

PLANNING FOR A DISASTER

LESSONS FROM THE TRENCHES

Prepared by NC REALTORS®

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BEFORE THE DISASTER

- Create a disaster plan and/or policy.** Refer to the Generic Emergency Management Plan and Adopt-a-REALTOR® Policy regarding how to prepare your association to help (e.g., will your association assist members and the community during/after a natural disaster, or will your association assist a member following a one-off disaster?).

- Be prepared to work remotely – potentially for a long time.** Ensure that staff have access to everything they will need to work – laptops, cloud storage, at home internet, etc., and plan your budgets accordingly if this is not how your association is currently set up to work.

- Make sure your members know how to reach you.** Create, in advance, a Facebook member group, and during a disaster send out daily messages with contact information. Remember that the members who are accustomed to coming to the office to get what they need may not know any other way to communicate with you.

- Set up subsidiary organization, if necessary or desired, to accomplish disaster assistance** (e.g., a local or state equivalent to NAR's REALTORS® Relief Foundation). Think ahead about whether your association is the best location for food and supply distribution. What if the association office is not accessible? Is there a better place in your community to direct people who

want to help? Answer these questions and set up protocols well in advance of needing them. And with luck, you never will need them.

- Create a resource page on your website.** This page should identify other relief organizations, state and local resources, utility company contact information, etc. Refer to the [Website Resources on pages 32-34.](#)

- Understand your association's resources and consider budgeting annually for disaster assistance.** This includes immediate (e.g., distribution of water, food, cleaning supplies) and long term (e.g., housing assistance). Think about how much your association would be willing to allocate for a disaster. Of course, certain disasters cannot be anticipated (e.g., earthquakes or fires), but time will be saved, in the long run, if this discussion is started before any disaster has occurred.

- Ensure that Association Executives have contact information for all association decision makers readily available.**

- Ensure that state CEOs have access to contact information for every local association.** Contact information should be available via hard copy or preferably already entered into their cell phone.

- Set up a text protocol to reach every member with a cell phone.** It is not a breach of the CAN-SPAM Act to reach out to members to ensure their safety, to ask if they need help, or to find out how best to help them.

Reach out to NAR for assistance. NAR staff can guide you through setting up your text protocols. Do this before you need it. During a disaster, time is of the essence.

- Consider which committee/members you will engage to assist in disaster relief efforts, if any.** Who will help with processing REALTOR® Relief Foundation claims, who can be on the ground helping victims, etc. Make sure that if a committee is expected to participate in disaster relief, that the statement of purpose for the committee is clear and that the members understand that this is part of their committee service obligation.

- Make sure you have insurance in place to cover both staff and members assisting in efforts.** This is not part of a member or staff person's normal business activities, so normal insurance will likely not cover an accident or injury. Call your insurance company now and find out.

- Be familiar with NAR's REALTOR® Relief Foundation.** You should know what it is, what you need to do to access funding, and, when possible, who to contact even before an event occurs (e.g., when a storm is impending). Get to know John Pierpoint (jpierpoint@realtors.org) and Patty Garcia (pgarcia@realtors.org).

- Be aware of the possibility that your state association may request a dues waiver from NAR.** Your state association may also have a policy to address dues waivers for your members who have suffered significant losses to their homes and businesses.

- Prepare disaster application forms in advance to ensure that applications can quickly get into the hands of victims.** A sample application is included on [pages 21-23](#)).

- Establish database prototypes to track REALTOR® Relief Fund claims.** (See examples on [pages 16-20](#)).

IMMEDIATE ACTION CHECKLIST

- Review the “Before the Disaster” checklist.**

- Begin communications between AEs in affected areas and the state CEO.**

- Start collecting and distributing food and supplies to REALTORS® impacted by the disaster.** Only do this if you are able and members want to assist with immediate relief efforts. Not all areas will be accessible after a disaster, so coordinate with local associations on needs and ability to distribute aid. Contact law enforcement agencies for assistance with navigating into an impacted area and the safety of doing so.

- Contact local/state organizations that are also doing disaster relief to coordinate efforts.** Examples include United Way, Red Cross, Habitat for Humanity, your local immigrant center(s), and your local Indigenous American Tribe(s).

- Create (if not already done in advance) and distribute your disaster relief application.** Send the application to volunteers, members, and make it available on your website.

- Plan for continued and consistent communications from disaster victims.** Before sending out any press releases or releasing information about REALTOR® Relief Foundation assistance, first accomplish the following:
 - Dedicate a place on your website for victims to get additional information and assistance. Unfortunately, REALTOR® Relief Foundation assistance only allows for one month of housing assistance if a victim has experienced a loss of or damage to a dwelling. Many victims will be seeking housing assistance based upon loss of job rather than damage or destruction. It is helpful to be able to direct those victims to a website of additional resources, along with an explanation regarding why they do not qualify for REALTOR® Relief Foundation assistance. A sample of resources is included on [pages 32-34](#).
 - Dedicate a phone line to those assisting in the disaster relief efforts. Anything you can do to streamline the process will be appreciated by both the victims as well as staff and member volunteers. Another option is to forward the dedicated phone line to a voice message system and return the calls when time allows.
 - If you allow applications to come in via email, set up an automatic response on the account. In the response, acknowledge that the disaster victim's application has been received and that updates on applications will not be immediately available due to the large number of applications being received. You will need time to focus on processing the applications themselves rather than updating each applicant on the status of their applications.

- Get the word out.** Send out press releases and start promoting your disaster application on social media. Consider putting your application out on a broader scale through radio or television coverage. Remember, a press release or radio/television coverage could take on a larger impact than you were expecting, so be prepared to ramp up funding availability after the release.

- Contact vendors and ask for assistance for your members through discounts, wavers of fees, etc.**

BEST PRACTICES

Volunteer usefulness cannot be overstated. Engage members to assist with disaster relief.

Disaster relief is an ongoing effort that can often take months to finish. Be prepared to hit your total budget allocation.

Patience is paramount when calling and interacting with disaster victims. Many have lost everything, some don't yet know the extent to their loss, and others will lose more in the future due to hidden damage that wasn't immediately apparent when they initially sent in their application and what was minor damage can nearly push them into bankruptcy. Therefore, it is imperative that you have patience with them, not only from a liability standpoint but also because they often react better to composed responses and conversations.

Create a process for accepting and processing applications. Ideally, one that is accessible, understandable, replicable, and easy to introduce to someone part-way through the project. (Examples of the process can be found in the [Data Management](#) and [Forms](#) subsections).

Organize processes in a manner that makes sense to those processing the applications and stick with it. Flip-flopping and completely overhauling the system can waste time and effort; however, it can also help to save time if the current process isn't working efficiently.

Not every application will be complete. It is important to set up a protocol that handles incomplete applications. Ensure that your protocol follows your internal controls.

The best way to process applications in a timely and “fair” manner is to accept applications that are “complete” before processing other claims (i.e., all the information needed is accurate and up-to-date including proof of damage, proof of address, the fully filled out application, and mortgage statement.)

The person in charge of final approval on the funds distribution may not have the luxury of being solely dedicated to disaster relief. For many associations across the country, there won't be someone whose job is specific to a housing foundation, and therefore, when doing a disaster relief effort, it may be frustratingly slow going at times.

Prioritizing organization is beneficial for someone who is dipping in and out of disaster relief, especially for volunteers coming in and out of the process. It's easier to pick up where someone else left off if the process is organized and the information is shared efficiently.

Writing on the front of an application's manila folder is a simple way to keep track of progress on an application (e.g., is the application complete, when updates happened, if there are any missing elements and when the applicant has been last contacted and by which method (calls/emails), etc.).

Assess the potential need for temporary staff and volunteers as the disaster evolves.

Be cognizant of the fact that many of the applicants will send extremely personal information. The people you have working on a disaster relief effort should be people that you can trust with confidentiality. It is not uncommon to come across applications with social security numbers, court summons, divorce filings, birth certificates, etc.

As a fair warning to those who are planning to undergo a disaster relief effort, fraud will likely be a problem. For this reason, it is critical to stick to adopted internal controls.

Consistency is probably one of the most important aspects of disaster relief work. From application processing to outreach and communication, consistency helps to ensure that fairness is achieved and a singular message is delivered to disaster victims, the media, and to members. In theory, this will lead to less criticism from disappointed disaster victims.

Of course, consistency is not always applicable or practical. Many applicants will have problems with their applications, whether it be a change in housing or a problem with cashing a check. Be conscious of the fact that you will have to have some amount of flexibility to help the people who have applied.

It is likely that you will have to keep duplicate files, including physical files and digital files. Disaster victims are often without access to computers, phones etc. and their only means of communicating is through mail or fax delivery of their applications and supporting materials. By making hard copies of all applications, the ability to access the files quickly and efficiently will be paramount.

Keep in mind that as your disaster efforts extend beyond the date of the disaster. There will be more complications with your applicants' situations. For example, after a disaster, mortgages are often sold to new companies which will cause a need to reissue relief checks.

Be ready to reassess the budget and timeline for distributing funds as the scope of a disaster expands.

Keep a “wait list” of applicants who cannot be funded because of resource limitations. If an applicant is removed for any reason in the process, then someone on the wait list can be moved up and assisted.

Participate in information sharing with other organizations providing aid to disaster victims.

Additional Considerations

Privacy concerns: There are privacy concerns regarding information provided by disaster relief applicants. However, also be aware of privacy concerns for volunteers. To minimize problems, encourage volunteers to use the association’s business phone if they make calls to disaster victims, or to use their own business phone. Utilizing cell phones can be problematic. Some applicants will call volunteers repeatedly, especially when seeking relief that has been denied.

Counseling Mentality: There is a certain amount of counseling that comes with disaster relief work, particularly if the application process isn’t going as fast as a victim would like, or if bad news must be delivered. Additionally, some victims may become hostile over of the status of their application given everything that has happened to them. Listening is often all that can be done. Listening to the stories can be heartbreaking work.

By the Numbers: For those interested in numbers and expense beyond the total allotted money for victims, the expense is relatively minimal. For example, 1,500 applications will utilize approximately 40 gigabytes worth of storage (pictures, applications, videos, etc.) and cost around \$200 in paper, folders, ink, etc.

Application Innovation: Something to consider but not yet accomplished is the option of using an online fillable application. The benefit of this would be to force the applicant to submit all correct information at one time. In theory, the quality of application would be perfect, saving time trying to match everything together. If an application could be submitted to a file system on a dedicated server or entered into an excel spreadsheet additional time-savings would be realized. However, once again, many victims will have no access to electronic communication devices or power may be out for extended times.

Humans Take Time: Be aware that even with a relatively organized system, it takes a significant amount of time to match applications when information comes in piecemeal. To counteract this, focus first on complete applications and then come back to the matching applications at a later date.

Volunteer Training: Prepare your volunteers and staff that they may be called to conduct difficult work. They deserve to know that they will not always be delivering good news. They also need to be prepared to review hundreds of applications, listen to seemingly endless voicemails, or reading seemingly endless emails. As unglamorous as it may be, it is part of the process.

Additionally, consider the option of volunteer rotation. If there exists a static list of volunteers, be aware that only a portion will likely be able to help in any capacity, let alone in any significant way. As such, if volunteers are needed for more than a few weeks, consider the option of asking volunteers to work in shifts. Someone who is not available to help at the outset of the disaster may be available weeks later, and if called upon, would be happy to help. Likewise, someone may only be able to help right when the disaster hits, and not weeks later.

Keep Processes Equitable and Fair: As important and helpful as speaking face-to-face with disaster victims is, it may not always be possible for larger scale disasters. Certain areas may not be reached weeks after a disaster which hinders of face-to-face communications. Additionally, if disaster efforts are focused solely on face-to-face communication (handing out and assisting with

completing forms), then an entire portion of the impacted population who are unreachable due to isolation issues may be missed.

Keep a Record of Checks Separate from Accounting: In many cases, it is easier to refer to an applicant's file for information regarding payment if a copy of the check is kept in the file. Filing a copy is especially important if the accounting department is already overwhelmed.

Designated Staffer: A "Designated Staffer" is helpful in a disaster relief effort. The Designated Staffer approves all finalized applications. When formulating a disaster relief application consider who is most appropriate to fill that position.

DATA MANAGEMENT

Data management and self-auditing are two important things that can be instituted during disaster relief efforts. It is critical to help keep order amidst chaos, but it also helps prevent fraud and draws attention to duplicated applications.

A solid database also ensures accurate and up-to-date information on the financial status of the relief fund itself, including how much is left to distribute; how much more might be needed to fully fund all applications completed by the established deadline; accurate numbers on how many households have been assisted; etc. The database can also be used to measure and analyze other important data (e.g., average \$ amount distributed per household).

It is worthwhile to set aside time on day one of any disaster relief effort (or ideally before, when formulating the application) to standardize procedures and to create a data management system that will work for your assistance program. No system is perfect, and therefore may need to be refined as the relief effort progresses.

Keep in mind that not every disaster requires a data management system and may depend on the scale of impact. If regularly meeting face-to-face with disaster victims, it may be significantly easier to keep track of funding “offline”.

Infrequent, but time consuming delays, can be caused by the need to reissue checks for applicants whose mortgages are sold, even after verification of information. The transitory nature of many displaced applicants, coupled by the separation in time from original application to the distribution date of checks, causes an increasing chance of a change of applicant address. A data management system will help track applicants during a time of great transition.

Data Management Breakdown

The following Data Management System, a comprehensive excel spreadsheet, is called "All Data." The acceptance process revolves around batches of approximately 10 applicants (a method utilized by NAR), which helps to compartmentalize the relief effort and keep information in more manageable and accessible chunks.

The Data Management System is divided into three sections:

1. First is a list of all the completed applications which have or will get a check. All information in this list is updated regularly and only reflects the final version of batches (e.g., when someone is removed from a batch, the action of removal is recorded elsewhere, but they are removed from this list to reflect current metrics). See Figure 1.

#	Batch Date	First Name	Last Name	Mortgage Company or Landlord	Approved Amount	Mailing Address	City	State	Zip	Batch No.	Contact Phone/Email	Initial/Prel.	Approval	Apply Date
1	10/1/2018	Corinne	Example	Mercer Realty	1,100.00	1650 Example St.	Newport	NC	28570	1	XXX-XXX-XXXX		SOC	9/20-9/20
2	10/1/2018	Stacey M.	Example	Lakeview Loan Servicing	953.10	205 Example Ct.	Richlands	NC	28574	1	XXX-XXX-XXXX		SOC	
3	10/1/2018	Sean	Example	Advantage Gold Realty	1,125.00	1105 Exampleland Dr.	Jacksonville	NC	28546	1	XXX-XXX-XXXX		SOC	
4	10/1/2018	Brian	Example	Corning Credit Union	800.95	375 Examplewood Dr.	Hampstead	NC	28443	1	XXX-XXX-XXXX		SOC	
5	10/1/2018	Lisa	Example	Select Portfolio Servicing	790.52	803 Example St.	Jacksonville	NC	28540	1	XXX-XXX-XXXX		SOC	
6	10/1/2018	Misty & Tim	Example	BB&T	905.12	129 Example Dr.	Leland	NC	28451	1	XXX-XXX-XXXX		SOC	
7	10/1/2018	Gloria	Example	Caliber Home Loans	1,048.13	1 Example St. East, Unit B	Wrightsville B	NC	28480	1	XXX-XXX-XXXX		SOC	
8	10/1/2018	Lisa	Example	Chase Mortgage	1,340.00	1608 Example Way	Lumberton	NC	28358	1	XXX-XXX-XXXX		SOC	
9	10/1/2018	Teresa Dianne	Example	PennyMac	1,038.65	421 Example Way	New Bern	NC	28560	1	XXX-XXX-XXXX		SOC	
10	10/1/2018	Brooke	Example	Barbara Garrett	825.00	213 Example Ln.	Hubert	NC	28539	1	XXX-XXX-XXXX		SOC	
Families:				10	Total:	9,926.47	Hand Audit:	9,926.47						
1	10/2/2018	Linda	Example	Carrington Mortgage Service	426.65	P.O. Box XXXX	Rowland	NC	28383	2	XXX-XXX-XXXX		SOC	9/20-9/21
2	10/2/2018	Patricia	Example	Southeastern Real Estate	750.00	288 Example Oak Dr.	Burgaw	NC	28425	2	XXX-XXX-XXXX		SOC	
3	10/2/2018	Matthew	Example	Suntrust	1,085.03	2351 Example Club Dr.	Hampstead	NC	28443	2	XXX-XXX-XXXX		SOC	
4	10/2/2018	William	Example	Home Point Financial	817.82	5201 Examplebrook Dr.	Trent Woods	NC	28562	2	XXX-XXX-XXXX		SOC	
5	10/2/2018	Gina	Example	Wells Fargo	1,311.94	6417 Examplefield Dr.	Wilmington	NC	28405	2	XXX-XXX-XXXX		SOC	
6	10/2/2018	Kenyatta	Example	Bank of America	647.82	1006 Ex Ample Rd.	Jacksonville	NC	28546	2	XXX-XXX-XXXX		SOC	
7	10/2/2018	Ted	Example	Centar	760.95	623 Ample Ex Dr.	Hampstead	NC	28443	2	XXX-XXX-XXXX		SOC	
8	10/2/2018	Linda	Example	Bank of America	1,309.89	P.O. Box XXXX	Hampstead	NC	28443	2	XXX-XXX-XXXX		SOC	
9	10/2/2018	Kaleb	Example	New Penn Financial	764.69	166 Example Rd.	Hubert	NC	28539	2	XXX-XXX-XXXX		SOC	
10	10/2/2018	Debra	Example	Wells Fargo	1,500.00	P.O. Box XXXX	New Bern	NC	28560	2	XXX-XXX-XXXX		SOC	
Families:				10	TOTAL:	9,374.79	Hand Audit:	9,374.79						
Total:				20	Running Total to Date:	19,301.26		19,301.26						
1	10/2/2018	Stephanie	Example	Quicken Loans	675.09	124 Example Rd.	Havelock	NC	28532	3	XXX-XXX-XXXX		NC	9/21-9/23

Figure 1

2. Second is a list of all applications that are not deemed complete, whether they are matching, incomplete, have a duplicate file, etc. Both e-files (those sent by email) and physical files are alphabetized here (by last name) and then reflected as such in their holding location. See Figure 2.

Last Name	First Name	Explanation/Reason(s)	Status	Locations
Example	Sandra	No ID, need updated rental contract	I	Faxed
Example	Jessica	No ID, need Proof of Damage	M	Faxed 10-Oct 11-Oct
Example	Luccianny	Missing pages 2 of application	D	Faxed 28-Sep
Example	Wayne & Sa	No ID	M	Faxed ID on 11/10
Example	Justin	Missing Mortgage	I	Faxed
Example	Arlene	No proof of damage?	N	Faxed
Example	Laurie	All Items missing	B12	Faxed

Figure 2

All applications removed from their original batches, as well as whether or not checks have been reissued, are also reflected in the Excel sheet. See Figure 3.

OTHER	REISSUED	OTHER	REISSUED	OTHER	REISSUED	OTHER	Batch Number	
Last Name	First Name	Explanation/Reason(s)	\$ Amt.	Status			Initial	Reissued
Example	Daniel	Chase problem with two payees	1,200.36	R			15	38
Example	Pearl	Ditech sold mortgage to LakeView	350.00	R			22	32
Example	Debra	Unsure about who owns property.	1,395.61	O			71	

Figure 3

3. The third and final sheet is populated with applications that have, for one reason or another, been rejected or denied. See Figure 4.

NC REALTORS® Housing Foundation				
_____ Disaster Relief Effort				
Denied Applications List				
Total Denied: 1				
Last Name	First Name	City	Date of Application	Notes
Example	Gay	Lumberton	10/1/2018	Paid of Mort. In Aug.

Figure 4

At the top of both of the first two sheets (Figures 1 and 2), there is a box filled with numbers. Those boxes are analytics boxes for quick reference and where critical information can be found. The box in Figure 1 keeps track of the most pertinent information about the left side of the sheet: average payment, households assisted, how much money has been spent thus far, and how much remains to be distributed. The right half of the analytics box keeps tabs on how many applications are pulled from batches (“other”), how many applications received that are incomplete, how many applications have been matched, and how many applications have been denied and rejected. It is common for the media, volunteers or people in the REALTOR® community to request updates about the disaster relief effort. See Figure 5.

Analytics	Average Payment:	1,024.22	Other	1
	Total Families Assisted:	36	Incomplete	3
	Running Total to Date:	36,871.92	Matching	3
	Remaining Unspent:	513,128.08	Rejected	1

Figure 5

At the top of the second sheet, there is an analytics box that pertains exclusively to that sheet of information. The metrics are helpful when trying to keep track of the total volume of applications received as well as approximate ratios for complete/incomplete applications and more. See Figure 6.

In Batch:	1	B#	M	Total Matching:	3
Needs Review:	1	N	I	Total Incomplete:	3
			D	Duplicates:	1
			O	Other/ Problem Files	1
			R	Reissued Checks	2

Figure 6

Figure 7 represents a blank template provided by NAR. It is relatively simple to use and adapt to whenever is needed. See Figure 7.

The screenshot shows an Excel spreadsheet titled "Batch Template1 - Excel". The spreadsheet is organized into columns A through S. The data is as follows:

Code	Batch Date	First Name	Last Name	Mortgage Company or Landlord	Approved Amount	Mailing Address	City	State	Zip	#	Phone Number
1	11/28/2018							NC			
2	11/28/2018							NC			
3	11/28/2018							NC			
4	11/28/2018							NC			
5	11/28/2018							NC			
6	11/28/2018							NC			
7	11/28/2018							NC			
8	11/28/2018							NC			
9	11/28/2018							NC			
10	11/28/2018							NC			
Families:		10	Total:			0					
Total Families:		10	Total to Date:			0					

Figure 7

Checking for duplicate values (i.e., phone numbers, addresses, names) is important to utilize during disaster relief efforts, and can only be accomplished if all information is in one location. Excel has the ability to check values for duplicates. Simply highlight the values you want to check and click a button. See Figure 8.

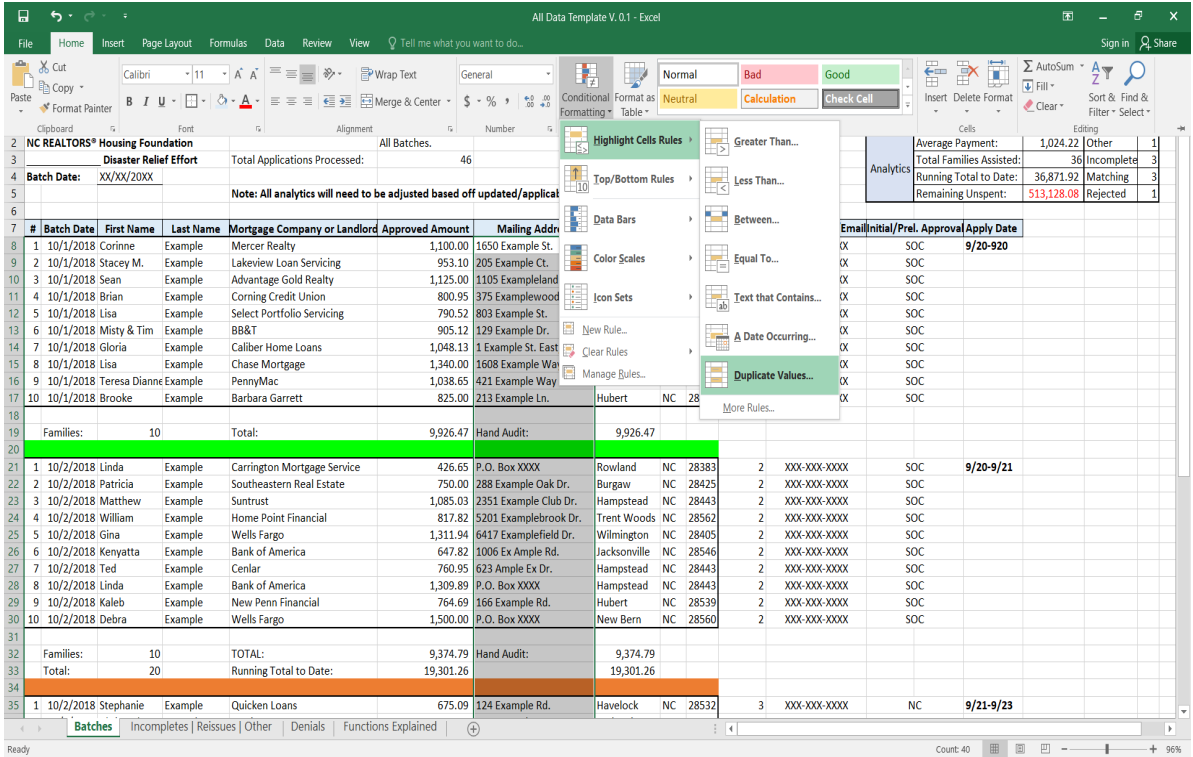
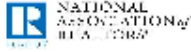


Figure 8

Forms



REALTORS® RELIEF FOUNDATION	
Application for Disaster Relief Assistance	
<p>Type of Assistance Assistance is available to qualified applicants towards one of the following options: 1) Monthly mortgage expense for the primary residence that was damaged by the Hurricane Florence storm system in September 2018 or; 2) Monthly rental expense for primary residence damaged by storm. Relief assistance is limited to a maximum of \$1,500 per applicant per household. Deadline for application submission is November 30, 2018. Please note this assistance is for housing relief only; other expenses including vehicle purchase, rental, repair and or mileage are ineligible for reimbursement under this program.</p>	
<p>Eligibility Recipient must be a full-time resident and U.S. citizen or legally admitted for residence in the United States. Applications will be reviewed without knowledge of the identity of the applicant.</p>	
<p>Confidentiality All information provided on this form will remain confidential and will be available only to those who need to confirm eligibility for assistance and to those who process the assistance to be provided. This includes providing a copy of this application to the applicant's lender or landlord, if requested. It will not be shared with other parties for any other purpose.</p>	
<p>Disbursement of Funds In order to provide for a reasonable and equitable distribution of funds, assistance will be provided on a first come, first serve basis. All grants are contingent upon the availability of funds. Grants will be jointly payable to applicant and mortgage lender or landlord.</p>	
Attachment Checklist	
<p>Required for All Applicants</p> <ol style="list-style-type: none"> 1. Proof of Residency [i.e. driver's license or other governmental documentation evidencing residency] 2. Copy of Mortgage Statement or Mortgage Payment Coupon or Rent Statement or Lease Agreement 	
<p>One of the Following is Required to Show Proof of Damage to your Primary Residence:</p> <ol style="list-style-type: none"> a. Photos of Damage b. Insurance Estimate c. Copies of Written Claims, Settlement Proceeds or Claim Status Reports d. Copies of Repair Estimates from Contractors or authorized source 	

GENERAL INFORMATION			
<i>Please complete all information to be considered for assistance</i>			
Full Name:			
Email Address:			
Street Address of Damaged Property:			
Unit #:			
City:		State:	Zip code:
Mobile Phone:		Other Phone:	
Type of Dwelling:	<input type="checkbox"/> Single Family	<input type="checkbox"/> Condo/Townhouse	
	<input type="checkbox"/> Other (Specify):		

PROPERTY INFORMATION/DESCRIPTION OF LOSS

Describe damage/loss relating to your primary residence:	
Total Cost of Damage:	\$
Total Uninsured Loss to Primary Residence:	\$
If displaced from your primary residence, when do you expect to be able to return to your home?	

Please detail any financial assistance you have received from other sources:		
Provider	Description of Assistance	Amt Received
		\$
		\$
		\$

Please indicate type of assistance sought:	<input type="checkbox"/> Mortgage payment (primary residence)		
	<input type="checkbox"/> Rental cost (primary residence)		
Amount of monthly housing obligation:			
Mortgage:	\$	Rent:	\$

Name of lender/mortgage servicer:	
Website address:	
Telephone:	
Mortgage Loan Account #:	
Name of landlord:	
Telephone:	

IMPORTANT: PLEASE COMPLETE THIS SECTION IF CURRENT MAILING ADDRESS IS DIFFERENT FROM ADDRESS PROVIDED ON PAGE 1.					
Full Name:					
Email Address:					
Current Mailing Address:					
Unit #:					
City:		State:		Zip code:	

DECLARATION	
By signing this application, I verify that all the information presented herein is true and correct to the best of my knowledge. I agree that the lender/service provider or landlord listed above may be contacted to verify information contained in this application. I also provided all supplemental documents as required.	
Print Name of Applicant:	
Signature of Applicant:	
Date:	

Mail, email, or fax application with attachments to the attention of:
NC REALTORS® Attn: Hurricane Disaster Relief 4511 Weybridge Lane Greensboro, NC 27407 Email: housingfoundation@ncrealtors.org Phone: 336.217.1050 Fax: 336.299.7872 www.ncrealtors.org

For NC REALTORS® Use Only:	
We have reviewed the attached NC REALTORS® Hurricane Disaster Relief funding application and recommend to NC REALTORS® Accounting staff that it be considered for funding.	
Recommended Amt: \$	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent
Signature of Designated Staffer (DS):	
Special Notes:	

For NC REALTORS® Accounting Office Use Only:	
Date Received from DS:	
Reviewed by:	
Amount Approved/Processed for Grant Funding:	\$
Special Notes:	



Dear REALTORS® Relief Foundation applicant,

Please find enclosed a check made out both to you and your housing source.

Please endorse the check by signing your name on the back of the check.

Then mail the check to your housing source (your mortgage company, landlord, or temporary housing source).

If you have questions, please let us know at XXX-XXX-XXXX or email me at [INSERT DEDICATED EMAIL ADDRESS FOR DISASTER].

With every good wish,

Designated Staffer

Designated Staffer

[INSERT STAFF MEMBER'S TITLE]

[INSERT ASSOCIATION OR FOUNDATION NAME]

4511 Weybridge Lane | Greensboro, NC 27407 | 336.294.1415 | ncrealtorshf.org

Note: In accordance with guidelines established by the Internal Revenue Service, we hereby certify that no goods or services were provided in consideration for the contribution(s) noted above. Financial information about this organization and a copy of its license are available from the Charitable Solicitation Licensing Section at 1-888-830-4989. The license is not an endorsement by the State.

Near Deadline Automatic Email Response

From: [\[INSERT DEDICATED EMAIL FOR DISASTER\]](#)

Subject line: Automatic Reply: Application Deadline Update

Message Body:

Thank you for contacting the Disaster Relief Team

Due to the high volume of applications received, we have closed our application process for mortgage and rental assistance.

If you have sent an application prior to [INSERT DEADLINE], please know that our volunteers will review it as soon as possible.

At present, we cannot give status updates on applications.

Incomplete applications received before the deadline above will receive a phone call from a volunteer asking for documentation to complete the application.

Completed applications will be sent to Accounting. A volunteer will follow up with applicants to verify mailing address and alert them that a check is coming.

Applicants who cannot meet our required documentation will receive a call from a volunteer explaining why they have been denied.

Thank you for your patience. Please know that we are thinking of you during this time.

Sincerely,

Disaster Relief Team

[INSERT ASSOCIATION OR FOUNDATION NAME]

Phone:

Fax:

[\[INSERT DEDICATED EMAIL ADDRESS FOR DISASTER\]](#)

Past Deadline Automatic Email Response

From: [\[INSERT DEDICATED EMAIL FOR DISASTER\]](#)

Subject line: Automatic Reply: Application Process Closed

Message Body:

Thank you for contacting the Disaster Relief Team at the [INSERT ASSOCIATION NAME]. We have closed our application process for mortgage and rental assistance. We have now allocated all our funding.

There still may be some governmental and private agencies assisting [INSERT DISASTER NAME] victims. Please visit our [website](#) for a list of some of these agencies.

Thank you to everyone who applied to the [INSERT ASSOCIATION OR FOUNDATION NAME] Disaster Relief grant program. We are very grateful to have been able to help so many during this devastating disaster in our state.

We wish you the best in your continued recovery efforts after [INSERT DISASTER NAME].

Sincerely,

The Disaster Relief Team
[INSERT ASSOCIATION OR FOUNDATION NAME]
[\[INSERT DEDICATED EMAIL ADDRESS FOR DISASTER\]](#)

2018 Disaster Relief Volunteer Checklist

Instructions for Volunteers

- *Help applicants fill out the application, with special attention to helping them gather supporting documentation (mortgage statement or lease agreement; photos of damage to home; proof of residence.)*
- *Have a physical location designated to work with applicants one-on-one and/or be willing to call applicants for initial outreach and follow-up.*
- *Ensure that the applications come back to the [association name] office so we can process and approve applications as soon as possible.*
- *The application for storm victims online: [INSERT LINK TO APPLICATION]*
- *Applications should be emailed to [INSERT DEDICATED EMAIL ADDRESS] OR faxed to [INSERT FAX NUMBER] (Attention Disaster Relief), or mailed to Disaster Relief, [ADDRESS OF ASSOCIATION].*

Applicant First Name: _____

Applicant Last Name: _____

Is the primary residence impacted? _____

Is there an accurate mailing address? _____

Is there a copy or digital photo of proof of residence? _____

Is there a copy or digital photo of proof of mortgage statement or lease agreement? _____

Is there a copy or digital photo of proof of damages? _____

This application is complete / incomplete.

Signed by: _____ Date: _____

Volunteer

Photo Viewing Form for Applicant Paper File [Named Disaster] Disaster Relief

Applicant: _____

Date of Storm: _____

I have viewed evidence of damage for this applicant. Digital photos are too large to print and are saved to the shared drive on our [NAMES ASSOCIATION] servers. Evidence includes one of the following:

_____ Digital photos

_____ Insurance Estimate

_____ Contractor Estimate or other (Claim status report/FEMA/etc.)

I have viewed all additional required documents and found them adequate for these electronic files.

_____ NCDL or other government document evidencing residency

_____ Mortgage or rental statement

Signed: _____

Date: _____

Temporary Rental Letter from Landlord

I, _____ (PRINT name of new landlord), am housing

_____ (PRINT name of applicant) at

(current address).

I am charging \$ _____ /month in rent.

Signed: _____ (temporary landlord)

Date: _____

Model Phone Script

Please print and keep a copy at front desk phone for those on phone duty. If anyone calls about disaster relief applications, here is our response below.

Update: [INSERT DATE OF UPDATE]

We have closed our application process for mortgage and rental assistance due to the high volume of applications received.

If you sent an application prior to [INSERT DEADLINE], please know that our volunteers will review it as soon as possible.

At present, we cannot give status updates on applications.

[Caller says, “But I have an application and I must know...”]

Incomplete applications received *before the deadline of [INSERT DEADLINE]* will receive a phone call from a volunteer asking for documentation to complete the application.

Completed applications will be sent to our Accounting Department. A volunteer will follow up with applicants to verify mailing address and alert them that a check is coming.

Applicants who cannot meet our required documentation will receive a call from a volunteer explaining why they have been denied.

Thank you for your patience. Please know that we are thinking of you during this time.

[Caller says, “I’ve tried to call several times but no one calls me back...”]

We have a handful of staffers and volunteers who are working as hard as they can go on an unexpectedly high number of applications.

If you applied before the deadline of [INSERT DEADLINE], you should hear something back.

[Caller says, “But I have an under threat of eviction...”]

I understand that you are in a difficult circumstance. We are not able to stop the eviction process. If you are under threat of eviction, it is very likely that our assistance will not be enough to help you.

[Caller is angry and rude.]

I can hear that you are upset. I will let our staff know that you have concerns and you will receive a call back.

[Please write down this caller’s # and name and give to the Designated Staffer. They will call those back and tell them they cannot mistreat our staff.]

Website Resources

This page should identify other relief organizations, state and local resources, utility company contact information, etc.

NEWS

- Duke Energy [power outages](#)
 - [National Weather Service](#)
-

PREPARE

- [Guide to Preparing for Emergencies](#)
 - [Family Emergency Plan](#)
 - [Emergency Supplies Kit](#)
 - [American Red Cross](#) (Get Help page)
 - [American Red Cross](#) (Free mobile apps)
 - [ReadyNC](#)
 - [Download the free ReadyNC Mobile App](#)
-

RECOVER

- [“A Disaster Recovery Plan,”](#) by REALTOR® Mag
- [American Red Cross](#) (Get Help page)
 - [Find Open Shelters](#)
 - [Post-emergency Recovery](#)
 - [Contact and Locate Loved Ones](#)
 - Need help fast? [Contact a local Chapter](#)
- [Register for Federal Assistance](#)
- [FEMA Disaster Assistance](#)
- [FEMA: What to Expect After Registering for Disaster Assistance](#)
- [NC Attorney General’s Office Storm Scams Alert](#)
- [NC Department of Insurance “NC Hurricane Claims”](#)
- [Additional Resources](#) (Rep. David Rouzer)

- NCHousingSearch.org (helps locate available, affordable rental housing)
 - Housing Assistance Council [Natural Disaster Guide](#)
 - [North Carolina Department of Public Safety](#)
 - [North Carolina Disaster Relief Fund](#) (via NC state government)
 - [NC Counties Emergency Management Agencies](#)
 - [The Community Foundation of NC East](#) (relief fund)
 - [Foundation for the Carolinas](#) (relief fund has been established)
 - [NC Department of Agriculture and Consumer Services](#) (The U.S. Small Business Administration has set up Business Recovery Centers in New Hanover, Pitt and Craven counties to help businesses impacted by Hurricane Florence.)
-

BASIC FACTS

- The federal government offers insurance for direct flood and flood-related damage under the National Flood Insurance Program (NFIP).
- Homeowners insurance policies do NOT cover flood or rising water damage.
- Some mobile home policies do provide flood coverage; check with your insurance agent or company to see if you're covered.
- Some auto insurance policies may cover damage to your vehicle; check with your insurance agent or company to see if your vehicle is covered.
- Regulatory authority over NFIP flood insurance policies rests with the Federal Emergency Management Agency, not with the NC Department of Insurance.
- Visit NCHurriClaims.com to access storm-related insurance information and disaster assistance resources.

If I have storm damage, what should I do?

- Contact your insurance agent or company as soon as possible to arrange a visit from an adjuster.
- Before doing any repairs to your home, photograph and make a list of the damage.

- Protect your home from further damage by making temporary repairs only. Save any receipts for materials purchased for temporary repairs.
- Do not have permanent repairs made until your insurance company has inspected your property, and you have reached an agreement on the cost of repairs.

If you HAVE flood insurance:

- Contact your insurance agent or company to file a claim.
- Document your damaged property.
- File a Proof of Loss with your insurer within 60 days of the flood.
- Call the NFIP Call Center at 888-379-9531 for questions and assistance.
- Helpful information and policyholder resources are available on the [NFIP Flood Smart website](#).

If you DON'T have flood insurance: Call the FEMA Helpline at 800-621-3362 to apply for individual assistance and explore resources in your area (or visit [DisasterAssistance.gov](#)).

How can I avoid being a victim of a scam?

- Always deal with licensed insurance companies, agents and adjusters. Ask to see identification or call the Department of Insurance to check license status.
- Do not sign any blank application or claims forms.
- Don't pay in cash for repairs; keep all your records and proof of payments.
- Contact the NCDI Criminal Investigations Division if you suspect someone of running a scam or defrauding the public so they can be investigated and prosecuted to the fullest extent of the law.
- Call 888-680-7684 or visit [NCDI.com/EZ/ReportFraud](#)