

During an Evacuation

- A list of open shelters can be found during an active disaster in your local area by downloading the Federal Emergency Management Agency (FEMA) app.
- Listen to a battery-powered radio, and follow local evacuation instructions.
- Take your emergency supply kit.
- Leave early enough to avoid being trapped by severe weather.
- 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 now.
- **Do this if time allows:**
 - Call or email the out-of-state contact in your family communications plan. Tell them 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, such as long pants, long-sleeved shirts, and a hat.
 - Check with neighbors who may need a ride.
- 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.

After an Evacuation

If you evacuated for the storm, check with local officials both where you're staying and back home before you travel.

- Residents returning to disaster-affected areas after significant events should expect and prepare for disruptions to daily activities, and remember that returning home before storm debris is cleared is dangerous.
- Let friends and family know before you leave and when you arrive.
- Charge devices, and consider getting back-up batteries in case power outages continue.
- Fill up your gas tank, and consider downloading a fuel app to check for outages along your route.
- Bring supplies such as water and nonperishable food for the car ride.
- Avoid downed power or utility lines; they may be live with deadly voltage. Stay away, and report them immediately to your power or utility company.
- Only use generators away from your home, and NEVER run a generator inside a home or garage, or connect it to your home's electrical system.

U.S. Federal Emergency Management Agency (FEMA), Ready. (Revised 2018). *Evacuation*. Retrieved September 17, 2018, from <https://www.ready.gov/>

PRACTICAL STEPS TOWARD RECOVERY

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. Authorities may ask you to boil water for a while after a flood. Utility companies often have apps to update you on getting service back. 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 sharp objects under the water, or the road could have collapsed. If it is likely your home will flood, don't wait for the evacuation order; get out! Talk to friends and family about emergency visits. If you have pets, take them with you, or get them somewhere safe.

Avoid disaster areas.

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

Heed road-closed and cautionary signs.

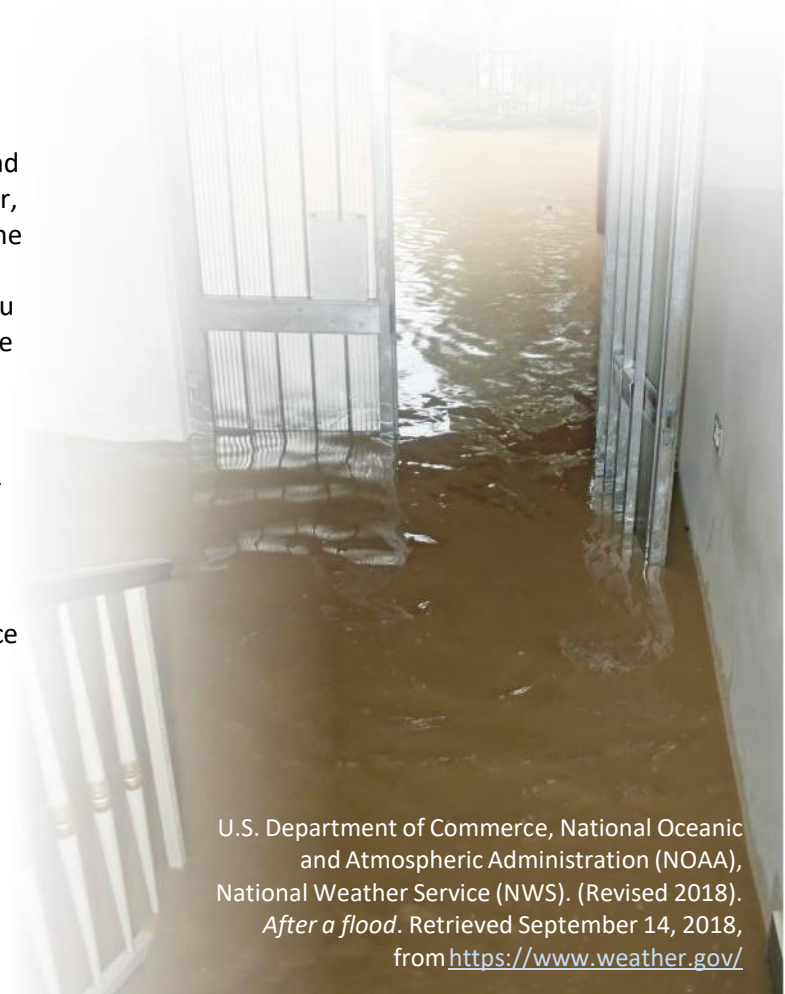
Road closure and other cautionary signs are put in place for your safety. Pay attention to them!

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 enter a flood-damaged building, be extremely careful. Water can cause floors to collapse and ceilings to fall. Make sure the electrical system has been turned off; have the power company or a qualified electrician fix wires. Contact your insurance agent to discuss property damage. If you have a generator, follow proper safety procedures.

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>



U.S. Department of Commerce, National Oceanic and Atmospheric Administration (NOAA), National Weather Service (NWS). (Revised 2018). *After a flood*. Retrieved September 14, 2018, from <https://www.weather.gov/>

HAND HYGIENE AFTER A HURRICANE

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.

Use soap and clean or disinfected water

- After cleanup 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, is 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.



Occupational Safety and Health Administration (OSHA). (n.d.). *OSHA quick card: Hand hygiene in hurricane-affected areas*. Retrieved September 14, 2018, from <https://www.osha.gov/>

PRACTICAL STEPS TOWARD RECOVERY

CLEAN UP SAFELY AFTER A DISASTER

Follow these tips to protect yourself and your loved ones during your cleanup after a hurricane, flood, or other natural disaster.

Get the right safety gear:

If sewage is involved, **make sure** to wear rubber boots, rubber gloves, and goggles during your cleanup.

Otherwise, general gear to use includes

- Hard hats
- Goggles
- N95 masks (or a respirator with a higher protection level)
- Heavy work gloves
- Waterproof boots with steel toe and insole (not just steel shank)
- Earplugs or protective headphones (if you're working with noisy equipment)
- At least two fire extinguishers (each with a UL rating of at least 10A)

Use teams to move heavy/bulky objects.

- Have teams of at least two people work together to move heavy or bulky objects.
- Avoid lifting any material that weighs more than 50 pounds (per person).

Pace yourself.

Cleaning up your home can be a big job. Be sure to take care of yourself:

- Rest when you need to.
- Decide which cleanup tasks are most important, and focus on those first. That way, you're less likely to be overwhelmed.
- Try to work with other people, so you aren't alone.
- Get support from family members, friends, counselors, or therapists.

Take precaution when using a chain saw.

- When using a chain saw, always follow manufacturer's instructions. Make sure to wear appropriate protective gear, and be sure that bystanders are a safe distance away.
- Avoid contact with power lines, and take extra care in cutting trees or branches that are bent or caught under something else.
- Use extreme caution to avoid electrical shock when using an electric chain saw.

Stay safe in hot weather.

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.



PRACTICAL STEPS TOWARD RECOVERY

Prevent mold growth.

- Clean up and dry your home quickly after the storm or flood ends—within 24 to 48 hours if possible.
- Air out your house by opening doors and windows. Use fans to dry wet areas. Position fans to blow air out doors or windows.
- Throw away anything that you can't clean or dry quickly (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 wet items and surfaces with hot water and laundry or dish detergent (e.g., flooring, concrete, molding, wood and metal furniture, countertops, appliances, and plumbing fixtures).
- Fix any leaks in roofs, walls, or plumbing as soon as you can.

Clean up mold with a mix of bleach and water.

- Never use bleach in a closed space. Open windows and doors first.
- Put on personal protective equipment to protect your eyes, nose, mouth, and skin. Wear goggles, an N-95 respirator, and protective gloves.
- To make your cleaner, mix 1 cup of household bleach with 1 gallon of water.
- Clean everything with mold on it.

CAUTION!

- If you have a breathing problem like asthma, do not enter a building with mold damage. Mold can make asthma symptoms worse.
- If you have a weakened immune system (such as from cancer treatment or medicines that suppress the immune system), do not enter a building with mold damage. People with a weakened immune system are more likely to get a serious illness from mold.
- Children should also not enter buildings with mold damage.

Kids' Safety

- Keep children and pets away from debris.
- Children should not help with cleanup. Do not use N95 masks on children.
- Do not allow children to play in moving or standing water.
- Children should cover their arms, legs, and feet when outside.
- Use insect repellent with DEET or picaridin on children when outside.
- Keep children away from dead or stray animals.
- Wash hands with soap and clean water. Clean and cover open wounds.

Disinfect toys.

Remember that anything that's had contact with floodwater could carry germs. To keep your kids safe, make sure their toys are clean:

- Make a cleaning fluid by mixing 1 cup of bleach in 5 gallons of water.
- Wash off toys carefully with your cleaner.
- Let the toys air dry.
- You may not be able to kill germs on some toys—like stuffed animals and baby toys. Throw out toys you can't clean.

PRACTICAL STEPS TOWARD RECOVERY

Hygiene and Infectious Disease Issues

- Wash up with soap and water once you're done cleaning.
- If there is a boil-water advisory in effect, use water that has been boiled for 1 minute (allow the water to cool before washing), or use water that's been disinfected for personal hygiene:
 - When using 5–6% unscented liquid household chlorine bleach, add a little less than 1/8 teaspoon (8 drops or about 0.5 milliliters) per 1 gallon of clear water. Stir well, and let it stand for 30 minutes before using. If the water is cloudy, add a little less than 1/4 teaspoon (16 drops or about 1 milliliter) per 1 gallon of water.
 - When using 8.25% unscented liquid household chlorine bleach, add a little less than 1/8 teaspoon (6 drops or about 0.5 milliliters) per 1 gallon of clear water. Stir well, and let it stand for 30 minutes before using. If the water is cloudy, add 12 drops (or about 1 milliliter) 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 prevent an infection.
- Seek immediate medical attention if you become injured or sick.
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.

Be careful with floodwater; it can contain dangerous bacteria.

- Floodwater can contain dangerous bacteria from overflowing sewage and agricultural and industrial waste. While skin contact with floodwater doesn't pose a serious health risk by itself, eating or drinking anything contaminated with floodwater can cause diseases.
- 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 degrees F (24 degrees C), wear insulated clothes and insulated rubber boots, take frequent breaks out of the water, and change into dry clothing when possible.



PRACTICAL STEPS TOWARD RECOVERY

Be careful when entering damaged buildings.

- Stay away from any damaged buildings or structures until a building inspector or other government authority has had a chance to examine it and certify that it's safe.
- Wait until daylight to return to buildings so it's easier to see and avoid any hazards, especially if the power is out.
- Leave your home or other building if you hear any shifting or strange noises—this could mean it's about to fall.
- If you smell gas or suspect a leak, leave your house/building, and contact emergency authorities right away! Don't turn on the lights, light matches, smoke, or do anything that can cause a spark. Don't return to the building until you're told it's safe to do so.
- Keep children and pets away from the affected area until cleanup has been completed.

Prevent carbon monoxide poisoning.

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—can build up indoors and poison the people and animals inside.

Be aware of any electrical hazards.

- 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 on line 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.

Be careful with dangerous materials.

- 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.
- 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.

FILING A FLOOD INSURANCE CLAIM

If you have experienced a flood, 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 number 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, placed 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 12, 2018, from <https://www.fema.gov/>



PRACTICAL STEPS TOWARD RECOVERY

FINANCIAL ASSISTANCE AFTER DISASTERS

Find out how to get emergency financial help from the government if you've been the victim of a disaster. This can include disaster unemployment assistance, special home loans for disaster victims, and disaster tax relief.

Disaster Relief Assistance

There are several ways to see if you qualify for financial assistance after a disaster:

- Find out if you qualify for disaster relief by using the address lookup on [DisasterAssistance.gov](https://www.disasterassistance.gov). You can also access [DisasterAssistance.gov](https://www.disasterassistance.gov) through the Federal Emergency Management Agency (FEMA) Mobile App: <https://www.fema.gov/mobile-app>.
- Complete this online questionnaire and disaster-assistance application: <https://www.disasterassistance.gov/get-assistance/find-assistance>.
- Visit FEMA's Individual Disaster Assistance page: <https://www.fema.gov/individual-disaster-assistance>.
- Call 1-800-621-3362 (TTY: 1-800-462-7585).
- To get help in person, find a Disaster Recovery Center near you with the Disaster Recovery Center locator: <https://gateway.fema.gov/ESF6/DRCLocator>.

Apply for a disaster recovery loan.

The Small Business Administration provides low-interest loans to help homeowners and small businesses recover from declared disasters. You can find out if you're eligible and apply online here: <https://www.sba.gov/funding-programs/disaster-assistance>.

Tax Relief After a Disaster

Find out if you qualify for disaster relief on your federal taxes: <https://www.irs.gov/newsroom/tax-relief-in-disaster-situations>.

Get emergency help paying for food.

You may be able to get short-term financial help for your family's food following a disaster. If the president authorizes individual disaster assistance for your area, you may qualify for D-SNAP (the Disaster Supplemental Nutrition Assistance Program). D-SNAP provides one month's worth of benefits on a debit-type card that you can use at most grocery stores. Once your state sets up a D-SNAP program, you'll have about a week to apply. If you qualify, you'll receive benefits within three days:

<https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769>.

Following a disaster, you may lose work or face big expenses, like repairing your home. Even if your normal household income wouldn't qualify you for regular SNAP (food stamp) benefits, you may qualify for D-SNAP. If you already receive SNAP, you can apply for D-SNAP if the amount you'd receive is more than you get under SNAP.

Following a disaster, your children or your entire family may also be able to get free meals through the school meals programs: <https://www.fns.usda.gov/school-meals/applying-free-and-reduced-price-school-meals>.



Get emergency help with utility bills.

If you can't afford to heat or cool your home after a disaster, you may qualify for emergency help with utility bills. The Low Income Home Energy Assistance Program (LIHEAP) may be able to provide disaster relief funding so you can do the following:

- Pay to reconnect utilities.
- Pay utility bills.
- Repair or replace your furnace and air conditioners.
- Repair home insulation.
- Buy coats and blankets.
- Buy fans and generators.

To get help, you must meet your local LIHEAP office's eligibility requirements, and your state must have funds available. Find out more here:

<https://www.acf.hhs.gov/ocs/programs/liheap>. Look up your local LIHEAP office here:

<https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing>.

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://workforcesecurity.doleta.gov/unemploy/disaster.asp>) 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>.

(DisasterAssistance.gov also provides information on how to apply for disaster assistance.)

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FEMA Disaster Relief for Your Home

You need emergency financial help to repair or rebuild your home, and you've applied for a Small Business Administration (SBA) disaster loan. Next, a FEMA inspector will contact you to arrange a visit. Learn how to prepare for the inspector's visit, what the inspector will do during the visit, and what will happen after it.

What to Expect After You Apply for FEMA Aid

You may receive an application to apply for a low-interest, long-term SBA Disaster Loan. Completing the SBA loan application is an important step in finding out what aid may be available to you.

As a homeowner, you may borrow up to \$200,000 to repair or replace your primary residence and up to \$40,000 to repair or replace personal property. You are not required to accept the loan to receive FEMA assistance, but it may enable you to be considered for different types of assistance.

After you apply, an inspector will contact you to schedule a visit. Be ready to do the following:

- Keep your scheduled appointment:
 - Appointments take 30-40 minutes, and you must be present.
 - Contact your insurance agent if you have insurance.
- Prove your identity. You can prove your identity by showing these documents:
 - Photo ID (e.g., driver's license or passport)
 - Proof of occupancy (e.g., lease or utility bill)
 - Proof of ownership (e.g., deed, title, mortgage payment book, or tax receipts)

During the Inspector's Visit

Inspectors will

- Wear official FEMA ID badges
- Confirm your disaster registration number

- Review structural and personal property damage
- Ask you to sign official documentation
- Verify ownership and occupancy

Inspectors won't

- Determine eligibility
- Cost any money
- Ask for credit card information
- Take the place of an insurance inspection

After the Inspector's Visit

You will be sent a decision letter. If you are approved for aid, you will receive a check or an electronic funds transfer. A follow-up letter will explain how the funds can be used. If you have questions regarding the letter, you can visit a Disaster Recovery Center in your area or call 1-800-621-3362 (711/Video Relay Service). For TTY, call 800-462-7585.

Mortgages for Homeowners Rebuilding After a Disaster

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) home mortgage insurance for disaster victims program offers features that make recovery from a disaster easier for homeowners:

- 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% seller concessions limit.
- FHA mortgage insurance is not free. Lenders collect from the borrowers an up-front 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

PRACTICAL STEPS TOWARD RECOVERY

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).

Contact a HUD-approved housing counseling agency for assistance with disaster-related issues:

https://www.hud.gov/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>.

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/>. You can also call the office at 1-800-323-8603.

Complaints About Disaster Relief Fraud

Scammers and identity thieves often target people affected by disaster. Most scams involve some aspect of applying for disaster assistance. Learn what to do to protect yourself from disaster relief fraud: <https://www.fema.gov/disaster-fraud>. Contact the Disaster Relief Fraud Hotline at 1-866-720-5721.

If You Are Unable to Resolve an Issue With a Government 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>.