



THE USAA  
EDUCATIONAL  
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*Good Information for Good Decisions.®*

**SAFETY**

# RECOVERING FROM DISASTER



## OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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## 2 WHAT YOU SHOULD KNOW

### STEPS TO RECOVERY

- Meet basic needs and seek assistance.
- Return home with caution.
- Assess property damage.
- Begin recovering financially.
- Recognize emotional needs.
- Update your family disaster plan.

Recovering from disaster can be physically and emotionally challenging, but you should not procrastinate. No matter how well you may have prepared before the disaster, rebuilding your life may be difficult.

As you move forward and reestablish routines, you and your family will recover. This publication offers information and resources to guide you through the days and weeks ahead.

### For More Information

#### **The American Red Cross**

(866) GET-INFO (438-4636)

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

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

#### **Federal Emergency**

#### **Management Agency (FEMA)**

(800) 621-FEMA (3362)

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

## First Steps

If disaster has damaged your neighborhood or home, your first priority should be safety. Follow these guidelines to protect you, your family and others.

<b>Check For Injuries</b>	If anyone is injured or extremely distressed, seek immediate medical attention.
<b>Check On Neighbors</b>	Children, elderly or disabled neighbors who may have been alone during the disaster should be a priority.
<b>Stay Out Of Your Home</b>	If your home is severely damaged, stay out of it. Structural damage could cause ceiling or floors to collapse. Damaged wires or gas leaks could pose other risks.
<b>Report Hazards</b>	Notify authorities immediately if you observe the following. <ul style="list-style-type: none"> <li>• Downed power lines.</li> <li>• Gas leaks.</li> <li>• Washed-out roads.</li> <li>• Water over a road.</li> <li>• Damaged bridges or walls.</li> <li>• Chemical spills.</li> <li>• Injured or dead animals.</li> <li>• Displaced wild animals.</li> </ul>
<b>Stay Off Streets</b>	Allow emergency workers to move quickly. Stay out of their way as they provide aid.
<b>Listen For Instructions</b>	Listen to news reports and emergency updates for instructions on what to do, where to go and how to obtain disaster relief services. Use a battery-powered radio or car radio if power is out. Social media channels can help you communicate and stay connected to family and friends; and receive real-time information.
<b>Contact Your Insurer</b>	Notify your insurance provider of damage to your property. Ask what steps you should follow to submit a claim.

## Seek Assistance

Local news sources generally report where and how to obtain emergency help. You may also contact the following organizations.

<p><b>American Red Cross</b> (866) GET-INFO (438-4636) www.redcross.org www.cruzrojaamericana.org</p>	<p>Provides for immediate needs, such as first aid, emergency housing, food and water. Offers mental health services. Provides clean-up kits when a disaster warrants it.</p>
<p><b>Salvation Army</b> (800) SAL-ARMY (725-2769) www.salvationarmyusa.org</p>	<p>Provides food and water, emergency housing, cleanup and restoration services, clothing and other living supplies and spiritual and emotional care.</p>
<p><b>FEMA</b> (800) 621-FEMA (3362) www.fema.gov</p>	<p>Can provide housing assistance if your home was severely damaged or destroyed. Also provides financial assistance, crisis counseling, disaster unemployment support, legal advice and other services in areas declared major disasters.</p>
<p><b>Volunteers of America</b> (800) 899-0089 www.voa.org</p>	<p>May offer basic provisions such as water, food and clothing for those in need.</p>
<p><b>State And Local Offices Of Emergency Preparedness</b></p>	<p>A disaster recovery center may be established in or near your community where you can meet with federal, state, local and volunteer agency representatives.</p>
<p><b>Community Groups</b></p>	<p>Local places of worship, service organizations (such as the Rotary Club or Knights of Columbus) and large employers may offer help.</p>
<p><b>The Emergency Alert System (EAS)</b> www.fcc.gov/pshs/eas/ Welcome.html</p>	<p>Warns the public about emergency situations through local television stations, satellite radio, Direct Broadcast Satellite (DBS) or cable systems.</p>
<p><b>National Oceanic and Atmospheric Administration Weather Radio All Hazards (NOAA)</b> www.weather.gov</p>	<p>Broadcasts continuous weather information, including National Weather Service warnings, watches, forecasts and other hazard information.</p>

Use caution when returning to your neighborhood and home. Return during the day, never at night. Watch out for safety risks as you drive and walk around. Debris-filled streets may be hazardous. Be cautious of animals and snakes. Leave young children with a friend or relative. If they must come with you, watch them at all times. Do not leave children unattended in a disaster area.

<p><b>Follow Instructions</b></p>	<ul style="list-style-type: none"> <li>• Cooperate fully with local authorities and rescue personnel.</li> <li>• Do not return to your area until authorities say it is safe.</li> <li>• Do not enter your home or apartment if:             <ul style="list-style-type: none"> <li>• A building inspector has placed a color coded sign on the structure.</li> <li>• Colored tape blocks doors or windows.</li> <li>• Flood waters remain around the building.</li> <li>• You smell gas or hear a hissing sound.</li> </ul> </li> </ul>
<p><b>Use Caution</b></p>	<ul style="list-style-type: none"> <li>• Have a professional inspect your home if you have any doubts about its safety.</li> <li>• Leave immediately if you smell fumes from spilled household chemicals.</li> <li>• Stay away from damaged electrical wires.</li> <li>• Turn off the main water valve if pipes are damaged.</li> <li>• Do not use water until local authorities confirm it is uncontaminated.</li> </ul>
<p><b>Begin Cleanup</b></p>	<ul style="list-style-type: none"> <li>• Wear protective clothing such as sturdy shoes, leather or rubber gloves and a mask.</li> <li>• Take steps to have rodents, snakes and insects removed from your home.</li> <li>• Discard food, medicines and other supplies exposed to floodwaters, heat or smoke.</li> <li>• Pump out a flooded basement slowly (no more than 1/3 of the water daily) to avoid damage.</li> <li>• Begin cleaning and disinfecting everything that is wet. Mud and floodwater debris can contain sewage and chemicals.</li> <li>• Remove sodden material such as dry wall, carpeting and paneling before mold develops.</li> </ul>



## Structural Damage

- Ask your insurance provider to send an adjuster to assess damage to your home.
- Check outside your home for cracks in the foundation or chimney and for sagging in the roof.
- Do not force a door open if it is jammed. It may be supporting your home's structure.
- Check ceilings and floors for signs of sagging. Do not walk under or over these areas.
- Avoid pushing or leaning against damaged walls, columns or other building parts.
- Do not lean on damaged furnishings, which may be unstable.
- Watch for falling objects when opening cabinets, closets and storage units.

## Utilities

<b>Telephones</b>	<ul style="list-style-type: none"> <li>• Immediately following a disaster, use the phone only to report life-threatening emergencies.</li> <li>• If others in your neighborhood have phone service and you do not, use a neighbor's phone or cell phone to report the issue.</li> </ul>
<b>Electrical</b>	<ul style="list-style-type: none"> <li>• Do not enter standing water to access the electric panel. Call a qualified electrician for help.</li> <li>• When restoring power, turn breakers on one at a time. Turn breakers back off if you smell a burning odor or see frayed wiring or sparks.</li> </ul>
<b>Plumbing</b>	<ul style="list-style-type: none"> <li>• Turn off the main water valve if pipes are damaged. Call a plumber for help.</li> <li>• Listen to local news reports for water safety information.</li> <li>• If water is not safe to use, drink bottled water from a safe source.</li> <li>• Follow local instructions for boiling or disinfecting water for cooking, cleaning or bathing.</li> </ul>

## Appliances

- Unplug appliances and check for water damage.
- Dry wet appliances completely before using them.
- Check appliances for broken connections.
- Ask a professional to repair appliances as needed.
- Never cook indoors on a grill.

## Safe Generator Use

- Consult your utility company before using a power generator.
- Never operate a portable generator indoors — not even in a garage, carport, basement, crawlspace or any enclosed or partially enclosed area.
- Place the generator away from windows, doors or other areas that could allow carbon monoxide (CO) to seep indoors.
- Install battery-operated CO alarms or electric alarms with battery backups.
- Do not connect a generator to your home's electrical circuits without an approved, automatic-interrupt device.
  - If a generator is connected directly to electrical circuits, it can become a major fire hazard when electrical service is restored.
  - Improperly connecting a generator to your home's electrical circuits may endanger workers restoring power in your area.
- Make sure the cords connected to the generator are appropriately rated for the electrical load.
- Never refuel a generator while it is operating.

## Locate Important Documents

You may need some or all of the following when filing insurance claims, paying bills, obtaining health care or handling other disaster-related responsibilities.

- Driver's license
- Proof of address (utility bill)
- Vehicle registration
- Birth certificate
- Marriage certificate
- Military records
- ATM or debit card
- Bank statement
- Health insurance cards
- Estate planning documents (Will(s), powers of attorney, etc.)
- Trust documents
- Medical directives
- Social Security card
- Insurance policies

If some or all of these documents have been destroyed, do not worry. Most can be recovered through your financial institution, credit card company, utility companies and local, state and federal government offices.

## Financial Matters

Avoid making major financial decisions while you and your family are recovering from disaster. The following steps can help with immediate financial concerns.

<b>Request Emergency Financial Assistance</b>	Listen for public service announcements to direct you to sources of emergency financial assistance. Generally, this money is not taxable for federal income tax purposes.
<b>Contact Your Employer</b>	Some companies provide emergency funds for employees affected by disaster. Ask about your employer's leave policy and how time off may affect your employee benefits.
<b>Stop Bills</b>	Notify utility and other service companies if you cannot live in your home. Ask them to stop billing. Ask them to waive connection charges if you are transferring service to a new location.
<b>Pay Insurance Premiums</b>	Do not stop paying insurance premiums, which could delay needed support or disqualify you from receiving it.
<b>Contact Lenders</b>	Ask creditors such as your mortgage company for more time to pay, if needed. Notify them before payment is due.

A financial planning professional can help you develop a comprehensive financial disaster recovery plan.

## 10 REPAIRING THE DAMAGE

If you have to vacate your home during repairs, let local law enforcement officials know it will be unoccupied. You should inform family members, trusted friends and neighbors, your insurance provider and employer of your temporary location.

### Hire A Contractor

After a disaster, competent home repair companies are usually in short supply. Be cautious of inexperienced and even fraudulent individuals who offer to quickly repair your home at a discount price. Take time to find reputable roofers, builders and contractors. These tips from the Federal Trade Commission (FTC) and FEMA can help.

- Interview several licensed and bonded contractors. Ask for a list of recent customers and call them.
- Ask for recommendations from your insurance provider, relatives, neighbors or co-workers.
- Check your local Better Business Bureau and Home Builders Association to see whether complaints have been filed against a contractor.
- Ask for a detailed written estimate and completion date before signing a contract. Obtain a copy of the final, signed contract before work begins.
- Never pay in full in advance. It is customary to pay a deposit of 20 percent to 30 percent of the total cost. Some contractors may ask you to pay for materials up front; consider going with them to buy materials or paying the supplier directly.
- Pay only by check or credit card — never in cash. Pay the final amount only after all work has been completed to your satisfaction.
- Consider asking an attorney to review a home repair contract before you sign, particularly when extensive work is required.

To report fraud call your state attorney general. To file a complaint or get free information on preventing unfair business practices, visit [www.ftc.gov](http://www.ftc.gov) or call (877) FTC-HELP (382-4357).

Disasters cause emotional as well as physical damage. You and your family should expect to feel sadness, grief and even anger over what you have seen and experienced.

## How To Cope

<p><b>Pay Attention To Health</b></p>	<ul style="list-style-type: none"> <li>• Get enough sleep. Experts recommend 7 to 9 hours nightly for adults.</li> <li>• Drink plenty of water from a safe source, daily.</li> <li>• Eat well and continue your physical activities.</li> <li>• Set aside time for daily relaxation.</li> </ul>
<p><b>Know What To Expect</b></p>	<p>It is normal to feel the following powerful emotions.</p> <ul style="list-style-type: none"> <li>• Panic.</li> <li>• Anxiety and uncertainty.</li> <li>• Disorientation.</li> <li>• Exhaustion.</li> <li>• Temporary feelings of despair.</li> </ul>
<p><b>Ease Stress</b></p>	<ul style="list-style-type: none"> <li>• Talk about your feelings with your spouse, a close friend or clergy member. Recognize that your feelings are normal.</li> <li>• Return to personal and family routines when possible.</li> <li>• Stay connected with family and friends.</li> <li>• Accept help.</li> <li>• Participate in memorial services.</li> <li>• Limit watching media coverage of the disaster.</li> <li>• Update your family disaster plan.</li> </ul>
<p><b>Seek Professional Help</b></p>	<p>Seek professional help if the following symptoms increase with time.</p> <ul style="list-style-type: none"> <li>• Periods of crying or feelings of sadness.</li> <li>• Feeling worthless or guilty for no reason.</li> <li>• Ongoing anxiety.</li> <li>• Preferring to stay alone rather than interact with others.</li> <li>• Sleeping too little or too much.</li> <li>• A significant change in appetite or weight.</li> <li>• Lack of motivation to perform even simple tasks.</li> <li>• Thoughts of suicide or death.</li> </ul>

## 12 HELPING OTHERS

One way to speed your own emotional recovery after a disaster is to focus on helping others, whether your own family members, friends, neighbors or others in your community.

### Children

A child's reaction to disaster varies by age, how parents react, proximity to damage and whether friends or family members were injured or killed.

<b>What To Expect</b>	Children of all ages may experience the following emotions and symptoms. <ul style="list-style-type: none"><li>• Fear a disaster will strike again.</li><li>• Loss of interest in school or other activities.</li><li>• Nightmares or other sleep disturbances.</li><li>• Regressive behavior.</li></ul>
<b>How To Help</b>	<ul style="list-style-type: none"><li>• Be honest. Calmly tell facts about the disaster. Admit your own concerns, but emphasize the things you can all do to cope.</li><li>• Tell children your plans for making your home safer and for helping others.</li><li>• Encourage children to talk about their feelings.</li><li>• Spend extra time with children, especially at bedtime. Hug them often.</li><li>• Let children help with recovery efforts in an age-appropriate way. Praise their efforts.</li><li>• Resume a regular routine for school, play, meals and rest.</li></ul>

*From the Academy of Child and Adolescent Psychiatry.*

### Elderly Or Disabled Individuals

As soon as you are certain your family is uninjured and safe, check on elderly or disabled neighbors.

- If the individual is injured or extremely distressed, seek immediate medical attention.
- Make sure they have access to clean water and unspoiled food.
- Help them contact a close family member or caregiver.
- Help them locate disaster relief services, as appropriate.

## Pets

Handle pets calmly and carefully after a disaster. Because they will need more care and attention than usual, try to leave pets with a family member, friend, veterinarian or kennel. They could get injured in a damaged home.

- Provide plenty of water and feed your pet its usual diet.
- Visit and play with your pet often. This aids your pet's recovery — and yours.
- Expect unusual behavior, such as scratching or chewing on furniture, spraying urine or defecating on floors. Pets exhibit stress in these ways.
- Give your pet a familiar toy or blanket for comfort.

## Back To Normal

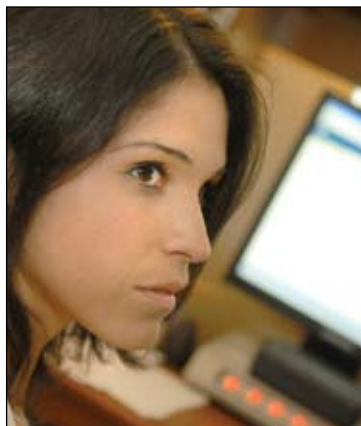
Returning to normal after a disaster is generally a difficult and gradual process. Knowing what to expect, how to respond and where to turn for assistance can help everyone cope. Remember, even though life will not be the same, you and your family can and will recover.

## 14 NOTES



## 16 NOTES

## RESOURCES



The USAA Educational Foundation offers the following publications.

**MAKING YOUR HOME A SAFER PLACE**  
(#531)

**PREPARING FOR DISASTER** (#524)

**MANAGING YOUR PERSONAL RECORDS**  
(#506)

**AUTO INSURANCE** (#526)

**HOMEOWNERS INSURANCE** (#558)

**RENTING A HOME** (#533)

**CHANGING JOBS** (#532)

**A GUIDE FOR YOUR SURVIVORS** (#579)

**WHEN A LOVED ONE DIES: LEGAL  
AND FINANCIAL CONCERNS** (#551)

**WHEN A LOVED ONE DIES: COPING  
WITH GRIEF** (#552)

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