

## **RESOURCES AND INFORMATION: PREPARING FOR AND RECOVERING FROM DISASTERS**

### **RESOURCES TO PREPARE FOR EMERGENCIES AND DISASTERS**

Disasters and emergencies are often unexpected but we can plan ahead and take steps to prepare ourselves and our families in the event that they occur.

The Department of Homeland Security's Ready.gov and the American Red Cross websites contain comprehensive information about how to prepare for various types of disasters, guidelines for creating a family emergency plan, supplies to include in emergency kits, and more. Additional sources of information are listed in this section as well.

Union members should make sure their union has up to date contact information, including address, cell phone number, email address, and emergency contact.

#### **Ready.gov:**

- Preparedness sheets on most types of emergencies and disasters can be found here: <https://www.ready.gov/be-informed>.
- Information about developing a family disaster plan can be found here: <https://www.ready.gov/make-a-plan>

#### **Nebraska Emergency Management Agency (NEMA):**

- For safety information and links regarding Nebraska's March floods: <https://nema.nebraska.gov/operations/march-2019-flood-information-and-help-links>
- For current county damage impact assessments: <https://nema.nebraska.gov/operations/county-damage-impact-assessments>

#### **American Red Cross: [www.Redcross.org](http://www.Redcross.org)**

- Understand which disasters are likely to occur in your area and what you must know to stay safe. <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/common-natural-disasters-across-us.html>
- Steps to develop a family emergency plan and sample template: <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html>
- Supplies for a survival kit: <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies.html>

**Disaster Preparation for Pets:** [www.cdc.gov/features/petsanddisasters/index.html](http://www.cdc.gov/features/petsanddisasters/index.html)

**State-by-state listing of Emergency Services Management departments:** These websites contain information about preparing for disasters, tips for staying safe, and resources for assistance. <https://www.fema.gov/emergency-management-agencies>

- Counties and local municipalities likely have their own emergency management departments. Conduct an internet search to find these departments in your community.

**Center for Disease Control:** Disaster preparation for specific, including vulnerable, populations: <https://emergency.cdc.gov/groups.asp>

**Legal and financial documents to keep on hand:** <https://www.justgreatlawyers.com/legal-documents-to-prepare-for-emergency-preparedness>

### **Downloadable Apps for Phones**

#### **FEMA APP**

- Stay updated with severe weather alerts from the National Weather Service for up to five locations across the U.S.
- Learn how to stay safe before, during, and after over 20 types of hazards
- Save a custom list of the items in your family’s emergency kit
- Locate and receive driving directions to open shelters and disaster recovery centers.
- You can also submit disaster-related photos to a public map using the Disaster Reporter feature.
- The FEMA App is also available in Spanish.

*Download the app to your mobile device or smartphone free on iTunes or Google Play. Learn more at [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app).*

#### **AMERICAN RED CROSS APP**

- The Red Cross Emergency app combines more than 35 different types of severe weather and emergency alerts. You can choose the alerts that are important to your location or the location of loved ones.
- The “Family Safe” feature allows you to notify loved ones that an alert has been issued in their area and check to see if they are safe.
- The app offers information on what to do before, during, and after severe weather hits and how to find open Red Cross Shelters.
- All content is also available in Spanish.

*You can download the app to your mobile device or smartphone free on iTunes (Apple-iOS 6.0 or later) and Google Play (Android). Learn more at [www.redcross.org/prepare/mobile-apps](http://www.redcross.org/prepare/mobile-apps).*

## **RESOURCES DURING DISASTERS:**

**Your union:** Members should call their union to let them know where they are if they evacuated, and to let them know your union can assist in anyway.

**Emergency shelters** can be located by texting SHELTER and your ZIP to FEMA at 43362 or by calling 1-800-RED-CROSS or online at [www.redcross.org](http://www.redcross.org)

**State Emergency Services Departments:** Get up to date information, tips for staying safe, and sources of assistance. Look up your state’s Emergency Service Department here.

<https://www.fema.gov/emergency-management-agencies>

- Your local emergency services management department may have additional information. (See NEMA information at the beginning of this document).

The American Red Cross *Safe and Well* program lets family and friends know you’re safe:

<https://safeandwell.communityos.org/cms/index.php>

## **RESOURCES TO RECOVER FROM DISASTERS**

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 section 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 — and a broad range of resources that may be available to support your recovery.

### **American Red Cross:**

- The American Red Cross guide, “Picking Up the Pieces After A Disaster” provides useful information on a broad range of issues including ensuring your home is safe, recovering emotionally, and more:
- [https://www.redcross.org/content/dam/redcross/atg/PDF\\_s/Preparedness\\_Disaster\\_Recovery/General\\_Preparedness\\_Recovery/Financial/picking-up-the-pieces-A5076.pdf](https://www.redcross.org/content/dam/redcross/atg/PDF_s/Preparedness_Disaster_Recovery/General_Preparedness_Recovery/Financial/picking-up-the-pieces-A5076.pdf)
- Additional disaster specific information can be found here: <https://www.redcross.org/get-help/disaster-relief-and-recovery-services.html>

**Protect yourself.** Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

**Protect your property.** Take reasonable steps to protect your property from further damage. This could mean boarding up windows and salvaging undamaged items. Your insurance company can tell you what they will pay for regarding protection.

**Report the loss as soon as possible.** Contact your insurance agent or insurer as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Write down the adjuster's name, phone number and work schedule as soon as you have them. Make sure you understand timelines. (Information on applying for federal assistance at [www.disasterassistance.gov](http://www.disasterassistance.gov) can be found below)

- Check your Insurance and FEMA guidelines before doing anything. If you have to wait, take lots of pictures of EVERYTHING. Before you remove anything or start cleaning or making repairs, take pictures of the damage. Take pictures of everything you take out of the house — furniture, appliances, carpets, sheetrock, anything. Be sure to take pictures of the water mark. Use a tape measure to show how high it was. Do this Inside and Outside.
- If you are doing major repairs and are taking out walls, leave at least one wall per room so FEMA adjusters can see it. You must also leave at least one section of carpet or flooring in place. FEMA will require seeing it and take their own pictures.
- This article provides a helpful overview of the process of filing a homeowners insurance claim: <https://quotewizard.com/news/posts/filing-claims-after-natural-disasters>

**Prepare a list.** Keep damaged items or portions of them until the claim adjuster has visited and consider photographing or videotaping the damage to document your claim. Prepare a list of damaged or lost items for your adjuster.

**Keep receipts.** If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements. Keep receipts of anything you use for cleaning, repair or removal.

**Return claim forms.** After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.

**Cleanup.** When starting the cleanup process, be careful, and use protective eyewear and gloves if available. Adjusters may tell business owners to hire a professional cleaning service.

**Build stronger next time.** When you're ready to start repairs or rebuild, work with your contractor to make the new structure disaster-resistant.

**Car:**

- If your car looks like it flooded, do not try to start it. It will need to have the engine fluids drained and replaced by a mechanic before you can start it again.
- Remember to take LOTS of pictures.
- Try to dry out the interior as quickly and thoroughly as you can.

**Post-Disaster Checklist**

Important items to try to collect and/or replace when possible if your home is damaged or you just can't get to it:

**Identification**

- Driver's License
- Green Card
- Passport
- Work ID

**Communication**

- Access to phone and a number where you can be regularly reached
- Contact information for your family, friends, and other support networks
- Phone Charger
- An Address for Temporary Mail Delivery

**Medicine**

- Prescription medications & devices
- Over-the-Counter medications, supplements & devices
- Prescription and Insurance Card
- Contact Information for your doctors & pharmacy

**Money**

- Access to your bank account, credit or debit card
- SNAP, Unemployment or other benefit cards
- A list of your regular bills with due dates
- Contact information for creditors and landlord

**Records**

- Social Security Cards, birth certificates and other vital documentation
- Copies of Insurance policies and claim information
- Recent pay stubs or other proof of your employment
- Proof of address or residency
- Ownership or leasing records for your home or car

- Proof of address or residency

*TIP: Don't have everything? Don't Worry! You're not alone. There is nothing on this list that can't be replaced.*

### **Tips to Avoid Scams:**

Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
3. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
4. Never make a mortgage payment to anyone other than your mortgage company without their approval.

Call 888-995-HOPE (4673) if you suspect someone is trying to commit a scam.

### **RESOURCES:**

**For FEMA declared disasters:** <https://www.fema.gov>

After a disaster, you can apply for help at [DisasterAssistance.gov](https://www.fema.gov) or by calling — 1.800.621.3362 or TTY 1.800.462.7585. If you use 711 or Video Relay Service (VRS), call 1.800.621.3362. Operators are multilingual and calls are answered seven days a week from 7:00 A.M to 10:00 P.M. CDT.

### **FEMA can help you pay for:**

- Housing
- Repairing or Replacing your current home
- Semi-permanent or permanent housing construction
- Replacing Personal Property
- Childcare
- Medical and Dental Expenses
- Funeral and Burial Costs
- Transportation

### **When you apply, you will need to know:**

- Your Social Security Number and those of your dependents
- Any Insurance Coverage you may have
- Your family's total household income before the storm

- Address and Phone Number of the place where your storm damage happened and your personal knowledge of damage
- Current Contact Information (You may be able to use your Local Union Office as a secure mailing address for disaster-related mail delivery if you do not have one available)

**FEMA Disaster Recovery Centers (DRC):**

FEMA Disaster Recovery Centers are readily accessible facilities or mobile offices where survivors may go for information about FEMA programs or other disaster assistance programs, and to ask questions related to an individual’s case.

Representatives from the Governor’s Office of Homeland Security and Emergency Preparedness, the Federal Emergency Management Agency, U.S. Small Business Administration (SBA), volunteer groups and other agencies are at the centers to answer questions about disaster assistance and low-interest disaster loans for homeowners, renters and businesses. They can also help survivors apply for federal disaster assistance.

To find an open Disaster Recovery Center:

- [Search for a Disaster Recovery Center](#)
- Disaster Recover Center locations are listed in the [FEMA App](#). Download it for free from the [App Store](#) or [GooglePlay](#)
- Text DRC and a zip code to 43362 (4FEMA) to locate a Disaster Recovery Center in your area

**State-by-state listing of Emergency Services Management departments:** Many of these websites contain information about resources and assistance during and following disasters. <https://www.fema.gov/emergency-management-agencies>

Information about **Emergency SNAP benefits, Emergency Utility Assistance, other financial assistance** can be found here: <https://www.usa.gov/disaster-financial-help#item-37062>

**Health and Safety Information and Training:**

**INFORMATION:** (NIEHS is the gold standard for resources and many national unions who do H&S trainings on disaster topics are NIEHS grantees, using these materials).

Order Free Training/Orientation Booklets on Flood, Hurricane, Mold and other hazards (*Languages: English, Spanish, Vietnamese*) (NIEHS Worker Training Program): <https://tools.niehs.nih.gov/wetp/booklets/index.cfm>

NIEHS Worker Training Program Training Resources for Hurricanes and Floods: <https://tools.niehs.nih.gov/wetp/index.cfm?id=2472>

NIOSH Dampness and Mold Assessment Tool for Buildings: <https://www.cdc.gov/niosh/docs/2019-115/>

OSHA Web Page on Emergency Response and Preparedness: <https://www.osha.gov/SLTC/emergencypreparedness/>

How to Protect Workers in Flooded Areas (Teamsters): <https://teamster.org/how-protect-workers-flooded-areas>

#### TRAININGS:

USW Tony Mazzocchi Center for Health, Safety and Environmental Education:  
USWTMC Specialized Emergency Response Trainers (SERTs) deploy to hurricane affected areas to provide guidance and training to union members, workers, communities and volunteers, who are recovering from the destruction.

<https://www.uswtmc.org/>; <https://www.facebook.com/USWTMC/photos/uswtmc-specialized-emergency-response-trainers-or-serts-are-debriefing-from-depl/10157466662568272/>

ICWUC Center for Worker Safety and Health Education (coalition includes IAMAW, UFCW, CBTU, AFT, AFGE, LCLAA, National COSH, NNU): <https://hsed.icwuc.org/>

NIEHS Worker Training Program — takes training requests during post-disaster

Other trainings organized as needed after specific disasters

[May be relevant: Worker Training Programs, including Hazardous Waste and other OSHA Trainings (Teamsters):

<https://teamster.org/benefits/worker-training>]

[May be relevant: AFSCME safety and health trainings: <https://www.afscme.org/issues/health-safety/resources/health-safety-training-program>]

**United Way:** United Way, one of the AFL-CIO's national partners, supports 2-1-1, a free nationwide information and referral helpline that helps people find the local resources. 2-1-1 can be accessed by phone or computer. A toll-free call to 2-1-1 connects callers to a community resource specialist in their area who can put them in touch with local organizations that provide eligible individuals with critical services, including:

- Supplemental food and nutrition programs
- Shelter and housing options, and utilities assistance
- Employment and education opportunities
- Services for veterans
- Health care and mental health services

#### **2-1-1 Iowa/Nebraska:**

- Search for resources in Iowa and Nebraska. Call 2-1-1 if you're in need of food, counseling, utility assistance or other human service, talk to an information and referral specialist who has the community's most extensive human service database at their fingertips. 2-1-1 is available by phone **weekdays 7:00 A.M. to 8:00 P.M. and Saturdays 8:00 A.M. to 5:00 P.M.** The call is free and confidential. <http://211iowa.org/>

#### **Nebraska Farm Bureau:**

- Agriculture disaster relief: <https://nefb.org/>



**RedCross:** The Red Cross may have financial assistance available for individuals affected by disasters. Visit [www.redcross.org](http://www.redcross.org).

**UnionPlus:** UnionPlus offers an array of programs and services for union members, including during times of financial difficulty, such as following a disaster. Some programs are only available to members who are already enrolled in certain UnionPlus programs, other services are available to all union members. <https://www.unionplus.org/hardship-help/hardship-help-financial-assistance>

**Unemployment Benefits:** If you missed days of work without pay, lost your job or if your hours have been reduced because of the disaster, you may be eligible for unemployment insurance benefits. Disaster Unemployment Assistance may be available for individuals who are not eligible for regular unemployment insurance. Contact your State Unemployment Office and make sure you follow all guidelines and time deadlines to applying

- Find your state's unemployment insurance office here:  
<https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>
- Learn more about disaster unemployment insurance here:  
<https://oui.doleta.gov/unemploy/disaster.asp>

**Legal Resources:** The resources listed here are meant to provide legal resources to those who have been directly affected by a disaster. They include legal hotlines and general information on housing, insurance claims, employment, and other vital issues.  
<https://www.disasterlegalaid.org/legalhelp/>

**Emotional Support:** The [Disaster Distress Helpline](#) (DDH) is the first national hotline dedicated to providing year-round disaster crisis counseling. This toll-free, multilingual, crisis support service is available 24/7 via telephone (1.800.985.5990) and SMS (text 'TalkWithUs' to 66746) to residents in the U.S. and its territories who are experiencing emotional distress related to natural or man-made disasters.

**Lost Documents:** If you have lost important documents, the process of replacing them can be slow and frustrating. You need some of the documents just to get some of the other ones. Make a list of what you need and the order to get them.

- **Social Security Card and Medicare Cards:** Phone: 1.800.772.1213 [www.ssa.gov](http://www.ssa.gov) and you need a government-issued photo ID
- **Green Cards:** Phone: 1.800.375.5283 Web Site: [www.uscis.gov/green-card/after-green-card-granted/replace-green-card](http://www.uscis.gov/green-card/after-green-card-granted/replace-green-card)
- **Passport:** Phone 202-955-0430 or 1-877-487-2778 Web Site: [www.travel.state.gov/content/passports/english/passports/lost-stolen.html](http://www.travel.state.gov/content/passports/english/passports/lost-stolen.html)

**Prescription Drugs:**

- **Partnership for Prescription Assistance** can help when you don't have drug coverage, call 1.888.477.2669; [www.pparx.org](http://www.pparx.org)
- **FamilyWize**, a United Way partner, offers discounts on many common prescription drugs [familywize.org](http://familywize.org)

- **RX Assist** is an online database of prescription discount programs at [rxassist.org](http://rxassist.org)

**Missing Person Assistance:** 713.526.8300

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