SAMPLE REPORT · EXAMPLE HOUSEHOLD, NOT A REAL CUSTOMER

SHELTER SECURE · ALEX & JORDAN · CITY / IN-TOWN RENTER · SHELTER REPORT · OCTOBER 30, 2026 · 100 EXAMPLE AVE, ANYTOWN, CA · COMPLETED REPORT

Alex & Jordan — Quick View

Overall position: **Grid Dependent, with several Grid Adjacent safeguards.** Overall concern: Moderate

Income covers current obligations with room to spare, and food, transportation, community help and a temporary place to stay are in good shape. Emergency reserves need prompt attention, and power, water, communications, banking access and the lease deserve a closer look. Start with the first actions below.

Area	GA position	Concern	What the result means
Shelter / access	Grid Adjacent	Moderate	Lease runs 10 more months; renewal terms are unknown.
Energy	Grid Dependent	Moderate	Power banks keep phones going about 2 days; heat and the refrigerator need grid power.
Water	Grid Adjacent	Moderate	6 gallons stored: about 3 days of drinking water for two adults; none set aside for the dog.
Food / cooking	Grid Adjacent	Low	About 10 days of no-fridge meals; the gas stovetop lights with a match.
Transportation	Grid Adjacent	Low	Two vehicles and a bus line within walking distance.
Communications	Grid Dependent	Moderate	Phone alerts are on; contact without power for about 2 days; no battery radio.
Community	Grid Adjacent	Low	A neighbor has agreed to check on the dog; an out-of-area contact is named.
Income / cost fit	Financial measure	Low	$4,500 income covers $3,603 monthly obligations, leaving $897 (19.9%).
Banking access	Grid Dependent	Moderate	$150 cash covers about 1 day; most purchases need working cards or banking.
Emergency reserves	Financial measure	High	$2,600 covers about 22 days of expenses; $8,209 short of 90 days.
Temporary stay	Grid Adjacent	Low	Jordan's sister, 40 minutes away, has agreed to take both of you and the dog.

Monthly picture: home $1,998; other debt $570; other essentials $1,035; income $4,500. Remainder $897 (19.9% of income).

Your first 30 days

1. **This week:** set an automatic $400 monthly transfer into Savings One, and keep $300 in cash for outages.
2. **Within two weeks:** extend stored water to 7 days for two adults and the dog, and add a battery radio.
3. **By day 30:** ask the landlord about renewal terms and what backup power is permitted, then price a power station.

YOUR SHELTER SCAN, FROM YOUR ANSWERS

WATER: WATCH | ENERGY: WATCH | FOOD: CLEAR | INCOME: PRIORITY | SHELTER: WATCH | REPAIRS: CLEAR | OPTIONS: CLEAR

Low: satisfactory for the stated scope. Moderate: limited coverage, or action recommended. High: needs prompt attention. Concern is separate from GA position.

STRENGTHEN THESE AREAS

Matched to what your answers show — Watch and Priority areas only.

INCOME SYSTEM — PRIORITY

Your reserves would cover about 22 days of expenses if income stopped.

WATER SYSTEM — WATCH

Stored water covers about 3 days for two adults, and nothing yet for the dog.

ENERGY SYSTEM — WATCH

Phones are covered for short outages; heat and refrigeration are not.

SHELTER SYSTEM — WATCH

The lease ends in 10 months and renewal terms are not yet known.

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Your figures and first 30 days

Figure	Amount	Source
Monthly income	$4,500	Itemized
Rental costs	$1,998	Itemized
Other debt payments	$570	Itemized
Other essentials	$1,035	Itemized
Total monthly obligations	**$3,603**	
Remainder	$897 (19.9%)	
Emergency savings available	$2,600 = 22 days	Itemized
Cash on hand	$150 = 1 day	Itemized

You estimated monthly income at $4,400; your breakdown totals $4,500 ($100 more). The report uses $4,500.

You estimated home costs at $1,950; your breakdown totals $1,998 ($48 more). The report uses $1,998.

You estimated other essentials at $1,000; your breakdown totals $1,035 ($35 more). The report uses $1,035.

You estimated emergency savings at $3,200; $600 of Savings One is set aside for the car, so the report counts $2,600 as available. Committed money is not counted twice.

Emergency targets at today's costs: 72 hours $360.30; 30 days $3,603; 90 days $10,809. Planning rules: a remainder of at least 10% of income is Low concern; reserves under 30 days are High, 30 to under 90 Moderate, 90 or more Low.

What needs attention

Area	Concern	Finding and next step
Shelter / access	Moderate	Lease runs 10 more months; renewal terms are unknown. **Next:** Ask the landlord about renewal terms before month 6.
Energy	Moderate	Power banks keep phones going about 2 days; heat and the refrigerator need grid power. **Next:** Size a portable power station for the refrigerator and the furnace fan, and ask the landlord what is permitted.
Water	Moderate	6 gallons stored: about 3 days of drinking water for two adults; none set aside for the dog. **Next:** Extend stored water toward 7 days, including the dog, and set a refill date.
Communications	Moderate	Phone alerts are on; contact without power for about 2 days; no battery radio. **Next:** Add a battery or hand-crank radio and agree on a check-in plan.
Banking access	Moderate	$150 cash covers about 1 day; most purchases need working cards or banking. **Next:** Keep about 3 days of cash for outages and replace it after use.
Emergency reserves	High	$2,600 covers about 22 days of expenses; $8,209 short of 90 days. **Next:** Build emergency savings to the 30-day target ($3,603) first.

What's in your full report

- ✓ Itemized income and costs
- ✓ What happens if an income stops
- ✓ Rental responsibilities
- ✓ Savings path and reserve plan
- ✓ 90-day plan
- ✓ Five-year strategy

Grid Dependent: an essential need relies on outside systems with few usable alternatives. Grid Adjacent: you keep normal services and have practical alternatives. Off Grid: a need runs independently for the stated period; it is not the required goal. Every finding is based on what was reported; anything marked unknown requires verification and is not treated as a failure.

Itemized income and costs

Income — one row per payment

Recipient	Income type	Payment / frequency	Monthly
Alex	Wages (retail store manager)	$1,700 twice a month	$3,400
Jordan	Self-employment (bookkeeping)	About $1,100 a month, varies	$1,100
Total			**$4,500**

What this rental costs

Rental cost	Monthly
Rent	$1,650
Electricity	$110
Gas / heating fuel	$45
Internet	$65
Phones	$90
Renter's insurance	$18
Routine tenant-paid supplies	$20
Total	**$1,998**

Home costs of $1,998 are $102 under the $2,100 you said you could afford each month, including utilities and renter's insurance.

Other debts and required payments

No mortgage applies; rent is already counted in home costs above.

Debt	Balance	Monthly payment
Car loan	$9,800	$320
Credit card	$2,400	$90
Student loan	$14,000	$160
Total	**$26,200**	**$570**

Other essentials

Essential	Monthly
Food and household supplies	$650
Transportation (fuel, insurance, upkeep)	$260
Medical	$80
Pet care (one dog)	$45

Childcare	$0
Other essentials	$0
Total	**$1,035**

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If an income stops

Illustration	Income left	Against $3,603 costs
Alex's wages stop; Jordan's work continues	$1,100 / month	$2,503 monthly gap
Jordan's work stops; Alex's wages continue	$3,400 / month	$203 monthly gap

Income continuity concern: High Alex's wages provide 75.6% of household income. If they stopped, available reserves of $2,600 would cover the gap for about 31 days. Jordan's self-employment varies month to month, so the report treats it as the less certain payment.

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Rental responsibilities

Rental responsibility	Detail
Landlord maintains	Building, roof, plumbing, furnace and appliances.
Tenant maintains	Smoke-alarm batteries, filters, minor upkeep.
What is allowed	Stored supplies and water: yes. Fuel-burning generator: no. Battery power station: **unknown — requires verification** with the landlord.
Changes needing approval	Window units, wiring, anything attached to the walls.
Lease term	Ends August 2027. Renewal terms: **unknown — requires verification**.

Savings, reserves and the path forward

Account	Type	Balance	Restrictions and purpose
Savings One	Savings	$3,200	$600 set aside for car registration and tires
Checking One	Checking	$900	Day-to-day bills; not counted as a reserve

Savings One holds $3,200, of which $600 is already committed to the car, so $2,600 is counted as available emergency money. Checking One pays this month's bills and is not counted as a reserve. Cash on hand: $150.

Window	Expense equivalent	Coverage from $2,600
72 hours	$360.30	Covered
30 days	$3,603	$1,003 short
90 days	$10,809	$8,209 short

Retaining $400 a month of the $897 remainder reaches the 30-day target in about 3 months and the 90-day target in about 21 months. Saving for a home is a separate goal: keep it under its own label so it never looks like emergency money.

Your 90-day plan

When / lead	Action and completion result	Funding / boundary	Status
Days 1–30 Household	Set an automatic $400 monthly transfer into Savings One; keep $300 cash for outages.	From the monthly remainder.	To do
Days 1–30 Jordan	Extend stored water to 7 days for two adults and the dog; set a refill date.	Small cost; use storage you own first.	To do
Days 1–30 Alex	Ask the landlord about renewal terms and what backup power is permitted.	No cost.	To do
Days 31–60 Alex	Price a portable power station sized for the refrigerator and furnace fan; buy only if permitted.	From retained income, not emergency savings.	To do
Days 31–60 Jordan	Add a battery or hand-crank radio; agree on a check-in order with family and the neighbor.	Small purchase.	To do
Days 31–60 Household	Open a separate "Down Payment" label so home savings and emergency savings are never mixed.	No cost.	To do
Days 61–90 Household	Confirm the 30-day reserve is within reach, test the outage plan for one evening, update your answers and generate a new report.	Keep emergency savings separate from other goals.	To do

Success at day 90: the High item above addressed or scheduled, emergency savings moving toward $3,603, the two unknowns answered by the landlord, and your answers updated.

Five-year strategy

Your direction: **buy a home within three years.**

Period	Strategy	Review trigger
Year 1	Reach the 30-day reserve, then keep building toward 90 days. Keep debt payments current and start a separate down-payment fund. Get a rough idea of what a purchase payment could be in your area.	After an outage, a major expense, or a change in income or household.
Years 2–3	Compare the full monthly cost of owning (payment, taxes, insurance, upkeep) with your current $1,998 monthly home costs (rent plus utilities and insurance). Buy only if 90 days of reserves would remain after closing.	Lease renewal, a change in either income, or a large change in local prices or rates.
Years 4–5	If you have bought, update your answers as a homeowner and generate a new report. If you are still renting, recalculate income, costs and debt and decide again.	Buying is an option, not a preset outcome.

Five years is a planning horizon, not five years of funded reserves. This is education, not lending or financial advice.

Report record

Prepared October 30, 2026 from saved City / In-Town Renter answers. **This is an example household created to show what a Shelter Secure report contains. It is not a real customer, and the names, address and figures are fictional.**

Education, not advice: not an inspection, appraisal, or financial, lending, insurance or legal advice. Shelter Secure reports describe dependencies, supports and safeguards based on what was reported.