



**American Red Cross**

# **Moving Forward After a Disaster**



***A Gift from the American People***

All assistance provided by the American Red Cross is a gift from the American people and is based on disaster caused needs.

For more information please contact The American Red Cross at:

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## **The American Red Cross Mission Statement**

The American Red Cross, a humanitarian organization led by volunteers, guided by its Congressional Charter and the Fundamental Principles of the International Red Cross Movement, will provide relief to victims of disasters and help people prevent, prepare for and respond to emergencies.

### **About this booklet**

This booklet has been prepared by the American Red Cross as a gift from the American people in the hope of providing information to aid your recovery. In this book you will find critical resources, helpful checklists, and phone numbers that may assist you in your recovery.

### **Have you contacted your loved ones?**

**Safe and Well Website Address:** [www.redcross.org](http://www.redcross.org)

- If you have been affected by a disaster, this website provides a way for you to register yourself as “safe and well.” From a list of standard messages, you can select those that you want to communicate to your family members, letting them know of your well-being.
- Concerned family and friends can search the list of those who have registered as “safe and well.” The results of a successful search will display a loved one’s First Name, Last Name, an “As of Date”, and the “safe and well” messages selected.

## **Returning Home After a Disaster**

### **A Word of Caution**

Preparing to return home after evacuating will keep you safer while inspecting and cleaning up the damage to your home. Before traveling back home, ensure local officials have declared that **it’s safe** to enter your community and that you have the supplies you will need. Follow the suggestions below for returning to, inspecting and cleaning your home.

### **Before Returning**

- Find out if it is safe to enter your community or neighborhood. Follow the advice of your local authorities.
- Carry plenty of cash. ATMs may not work and stores may not be able to accept credit or debit cards.
- Bring supplies such as flashlights, batteries, bottled water and non-perishable foods in case utilities are out.
- Create back-up communication plans with family and friends in case you are unable to call from the disaster areas.
- Plan for delays when traveling. Bring extra food, water, pillows, blankets and other items that will make the trip more comfortable. Keep the fuel tank of your vehicle as full as possible in case gas stations are crowded, out of fuel or closed.
- Carry a map to help you plan new routes around heavy traffic or impassable roads.
- Find out if local medical facilities are open and if emergency services are functioning again. Do NOT call 9-1-1 or the local emergency to do this.
- Understand that recovery takes time. Focus on the positive and have patience. Other people will have similar frustrations.





## Disaster Expenses

Each person is responsible for his or her own recovery. We are here to guide you in that recovery, help you obtain and use other available resources. Keeping track of your income and expenses will assist you with your recovery. Doing a budget will help you understand how you are spending your money and how much you have to work with.

Monthly Income				Monthly Expenses			
		Date	Dollar Amount			Date	Dollar Amount
1	Pay Check			1	Food / Groceries		
2	Spouse Pay Check			2	Rent / Mortgage (Include taxes, insurance, association fee)		
3	Social Security Retirement Income			3	Electricity / Heat (Gas, oil, other)		
4	Social Security Disability Income			4	Telephone / Pager / Cell Phone		
5	Public Assistance (Food Stamp, WIC, other)			5	Cable / Satellite TV		
6	Child Support Received			6	Water / Sewage / Garbage		
7	Social Security Retirement Income			7	Transportation (Fares, gas, oil, car maintenance)		
8	Other Family Income			8	Medicine / Dental Care (Prescriptions, glasses)		
				9	Recreation (Dinning out, movies, other)		
				10	Credit Card (Visa, MasterCard, American Express, Discover)		
				11	Credit Card (Fuel, Department Store, etc.)		
9	<b>Total Monthly Income</b> Add from line 1 – 8			12	<b>Total Monthly Expenses</b> Add from line 1 – 11		
	<b>Monthly Surplus or Deficit</b> Subtract Monthly Expenses line 12 from Monthly Income line 9						

**COMMUNITY / GOVERNMENT ASSISTANCE**

For IRS purposes it is important to keep track of your disaster expenses and **save all receipts and bills** to demonstrate how the money was used in meeting your disaster-related needs. Assistance provided by the federal government must be used and accounted as specified by their direction.

<b>Name of Agency</b>	<b>Date</b>	<b>Amount Received</b>	<b>Phone Number</b>	<b>Address</b>
<i>Example: Church</i>	<i>5/1/09</i>	<i>\$100.00</i>	<i>1-555-555-5555</i>	<i>123 Main Street</i>

<b>Federal Emergency Management Agency</b>	<b>Date</b>	<b>Amount Received</b>	<b>Noted</b>
<i>Example: Temp Housing FEMA</i>	<i>5/10/09</i>	<i>\$890.00</i>	<i>Best Western 2 nights lodging from 5/11/09 to 5/12/09 a \$89.00 per night</i>

## Checklist to Aid You in Recovery

### Have you contacted your loved ones?

- Safe and Well  
1-866-438-4636 or [www.redcross.org](http://www.redcross.org)

### Have you registered with FEMA? If your county has received a Presidential declaration.

- Federal Emergency Management Agency (FEMA):  
1-800-621-FEMA (1-800-621-3362) or [www.fema.gov](http://www.fema.gov)

- Date of FEMA registration: \_\_\_\_\_ Your FEMA registration #: \_\_\_\_\_

### Make contact with the following:

- Homeowner / Renter / Insurance

- |  |          |           |       |
|--|----------|-----------|-------|
| <input type="checkbox"/> Homeowner insurance | Phone #: | Policy #: | Date: |
| <input type="checkbox"/> Mortgage Company    | Phone #: | Policy #: | Date: |
| <input type="checkbox"/> Landlord            | Phone #: |           | Date: |
| <input type="checkbox"/> Renter insurance    | Phone #: | Policy #: | Date: |
| <input type="checkbox"/> Car insurance       | Phone #: | Policy #: | Date: |

- Employer / Schools

- Your employer
- Your children's schools

- Stop delivery services

- |   |  |           |       |
|---|--|-----------|-------|
| <input type="checkbox"/> Newspaper        | Phone #:                                       | Account#: | Date: |
| <input type="checkbox"/> Your Post Office | <a href="http://www.usps.com">www.usps.com</a> |           | Date: |

- Utility Company

- |                                    |          |            |       |
|------------------------------------|----------|------------|-------|
| <input type="checkbox"/> Telephone | Phone #: | Account #: | Date: |
| <input type="checkbox"/> Cell      | Phone #: | Account #: | Date: |
| <input type="checkbox"/> Cable     | Phone #: | Account #: | Date: |
| <input type="checkbox"/> Water     | Phone #: | Account #: | Date: |
| <input type="checkbox"/> Gas       | Phone #: | Account #: | Date: |
| <input type="checkbox"/> Electric  | Phone #: | Account #: | Date: |

### Have you lost your ID or driver's license?

- Contact the local DMV Office in the appropriate state.

### Did you lose your bank ATM card or checkbook?

- Contact the issuing financial institution
  - Bank name: \_\_\_\_\_ Bank phone #: \_\_\_\_\_

### Did you lose your credit cards – Contact issuing financial institution as soon as possible.

- MasterCard: 1-800-MasterCard (1-800-627-8372)
- VISA: 1-800-VISA911 (1-800-847-2911)
- American Express: 1-800-528-4800
- Discover: 1-800-Discover (1-800-347-2683) TDD/TTY 1-800-347-7449
- Other: (Fuel, Department Store, etc.)

### Did you lose your medication?

- Contact your Doctor and /or Pharmacy
  - Doctor Phone #: \_\_\_\_\_
  - Health Insurance Phone #: \_\_\_\_\_ Policy #: \_\_\_\_\_
  - Pharmacy Phone #: \_\_\_\_\_ Prescription(s) #: \_\_\_\_\_

*Note: Use the note section of this booklet if you need more space to write.*



## For Recovery and Replacement of Vital Documents

### Social Security / Medicare cards

Local Social Security office: 1-800-772-1213 or TDD/TTY 1-800-325-0778

**Passports - State Department Passport Services:** 1-877-487-2778 or TTY 888-874-7793 or <http://travel.state.gov>

**Birth, death and marriage & divorce certificates** - Bureau of Records in the appropriate state

**Titles to deeds** - Records Department of the area in which the property is located

**Stocks and bonds** - Issuing company or your broker

**Wills** - Your attorney

**Income tax record** - IRS center where filed, your accountant or by calling: 1-800-829-1040 or [www.irs.gov](http://www.irs.gov)

**Citizenship papers** - Bureau of Citizenship and Immigration Services: 1-800-375-5283

### Information to Aid You in Recovery

#### Govbenefit.gov

This is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs. [www.govbenefits.gov](http://www.govbenefits.gov)

#### DisasterAssistance.gov

This is an easy to use website that consolidates disaster information in one place. Currently, 17 U.S. Government agencies, which sponsor more than 50 forms of disaster assistance, contribute to the website. You can apply for many forms of assistance with a single, online application. Your application information is shared only with those agencies that you identify and is protected by the highest levels of security. Ultimately, DisasterAssistance.gov will speed the application process and allow you to check the progress of your application online. [www.disasterassistance.gov](http://www.disasterassistance.gov)

#### National Association of Insurance Commissioners (Consumer Hotline)

1-866-470-NAIC (6242)

[www.naic.org](http://www.naic.org)

#### National Disaster Legal Services

<http://www.disasterlegalaid.org/>

#### Disaster Unemployment Assistance

1-877-872-5627      Hearing impaired 1-877-889-5627  
<http://workforcesecurity.doleta.gov/unemploy/disaster.asp>

#### Department of Veterans Affairs

1-800-827-1000      TDD/TTY 1-800-829-4833

[www.va.gov](http://www.va.gov)

#### Federal Tax Assistance

1-800-829-4933

[www.irs.gov](http://www.irs.gov)

#### Financial Counseling

1-888-388-HOPE      (1-888-388-4673)

[www.operationhope.org](http://www.operationhope.org)

Provides financial and economic guidance and assistance to individuals and small businesses affected by disasters. **Hope Coalition America** offers free financial counseling and provides helpful documents such as the “Emergency Financial First Aid Kit” and the “Personal Disaster Preparedness Guide.”

## CHECKING YOUR HOME

**• If you had to leave your home, return only when local authorities advise that it is safe to do so.**

Also, be sure to have photo identification available that shows your address, because sometimes local authorities will only permit people who own property in a disaster-affected area back into it.

**• To make sure your residence is safe to enter, check with local authorities.**

Do not cut or walk past colored tape that was placed over doors or windows to mark damaged areas unless local authorities advise that it is safe to do so. If a building inspector has placed a color-coded sign on the home, do not enter it until you get more information, advice and instructions from local authorities.

**• If you have children, leave them with a relative or friend while you conduct your first inspection of your home after the disaster.**

The site may be unsafe for children, and seeing the damage firsthand may upset them even more and cause long-term effects, including nightmares. If not keep them away from hazards and harms way.

### Checking for Structural Damage

**• Check the outside of your home before you enter.**

Look for loose power lines, broken or damaged gas lines, foundation cracks or other damage. See if porch roofs and overhangs still have all their supports. If you see damage on the outside, it could indicate that the inside of your home is seriously damaged and unsafe. In this situation, ask a building inspector or contractor to check the structure before you enter.

**• If there is no significant visible outside damage, then check inside.**

Carefully open the door. If it is jammed, do not force it open. It may be providing support to the structure of your home. If you force open the door, it may cause parts of your home to collapse or become more damaged. Find another way to enter your home. Those who do enter your damaged home should wear long pants, a long-sleeved shirt, closed-toed rubber-soled shoes or boots and work gloves. Depending on the situation, dust masks, safety glasses (or goggles) and/or a hard hat may also be necessary. Many people are injured after disasters during clean-up—the last thing that you want to do is add injuries to the list of things to take care of after a disaster. If your home was flooded, assume it is contaminated with mold. Mold increases health risks for those with asthma, allergies or other breathing conditions.

**• Smell or sniff for gas.**

If you detect the odor of natural or propane gas or hear a hissing noise, leave the property immediately and get well away from it. Call the fire department using a cellular telephone or a neighbor's phone. If the fire department instructs you to do so, turn off the gas with the proper tool at the valve on the outside meter. When natural gas is turned off at the main valve, it must be turned back on by a professional to ensure that the proper sequence is followed to restore gas service and prevent possible gas leaks, fires or an explosion.

**• If you have a propane tank system, turn off all valves and contact a propane supplier to check the system out before you use it again.**

**• Beware of animals, such as rodents, snakes, spiders and insects, that may have entered your home.**

As you inspect your home, tap loudly and often on the floor with a stick to give notice that you are there. Animals (including snakes) do not want encounters with humans, and will move away if you make your presence known.

**• Objects, such as furnishings or building parts that have been damaged, may be unstable. Be very cautious when moving near them. Avoid holding, pushing or leaning against damaged building parts.**

**• Check the ceiling for signs of sagging.**

Water from fire hoses, wind, rain or deep flooding may wet plaster or wallboard. Wet plaster or wallboard is very heavy and dangerous if it falls. Since damaged plaster or wallboard will have to be replaced anyway, you can try to knock it down but do so carefully. Wear protective clothing, including eye protection and a hard hat. Use a long stick, and stand well away from the damaged area. If the ceiling is sagging from the weight of water, poke holes in the ceiling starting from the outside of the bulge to let water drain out slowly. Take your time, and knock away small chunks at a time. Striking the center of the damaged area first may cause the ceiling to collapse.

**• Check the floor for signs of sagging.** Again, keep in mind that plywood and other flooring that was damaged by water could collapse under human weight. Avoid walking on sagging floors. If small sections of floors are sagging, place thick plywood panels or thick, strong boards on the floor to cover the damaged area. Be sure the wood extends at least 8–12 inches on each side of the sagging area.

**• If it is dry out, open windows and doors to ventilate and dry your home.**

**• If the power is out, use a flashlight to inspect for damage and for as long as the power remains out. Do not use any open flame, including candles, to inspect for damage or serve as alternate lighting.**

**• Disconnect and check all appliances for water damage and broken connections before using them.**

**• Make temporary repairs, such as covering holes, bracing walls and removing debris. Save all receipts.**

**• Take photographs of the damage. You may need these to substantiate insurance claims later.**

### Checking Utilities and Major Systems

#### Telephones

**• Check each telephone to see if it is still on the hook.** Hang up any phones that have been knocked off the hook. Wait a few minutes, and then pick up one phone to listen for a dial tone to know whether you have working telephone service.

**If you do not have a dial tone, try unplugging all telephones.**

Plug in one at a time and listen for dial tone. This will help you determine if the telephone instrument is broken or the phone service is completely out.

**• If the event affected only your home (no others in your neighborhood), contact the telephone company using a cellular telephone or a neighbor's phone to report the problem and to request repair services.**

### ***Electrical Systems***

• **If you see sparks, broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker.**

• **If there is a pool of water on the floor between you and the fuse box or circuit breaker panel, use a dry wooden stick to try to reach to turn off the main fuse or breaker, but do not step or stand in water to do that.**

If you cannot reach the fuse box or breaker panel, call a qualified electrician for assistance.

• **Inspect the panel box for any breakers that may have tripped.**

A tripped breaker may indicate damaged wiring inside your home. Do not turn on breakers that tripped; instead, turn tripped breakers to the “off” position and mark them with a piece of tape to indicate which ones were tripped when you found them. Have a qualified electrician determine if there are hidden internal electrical problems and fix them.

• **Turn off all other circuit breakers except the one marked “main” and the breakers for the room(s) in which you will be working.**

When the power is restored to your home, turn breakers back on, one at a time, for each room as you get to it during the recovery/restoration process.

• **Use a flashlight to inspect each fuse to see if it is still in working order.**

Replace each broken fuse with a fuse of exactly the same amperage rating. Do not use fuses of lower or higher ratings as replacements, or any other object such as a coin or strip of metal to bypass the protection that fuses provide.

• **If breakers or fuses are on, but there is no power in your home, turn off the main breaker or unscrew the main fuse, and call the power company. You don’t have to contact them if your whole neighborhood is without power.**

### ***Climate Control Systems***

• **If you have a heating oil tank system, turn off all valves and contact a professional specializing in maintenance of such equipment before you use it again.**

### ***Plumbing***

• **If you suspect sewage lines are damaged, avoid using sinks, showers or toilets and call a plumber.**

• **If water pipes are damaged, turn off the water at the main valve. Call a plumber for assistance.**

If the disaster that affected you also affected your neighborhood or your community, then your area’s water utility service may have been damaged or disrupted, or it may be operating with less pressure than usual. Therefore, listen to local television or radio station broadcasts for instructions about the safety of your water, and whether you have to take any precautions such as boiling it before using it. If you are unsure about the safety of your water supply, call your local water utility company or public health agency.

### ***Checking Household Items***

• **Normal household items, such as cleaning products, can cause toxic fumes and other hazards if they mix.**

If you smell a noxious odor, or your eyes water from fumes of mixed chemicals, open a window and get out of your home. Call for professional help.

• **If there are spilled chemicals that do not pose a health risk, be sure to put on rubber gloves in addition to other protective clothing.**

Clean up spills carefully. Discard spilled chemicals and rags used for cleaning according to the advice of local authorities.

• **Throw away food, beverages and medicine exposed to heat, smoke, soot or flood waters.**

If the refrigerator wasn’t under water, food that was in the freezer can be used if it still has ice crystals on it. If not, discard it. Canned food is OK if it didn’t get wet.

### ***When Making Repairs***

• **Carefully follow the instructions provided with tools and equipment (such as chain saws, chippers and other power tools) to maintain personal safety at all times.**

Wear personal protective equipment—including goggles, gloves, long sleeves and long pants—whenever you are operating power equipment. Keep children away from power equipment.

• **Damaged locks (especially iron locks) should be taken apart and wiped with oil.**

If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.

### ***CAUTION: Carbon Monoxide Kills***

Never use a generator, grill, camp stove or other gasoline, propane, natural gas or charcoal-burning devices inside a home, garage, basement, crawlspace or any partially enclosed area. Locate unit away from doors, windows and vents that could allow carbon monoxide to come indoors.

The primary hazards to avoid when using alternate sources for electricity, heating or cooking are carbon monoxide poisoning, electric shock and fire.

### ***HELPING PETS***

If you have pets, try to find and comfort them. A scared animal may react by biting or scratching. Handle animals carefully and calmly.

Pets can become upset and react in unusual ways, such as spraying urine, defecating on floors or scratching/biting furnishings. Since pets will need regular care and attention to help them calm down, try to leave pets with a family member, friend, veterinarian or boarding facility while you are cleaning up your home. Animals are naturally inquisitive and could get injured if they are brought back to a damaged home.

• **Use toys, a blanket or favorite human’s clothing to comfort pets.**

• **Make sure pets are fed their usual diet, and have plenty of water.**

• **Visit your pets regularly, speak calmly and take some time out to play with them. Doing so can help you in your recovery, as well.**

### ***Lost or Found a Pet***

Contact your local Animal Shelter or Animal Control agencies.





**Calendar: Use this calendar to help you keep track of your appointments or important dates.**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

Mon: [Date]		Tue: [Date]		Wed: [Date]		Thur: [Date]		Fri: [Date]	
8		8		8		8		8	
9		9		9		9		9	
10		10		10		10		10	
11		11		11		11		11	
12		12		12		12		12	
1		1		1		1		1	
2		2		2		2		2	
3		3		3		3		3	
4		4		4		4		4	
5		5		5		5		5	
6		6		6		6		6	
Evening		Evening		Evening		Evening		Evening	

**Calendar: Use this calendar to help you keep track of your appointments or important dates.**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

Mon: [Date]	Tue: [Date]	Wed : [Date]	Thur: [Date]	Fri: [Date]
8	8	8	8	8
9	9	9	9	9
10	10	10	10	10
11	11	11	11	11
12	12	12	12	12
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
6	6	6	6	6
Evening	Evening	Evening	Evening	Evening

## TAKING CARE OF YOUR EMOTIONAL HEALTH ..... *After a Disaster*

Disasters can bring about significant stress. This is especially true if you have experienced a previous disaster. The good news is that many people have experience coping with stressful life events and are naturally resilient—meaning we are designed to “bounce back” from difficult times. In the days following a disaster, it is common for you, your family and friends to experience a variety of reactions. Feelings of exhaustion, worry, and anger can surface, especially if you’ve had to leave your home or have to deal with the frustrations of having no electricity, clean up disaster debris, or wait in long lines for disaster assistance...

### WHAT YOU MAY BE FEELING NOW

- Feeling physically and mentally drained
- Frustration occurring more quickly and more often
- Feeling tired, sad, numb, lonely, or worried
- Having difficulty making decisions or staying focused on topics
- Arguing more with family and friends
- Experiencing changes in appetite or sleep patterns

*Most of these reactions are temporary and will go away over time. Try to accept whatever reactions you may have and look for ways to take one step at a time and focus on taking care of your disaster related needs and those of your family.*

### TAKING ACTION

Getting ourselves and our lives back in a routine that is comfortable for us takes time. Each positive action you take can help you feel better and more in control. Here are some helpful tips that may help you put your priorities in place and take care of yourself and your loved ones:

- **First, take care of your safety.** Find a safe place to stay and make sure your physical health needs and those of your family are addressed.
- **Eat healthy.** During times of stress it is important that you maintain a balanced diet and **drink plenty of water.**
- **Get some rest.** With so much to do, it may be difficult to have enough time to rest or get adequate sleep. Giving your body and mind a break can boost your ability to cope with the stress you may be experiencing.
- **Stay connected with family and friends.** Giving and getting support is one of the most important things you can do.
- **Be patient** with yourself and with those around you. Recognize that everyone is stressed and may need some time to put their feelings and thoughts in order.
- **Set priorities.** Tackle tasks in **small steps.**
- **Gather information** about assistance and resources that will help you and your family members meet your disaster-related needs.
- Finally, **stay positive.** Remind yourself of how you’ve successfully gotten through difficult times in the past. Reach out when you need support, and help others when they need it.

### IF YOU DON'T FEEL BETTER

Many people have experience coping with stressful life events and typically feel better after a few days. Others find that their stress does not go away as quickly as they would like and it affects their relationships with their family, friends and others. If you find yourself or a loved one experiencing some of the feelings and reactions listed below for two weeks or more, this may be a sign that you need to reach out for additional assistance.

- Crying spells or bursts of anger
- Increased physical symptoms such as headaches, stomachaches, fatigue
- Feeling guilty, helpless or hopeless
- Difficulty eating and sleeping
- Avoiding family and friends
- Losing interest in things

For additional resources, contact your local Red Cross Disaster Mental Health or community mental health professional. They can assess the feelings and reactions you are experiencing.

***Please seek immediate help if you or someone you know is feeling that life isn't worth living or have thoughts of harming yourself or others. You can also call the national suicide hotline at 1-800-273-8255.***