



After a disaster guide



If your life has unfortunately been turned upside-down by a disaster or if you just want to be ready for an emergency, this guidebook can help.

You can learn more about preparing for a disaster and emotional recovery from our other guidebooks:

- [Preparing for a disaster](#)
- [Emotional recovery after a crisis](#)

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First things first: Disaster relief



There will be many pressing issues to take care of after a disaster. You and your family's safety should take top priority. If you need emergency services (e. g. food, shelter, clothing, etc.) contact one of the emergency hotlines listed in the Emergency Resources section. In the event of a federal disaster declaration, a hotline is often made available. If that happens, you can call the hotline for information about public, private and voluntary agency programs that aid in recovery efforts.

Here are some safeguards you can follow:

- Listen to the radio for information about shelters, resources and safety advisories.
- Stay away from damaged buildings. Return home only when authorities say the area is safe and have given permission to do so.
- Watch your children and pets carefully. They'll need constant supervision until things are back to normal.
- Be alert for potential hazards in areas damaged by flooding, fire or other disaster.
- Cooperate with authorities.
- Help those who need special assistance.

Emergency resources

When disaster strikes, shelters are typically set up in surrounding areas. Seek information from the news, your local Red Cross chapter, emergency management service or the FEMA hotline noted below.

The Red Cross opens shelters for displaced people and supplies meals and snacks to families and emergency workers. Red Cross interviewers will meet one-on-one with families to figure out their specific needs. They might be able to provide cash assistance. They can also direct you to other community or government resources available.

When you are out of harm, register at the websites below to let family and friends that you're safe.

- [redcross.org/safeandwell](https://www.redcross.org/safeandwell)
- Federal Emergency Management Agency (FEMA)
800-621-3362
- **800-462-7585** for the hearing or speech impaired.— You can also apply for assistance online at: [fema.gov](https://www.fema.gov)
- Red Cross hotline—[redcross.org](https://www.redcross.org) and click on “Getting assistance”



Helping children cope with disaster



Children often copy their parents' behavior. When parents deal with a situation well, there's a good chance their children will also cope in a healthy way.

Be aware that after a disaster, children are most afraid:

- The event will happen again.
- Someone will be injured or killed.
- They'll be separated from their family.
- They'll be left alone.

Parents provide the keys to coping

In a disaster, children will look to you and other adults for help. How you react to an emergency gives them clues for how to act. You want to model healthy ways of coping. If you focus on fear and pain, children may become more scared and anxious. If you focus on loss, they might feel their losses even more acutely.

Children's fears may also stem from their imagination. When problems are kept hidden, children may imagine it's worse than it really is. You should take these feelings seriously. Your words and actions can provide comfort. Be sure to answer questions honestly. Focus more on solutions than on problems.

You don't have to deny the reality and the difficulty of what's occurred. But you can help your children see you're taking care of them and moving forward.





Here are several tips for parents to help children cope:

- **Take care of yourself.** Taking care of your physical and emotional well-being will help you be strong enough to take care of your children.
- **Reassure your child.** Express love and affection to your child often.
- **Limit TV and other exposure to the disaster.** For younger children, keep the TV off during news and disaster coverage. For older children, limit their screen time.
- **Encourage children to talk about their feelings.** As you listen, be sure not to judge. Let them know it's normal to be upset.
- **Give them time.** Don't make them talk about the disaster if they don't want to. Let them know you are there for them when they are ready to talk.
- **Be willing to share your feelings.** Make sure to use terms they can understand.
- **Don't ignore the reality of what's happened.** Talk about it. This models healthy behavior. It also validates that what they're going through is real and can be hard to deal with.
- **Don't expect them to be brave or tough.** Let them cry and be sad. Don't shame your child if you notice a return to past behaviors such as thumb-sucking or clinging to trusted family members.
- **Let children grieve for what they've lost.** Whether those things are small, like a toy or a blanket, or big, like their home.

- **Find some extra time to spend together in a family activity.** Together you can begin to replace fears with more pleasant memories. Consider spending more time with them at bedtime, when thoughts about the disaster may surface.
- **Talk with your child's teacher or school.** Let them know your child may need extra assistance.
- **Correct any mistaken beliefs.** This can help put your child's mind at ease and provide a sense of comfort.
- **Have children take part in the family's recovery activities.** Doing so can help them feel their lives will return to "normal." And it can help give a sense of control and hope.
- **Seek help if needed.** Disasters can be traumatic. This is especially true for those who see people getting hurt. Talking to a professional can help children cope with that trauma. Take steps to ensure you and your child have the help you need to cope in the healthiest way possible.
- **Keep a daily routine.** Daily routines can make children feel safe. When there's a change in their routine, children may become anxious. In the middle of big changes in your life, try to keep a routine. This helps provide a sense of structure and safety for children. It can also give you a sense of control.





Returning home

You may be eager to return home, but don't go back to a damaged area. Make sure officials have declared it to be safe. Going home can be physically, mentally and emotionally tough. Above all, stay safe and only enter approved areas.

- Have your home looked at by a qualified inspector or a structural engineer before you enter. Do not enter until it has been declared safe to do so.
- Walk carefully around the outside and check for loose power lines, gas leaks and structural damage. Do not enter your home if you smell gas or if floodwaters are still around the building. If you have any doubts about safety, get help from an expert.
- Check all markings and posted signs. Do not enter your home or go past barricade tape placed over windows or doors until you know it's safe.
- Leave children with a relative or friend while you do your first inspection. The site may pose hazards and seeing the damage may be upsetting.
- Keep a battery-operated radio with you to listen for emergency updates and news reports.
- Use the phone only to report life-threatening emergencies.
- Use a battery-operated flashlight to inspect a damaged home. NOTE: The flashlight should be turned on outside BEFORE entering. The battery may produce a spark that can cause an explosion if leaking gas is present.
- Do not smoke, use oil or gas lanterns, carry candles or torches for lighting until you're sure there is no leaking gas or other flammable materials present.
- Watch out for animals, especially dangerous ones. Use a stick to poke through debris.
- Be aware of loose boards and slippery floors. Use extreme caution. Watch for hidden dangers such as areas that are hot after a fire, falling structures or sharp metal.
- Take photos of the damage and make a detailed list. Contact your insurance agent as soon as possible. Keep in mind when there's a lot of damage, claims are often handled on a priority basis. The most serious situations get handled first. Patience will be key in the days ahead.
- Review any insurance policies carefully. Discuss any questions about coverage or the claims process with your agent.



Assessing structural damage

Look for:

- Loose power lines
- Broken or damaged gas lines
- Foundation cracks
- Roof and chimney cracks
- Porch, roof, and overhang structural damage
- Any other damages

If it looks like any structure may collapse, leave right away.

Interior checklist

Damage on the outside could mean the inside of the home is dangerous. Ask a building inspector or contractor to check the structure before you enter. If you're not sure what you're doing, call in an expert. Many injuries occur during clean-up. Be careful!

- **Wear protective clothing.** Wear long pants, a long-sleeved shirt, closed-toed, rubber-soled shoes or boots and work gloves. Dust masks or safety goggles may be needed. You might even need a hard hat and other safety equipment.
- **Carefully open doors.** If a door is jammed, don't force your way in. The door may be supporting the structure. Find another way to enter.
- **Smell for gas.** If you detect the odor of gas or hear a hissing noise, open a window and leave the property right away. Stand far away from it. Call the fire department or gas company.
- **Shut off valves.** If you have a propane tank system, shut off all valves. Contact a propane supplier to check the system before using it again.
- **Look for smoke or embers.** If there was a fire, check for smoke and embers throughout the home, including the attic.
- **Turn off the electricity.** If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Unplug any electrical items and let them dry out. Have them checked by a professional before using them again.
- **Beware of animals.** Rodents, snakes, spiders or insects may have entered your home. Use a stick as your progress through the house. Tap loudly and often on the floor to alert animals to your presence.
- **Be careful moving items in the home.** Damaged furniture or other parts of the home may be unstable. Avoid leaning or sitting on anything in your home.





Interior checklist (con'd)

- **Check the ceiling.** Water may drench plaster and drywall. This makes it very heavy. If it falls, it can be dangerous. If the ceiling is sagging from water weight, poke holes starting from the outer edges of the bulge and work toward the center. Be careful not to stand under anything that may fall. This will let the water drain slowly. Take your time and knock out small chunks at a time. Striking the center of the damaged area first may cause the ceiling to collapse.
- **Check the floor.** Flooring damaged by water can also collapse if you walk on it. Avoid walking on sagging floors. For small sagging sections, cover with thick, strong boards. Ensure the wood extends at least 8 to 12 inches beyond each side of the sagging area.
- **Open windows and doors.** If it's dry outside, open windows and doors to air out and dry your home.
- **Pump water out slowly.** If you have a basement and it's flooded, pump it out gradually – about one third of the water per day – to avoid damage. The walls may collapse and the floor may buckle if the basement is pumped out while the ground outside is still too wet.
- **Open cabinets.** Be on alert for falling objects.
- **Throw out damaged food,** beverages, medicine and other supplies. If they have come in contact with floodwater, heat, smoke or soot, they may be contaminated. Wash canned goods with soap and water.
- **Make temporary repairs.** Cover holes, tarp roofs or brace walls as you are able. Keep all your receipts.
- **For major repairs or rebuilding,** consider hiring a licensed contractor. Get references from friends or relatives who've had work done. Get written estimates from several firms and ask for reasons behind any price variations. Don't just choose the lowest bidder. Get a signed contract from any contractor you hire. Be aware of frauds that prey on disaster victims. Keep all receipts for repairs, services, and inspections. Check local building codes. Learn about protective materials or designs to reduce damage from future disasters.





Electrical systems	Checking utilities and major systems <ul style="list-style-type: none">• Have the electrical system checked by an electrician before turning the power back on.• If you see sparks, broken or frayed wiring or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. Hot insulation might smell “fishy,” like rotting eggs, burning plastic or rubber. Many people haven’t smelled it before. It might just smell like something strange. If in doubt, keep the power off until you call in an expert.• If there’s a pool of water between you and the fuse box or circuit breaker panel, use a dry wooden stick to reach and turn off the main fuse or breaker. DO NOT step or stand in the water to do this! If you must stretch to do this, walk away and call an electrician.• Look for tripped breakers. These may signal damaged wiring. Instead of turning tripped breakers on, turn them to “off” and mark them. Have a qualified electrician inspect for any hidden internal problems and make any needed repairs.• Only keep on the main breaker and the breaker for the room in which you’ll be working. Turn off all the others. When the power is restored, turn breakers on one at a time, and only for rooms that are getting work.• Use a flashlight to inspect each fuse. Replace any blown fuses with ones of the exact same amperage rating.
Climate control systems	<ul style="list-style-type: none">• For heating oil tank systems, turn off all valves and call a specialist to assess and repair any damage before using.
Water and sewage systems	<ul style="list-style-type: none">• If you suspect there’s damage to sewer lines, avoid using sinks, toilets, showers, etc. and call a plumber.• If water pipes are damaged, turn the water off at the main valve and call a plumber.• Pump out wells and have the water tested before using it for drinking, washing or cooking.• If there are spilled chemicals that don’t pose a health risk, be sure to wear rubber gloves and protective clothing. Use care when cleaning up. Follow advice from your local authorities about how to discard your rags.





Cleaning clothes and other fabrics	<ul style="list-style-type: none">• Wash clothes in your usual laundry detergent with a cup of baking soda added. Let it line dry if possible.• Another way is to wash clothes in cold water with your usual laundry detergent and add one tablespoon of pure vanilla extract. This solution has also been shown to remove smoke odor on kitchen surfaces and washable furniture.
Walls, furniture and floors	<ul style="list-style-type: none">• To remove soot and smoke from walls, furniture, and floors, use a mild soap or detergent.• Fill several small bowls with baking soda or vinegar and set them around the room.
Wallpaper and painted walls	<ul style="list-style-type: none">• Work from the bottom up to prevent streaking. Work in small sections. Be sure not to soak through wallpaper.• Use a commercial paste to stick loose edges or sections.• Rinse the wall with clear water right away.
Pots, pans and flatware	<ul style="list-style-type: none">• Wash these items with soapy water.• Rinse and then polish with a fine powdered cleaner. You can polish copper and brass with salt sprinkled on a piece of lemon. Or try salt sprinkled on a cloth wet with vinegar.
Leather goods	<ul style="list-style-type: none">• Wipe leather items with a damp cloth, then a dry cloth.• Stuff purses and shoes with newspaper to help them keep their shape. Leave suitcases open but set out to dry away from heat and sunlight.• Clean with saddle soap when leather items are dry.

Helping pets

- Exercise caution when handling your pets during or after a disaster. A scared animal may react by biting or scratching. Stay calm.
- Be patient. In the days following a traumatic event, pets may react in unusual ways. They might go to the bathroom in the wrong places, scratch or bite your walls or your couch, etc.
- Think about leaving pets with a friend or family member or even boarding them while you assess the damage to your home and begin to clean up.
- Prevent injuries. Animals are curious by nature. This leaves them at risk for injury in a damaged structure.
- Use a well-loved toy, blanket or an item of clean clothing to comfort your pet.
- Make sure to feed your pets their regular diet and give them plenty of fresh water.
- If your pets aren't staying with you, visit them regularly. Take time to play with them. This can aid in your recovery as well.



Financial recovery

- Contact your insurance broker or company as soon as possible to report the damage.
- Prepare a list of damaged or lost items and provide receipts if possible. It can be a good idea to take photos or make a video of the damage before you move anything. This can further support your claim.
- Keep damaged items. If possible, keep items (or portions of items) until the adjuster has visited your home. Don't throw away anything you plan to claim.
- Keep receipts for expenses such as lodging, repairs or other supplies.
- Make copies of everything you give to the claims adjuster or insurance company.

Replacing vital documents



Driver's license	Department of Motor Vehicles
Government issued ID	Contact the issuing authority
Insurance policies	Your insurance agent or carrier
Military discharge documents	Department of Veterans Affairs 1-800-827-1000 or TTY dial 711 or log on to www.va.gov
Passports	State Department — Bureau of Consular Affairs www.travel.state.gov
Birth, death and marriage certificates	State Bureau of Records
Social Security or Medicare cards	Local Social Security office 1-800-772-1213 or TTY 1-800-325-0778
Credit cards	Contact issuing company
Titles to deeds	Records Department of the area in which the property is located
Stocks and bonds	Issuing company or your broker
Legal documents	Your attorney
Income tax records	IRS Center where you or your accountant filed IRS: 1-800-829-1040 or TTY 1-800-829-4059 , Online: www.irs.gov
Citizenship documents	Bureau of Citizenship and Immigration Services 1-800-375-5283 or TTY 1-800-767-1833
Mortgage papers	Lending institution



We're here for you



When challenges arise, we provide:

- Support
- Guidance
- Information
- Resource referrals for you and your household members.

We can help with many issues, including:

- Managing stress and anxiety
- Enhancing parenting skills
- Handling conflict
- Locating childcare or eldercare
- Work/life balance and much more

Services are confidential and free 24/7/365 days a year.



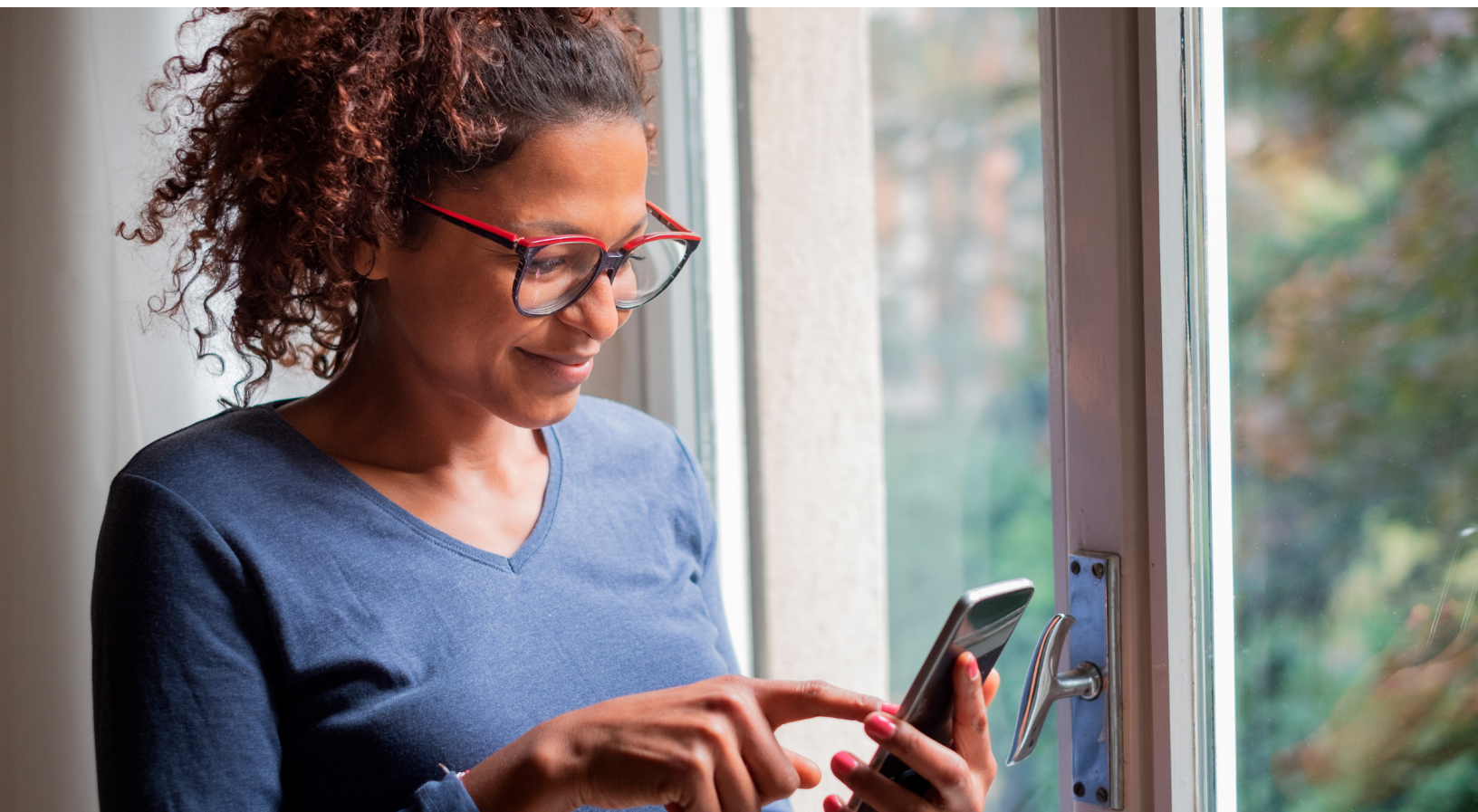


When you call

We'll partner with you to assess your needs. If you and/or others in your family can benefit from counseling, you'll be referred to a local provider. If you're looking for community or government resources, we will perform a search and provide you with options that can help with your specific situation.

We can't promise a stress-free life. We can provide you with tools and support during this difficult time.

Help is just a call or click away.



The EAP is administered by Resources For Living, LLC.

All EAP calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Resources For Living. Provider participation may change without notice.