><i>Discuss steps your clients can take to maintain their income.</i></p>	
<p>Take steps to minimize the loss of income from lost days of work.</p> <ul style="list-style-type: none"> ✓ Minimize lost income. Contact any entity that pays you, to avoid disruptions in payments, and document any losses. <ul style="list-style-type: none"> ○ Contact your employer to inform them of your situation, negotiate leave, and confirm that payments should be sent to you. ○ Contact any agency that provides you with public or pension benefits to ensure continued payments. ○ Keep track of how many days of work you have to miss and how much you would have earned. This could be relevant for taxes and insurance. ✓ Identify alternative sources of income. Take advantage of insurance and aid. <ul style="list-style-type: none"> ○ Explore public benefits you may now be eligible to receive, such as unemployment benefits. ○ Contact your life insurance provider, if applicable. 	



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<ul style="list-style-type: none"> ○ If a member of your household is a student, contact the school's financial aid office about possible aid. 	
<h2>APPLY FOR DISASTER ASSISTANCE</h2> <p><i>Discuss disaster assistance programs. See the Federal Disaster Recovery Funding Resources At A Glance for a summary of potential resources. You may also want to consult with your local emergency management agency.</i></p>	
<p>You may qualify for government assistance to supplement your insurance payout to rebuild your home, replace lost property, or obtain rental assistance.</p> <ul style="list-style-type: none"> ✓ Find federal and local sources of recovery assistance. Visit www.disasterassistance.gov and/or your local emergency management agency. ✓ Access assistance programs. Find programs that provide shelter, food, and other necessities. Visit www.redcross.org/get-help to find open shelters. ✓ Keep records. Document what you spend as you recover from the disaster, including saving receipts. Assistance programs or insurance may reimburse you for some of those expenses. 	
<h2>MANAGE THE REBUILDING PROCESS</h2> <p><i>Explain the key elements of the rebuilding process. If your client is engaging a contractor, use the counseling checklist on contracting to go into more detail. Also review the healthy homes checklist if your client is interested.</i></p>	
<p>Assess the repairs needed on your home and determine your approach to repairs.</p> <ul style="list-style-type: none"> ✓ Suspend utilities. If your home is damaged and you can no longer live in it, ask your utility companies to suspend your service. This could help free up money in your budget for other expenses, like mortgage, insurance, and credit card payments. ✓ Secure your property. Make sure your home is locked up and any remaining valuables secured to prevent theft. While rebuilding, ensure that contractors take appropriate precautions to secure the site. ✓ Hire a qualified contractor. Once your insurance company has confirmed the work they will cover, follow proper procedures to hire a qualified contractor. See Counseling for Healthy Homes After a Disaster. ✓ Rebuild a healthy home. As you rebuild your home, consider repairs and improvements that create a safe and healthy home. Counseling for Healthy Homes After a Disaster addresses common health and safety issues in the home (such as mold and asbestos) and provides tips for managing contractors to do the work safely. 	



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<h2>AVOID SCAMS</h2> <p><i>Review common scams and steps for avoiding them.</i></p>	
<p>After a disaster, unscrupulous people will find ways to take advantage of people in their recovery. Be alert to scam artists offering home repairs or financial services.</p> <ul style="list-style-type: none"> ✓ Stay informed. Check local media for stories on scams and check reputable websites. ✓ Never commit to any offer on the spot. Get multiple bids and cost estimates, check references, and check with your local Better Business Bureau. ✓ Review common scams. Review this factsheet on Avoiding Post-Disaster Scams and Fraud. 	
<h2>TAKE CARE OF YOURSELF</h2> <p><i>Remind your client that the stress of recovery can cause mental and physical health problems for their whole family.</i></p>	
<p>Be alert for signs of emotional stress or trauma in your household. The dislocation and loss post-disaster can have significant effects on physical and mental health.</p> <ul style="list-style-type: none"> ✓ Be aware. This Factsheet on Coping with Post-Disaster Trauma provides useful information on the signs of and responses to trauma. ✓ Recognize signs of stress and trauma. Be especially alert to signs of stress in children. ✓ Address mental and physical health conditions. Seek services in your area as necessary. 	
<h2>PLAN YOUR NEXT STEPS</h2> <p><i>Make sure your client leaves this counseling session with a clear list of actions they will take. Schedule your next appointment if appropriate.</i></p>	
<p>Based on the information reviewed above, determine your next steps.</p> <ul style="list-style-type: none"> ✓ Take stock. Bring home a copy of this completed checklist, with notes and any resources you reviewed during the counseling session. ✓ Schedule your next appointment. Keep your momentum by making a follow-up appointment now. ✓ Plan your next steps. Identify the key actions you will take, including: <ul style="list-style-type: none"> ○ Property. Assess damage and file for insurance. ○ Home. Contact your mortgage lender and negotiate payments. ○ Income. Contact your employer and apply for public assistance. ○ Expenses. Contact creditors; suspend or make payments. ○ Protect your money. Contact credit agencies; protect against identify theft. ○ Budget for the future. Create a realistic household budget. 	



HOUSING COUNSELING DISASTER RECOVERY TOOLKIT



Acknowledgments and Additional Resources

This Counseling for Household Recovery Checklist was adapted based on the following resources:

- [Dealing With Creditors After a Disaster – Consumer Reports](#)
- [Disaster Information for Student Borrowers – US Department of Education \(ED\)](#)
- [Disaster Relief Options for FHA Homeowners – HUD](#)
- [Financial Assistance after a Disaster – USA.gov](#)
- [Hiring Contractors After a Disaster – Iowa State University](#)
- [Homeowner's Guide to Success: What to Do if You Can't Pay Your Mortgage](#)
- [Mortgage Help for Homeowners Affected by Disasters – Federal Housing Finance Agency \(FHFA\)](#)
- [Navigating the Road to Housing Recovery – NeighborWorks](#)
- [Recovering From Disaster – FEMA](#)
- [Recovery After Disaster: The Family Financial Toolkit – University of Minnesota](#)
- [Settling Insurance Claims after a Disaster – Insurance Information Institute](#)
- [Tax Relief in Disaster Situations – Internal Revenue Service \(IRS\)](#)