



2022 Recovering From a
Hurricane or Flood

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INTRODUCTION

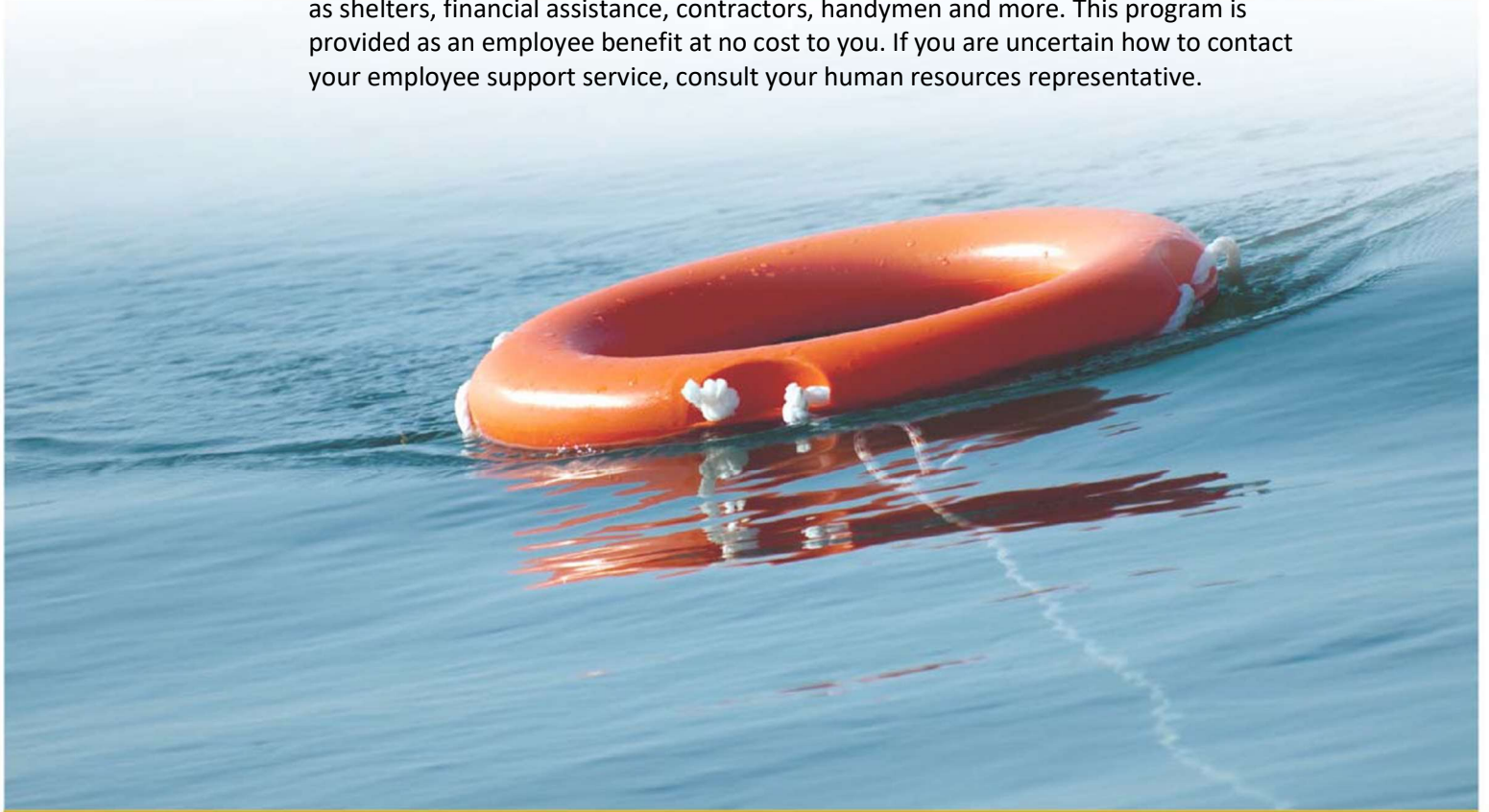
Natural disasters like hurricanes and floods not only affect you physically, but emotionally as well.

As you face the damage a natural disaster leaves in its wake, you may experience a discomforting loss of control. Your coping mechanisms are stretched thin at a time when others may be depending on you for care and protection, all while you yourself may be feeling distressed and even frightened about nature's fury.

It is easy to become overwhelmed with one's feelings and information at this time. This guide is designed to be a quick reference on how to:

- Take practical steps to prepare for hurricanes and floods.
- Manage your stress and regain your inborn resiliency, as you help yourself, your family and your colleagues to recover emotionally from such an event.
- Understand that both emotional, practical and financial recovery from a large-scale disaster will take time and effort.
- Safely return to your home, and begin the cleanup process.

In addition to the information in this guide, your employee support service provides short-term, solution-focused counseling as well as referrals to local resources such as shelters, financial assistance, contractors, handymen and more. This program is provided as an employee benefit at no cost to you. If you are uncertain how to contact your employee support service, consult your human resources representative.



FIVE THINGS YOU CAN DO NOW TO PREPARE FOR HURRICANE SEASON

- 1. Have a family communications plan.** In an emergency situation, your family might not all be together, and traditional means of communication (like cellphone service) may not be readily available. Have an alternative plan in place to contact your family.
- 2. Create an emergency kit.** Strong storms can knock out power for a long time, and if you're unable to evacuate, you'll need to have enough food and water on hand until power can be restored. The Federal Emergency Management Agency (FEMA) recommends having enough to last 3-5 days for all members of your household.
- 3. Don't forget about your pets.** Animals are an important part of many families, so you want to make sure they're prepared for a hurricane as well. That means having additional food and water on hand for them, and making sure their tags are up-to-date in case you get separated. If you evacuate, don't leave your animals behind. They often can't fend for themselves during a storm.
- 4. Learn the appropriate evacuation routes.** Knowing the evacuation routes in advance will help you react calmly during an evacuation and help move your family to safety. Follow the direction of local emergency officials and law enforcement. If they tell you to evacuate, make sure you do so.
- 5. Know whether you live in a flood zone.** Hurricanes can cause serious flood damage to your property. If you live near rivers, streams or other bodies of water that could overflow, make sure you are prepared to deal with flooding and have proper insurance coverage to protect you.

Workplace Options (Adapted from USA.gov Blog). (Reviewed 2017 [Ed.]). *Five things you can do now to prepare for hurricane season* (L. Zereski, Ed.). Raleigh, NC: Author



ASSEMBLE A DISASTER SUPPLIES KIT

A *disaster supplies kit* is simply a collection of basic items your household may need in the event of an emergency. Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment's notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them.

You may need to survive on your own after an emergency. This means having your own food, water and other supplies in sufficient quantity to last for at least 72 hours. Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone immediately. You could get help in hours, or it might take days.

Additionally, basic services such as electricity, gas, water, sewage treatment and telephones may be cut off for days, a week or even longer. Your supplies kit should contain items to help you manage during these outages.

Basic Disaster Supplies Kit

- Three-day supply of water — 1 gallon of water per person and pet per day for drinking and sanitation
- Three-day supply of nonperishable food
- Battery-powered or hand-crank radio and a National Oceanic and Atmospheric Administration (NOAA) Weather Radio with tone alert, and extra batteries for both
- Flashlight and extra batteries
- First-aid kit
- Whistle to signal for help
- Dust mask to help filter contaminated air, and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, hand sanitizer, toilet paper, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Manual can opener for food
- Local maps
- Mobile phone with chargers, inverter or solar charger

Water

Following a disaster, clean drinking water may not be available. You should store at least 1 gallon of water per person per day for three days. A normally active person needs at least 1 gallon of water daily just for drinking; however, individual needs vary, depending on age, physical condition, activity, diet and climate. Children, nursing mothers and sick people may need more water, and a medical emergency might require additional water. If you live in a warm-weather climate, more water may be necessary. In very hot temperatures, water needs can double.

It is recommended you purchase commercially bottled water in order to prepare the safest and most reliable emergency water supply. Keep bottled water in its original container, and do not open until you need to use it. Observe the expiration or use-by date, and store in a cool, dark place.



Suggested Emergency Food Supplies

- Ready-to-eat canned meats, fruits, vegetables and a can opener
- Protein or fruit bars
- Dry cereal or granola
- Peanut butter
- Dried fruit
- Nuts
- Crackers
- Canned juices
- Nonperishable pasteurized milk
- High-energy foods
- Vitamins
- Food for infants
- Comfort or stress food

Maintaining Your Kit

- Keep canned food in a cool, dry place.
- Store boxed food in tightly closed plastic or metal containers.
- Throw out any canned good that becomes swollen, dented or corroded.
- Use foods before they go bad, and replace them with fresh supplies.
- Place new items at the back of the storage area, and older ones in the front.
- Change stored food and water supplies every six months, making sure to write the date you store it on all containers.
- Rethink your needs every year, and update your kit as your family's needs change.

Food Safety in an Emergency

Power outages can occur at any time of the year, and it may take from a few hours to several days for electricity to be restored to residential areas. Without electricity or a cold source, food stored in refrigerators and freezers can become unsafe. Bacteria in food grow rapidly at temperatures between 40 and 140°F, and if these foods are consumed, people can become very sick.

Federal Emergency Management Agency, Ready.gov. (n.d.). Adapted from *Build a kit*. Retrieved September 6, 2017, from <https://www.fema.gov/>



ACTIONS TO TAKE WHEN A TROPICAL STORM OR HURRICANE THREATENS

When a hurricane threatens your community, be prepared to evacuate if you live in a storm-surge risk area. Allow enough time to pack, and inform friends and family if you need to leave your home:

- **Secure your home.** Cover all of your home's windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 5/8-inch exterior-grade or marine plywood, built to fit and ready to install. Buy supplies before the hurricane season rather than waiting for the pre-storm rush.
- **Stayed tuned in.** Check the websites of your local National Weather Service office and local government/emergency management office. Find out what type of emergencies could occur and how you should respond. Listen to NOAA Weather Radio or other radio or TV stations for the latest storm news.
- **Follow instructions issued by local officials. Leave immediately if ordered!**
- **If NOT ordered to evacuate:**
 - Take refuge in a small interior room, closet or hallway on the lowest level during the storm. Put as many walls between you and the outside as you can.
 - Stay away from windows, skylights and glass doors.
 - If the eye of the storm passes over your area, there will be a short period of calm, but at the other side of the eye, the wind speed rapidly increases to hurricane-force winds coming from the opposite direction.

U.S. Department of Commerce, National Oceanic and Atmospheric Administration (NOAA), National Weather Service (NWS). (n.d.). *Actions to take when a tropical storm or hurricane threatens*. Retrieved September 4, 2017, from <http://www.weather.gov/>



EVACUATING YOURSELF AND YOUR FAMILY

Evacuations are more common than many people realize. Fires and floods cause evacuations most frequently across the U.S., and almost every year, people along coastlines evacuate as hurricanes approach. Prepare now for the possibility that you may need to evacuate your home.

The amount of time you have to leave will depend on the hazard. If the event is a hurricane, you might have a day or two to get ready. However, many disasters allow no time for people to gather even the most basic necessities, which is why planning ahead is essential.

Plan how you will assemble your family and supplies, and anticipate where you will go for different situations. Choose several destinations in different directions so you have options in an emergency and know the evacuation routes to get to those destinations.

Evacuation Guidelines

There may be conditions under which you will decide to get away, or there may be situations when you are ordered to leave. Follow these guidelines for evacuation:

- Plan places where your family will meet, both within and outside of your immediate neighborhood. Consider setting up a family emergency plan to decide these locations before a disaster.
- If you have a car, keep a full tank of gas in it if an evacuation seems likely. Keep a half tank of gas in it at all times in case of an unexpected need to evacuate. Gas stations may be closed during emergencies and unable to pump gas during power outages. Plan to take one car per family to reduce congestion and delay.
- Become familiar with alternate routes and other means of transportation out of your area. Choose several destinations in different directions so you have options in an emergency.
- Leave early enough to avoid being trapped by severe weather.
- Follow recommended evacuation routes. Do not take shortcuts; they may be blocked.
- Be alert for road hazards such as washed-out roads or bridges and downed power lines. Do not drive into flooded areas.
- If you do not have a car, plan how you will leave if you have to. Make arrangements with family, friends or your local government.

- Take your emergency-supply kit unless you have reason to believe it has been contaminated.
- Listen to a battery-powered radio, and follow local evacuation instructions.
- Take your pets with you, but understand that only service animals may be permitted in public shelters. Plan how you will care for your pets in an emergency.

Take these steps if time allows:

- Call or email the out-of-state contact in your family communications plan. Tell him or her where you are going.
- Secure your home by closing and locking doors and windows.
- Unplug electrical equipment such as radios, televisions and small appliances. Leave freezers and refrigerators plugged in unless there is a risk of flooding. If there is damage to your home and you are instructed to do so, shut off water, gas and electricity before leaving.
- Leave a note telling others when you left and where you are going.
- Wear sturdy shoes and clothing that provides some protection. Examples include long pants, long-sleeved shirts and a cap.
- Check with neighbors who may need a ride.

Federal Emergency Management Agency (FEMA), Ready. (n.d.). Adapted from *Evacuation*. Retrieved September 6, 2017, from <https://www.ready.gov/>

PRACTICAL STEPS TOWARD RECOVERY

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After a Flood

When floodwaters recede, the damage left behind can be devastating and present many dangers. Images of flood destruction depict destroyed homes and buildings, damaged possessions and decimated roadways. However, what you can't see can be just as dangerous. Floodwaters often become contaminated with sewage or chemicals. Gas leaks and live power lines can be deadly but are not obvious at first glance.

Stay informed.

Stay tuned to your local news for updated information on road conditions. Ensure water is safe to drink, cook or clean with after a flood. Oftentimes a boil-water order is put in place following a flood. Check with utility companies to find out when electricity or gas services may be restored. Carbon monoxide poisoning is one of the leading causes of death after storms when areas are dealing with power outages. Never use a portable generator inside your home or garage. Review generator safety tips first.

Avoid floodwaters.

Standing water hides many dangers, including toxins and chemicals. There may be debris under the water, and the road surface may have been compromised.

If it is likely your home will flood, don't wait to be ordered to leave; evacuate yourself! Make alternative plans for a place to stay. If you have pets, take them with you or make arrangements to board them at a facility well away from the flooding danger.

Avoid disaster areas.

Do not visit disaster areas! Your presence may hamper rescue and other emergency operations.

Heed road-closed and cautionary signs.

Road closure and other cautionary signs are put in place for your safety. Pay attention to them! Follow the tips on the *Turn Around, Don't Drown*® page at <https://www.weather.gov/safety/flood-turn-around-dont-drown>

Wait for the "all-clear."

Do not enter a flood-damaged home or building until you're given the all-clear by authorities. If you choose to enter a flood-damaged building, be extremely careful. Water can compromise the structural integrity and its foundation. Make sure the electrical system has been turned off; otherwise, contact the power company or a qualified electrician. Contact your insurance agent as soon as possible to discuss the damage done to your property. If you have a home generator, be sure to follow proper safety procedures for use.

Contact your family and loved ones.

Let your family and close friends know that you're OK so they can help spread the word. Register with or search the American Red Cross's *Safe and Well* listings: <https://safeandwell.communityos.org/cms/index.php>



HAND HYGIENE IN HURRICANE-AFFECTED AREAS

Floodwater can be contaminated with microorganisms, sewage, industrial waste, chemicals and other substances that can cause illness or death. Proper hand hygiene can help residents and rescue workers avoid these illnesses.

Wear protective gloves.

- Wear protective gloves when working in contaminated floodwaters, handling contaminated objects, or handling human or animal remains.
- Gloves should be heavy, cut-resistant and made of waterproof material (nitrile or similar washable material).

Wash hands.

- Using soap and clean or disinfected water
- After clean-up or decontamination work
- Before preparing or eating food
- After toilet use

Wound Care

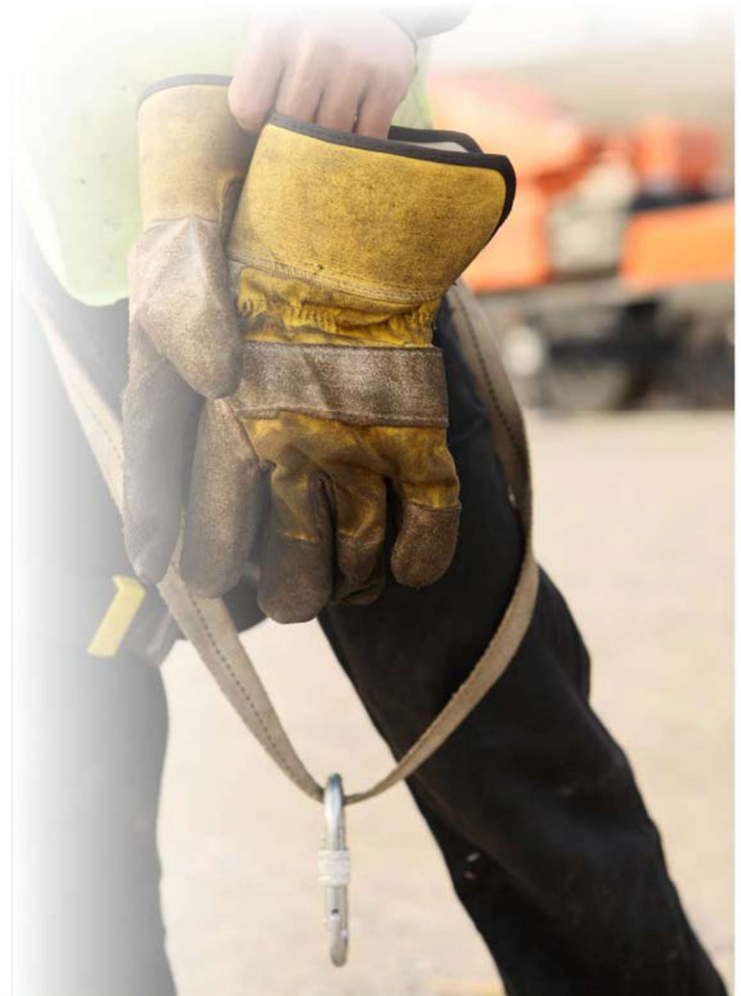
- Wash wounds with soap and clean or disinfected water, or a hand sanitizer immediately.
- Seek immediate medical attention if wound becomes red, swollen or oozes pus.

Disinfecting Water for Hand-Washing

- Contaminated water can be bleach disinfected by mixing 1/4 teaspoon of household bleach per 1 gallon of water.
- Let bleach and water mixture stand for 30 minutes.
- Label containers (e.g., "bleach disinfected water — DO NOT DRINK").

Disinfecting Water for Tool and Surface Decontamination

- Use soap and clean water when available.
- If only contaminated water is available, prepare solution of 1/4 cup household bleach per 1 gallon of water.
- Prepare fresh solutions daily, preferably just before use.
- Immerse objects in the solution for 10 minutes.
- Label containers (e.g., "bleach disinfected water — DO NOT DRINK").
- Warning: Bleach can damage firefighters' turnout gear; consult manufacturer before using in this way.



CLEAN UP SAFELY AFTER A DISASTER

When returning to your home after a hurricane, flood or other natural disaster, protect yourself and your family by following these tips.

Reentering Buildings

- Stay away from damaged buildings or structures until they have been examined and certified as safe by a building inspector or other government authority. You may want to wait to return to buildings during daylight hours, when it is easier to avoid hazards, particularly if the electricity is off and you have no lights.
- Leave immediately if you hear shifting or unusual noises that signal that the structure may fall or if you smell gas or suspect a leak. If you smell gas, notify emergency authorities; do not turn on the lights, light matches, smoke or do anything that could cause a spark. Do not return to the house until you are told it is safe to do so.
- Keep children and pets out of the affected area until clean-up has been completed.

General Safety Measures

- Have at least two fire extinguishers, each with a UL rating of at least 10A, at every clean-up job.
- Wear hard hats, goggles, heavy work gloves, and watertight boots with steel toe and insole (not just steel shank) for clean-up work.
- Wear earplugs or protective headphones to reduce risk from equipment noise.
- Use teams of two or more people to move bulky objects. Avoid lifting any material that weighs more than 50 pounds (per person).
- When using a chain saw, operate the saw according to the manufacturer's instructions, wear appropriate protective equipment, avoid contact with power lines, be sure that bystanders are at a safe distance, and take extra care in cutting trees or branches that have gotten bent or caught under another object. Use extreme caution to avoid electrical shock when using an electric chain saw.
- If there has been a backflow of sewage into your house, wear rubber boots, rubber gloves and goggles during clean-up of the affected area.
- In hot weather, try to stay cool by staying in air-conditioned buildings, taking breaks in shaded areas or in cool rooms, drinking water and nonalcoholic fluids often, and wearing light and loose-fitting clothing. Do outdoor activities during cooler hours.



Carbon Monoxide Exposure

Never use generators, pressure washers or other gasoline, propane, natural gas or charcoal-burning devices inside your home, basement, garage or camper — or even outside near an open window, door or vent. Carbon monoxide — an odorless, colorless gas from these sources that can cause sudden illness and death — can build up indoors and poison the people and animals inside.

Mold and Cleanup

- Remove and discard items that cannot be washed and disinfected (such as mattresses, carpeting, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam-rubber items, books, wall coverings and paper products).
- Remove and discard drywall and insulation that has been contaminated with sewage or floodwaters.
- Thoroughly clean all hard surfaces (such as flooring, concrete, trim, wood and metal furniture, countertops, appliances, sinks and other plumbing fixtures) with hot water and laundry or dish detergent.

Electrical Issues

- If electrical circuits and electrical equipment have gotten wet or are in or near water, turn off the power at the main breaker or fuse on the service panel. If you must enter standing water to access the main power switch, then call an electrician to turn it off.
- Never turn power on or off or use an electric tool or appliance while standing in water.
- Do not connect generators to your home's electrical circuits without the approved automatic-interrupt devices. If a generator is online when electrical service is restored, it can become a major fire hazard, and it may endanger line workers helping to restore power in your area.

Hazardous Materials Issues

- Call the fire department to inspect or remove chemicals, propane tanks and other dangerous materials.
- Wear protective clothing and gear (e.g., a respirator if needed) when handling hazardous materials.

PRACTICAL STEPS TOWARD RECOVERY

- Wash skin that may have come in contact with hazardous materials.
- Wear insulated gloves and use caution if you have to remove a car battery. Avoid any acid that may have leaked from a car battery.

Hygiene and Infectious Disease Issues

- After completing the clean-up, wash with soap and water. If there is a boil-water advisory in effect, use water that has been boiled for one minute (allow the water to cool before washing), or you may use water that has been disinfected for personal hygiene use (solution of 1/8 teaspoon of household bleach per 1 gallon of water). Let it stand for 30 minutes. If the water is cloudy, use a solution of 1/4 teaspoon of household bleach per 1 gallon of water.
- If you have any open cuts or sores that were exposed to floodwater, wash them with soap and water, and apply an antibiotic ointment to discourage infection.
- Seek immediate medical attention if you become injured or ill.
- Wash all clothes worn during the clean-up in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.

Water Issues

- If the building is flooded, the waters may contain fecal material from overflowing sewage systems and agricultural and industrial waste. Although skin contact with floodwater does not, by itself, pose a serious health risk, there is risk of disease from eating or drinking anything contaminated with floodwater.
- If you have any open cuts or sores that will be exposed to floodwater, keep them as clean as possible by washing them with soap and applying an antibiotic ointment to discourage infection.
- To reduce cold-related risks when standing or working in water that is cooler than 75 °F (24 °C), wear insulated clothes and insulated rubber boots, take frequent breaks out of the water, and change into dry clothing when possible.

U.S. Centers for Disease Control and Prevention. (Updated 2017, August 30). *Fact sheet: Clean up safely after a disaster*. Retrieved September 6, 2017, from <https://www.cdc.gov/>

FILING A FLOOD INSURANCE CLAIM

You can file your flood insurance claim by following these three steps.

Step 1: Notify your insurer to start the claims process.

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the following information handy:

- The name of your insurance company
- Your policy number
- A telephone and/or email address where you can be reached at all times

An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

Step 2: Document the damage.

- Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.
- Take photographs of all the damaged property, including discarded objects, structural damage and standing floodwater levels.
- Make a list of damaged or lost items, and include their date of purchase, value and receipts, if possible.
- Officials may require disposal of damaged items. If possible, place flood-damaged items outside of the home.

Step 3: Complete a proof of loss to support your claim.

Your adjuster will assist you in preparing a *Proof of Loss* (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages. A Proof of Loss can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy. You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate and signed Proof of Loss. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

U.S. Department of Homeland Security, Federal Emergency Management Agency. (Updated 2017, July 8). *Filing a flood insurance claim*. Retrieved September 1, 2017, from <https://www.fema.gov/>



FINANCIAL ASSISTANCE AFTER A DISASTER

Find out how to get financial assistance from the government if you've been the victim of a disaster.

Disaster Relief Assistance

[DisasterAssistance.gov](https://www.disasterassistance.gov) provides a single disaster-aid application for the programs that receive federal government assistance. For general information on disaster relief assistance, visit the following links:

- Find out about housing assistance after a natural disaster: <https://www.benefits.gov/benefits/browse-by-category/category/14>.
- Read about tax relief in disaster situations: <https://www.irs.gov/uac/tax-relief-in-disaster-situations>.

Apply for assistance.

- Visit this page and click "Apply Online": <https://www.disasterassistance.gov/get-assistance>.
- Visit [fema.gov](https://www.fema.gov)
- Call 1-800-621-3362 (TTY: 1-800-462-7585).

Disaster Unemployment Assistance

Disaster Unemployment Assistance provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment insurance benefits. Visit the Disaster Unemployment Assistance website (<https://www.dol.gov/general/disasterrecovery#:~:text=Disaster%20Unemployment%20Assistance%20provide%20financial,for%20regular%20unemployment%20insurance%20benefits.>) to do the following:

- See if you are eligible for assistance.
- View the benefits you may receive.
- Get information on how to file a claim.

The Department of Labor (DOL) provides income and job assistance after a disaster. For more information, call 1-866-4-USA-DOL (1-866-487-2365) or visit <https://www.dol.gov/general/stormrecovery>.



PRACTICAL STEPS TOWARD RECOVERY

Disaster Assistance for Noninsured Crops

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of noninsured crops when natural disasters cause low yields or loss of inventory, or prevent planting:

<https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index>. Eligible crops include, but are not limited to:

- Crops grown for food
- Crops grown for livestock feed
- Specialty and value loss crops such as honey, maple sap, aquaculture and Christmas trees
- Sea oats and sea grass

For more information about NAP, contact your local Farm Service Agency (FSA) office:

<https://offices.sc.egov.usda.gov/locator/app?state=ny&agency=fsa>.

No-Down Payment Mortgage for Disaster Survivors

If you lost your home due to a major disaster, you may qualify for an insured mortgage. You can use an insured mortgage to finance the purchase or reconstruction of a single-family home that will be your principal residence.

The Federal Housing Administration (FHA) Section 203(h) program offers features that make recovery from a disaster easier for homeowners:

https://portal.hud.gov/hudportal/HUD?src=/program_of_fices/housing/sfh/ins/203h-dft. Some terms of the program are summarized here:

- No down payment is required. You must pay closing costs and prepaid expenses in cash or through premium pricing, or the seller can pay them, subject to a 6 percent seller concessions limit.

- FHA mortgage insurance is not free. Lenders collect from the borrowers an upfront insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.
- The Department of Housing and Urban Development (HUD) sets limits on the amount that may be insured. FHA sets limits on the dollar value of the mortgage, to make sure that its programs serve low- and moderate-income people. You can view the current FHA mortgage limits online: <https://entp.hud.gov/idapp/html/hicostlook.cfm>. These figures vary over time and by place, depending on the cost of living and other factors (higher limits also exist for two- to four-family properties).

Here are some contact points for receiving more information on the no-down payment program:

- Contact the FHA Resource Center: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr.
- Visit HUD's website for a searchable listing of approved FHA lenders nationwide: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/lenderlist.
- Contact a HUD-approved housing counseling agency for assistance with disaster-related issues: https://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor.

File a complaint about disaster relief assistance.

Several U.S. government programs assist the public after a disaster or emergency. If you wish to file a complaint about a specific program, contact the agency that manages it: <https://www.usa.gov/federal-agencies/a>.

Complaints About Federal Emergency Management Agency (FEMA) Employees and Operations

Contact the Department of Homeland Security's Office of Inspector General if you wish to file a complaint about the handling of FEMA applications for presidentially declared disaster assistance: <https://www.fema.gov/faq-details/Reporting-fraud-1370032115522/>.

Complaints About Disaster Relief Fraud

Contact the Disaster Relief Fraud Hotline to report the following:

- Fraud, waste, abuse or allegations of mismanagement involving disaster relief operations.
- Fraud committed by an individual or entity outside of the U.S. government related to a natural disaster.
- Someone for filing a false damage claim.

You may contact the Disaster Relief Fraud Hotline here:
Phone: 1-866-720-5721 (The hotline is staffed by a live operator 24 hours a day, seven days a week.)

Fax: 1-225-334-4707

Email: disaster@leo.gov

National Center for Disaster Fraud
Baton Rouge, LA 70821-4909

If You Are Unable to Resolve an Issue With a Government Agency

If you are unable to resolve an issue with a federal agency, contact the office of the Inspector General of that agency: <https://www.ignet.gov/node/207>. To file a complaint against a state or territory government agency, contact the agency directly: <https://www.usa.gov/states-and-territories>.

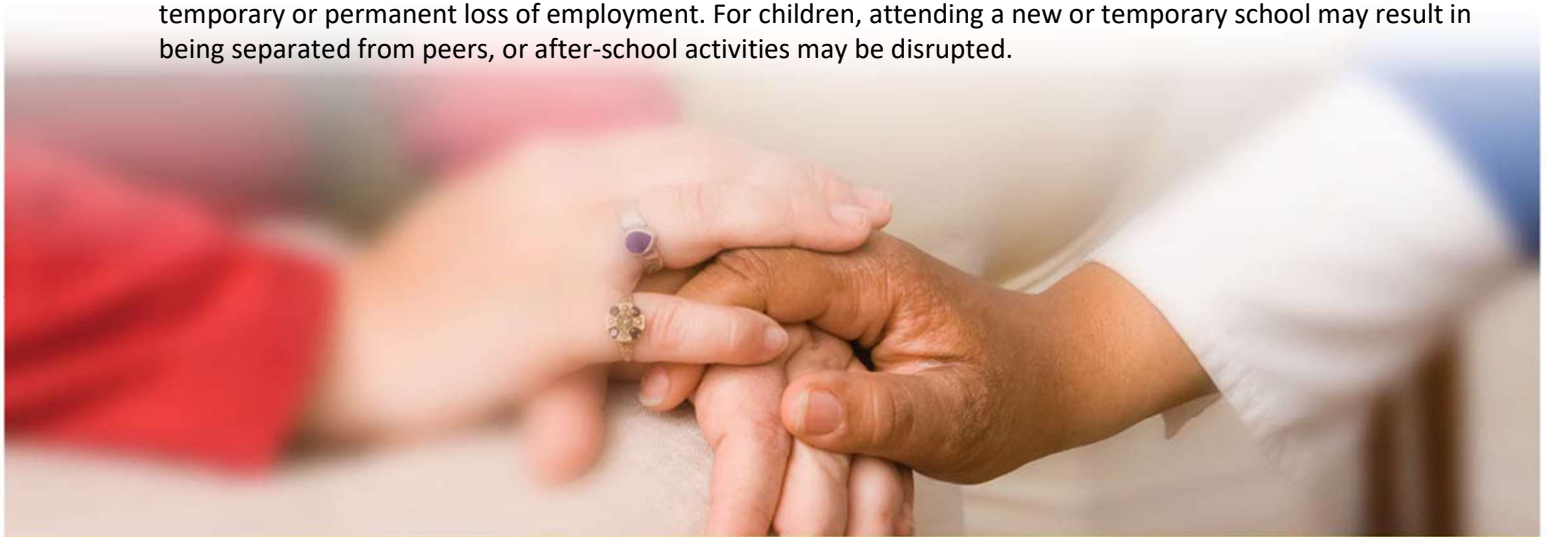
COPING TIPS FOR TRAUMATIC EVENTS AND DISASTERS

Emotional distress can happen before and after a disaster. Coping strategies include preparation, self-care and identifying support systems. People can experience a wide range of emotions before and after a disaster or traumatic event. There's no right or wrong way to feel. However, it's important to find healthy ways to cope when these events happen.

Take care of yourself and your loved ones.

Eating a healthy diet, avoiding the use of drugs and alcohol, and getting regular exercise can reduce stress and anxiety. Activities as simple as taking a walk, stretching and deep breathing can help relieve stress:

- **Limit your consumption of news.** In today's society, news is available 24 hours a day via television, radio and the internet. The constant replay of news stories about a disaster or traumatic event can increase stress and anxiety and make some people relive the event over and over. Reduce the amount of news you watch or listen to, and engage in relaxing activities to help you heal and move on.
- **Get enough "good" sleep.** Some people have difficulty falling asleep after a disaster, or wake up throughout the night. If you have trouble sleeping, go to bed only when you are ready to sleep, avoid using cell phones or laptops in bed, and avoid drinking caffeine or alcohol at least one hour before going to bed. If you wake up and can't fall back to sleep, try writing what's on your mind in a journal or on a sheet of paper.
- **Establish and maintain a routine.** Try to eat meals at regular times, and put yourself on a sleep schedule to ensure an adequate amount of rest. Include a positive or fun activity in your schedule that you can look forward to each day or week. Schedule exercise into your daily routine as well, if possible.
- **Avoid making major life decisions.** Doing things like switching jobs or careers can already be stressful and is even harder to adjust directly after a disaster.
- **Understand there will be changes.** Disasters can destroy homes, schools, and places of business and worship, and can disrupt the lives of people living in affected areas for a long time. Sometimes, people lose loved ones or experience injuries, both physical and mental, that may last a lifetime. Some people may also experience a temporary or permanent loss of employment. For children, attending a new or temporary school may result in being separated from peers, or after-school activities may be disrupted.



EMOTIONAL RESILIENCE AFTER DISASTER

Ask for help.

Warning signs of stress are normal, short-term reactions to life's unexpected challenges. However, it is important to recognize when you or others experience emotional distress that is persistent and becomes difficult to manage:

- **Find a local support group.** In a group setting led by trained and experienced professionals, people who have shared a similar experience can exchange thoughts, feelings and ideas on how to get through difficult times. Support groups provide a safe place for people to find comfort in knowing they are not alone.
- **Reach out to family and friends.** Talking to someone you trust about your feelings without fear of judgment may offer some relief. Family and friends can be a great resource for support. Your family and friends may have also survived the disaster and understand the emotions you are experiencing. It's also a good idea to speak with friends who were not involved, because they can be objective and provide additional support.
- **Speak with a financial adviser.** The loss of a home or job or being unable to work after a disaster can be an overwhelming financial burden people feel they have to struggle with alone. Financial advisers don't immediately come to mind as a resource after a disaster, but they should be among the first people you call when developing a strategy to rebuild your life. Seeking help from a financial adviser can ease the stress and point you in the direction of other helpful resources or programs tailored to your situation.

If you or your loved ones continue to have feelings of anxiety, fear and anger for two weeks or more, with no improvement, it's best to seek professional help. Call your Employee Assistance Program (EAP) for short-term, solution-focused counseling, as well as assistance finding local resources. If you are uncertain how to contact the EAP, speak with your local human resources or benefits representative.

RECOVERING FROM DISASTER

Health and Safety Guidelines

Recovering from a disaster is usually a gradual process. Safety is a primary issue, as are mental and physical well-being. If assistance is available, knowing how to access it makes the process faster and less stressful. This article offers some general advice on steps to take after disaster strikes in order to begin getting your home, your community and your life back to normal.

Your first concern after a disaster is your family's health and safety. You need to consider possible safety issues, and monitor family health and well-being.

Aiding the Injured

Check for injuries. Do not attempt to move seriously injured persons unless they are in immediate danger of death or further injury. If you must move an unconscious person, first stabilize the neck and back, then call for help immediately.

- If the victim is not breathing, carefully position the victim for artificial respiration, clear the airway and commence mouth-to-mouth resuscitation.
- Maintain body temperature with blankets. Be sure the victim does not become overheated.
- Never try to feed liquids to an unconscious person.

Health

- Be aware of exhaustion. Don't try to do too much at once. Set priorities and pace yourself. Get enough rest.
- Drink plenty of clean water.
- Eat well.
- Wear sturdy work boots and gloves.
- Wash your hands thoroughly with soap and clean water often when working in debris.

Safety Issues

- Be aware of new safety issues created by the disaster. Watch for washed-out roads, contaminated buildings, contaminated water, gas leaks, broken glass, damaged electrical wiring and slippery floors.
- Inform local authorities about health and safety issues, including chemical spills, downed power lines, washed-out roads, smoldering insulation and dead animals.

Seeking Disaster Assistance

Throughout the recovery period, it is important to monitor local radio or television reports and other media sources for information about where to get emergency housing, food, first aid, clothing and financial assistance. The following provides general information about the kinds of assistance that may be available.

Direct Assistance

Direct assistance to individuals and families may come from any number of organizations, including the American Red Cross, Salvation Army or other volunteer organizations. These organizations provide food, shelter and supplies, and assist in cleanup efforts.

The Federal Role

In the most severe disasters, the federal government is also called in to help individuals and families with temporary housing, counseling (for postdisaster trauma), low-interest loans and grants, and other assistance. The federal government also has programs that help small businesses and farmers.

Most federal assistance becomes available when the president of the United States declares a major disaster for the affected area at the request of a state governor. The Federal Emergency Management Agency (FEMA) will provide information through the media and community outreach about federal assistance and how to apply.

EMOTIONAL RESILIENCE AFTER DISASTER

Coping With Disaster

The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business or personal property. Children and older adults are of special concern in the aftermath of disasters. Even individuals who experience a disaster "secondhand" through exposure to extensive media coverage can be affected. Contact local faith-based organizations, voluntary agencies or professional counselors for counseling. Additionally, FEMA and state and local governments of the affected area may provide crisis-counseling assistance.

Recognize Signs of Disaster Related to Stress

When adults have the following signs, they might need crisis counseling or stress-management assistance:

- Difficulty communicating thoughts
- Difficulty sleeping
- Difficulty maintaining balance in their lives
- Low threshold of frustration
- Increased use of drugs or alcohol
- Limited attention span
- Poor work performance
- Headaches or stomach problems
- Tunnel vision or muffled hearing
- Colds or flu-like symptoms
- Disorientation or confusion
- Difficulty concentrating
- Reluctance to leave home

- Depression, sadness
- Feelings of hopelessness
- Mood swings and easy bouts of crying
- Overwhelming guilt and self-doubt
- Fear of crowds, strangers or being alone

Easing Disaster-Related Stress

The following are ways to ease disaster-related stress:

- Talk with someone about your feelings — anger, sorrow and other emotions — even though it may be difficult.
- Seek help from professional counselors who deal with postdisaster stress.
- Do not hold yourself responsible for the disastrous event or be frustrated because you feel you cannot help directly in the rescue work.
- Take steps to promote your own physical and emotional healing by healthy eating, rest, exercise, relaxation and meditation.
- Maintain a normal family and daily routine, limiting demanding responsibilities on yourself and your family.
- Spend time with family and friends.
- Participate in memorials.
- Use existing support groups of family, friends and religious institutions.
- Ensure you are ready for future events by restocking your disaster-supplies kits and updating your family disaster plan. Doing these positive actions can be comforting.

Federal Emergency Management Agency (FEMA). (n.d.). Recovering from disaster (Chapter 5) [Excerpt]. In *Are you ready?* Retrieved September 1, 2017, from <https://www.fema.gov/>

COPING WITH THE STRESS OF RELOCATION AFTER A DISASTER

Unplanned evacuations during a disaster can cause great stress on a community and on the individuals in that community. Some of the stressful factors related to sudden evacuations are the following:

- Disruptions of daily life routines
- Separation from family, friends and coworkers
- Worries about the condition of homes and the community.
- Concerns about pets
- Loss of family pictures and special items
- Difficulties getting around in a new location

The stress of evacuation can lead to feelings of isolation in the new location and of being neglected by society and government. Evacuees also may feel there was not adequate time to prepare for the evacuation.

First Steps of Recovery

Recovering from a disaster occurs in phases over days, weeks and months. Soon after being uprooted by a disaster, you can start the recovery process. During this time, there are three general steps you can take to improve the mental and emotional strength of your family. The following steps will help you to begin to retake control over your life.

Step 1: Rebuild physical strength and health.

Once you and your loved ones are in a safe and secure place (e.g., a shelter, a new apartment, or a place with relatives or friends), make sure to tend to everyone's immediate medical needs if there are any. Be sure everyone has enough to eat and drink to regain their physical strength. Make sure everyone gets some restful sleep in as private a space as possible. Rebuilding physical strength is a good first step to calm shattered emotions.

Step 2: Restore daily activities.

Restoring daily routines helps build a sense of being home mentally and emotionally, even in the absence of a physical home. Simple routines that your family normally does together, such as taking family walks, watching television and reading bedtime stories, help pull the pieces of daily life back together, even in a new place. Restoring daily activities rebuilds the normal sense of morning, afternoon, evening and night. Even though you are away from home and in a strange place, try to resume the daily routines as much as possible.



EMOTIONAL RESILIENCE AFTER DISASTER

Step 3: Provide comfort.

Family members are better able to deal with the stress of relocation when they are comfortable and informed. Comfort can be increased by doing the following:

- Provide your family with information about other family members, friends and news of home.
- Express affection for family members in the ways your family normally shows affection.
- Discuss, when ready, the emotions associated with the disaster and relocation — such as feelings of loss; missing home; and worries about family members, friends and pets.

Emotional Healing

After the initial emergency has passed, and the shock and confusion from disaster relocation have subsided, the physical rebuilding and long-term emotional-recovery phase begins. This longer recovery phase has two steps:

1. Assess all physical and emotional losses the family has experienced. This inventory can help you identify practical actions to take in rebuilding the physical losses the family has experienced.
2. Develop an emotional understanding of the disaster experience and your relocation situation to help rebuild family life. Working through emotions takes time. There is no set time frame or stages for it. Resolving emotions is a natural healing process that relies on talking to friends about your feelings; mentally sorting your emotions; and receiving practical and emotional help from family, friends, your place of worship or other organized support groups in the community.

Your personal support groups can help you process your emotions and understand your experiences. Emotional processing involves experiencing the emotions associated with the disaster and figuring out what the disaster means to your life. One way that many people work through their emotions is by telling the story of what happened.

Many people who have lived through a traumatic incident have an overwhelming urge to tell the story over and over again. By sharing stories, you and those around you can sort out the sequence of events associated with the disaster, which at first may be a confused jumble. By telling the story, you can get input from others about what they saw and begin to put meaning into the experience.

Generally, as you heal emotionally over time, the story will pull together into an organized account that will have vivid details, emotions and reflections about lessons learned during the experience. With emotional healing, thoughts and dreams about the disaster will be less painful. You will have gained some emotional distance from the events of the disaster. How long this process takes depends on what happened during the disaster and your own unique mental and emotional makeup. You will always associate some pain with the disaster, but it will not be so overwhelming after the passage of time allows for emotional healing.

Signs That Professional Help Is Needed

Here are signs that the person is overwhelmed by their emotions and may need help:

- The story is too painful to tell.
- The person creates a wall of silence around the event for a long time.
- The person cannot express or experience his or her feelings.
- Dreams and thoughts of the experience continue to evoke very painful emotions that do not go away.
- The person's behavior dramatically changes.
- The person has thoughts of hurting themselves or others.

If these signs are present, an appointment with a mental health professional should be arranged to help with the healing process.

EMOTIONAL RESILIENCE AFTER DISASTER

How Disaster-Related Stress Affects Young People

Disaster-related stress affects young people in several ways:

- Damage, injuries and deaths that result from an unexpected or uncontrollable event are difficult for most young people to understand.
- Following a disaster, a young person's view of the world as safe and predictable is temporarily lost. (This is true of adults as well.)
- Young people express their feelings and reactions in various ways, especially in different age groups. Many are confused about what has happened and about their feelings. Not every child has immediate reactions; some can have delayed reactions that show up days, weeks or even months later; and some may never have a reaction. Children's reactions are strongly affected by the emotional reactions of their parents and the adults around them.
- Young people can easily become afraid that a similar event will happen again, and that they or their family will be injured or killed.

How Young People Show Stress

It is normal for young people to show signs of stress after a disaster. Young people show signs of stress differently at different ages or school levels. This article looks at three age groupings:

- Preschool years
- Elementary and middle school years
- High school and teenage years

Signs of Stress: Preschoolers

Signs that preschool-age children may be experiencing normal, but high, levels of stress may include:

- Waking up confused and frightened from bad dreams
- Being reluctant to go to bed or refusing to sleep alone.
- Acting and showing behaviors younger than their actual age, such as whining, thumb-sucking, bed-wetting, baby talk or fear of darkness
- Clinging to adults more than normal
- Complaining often about illnesses such as stomach aches
- Not having fun doing things they normally enjoyed
- Being irritable

Signs of Stress: Elementary- or Middle-School Age

Signs that elementary- or middle school-age children are experiencing normal, but high, levels of stress may include:

- Ongoing concern over their own safety and the safety of others in their school or family
- Irrational fears
- Becoming extremely upset for little or no reason
- Having nightmares and sleep problems
- Experiencing problems in school, such as truancy or misbehavior (e.g., loss of interest, withdrawal or excessive need for attention)
- Complaining of headaches or stomach aches without cause
- Not having fun doing things they normally enjoyed
- Disruptive behaviors — outbursts of anger and fighting
- Being numb to their emotions
- Experiencing guilt or shame about what they did or did not do during the disaster

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Signs of Stress: High-School Age

Signs that teenagers may be experiencing normal, but high, levels of stress include:

- Feeling self-conscious about their feelings concerning the disaster
- Feeling fearful, helpless, and concerned about being labeled "abnormal" or different from their friends or classmates (this may lead to social withdrawal)
- Experiencing shame or guilt about the disaster
- Expressing fantasies about retribution concerning people connected to disaster events
- Not having fun doing things they normally enjoyed
- Difficulty concentrating
- Impulsive behaviors
- Emotional numbing
- Seeing the world as an unsafe place

Helping Young People Understand a Disaster

Disasters can hit young people hard. It is difficult for them to understand and accept that there are events in their lives that cannot be controlled or predicted. When facing an unknown and potentially dangerous situation, young people usually look to adults for answers and help.

Talk with your young person at a level in line with their age. Children handle information differently at different ages. Preschool-age children cannot handle as much information as teenagers.

Before you as an adult can help young people cope with a disaster, it is important for you to recognize your own natural feelings of helplessness, fear and anger, if these exist. Until this occurs, you will not be able to give the young person the full emotional help they need. Nothing is wrong with letting young people know that you do not have all the answers. Things that can be done immediately include the following:

- Let young people know how you see the family situation improving — for example, your plans for their school, your work and family housing.

- Communicate a positive "I'm not helpless" attitude, stressing that "we can get through this together."
- Ask for parenting or other help if the situation gets beyond your abilities and control.

These actions will start the healing process and help the young person to feel relief in knowing the family will regain control and restore their lives.

Tips for Helping Young People Manage Stress

You can use these practical parenting tips to help deal with managing high levels of stress in young people.

For Preschool-Age Children

- Reassure young children that the disaster was not their fault in any way.
- Talk with children about how they are feeling, and listen without judgment.
- Let children know they can have their own feelings, which may be different from the feelings of others.
- Let children take their own time to figure things out.
- Do not expect children to be brave or ask them to pretend that they do not think or feel as they do.
- Give them small bits of information in relation to their questions. Too much information can confuse them.

For Preschool and School-Age Children

- Return to former routines of bedtime, eating and so forth, as soon as possible. If this is not possible, develop new routines. The structure of a routine provides security and assurance.
- Do not expect children to be brave or tough or not to cry.
- Do not minimize the event.
- Hug your children. Hugging lets your children know that someone is there for them.

EMOTIONAL RESILIENCE AFTER DISASTER

- Allow special privileges, such as leaving the light on when they sleep.
- Spend extra time with your children at bedtime. Read stories, listen to music and talk quietly.
- Children, just like adults, cope better when healthy. Make sure children are getting balanced meals, proper exercise and enough rest.
- Find ways to emphasize to your children that you love them.
- Encourage children and adolescents to feel in control by letting them choose which clothes to wear, food to eat at meals and so forth.

Activities to Help Children Manage Stress

Consider the following activities and tips that can help young people manage stress.

For Preschool and School-Age Children

- Encourage children to draw or paint pictures of how they feel about their experiences. Hang the pictures at a level where children can see them easily. Talking about their drawings can help lessen feelings of stress.
- Playing with Play-Doh or clay is good way for children to release tension.
- Playing music is fun and valuable for children.
- Creating music with instruments or rhythm toys helps relieve stress and tension.
- Making puppets with the children, and putting on a puppet show for family and friends or helping children put on a skit, helps them tell about what happened.
- Don't let children watch too much disaster-related television. Hearing about the events and seeing the tragic images over and over again will certainly raise their anxiety.
- Be aware of your own emotional reactions around your children. It is all right to share your feelings, but you must also show your children that you are in control of your emotions. Do not look to children for your emotional support.

For Teenagers

- Encourage your teenager to talk one-on-one with a trusted adult or in a small group of peers about the event. Generally, this is most successful when you begin with general events, move to more event-specific experiences, and then follow with each person's experiences with the disaster.
- Teenagers may wish to talk about values, moral issues and the meaning of the disaster.

When Young People May Need Additional Help

Situations may develop when young people need additional help dealing with emotional aftereffects of the disaster. Young people may benefit from help from a health care professional if the emotional stress associated with the disaster does not get better in a few weeks, or when they do any of the following:

- Display continual and aggressive emotional outbursts.
- Show serious problems at school (e.g., fighting, skipping school, arguments with teachers or food fights).
- Withdraw completely from family and friends.
- They cannot cope with routine problems or daily activities.
- Engage in vandalism or juvenile, law-breaking activities.
- Express suicidal ideas.

Reaching out for help is not a sign of weakness. People have limits and sometimes need help when stretched beyond their limits. Seeking help from others can offer solutions that may not be known to you.

Issues and Tips: Stress Effects in Older People

Several issues need to be taken into account when helping elderly friends and family who may be under stress after a disaster and who are suffering from the effects of a sudden relocation.

EMOTIONAL RESILIENCE AFTER DISASTER

Communication Problems

Some older persons in shelters or in new surroundings may have difficulty understanding family and friends, talking to people or answering questions. These communication problems may be caused by normal, age-related problems with memory, seeing and hearing, and the reduced ability to physically move because of illnesses or the effects of medications. Make sure that the older person has the eyeglasses he or she needs and that hearing aids are on before talking to him or her. Be patient and calm. Speak loudly enough to be heard, but do not shout. Keep your messages simple and clear. Repeat information and make sure that the person in your care hears and understands what is said.

Danger From Falls

Be aware that in unfamiliar settings, clutter and poor lighting could cause an elderly person to fall. Balance problems, muscle weakness and medications can add to the risk of falling. Check new living quarters for anything that could lead to a fall. Make sure stairs and rooms are well lit. Provide walking assistance, if needed.

Chronic Illness and Dietary Considerations

Arthritis may prevent an elderly family member from standing in a line. Some medications can cause mental confusion or a greater susceptibility to problems such as dehydration. Memory problems can cause communication problems. Neglect of special meal needs in certain illnesses can lead to medical crises. As soon as possible, make sure the elderly family member:

- Has all of his or her medicines
- Eats the foods required to manage illnesses
- Has written diet and medication information along in case he or she is separated from you
- Establishes contact with his or her medical care provider, or finds a new one and provides his or her medical history to the care provider

Disoriented Behavior

At night, when nearby surroundings are not seen as well as in the day, some elderly people with mild or moderate dementia or problems thinking clearly can become confused about where they are. You may need to orient them to time and place.

Make sure the elderly person has a clock and a calendar in his or her room. If you have any of his or her familiar things, place those in the room. Be sure that there is some soft, nonglaring light in the room and that it is as quiet and calm as possible. If you cannot reorient the elderly person to where he or she is, and your efforts are upsetting, just reassure him or her, and distract the person with other activities.

Multiple-Loss Effect

The elderly family member who may have lost his or her spouse, income, home or physical capabilities may have difficulty "bouncing back" from the loss. Show empathy for the person's situation by listening. Give comfort by your presence and let him or her know you are there and care. Do not minimize what he or she has lost.

Worries About Loss of Independence

Loss of the ability to live independently because of a disaster-related injury or loss of a home can be the biggest blow that a disaster deals older people. Within the constraints of the situation, allow them to do what they can for themselves and keep as much dignity and independence as is possible.

Welfare Stigma and Unfamiliarity With Bureaucracy

Many older family members are unwilling to accept government welfare assistance because they have always "paid their way." In a disaster, however, government help may be needed. Their unwillingness to accept help may be made worse by unfamiliarity with government services for which they are eligible, particularly during disasters. If the person is reluctant to accept assistance, relate the assistance to a time when he or she helped someone in need, or explain that this help comes from taxes he or she has paid.

Getting Too Hot or Too Cold

Older people may not handle extremes of heat or cold well. Either too much heat or cold can have marked effects upon them. Be aware of the need to keep elderly family members out of extremes of heat and cold.

EMOTIONAL RESILIENCE AFTER DISASTER

Dehydration

Elderly people are more susceptible to dehydration. They do not feel thirsty as quickly as young people and do not drink water and other liquids as often. Some of the medicine they take can also lead to water loss. Check to make sure that your elderly relatives have access to safe, clean drinking water and that they are drinking it. Watch for signs of dehydration such as sunken eyes, no tears and dry mouth.

Language and Cultural Barriers

Lower reading skill levels among some elders and inadequate command of the English language among speakers of other languages can cause confusion and frustration at relief centers or in new housing locations. Try to match the elderly person with someone fluent in his or her native language.

Dealing With Change

Remember that elderly people have strengths gained from a lifetime of coping with adversity. Know also that elderly people tend to underreport problems, both to family and physicians, as they may want to cope on their own. Therefore, it is important to pay attention to how they feel and act in times of change and relocation.

Signs of Stress in Older People

Elders can suffer various symptoms, from worsening of preexisting medical problems, problems with medications, new illnesses or psychological stress. Therefore, it is important to make sure that they are medically stable before deciding that these symptoms are due to emotional stress. Under stress, whether from physical or emotional sources, people who are elderly can:

- Become mentally confused
- Tire easily
- Withdraw from friends and family
- Undergo personality changes in severe cases

You should also know that older people might tend to complain of bodily symptoms rather than emotional problems when under stress. Again, remember not to dismiss any bodily symptoms as "just due to stress."

Special Issues for Frail Elders

Many elderly are very healthy, well-functioning, capable adults. For example, according to the U.S. Agency for Toxic Substances and Disease Registry, at age 60 years, only 15 percent of elderly people suffer from dementia; at age 85 years, 50 percent of the elderly are affected by dementia. The older, frailer elders are the ones who may be more vulnerable in a disaster due to medical illnesses.

How to Help Older People Deal With Stress

In general terms, these principles will help guide you when helping an elderly person deal with the stress of evacuation and relocation:

- Provide strong and persistent verbal reassurance.
- Assist with recovery of physical possessions as is safe.
- Visit them often.
- Help reestablish contact with family and friends.
- Assist in obtaining medical and financial assistance.
- Help reestablish medication and any dietary regimens.
- Provide transportation to the doctor, grocery store and so forth.

U.S. Department of Health and Human Services, Centers for Disease Control and Prevention (CDC), Agency for Toxic Substances and Disease Registry (ATSDR). (Reviewed 2017 [Ed.]). *Relocation stress: Helping families deal with the stress of relocation after a disaster*. Retrieved September 1, 2017, from <https://www.atsdr.cdc.gov/>

EMOTIONAL RESILIENCE AFTER DISASTER

COPING WITH TRAUMA: HOW CAN FAMILIES BE SUPPORTIVE?

Your loved one has been through a traumatic incident. What can you do to help support them? Below are several suggestions for offering support and comfort during a trying time.

Listen.

One of the most important needs after a trauma is to talk about the event — and to do so often. Talk about it over and over. It may be difficult for you to hear, or you may get tired of hearing the same old story, but talking is a crucial part of your loved one's recovery.

Be supportive and sympathetic, but try to avoid overreacting. Your loved one needs to tell his or her story and not be upset by your reactions. If your loved one tries to shield you from the event by refusing to talk about it, you obviously cannot force him or her to talk. However, you can encourage openness, and listen to whatever else the person wants to say.

Include the whole family in the healing process.

You and your spouse or partner may feel you should protect your children from the upsetting event. Regardless, they'll undoubtedly know something is wrong. This can be stressful for them too, and they may need some help to get through it.

Take care of yourself.

While it is important to be supportive, you also need to take care of yourself. Ask friends and family for help, and don't be afraid to seek counseling for yourself if needed.

Enjoy the little things.

Take time out for your family, have a special meal together or take small outings. Appreciating the little things won't make the pain go away, but will help in the healing process.

Workplace Options. (Reviewed 2017). *Coping with trauma: How can families be supportive?* Raleigh, NC: Author.



HOW YOU CAN HELP

The compassion and generosity of the American people is never more evident than after a disaster. People want to help. Here are some general guidelines on helping others after a disaster.

Donate cash.

Financial contributions to recognized disaster-relief organizations are the most effective donation to make. When the public supports these voluntary organizations with financial contributions, it helps ensure a steady flow of important services to the people in need after a disaster:

- This is the most needed and the most efficient way of helping those impacted by disaster.
- Financial contributions allow voluntary organizations to fund response and recovery efforts, obtain goods and services locally, and provide direct financial assistance to disaster survivors to meet their own needs.
- Make a financial contribution to the voluntary organization of your choice.

If you need help in determining whom to give to, the National Voluntary Organization Active in Disaster (NVOAD) website has a list of major nonprofits that are active in disaster work: <https://www.nvoad.org/>

Volunteer.

The generosity and kindness of people around the world does a lot to help communities heal from the tragic consequences of disasters. Volunteer with local organizations to aid disaster victims:

- Volunteer with a nonprofit organization and be trained before the next event to find meaningful volunteer opportunities following a disaster.
- There are many organizations and faith-based groups in your community that have active disaster programs and need volunteers.

These groups offer a wide range of services following a disaster:

- <https://www.nvoad.org/>
- <https://www.nationalservice.gov/>
- <https://www.ready.gov/citizen-corps>
- <http://www.pointsoflight.org/handsonnetwork>
- <https://www.unitedway.org/find-your-united-way>



Donate goods.

Learn ways that you can effectively help others after a disaster: Confirm what is needed before taking action!

- Donate in-kind goods that are specifically requested or needed by recognized organizations.
- Unsolicited donated goods such as used clothing, miscellaneous household items, and mixed or perishable foodstuffs require helping agencies to redirect valuable resources away from providing services to sort, package, transport, warehouse and distribute items that may not meet the needs of disaster survivors.
- Confirm the needs by contacting the voluntary organization of your choice before starting to collect.
- If you have a quantity of a given item or class of item to donate, and you need help in determining which organizations to give to, you can make your offer through the National Donations Management Network: <https://www.nvoad.org/donations-management/>

Everyone is moved when they hear the news that disaster has struck a community. By learning the best ways to donate and volunteer, everyone can make a huge difference in the lives of those affected.

Get involved before disasters happen.

There are many ways to get involved, especially before a disaster occurs. Community leaders agree the formula for ensuring a safer homeland consists of trained volunteers and informed individuals taking action to increase the support of emergency response agencies during disasters. Major disasters can overwhelm first-responder agencies, empowering individuals to lend support.

Actions You Can Take

Here are a few ways you can help:

- Volunteer to support disaster efforts in your community. Citizen Corp (<https://www.ready.gov/citizen-corps>) is coordinated nationally by the Department of Homeland Security's Federal Emergency Management Agency. In this capacity, FEMA works closely with other federal entities, state and local governments, first responders and emergency managers, the volunteer community, and the Corporation for National & Community Service. Get trained and volunteer with a Community Emergency Response Team (CERT), Medical Reserve Corps unit, or other Citizen Corps Partner Program or affiliate organization. Many local faith-based and community organizations have programs active in supporting disasters too.
- Join or start a preparedness project. Find an event or identify local resources, build a team, choose a project, set goals and serve your community by improving the preparedness of your friends, colleagues and neighbors.
- Support major disasters by donating cash or goods, which may help meet the needs of your community in times of disaster.

This represents only a few of the many ways that individuals and community organizations can get involved to help communities lessen, prepare for, respond to and recover from disasters. If you have additional ideas or success stories, you may share them by contacting the Federal Emergency Management Agency (FEMA) via <https://www.fema.gov/contact-us>, or posting them on <https://community.fema.gov/>. For additional opportunities that may be unique to your community, contact your local emergency management agency or Citizen Corps Council in your area.

Federal Emergency Management Agency (FEMA), Ready.gov. (n.d.). Adapted from *Helping others & Get involved*. Retrieved September 4, 2017, from <https://www.ready.gov/>

GENERAL

Accessible Emergency Information: Surviving Disaster Videos (Sign Language, Braille, Large Print options):
<http://www.accessibleemergencyinfo.com/>

Red Cross Smartphone Apps will update people on current flooding situation and provide information on safety during a disaster:

- (Google Play)
<https://play.google.com/store/apps/details?id=com.cube.arc.fa&hl=en>
- (iTunes) <https://itunes.apple.com/us/app/first-aid-by-american-red/id529160691?mt=8>

Federal Emergency Management Agency (FEMA)
Call 800-621-FEMA to apply for assistance by phone, or visit <https://www.fema.gov/apply-assistance>.

Small Business Administration Loan Information
<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>

Look up **weather-related cancellations** and delays by state or zip code here:
<http://www.cancellations.com/>

Finding Shelters

Local **Red Cross** Locator
<http://www.redcross.org/find-your-local-chapter>

Local **Salvation Army** Locator
<http://www.salvationarmyusa.org>

AirBNB (<https://www.airbnb.co.uk/disaster-response>) and **VRBO** (<https://www.vrbo.com/>) may offer reduced rates for housing in times of disaster.

Pets

Pets Welcome

Locate pet-friendly housing/hotels:
<http://www.petswelcome.com>

Best Friends

Help hurricane victims and their pets:

- <https://resources.bestfriends.org/general-pet/disaster-preparation>

Car Donation Program

Volunteers of America

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

Prescription Assistance

Rx Open

866-247-2694

<https://www.healthcareready.org/rxopen>

Rx Outreach

888-796-1234

<http://rxoutreach.org/>

Infusion Center Finder

<https://locator.infusioncenter.org/>

