



## **ADRN Financial Assistance**

### **Purpose and Appreciation**

The Financial Assistance Application is used by a Disaster Relief Shepherd (DRS), or a Disaster Relief Coordinator (DRC) to request funding from ADRN. We recognize that the emotional and spiritual support you provide in most cases is more valuable than any material provision. Thank you for partnering with families impacted by disaster!

### **Why We Do This**

ADRN wants to be a good steward of funds entrusted to the network, so we have developed a process to assist in that. We are guided by the story of the Good Samaritan that Jesus tells to describe who our neighbor is and to “go and do likewise” to those in desperate need and by Matthew 25:35-36 “*For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me*”.

### **General Philosophy**

It is not on the DRS alone to restore the family. The DRSs role is to empower the family in their own recovery, providing assistance *beyond what the family is able to do themselves*, as necessary.

The overall goal is to reveal the hope of Christ in crisis, and from that perspective, support the family until basic needs are restored and individuals are back on their feet. Financial support is used to bridge gaps until the family is self-sufficient. This may mean that circumstances look different than what they were for the family before disaster. Your goal as a DRS is to invite God into the situation, help the family problem-solve, create goals for their recovery, and connect them to available resources.

Please do not commit to provide assistance until you get confirmation from the appropriate resource. Make full use of ministry, community, and government resources and for donated goods or services before making a purchase!

### **Items ADRN Will Fund**

ADRN’s desire is that every church on the network that sponsors families will also be a partner in providing financial assistance in the process. Some churches have paid 50% of large purchases, such as cars or building materials. Other churches have been able to cover 100% of costs. We understand that capacity is different for each church and season.

With this understanding, ADRN seeks to cover the gaps in finances beyond what the affected family and the local church can fund. Below are items that ADRN typically will consider funding:

- Housing – motel fees, apartment deposits, rent, partial funding for replacement of a trailer or mobile home
- Utilities – emergency only
- Transportation – car repair or used car purchase
- Basic Furniture
- Dumpster Rentals – debris clean – up
- Repair or Rebuild Project – please see document!

### **Basic Needs**

We understand that it takes time for a family to stabilize after the impact of a disaster. The family may need assistance with basic needs for an extended period of time. ADRN does provide gift cards to alleviate this soon after a disaster, but other organizations are in a better position to provide ongoing clothing, food, gas, and utility assistance. Please look to community programs to meet ongoing needs before contacting ADRN.

## **ADRN Financial Assistance Application Guidelines**

- ADRN will only disperse funds in the form of a check, unless the vendor requires a credit card. Cash will not be given to the family.
- ADRN will not write checks directly to a family.
- We desire funds to flow through the sponsoring church or the vendor. Again, we recommend that cash not be given directly to a family.

### **When filling out a financial assistance application:**

- 1.** Please make sure that you fill out this application rather than the family. This is a tool for you to partner with the family in their recovery plan and invite God into the details. All completed applications along with attachments need to be sent by fax (512-428-6322) or email to [shepherdsupport@adrntx.org](mailto:shepherdsupport@adrntx.org).
- 2.** Please make sure you write on top of the application's 1<sup>st</sup> page the client's FEMA # and ADRN ID #. Submit a copy of the family's recent bill or driver's license as proof of their home address.
- 3.** Submit a signed application. The front page can be signed by the family or the DRS, as long as the DRS has permission granted by phone (see bottom of 1<sup>st</sup> page).
- 4.** Please write legibly and complete the entire application. This speeds up the application review process. Information that is left out only creates the need for ADRN's application reviewers to call you.

# Tips for Successful Financial Assistance Application Submission

## Standard applications include:

- **Emergency assistance**
- **Motel stay**
- **Rent**
- **Utility payments**
- **Furniture/Household items**
- **Car purchase/Repair**
- **Mobile home replacement**
- **Home repair or Rebuild**

## General Notes

- *Shepherds should address questions through their lead DRS or DRC who in turn will work with the Shepherd Support Team, unless neither is available.*
- *The application will provide context for you and the family to discuss what is feasible within their current budget and problem- solve for the family to be self-sustaining as soon as possible.*
- *Encourage the family to be as open as possible with their available resources and potential assets (friends, family). Because ADRN looks for opportunities to help families overcome hurdles, this will help them in the long run!*
- *All assistance provided to your assigned family through ADRN and otherwise should be documented in Charity Tracker.*
- *Always remember to pray with your client and invite God into the picture!*
- *Invite others around you to help you throughout this process.*

## Emergency assistance

Immediately following a disaster, ADRN provides survivors with gift cards for clothes, toiletries, food, gas, and other basic needs. Most survivors will have already received ADRN gift cards and FEMA funds before they are matched with a Shepherd. They should also have received a wristband for the Hope Family Thrift Store, which allows them to shop for 5 free outfits of clothing per family member, and toiletries when available.

*If a family needs additional assistance with basic needs, please look to community programs or personal networks for possible resources.*

## Motel Stay

Following a disaster, many families request assistance with housing. Unfortunately, ADRN does not have the capacity to supply housing funds for every household. Most families will be directed to a community shelter in the first weeks following disaster. Often, families receive emergency housing funds from agencies like the Red Cross or FEMA. While it is not

much, it allows the family time to problem solve around more permanent arrangements. This requires the family to be as resourceful as possible!

ADRN will assist families under extenuating circumstances (for example, members with a disability, infants, elderly, or a chronic illness) for roughly 1-2 weeks of housing in a motel. Although this situation is not ideal, it is what ADRN is able to provide while the family identifies permanent arrangements.

Other options for emergency housing include: encouraging the family to stay with family or friends, and ensuring that the family has applied for FEMA assistance. Typically, FEMA will cover or reimburse the cost of emergency housing. Families are eligible to apply for additional funding up to a certain amount if they save receipts as proof of motel expenses.

While the family is in a motel, they should be actively searching for permanent housing. This is sometimes a challenge, and is a great opportunity for you as DRS to help! Once housing within budget is identified, ADRN can assist with payments needed to get into stable housing. Please fill out ADRN financial assistance application for the amount needed, such as deposit and first month's rent, then offer to help them move in!

### **Rent**

ADRN will consider payment for deposits and first month's rent – sometimes housing complexes will even waive fees! Please make sure all FEMA monies have been exhausted, before requesting rent through ADRN. *ADRN will need full contact information for the landlord or apartment, along with a copy of the application or contract as proof of amount needed.*

### **Utility payments**

Following disaster, encourage families to check that they are not being charged for unused utilities! If the family has accumulated utility payments, check community resources for emergency assistance first, then apply for assistance through ADRN. ADRN will only help with back payments up to the month the disaster occurred. *Please submit copies of the bill along with the application.*

### **Furniture/Household items**

ADRN cannot replace all furniture that was lost, but can assist with the basics, such as beds, kitchen tables, and sofas.

Use Charity Tracker as a tool to post a bulletin requesting specific client needs. Seek donations through your church, small group, or other community organizations. A possible idea is creating post-it notes on a poster board to list all the needed household items, and ask members of your congregation to provide 1 item each. If items cannot be donated, look to other platforms such as Craig's List. For less common items (dentures, hearing aids, CPAP, tools) consider requesting donations from companies.

Once these options have been explored, contact Shepherd Support to work with partners for items that can be gifted or purchased at a discounted price. Two such partners are

Austin Couch Potatoes, which offers furniture to survivors at cost (see handout in packet), and the Hope Family Thrift Store, which has an ongoing selection of discounted furniture. *For Austin Couch Potatoes orders, help the family identify priorities and submit the form along with the application. For Hope Family Thrift Store furniture, have the family select furniture in store. The DRS may then request staff to put it on hold for 1 day while the financial application is under review(it is helpful to have the application mostly filled out beforehand). The financial review team will vet the case and notify the DRS what ADRN will be able to fund.*

## **Car purchase/Repair**

We recognize that transportation is a priority for family safety and economic stability. If a family's vehicle has been damaged or totaled by disaster, ask the family to provide an estimate of repair costs from a reputable auto mechanic. Then they can decide whether a repair is feasible for long-term usage, or if a replacement is needed.

In either case, if the family has insurance, it should file a claim for repair assistance before you apply to ADRN for funding.

*In the case of repair assistance, ADRN will need proof of ownership and a quote up-front detailing the work to be done before the repair is made. If approved, ADRN will pay the company directly.*

If the client needs a replacement vehicle, help the family identify a viable option. ADRN will typically consider contributions up to \$4,000.

Documents to submit along with car purchase application:

1. *Estimate of repair costs*
2. *Title in family's name*
3. Consult [www.kbb.com](http://www.kbb.com) to determine current Kelly Blue Book value. *Ensure that the car is worth replacing versus repairing, or that the selling price is feasible, and submit a copy of the value with the application.*
4. *Mechanical inspection of replacement vehicle (ex: Lemonbusters)*
5. *Detailed buyer's agreement including:*
  - Year
  - Make
  - Model
  - Actual mileage
  - VIN#
  - VIN check (can be completed for free online)
  - Seller's contact information
6. *Liability insurance* – ADRN will consider covering the cost up to one year if the client's budget does not allow them to do so. However, encourage the family to plan for continued payments after the first year.
7. *If the used car has been purchased by an independent vendor (ex: individual off of Craigslist), it is important to complete a Texas Transfer of Title (130 – U) form properly with the Seller of the Car and the Purchaser of the Car (the family). This form cannot have any mistakes on it or the County Tax Clerks will not process it.*

The DRS should go to the County Clerk office with the family in the county they reside in, and transfer the title. ADRN may pay for the sales tax and the title transfer costs for the family, if it cannot do so. If the title is not transferred, every month after the first 30 days will accrue a penalty, which can add up to hundreds of dollars very quickly!! When a car is purchased through a Dealer, the dealer will deal with tax, title and license.

### **Mobile home replacement**

Mobile homes with extensive damage are typically challenging to repair when considering sustainability of the home. If the family has mobile home or RV damage, confirm that it is in a safe condition for the family to live in. Help prioritize the mud out and clean up through ADRN's Field Operations by notifying Shepherd Support. Review mold remediation information.

Once the environment is safe, obtain one or more estimates on the cost of repair. If the home is over 10 years old, the more likely it should be replaced versus repaired depending on the extent of damage.

Once a family has received FEMA funding for repair, review family's available resources, search for replacement home within budget range, and submit financial request for remainder of funds needed. ADRN has purchase mobile homes up to \$15,000 but is not able to do this for every family. Great due diligence needs to be done to make sure the replacement RV or Mobile Home is in good shape. The family must have a professional inspection completed before ADRN will consider funding (ADRN may cover this cost if needed).

*Submit the following to complete the application:*

- *Cost of repair vs. value of the home*
- *Title in family's name*
- *FEMA funding received*
- *Professional inspection of replacement mobile home*
- *Insurance (quote if family will activate soon after purchase)*

### **Home repair or Rebuild**

ADRN will consider contributing an average of \$15,000 for the repair or rebuild of qualifying homes after FEMA funding is received, with the intended goal of only replacing what was lost and not paying for upgrades. Having said this, \$15,000 is not a lot of money to rebuild a home. Some families may have to wait for additional assistance through a Long Term Recovery Committee or other partnering organizations.

There are 11 main requirements before ADRN will review an application for repair or rebuild. The family must demonstrate the following, and applicable documents should be submitted with the application:

1. *The home must be the primary residence.*

2. *The deed is under the family's name.*
3. *There is no Tax Lien on the house, or family does not owe last year's property taxes. If not, the family will need to pay these off first, unless the owner is over the age of 65 and has deferred payment.*
4. *Must be current on mortgage payment if applicable.*
5. *Must show proof of insurance if applicable.*
6. *If funds received from the insurance company are insufficient to cover the cost of construction, must provide copies of the insurance checks.*
7. *Must provide official FEMA documents, including the amount of awards received.*
8. *Must ensure that the cost to fix the home does not exceed 50% of the value of the home (material costs and labor costs – some exceptions apply).*
9. *Must have approved permits from the City to repair or rebuild your home.*
10. *Must provide an estimate of materials for the repair work (preferably completed by a professional).*
11. *If repairs or rebuild result in an increase of the value of the home, family must be able to afford the cost of increased taxes.*
12. *Family must obtain basic insurance by the time of project completion.*

If you believe your assigned family may qualify, please contact Shepherd Support for assistance. Repairs and rebuilds can be a lengthy process, with multiple moving components. Our team is happy to walk you through the administrative details as you provide key emotional support to the family!