

Loss of Housing Checklist for Prevention and Recovery

Information is useless without action. **Chaos favors the unprepared.** When housing loss strikes, your brain will be overloaded. You need a script to follow. These checklists convert anxiety into a series of manageable tasks, ensuring you miss nothing when it matters most.

Mission 1: Proactive Preparedness (Do This Today)

Financial & Insurance Prep

- Build Your Emergency Fund:** Create a fund with 3-6 months of essential living expenses.
- Automate Your Savings:** Set up an automatic transfer to a separate High-Yield Savings Account (HYSA).
- Review Your Insurance:** Confirm you have "**Replacement Cost**" coverage and adequate "**Loss of Use**" (ALE) coverage.
- Conduct a Monthly Budget Review:** Monitor financial stability and attack debt early.

Documentation & Legal Prep

- Create a Home Inventory:** Video every room/drawer, narrating contents.
 - Store Inventory Off-Site:** Upload to a secure cloud service AND email to a relative.
 - Photograph High-Value Items:** Close-ups of jewelry/electronics with receipts.
 - Assemble a "Housing Loss" Document Pouch:** Include physical copies of:
 - Lease/Deed.
 - Insurance Declarations Page.
 - Vehicle Titles.
 - Birth Certificates, SS Cards, Passports.
 - Create a Digital Backup:** Save scans of all documents to an encrypted USB drive.
 - Read Your Lease/Mortgage:** Understand notice periods and eviction/default terms.
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Mission 2: Short-Term Response (Immediate Crisis Actions in first 72 hours)

Pre-Evacuation Planning

[] Identify Tiered Shelter Options:

[] **Tier 1:** 1-2 friends/family hosts.

[] **Tier 2:** Official shelters (EMA website/FEMA app).

[] **Tier 3:** Pet-friendly hotels.

[] **Create a "Grab & Go" List:** Prioritized by time (5 min, 15 min, 30 min).

[] **Designate an Out-of-Area Contact:** The central hub for family check-ins.

When Displacement Occurs

[] If Displaced by Disaster:

[] Call insurance immediately.

[] Contact Red Cross for immediate aid.

[] Register with FEMA at [DisasterAssistance.gov](https://www.disasterassistance.gov).

[] If Receiving an Eviction Notice:

[] **Do not leave immediately.** It is a legal process.

[] Contact tenant's rights/legal aid for advice.

Mission 3: Long-Term Recovery (Rebuilding Stability)

Accessing Support Systems

[] **Call 2-1-1:** Get a comprehensive list of local aid organizations.

[] **Contact Housing Programs:** Locate homeless shelters and Public Housing Authorities (PHAs).

[] **Utilize Community Lifelines:** Locate food pantries and public libraries.

Stabilizing Your Life

[] **Connect with Workforce Centers:** For employment assistance.

[] **Contact Credit Counseling:** Use the NFCC for recovery budgets.

[] **Find Health Clinics:** Public health clinics for medical/mental needs.

[] **Replace Documents:** Driver's License, SS Card, Birth Certificate .

The Scenario Planner (Contingencies)

Murphy's Law Variation 1: "The shelter won't take my dog."

- **The Trap:** Most emergency shelters do not accept pets.
- **The Fix:** Pre-research **Pet-Friendly Hotels** in your area (Tier 3) or confirm with your Tier 1 host (friends/family) that pets are welcome.

Murphy's Law Variation 2: "I'm overwhelmed and don't know where to start."

- **The Trap:** Analysis Paralysis.
- **The Fix:** **Call 2-1-1.** They are trained guides who can identify resources you didn't know existed. Make this your single starting point .