



General Advice for Post-Disaster Recovery

Taking Care of Yourself after a Disaster

You have been through trauma, so be kind to yourself. Take one step at a time and focus on taking care of your and your family's disaster-related needs. Do not withdraw from important relationships. Keep in touch with the people you love or are worried about. Strive to return to normal eating and activity patterns -- and especially sleep patterns.

Children, senior citizens, people with disabilities and people for whom English is not their first language are especially at risk and are likely to need extra care and help. Your children may be clingy or in need of more attention after a disaster. That's OK. Try to spend time with them and reassure them about your presence and their safety. Explain that they are safe with you and that good people are in charge. Spend time together in soothing activities such as holding hands, taking a walk, or sharing a cup of hot chocolate. Involving them in activities to assist others can help them cope.

Footage of disaster events and people's reaction to those events can be very upsetting, especially to children. We do not recommend that children watch television news reports about such events, especially if the news reports show images over and over again about the same incident. Young children do not realize that the video footage is repeating what has happened and may think the disaster is happening again. Adults may also take a break from watching disturbing footage. However, listening to local radio and television reports is important because it provides the most accurate information from responsible government authorities on what's happening and what actions you will need to take.

Moving Forward

After a disaster it is important to document everything. Before you clean up and/or throw things out, photograph damaged goods to document their loss. If volunteers are helping you, ask them to take photographs too. The same is true for items that may need repair. Before making any repairs photograph everything.

Contact the insurance company and keep a journal of any calls. Record the name of the person with whom you spoke, any ID number or phone extension, time, date and content of your conversation. Keep a calendar of all important dates, deadlines and events.

In order for you to receive any services after a disaster, you need to show proof of who you are. After some disasters you will not be allowed to return to your home unless you can provide an identification.

FEMA

If you are going to call FEMA to register for assistance, do so as quickly as possible. There are set deadlines when you can register for assistance and if you miss the deadline there may be no additional help. Even if you think that you do not need assistance, you should still register because you might need assistance down the road. If you do not register at all, you cut yourself off from any possible help.

Documents and materials you may need in order to apply for disaster assistance:

- Social Security number, and, if available, birth certificate and/or passport.
- Driver's license
- Current and pre-disaster addresses
- A telephone number where you can be contacted
- Insurance information
- Total household annual income
- A description of your losses that were caused by the disaster
- If you are approved for assistance and want your funds deposited directly into your bank account, provide your banking information. This includes:
 - Bank name
 - Type of account (ex: checking, savings, etc.)
 - Routing number
 - Account number

Filing an Insurance Claim

Immediately

- Call your agent or insurance company. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

Once You Have Reported Your Loss

- An adjuster will work with you to calculate the value of the damage and prepare a repair estimate.
- Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact who can reach you.

Before the Adjustor Arrives

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of damaged item(s) for the adjuster.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Remember to photograph. Take photos of any water in the house and damaged personal property. Your adjuster will need evidence of the damage and damaged items (i.e., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, have receipts for those items available for the adjuster.
- If you have damage estimates prepared by a contractor(s), provide them to the adjuster since they will be considered in the preparation of your repair estimate.
- Contact your insurance company if an adjuster has not been assigned to you within several days.