

# MOVING FORWARD: DISASTER RECOVERY RESOURCE KIT

Disaster Recovery Plan



Every disaster is different, but there are some key components you should be aware of as you begin to plan your recovery.



## DO:

- 1. Be patient!** Recovery takes time, and all of the resources and services will not be immediately available. Your job is to make the best decision at the right time for you, with the understanding that new resources might become available in the future.
- 2. Be safe and smart!** Be sure it is safe to return to your community and to enter your home. Flooding, earthquakes, fires, explosions and other disasters can create potential hazards within your home such as shifting foundations, gas leaks, electrical problems, etc. If there is any question about the safety of entering your home, have it inspected by a qualified building inspector or structural engineer first.
- 3. Document everything!** Take pictures and/or video of the damage **before** doing any clean-up work (inside, outside and all contents). Get receipts for everything, including cash transactions, meals, clean-up materials, etc. Compile a file with documents to prove damage, identity, primary residence, ownership, income, etc. Keep a journal of all of your activities and efforts, including documenting details of conversations related to your recovery.
- 4. Clean up** what you can as soon as you can (after documenting damage). This is especially important when flooding occurs as water can cause toxic mold which spreads quickly when not treated.
- 5. File insurance claims** (homeowner's, renter's, auto, flood, etc.) and use your documentation to show the full extent of your loss. If you don't feel you've been fairly or fully compensated, appeal the decision.
- 6. Make a plan.** If your home is uninhabitable (not safe, secure or sanitary), the first step will involve identifying temporary housing. You will also need to begin thinking ahead and determining what is best for you given your resources and needs (rebuild, replace or relocate).
- 7. Apply for other forms of assistance**, if necessary and applicable:
  - If you live in a county where the president has declared or may declare a disaster, the SBA (Small Business Association) may have loans available to help individuals and families rebuild and replace contents (<https://www.sba.gov/content/disaster-loan-program>).
  - Additionally, FEMA (Federal Emergency Management Agency) may provide financial support if there has been significant damage to a large number of households (<http://www.fema.gov/recovery-directorate/assistance-individuals-and-households>). Please note that individual assistance is **not** standard in a declared disaster. (Individual assistance was only available in 3 of the last 10 declared disasters in NJ.)
  - Non-profit organizations may also have services or resources available for impacted households. Call 211 or visit [www.nj211.org](http://www.nj211.org) to find out what is available.

NJ 2-1-1 is available 24/7/365 to provide information and referral for disaster services and other needs. Dial 211 or visit [www.nj211.org](http://www.nj211.org).

OVER



*This guide has been made possible through the generous support of PSEG.*



While there are many organizations and skilled individuals to help you navigate the complex system of recovering from disaster, ultimately you are responsible for your own recovery. Here are some lessons learned from Hurricane Sandy recovery to help you avoid some pitfalls:



### **DON'T:**

1. **Don't enter your home if you smell gas**, hear a hissing noise or if floodwaters remain around the building.
2. **Don't turn on the utilities** until you've been given the all-clear from the fire department or some other professional.
3. **Don't use any electronics when flooring or walls are wet**, and turn off power at the main fuse box or electrical circuit if you can do so safely. If water damage was significant, have an electrician check the wiring before using.
4. **Don't clean up before you've documented damage!** This includes removing debris, ripping out damaged flooring or drywall, disposing of spoiled or potentially exposed food, etc. For more on food safety, visit: <http://www.cdc.gov/disasters/foodwater/facts.html>.
5. **Don't provide social security number or date of birth information without verifying** the person collecting the information is from FEMA or a verified provider of services (FEMA and other government officials always wear badges). Never provide this information over the phone unless you are making the call to a verified FEMA number.
6. **Don't hire a door-to-door contractor** or anyone without verifying they are legitimate. Call the NJ Division of Consumer Affairs at 800-242-5846 to find out if the contractor is registered and licensed, or visit the Better Business Bureau website: <http://www.bbb.org/new-jersey>.
7. **Don't sign a contract you can't afford or understand.** Only sign a contract after fully reading and understanding the following:
  - The contractor is qualified, licensed and insured to perform the necessary work on your home. Ask for references and talk to others so you know what you're getting before you sign.
  - A detailed proposal is included which outlines the full scope of work and includes time frames for work completion and a reasonable payment schedule.
  - Note: there are often legal services available to support disaster survivors – call 211 or visit [www.nj211.org](http://www.nj211.org) to learn about available resources.
8. **Don't give up!** Recovery is hard, but you are not alone. You can dial the disaster distress helpline at 800-985-5990 for support.

The Disaster Distress Helpline is available year-round at **800-985-5990** or text **TalkWithUs to 66746** to connect with a trained crisis counselor.



When disaster strikes, there are many things to consider as you begin to recover. More extensive and detailed information is available at: <https://www.disasterassistance.gov/information/moving-forward#your-finance%2C-job-and-insurance>

*This information has been compiled by NJVOAD. Contact [businessadmin@njvoad.org](mailto:businessadmin@njvoad.org) with any updates or inquiries.*

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## COMPREHENSIVE RECOVERY RESOURCES

(Taken from [disasterassistance.gov](http://disasterassistance.gov).)

FEMA (Federal Emergency Management Agency), many other governmental agencies and non-profit organizations offer a variety of recovery resources to help you navigate through your recovery:



If you need immediate housing, visit this [Emergency Shelter](https://www.disasterassistance.gov/information/immediate-needs#emergency-shelter) page.

(<https://www.disasterassistance.gov/information/immediate-needs#emergency-shelter>)

Learn about [financial resources](#), including disaster assistance loans offered for homeowners and renters by the Small Business Administration (SBA). (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>)

### **Returning Home**

[Recovering from Disaster](#) – Get advice for you and your family on safety, health and mental well-being after a disaster. This guide offers tips about returning home, seeking help, coping, and helping others.

([http://www.fema.gov/pdf/areyouready/recovering\\_from\\_disaster.pdf](http://www.fema.gov/pdf/areyouready/recovering_from_disaster.pdf))

[Returning Home Guidelines](#) – Learn what you should do *before* you enter your home after a disaster. When you do go inside, learn about things you need to watch out for. Also, learn what you might need to track for insurance. (<https://www.ready.gov/returning-home>)

### **Pets**

[Helping Pets](#) – See pg. 4 of this American Red Cross pdf to find tips on how to comfort and care for your pets during the recovery phase after a disaster.

([http://www.redcross.org/images/MEDIA\\_CustomProductCatalog/m7540319\\_picking-up-the-pieces-A5076.pdf](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m7540319_picking-up-the-pieces-A5076.pdf))

[Pet Preparedness](#) – Check out these resources from Red Paw Emergency Relief Team on pet preparedness checklists, first aid kits and what to do in case of emergencies.

(<http://redpawemergencyreliefteam.com/pet-preparedness/>)

[Seer Farms](#) – Learn about the care, resources and support available from this social services organization for pet-owning families in crisis. (<http://seerfarms.org/>)

[Animal Protection League of New Jersey](#) – This listing provides information on charitable organizations that may be able to help with payment of veterinary bills.

([http://www.aplnj.org/assets/pdf/VBAP\\_Other\\_Organizations.pdf](http://www.aplnj.org/assets/pdf/VBAP_Other_Organizations.pdf))

### **Cleaning Up the Damage / Mold Remediation**

[Disaster Recovery](#) – After a disaster, you have many things to consider. *Is my home safe to return to? Can I safely clean and save any of my stuff? What are the possible hazards I need to be aware of? Can I rebuild stronger and safer to prepare for future disasters?* Find guides, videos, resource links and even an app that can help you recover and rebuild a healthy home.

([http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/healthy\\_homes/disasterrecovery](http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/disasterrecovery))

[Clean-Up Tips](#) – View information on cleaning up after a flood, including links to comprehensive guides.

(<https://www.nj211.org/flood-water-clean-up-tips>)

[Homeowner’s and Renter’s Guide to Mold Clean-Up After a Disaster](#) – Guidance on clean-up after flooding to safely remove mold: <https://www.cdc.gov/mold/cleanup-guide.html>

[Dealing with Debris and Damaged Buildings](#) – View topics on hazards you may find when you return to your home or business after a disaster. Learn how to safely handle different hazards. This may include structurally unsound buildings and chemical spills. (<https://www.epa.gov/natural-disasters/dealing-debris-and-damaged-buildings>)

[Flood Clean-up and the Air in Your Home](#) – Learn how to properly clean up after a flood and about the air quality and health hazards of mold. Find out what you should wear and the equipment you need to have to clean safely. (<https://www.epa.gov/mold/flood-cleanup-and-air-your-home-booklet>)

[After the Fire: Returning to Normal](#) – Learn what to expect after a fire, how to find a place to stay and what you can do to care for your family and pets. There are also tips and a checklist of next steps to begin recovery. ([https://www.usfa.fema.gov/downloads/pdf/publications/fa\\_46.pdf](https://www.usfa.fema.gov/downloads/pdf/publications/fa_46.pdf))

[Saving Family Treasures](#) – Find guidelines on how to care for materials affected by a disaster. Things like paper records, books, photos, film and magnetic media such as audio, video and computer disks.

(<http://www.archives.gov/preservation/disaster-response/guidelines.html>)

### **Rebuilding Stronger and Safer**

[Safer, Stronger, Protected Homes and Communities](#) – Find a list of resources to help home- and business owners rebuild and prevent future damage from different hazards. You can learn about what mitigation is and why it matters. (<https://www.fema.gov/safer-stronger-protected-homes-communities>)

[Building Codes Toolkit](#) – Get guidance and tools on building codes that anyone can use. The guidance is based on best practices and input from field experts and FEMA standards. (<http://www.fema.gov/building-codes-toolkit>)

### **Rebuilding Greener**

[Energy Technologies](#) – Get information on clean energy technologies that communities can use to lower energy use and costs. Learn about energy efficiency, renewable energy and transportation. You can also learn how to develop an energy project for your community. (<http://apps1.eere.energy.gov/sled/>)

[PVWatts Calculator](#) – Use this National Renewable Energy Laboratory (NREL) tool to estimate grid-connected photovoltaic (PV) energy production and cost. These details can help you decide if solar energy is right for your home or business. (<http://pvwatts.nrel.gov>)

[Renewable Energy Atlas](#) – View this interactive map to get a list of the renewable energy sources available in your area. You can expand the lists to see more details on each source. ([https://maps.nrel.gov/re\\_atlas](https://maps.nrel.gov/re_atlas))

[Energy Star Products](#) – Get a list of all products that have an Energy Star rating. You can get details on each product that may include an overview, specifications and a buying guide. Some products may also show a link to find and compare products. (<https://www.energystar.gov/products>)

[Water-saving Products](#) – Learn about WaterSense and the products that carry the label. Search to find a product you need by category and brand. You can also find out how much water, energy and money you can save by using these products. (<https://www3.epa.gov/watersense/products/>)



## **Recovering Financially**

[Recovering Financially](http://www.redcross.org/find-help/disaster-recovery/recovering-financially) – View steps you can take to handle insurance claims, cash flow, bills and debt after a disaster. There’s also a list of vital documents with details on where you can get them replaced.

(<http://www.redcross.org/find-help/disaster-recovery/recovering-financially>)

[Disaster Loans](https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans) – Learn the different disaster loans offered for homeowners and renters by the Small Business Administration (SBA). Loan types include home and personal property, business and economic injury. If you have questions, call the SBA Customer Service Center at [1-800-659-2955](tel:1-800-659-2955). (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>)

[Disaster Relief](https://www.govloans.gov/loans/browse-by-category/category/4) – Learn about disaster relief loans you may apply for through GovLoans.gov. You can use this site as a gateway to all types of government loans. (<https://www.govloans.gov/loans/browse-by-category/category/4>)

[Natural Disaster Impact on Banking Operations](https://www.fdic.gov/news/disaster/) – The FDIC works with various agencies to determine the status of financial institutions in disaster areas. You may find updates on this page after a large declared disaster. (<https://www.fdic.gov/news/disaster/>)

[Disaster Assistance and Emergency Relief for Individuals and Businesses](https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1) – Read about special tax law provisions that may help you recover financially after a disaster. There are also links to tips, forms and contacts. (<https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1>)

## **Your Job and Pension**

[Disaster Unemployment Insurance \(DUA\)](http://workforcesecurity.doleta.gov/unemploy/disaster.asp) – If you lost work because of a disaster, you may qualify. Get details on eligibility and learn how you can file a claim. (<http://workforcesecurity.doleta.gov/unemploy/disaster.asp>)

[Department of Labor and Workforce Development](http://www.wnjp.in.state.nj.us/) – File for unemployment benefits, receive help with your unemployment insurance and access NJ’s job-seeker website here. (<http://www.wnjp.in.state.nj.us/>)

[Consumer Assistance](https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa) – Get answers to your questions about health coverage and retirement benefits. You may also submit a complaint about denial of benefits or report a problem with a plan. If you prefer, you may call [1-866-444-3272](tel:1-866-444-3272) to talk to a benefits advisor. (<https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>)

## **Your Insurance**

[Preparation and Recovery: File Your Claim](https://www.floodsmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp) – Get a step-by-step guide on how to file a flood claim. Click **Find out how to file your claim now** on the page to get a fact sheet you can save, or click **Talk to an Agent** and use the Agent Locator to find a flood insurance agent near you.

([https://www.floodsmart.gov/floodsmart/pages/preparation\\_recovery/file\\_your\\_claim.jsp](https://www.floodsmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp))

[Mortgage Insurance for Disaster Survivors Section 203\(h\)](#) – If your home has been damaged or destroyed in a declared disaster, you may apply under this program. If approved, insured mortgages may be used to buy or rebuild a primary home. Only FHA-approved lenders may participate.

([http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/ins/203h-dft](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203h-dft))

[United Policyholders Insurance Claim Guidance Library](#) – Get guidance on the rights and options involved when making insurance claims. (<http://uphelp.org/resources/claim-help>)

[Insurance Resources for NJ](#) – Access insurance resources such as professional help, state government and legal rights and self-help tips—including samples of damage and proof of loss documentation. (<http://uphelp.org/resources/state-by-state/New-Jersey>)

[NFIP Proof of Loss Tips](#) – Learn how to adequately document proof of loss for NFIP claims. (<http://uphelp.org/pubs/nfip-proof-loss-damage-estimates-and-supplemental-claims>)



Recovering from a disaster can take a physical and mental toll on you. The resources below can help you stay healthy and learn to cope after a disaster.

### **Physical Health**

[Prevent Illness after a Natural Disaster](https://www.cdc.gov/disasters/alldisasters.html) – Learn how to help prevent illness after a disaster, and learn about hazards like animals, insects and carbon monoxide. Get tips about safe clean-up after a disaster, how to keep food and drinking water safe, mental health and how to prevent or treat wounds.

(<https://www.cdc.gov/disasters/alldisasters.html>)

[What Consumers Need to Know About Food and Water Safety](http://www.fda.gov/Food/ResourcesForYou/Consumers/ucm076881.htm) – Get food and water safety facts you can use in an emergency. Learn what to do during and after a power outage or flood. You can even watch a short video on food safety during a power outage.

(<http://www.fda.gov/Food/ResourcesForYou/Consumers/ucm076881.htm>)

[Dealing with Debris and Damaged Buildings](https://www.epa.gov/natural-disasters/dealing-debris-and-damaged-buildings) – Find topics on hazards to be aware of when you return to your home or business after a disaster. Learn how to safely handle different types of hazards such as structurally unsound buildings and chemical spills. (<https://www.epa.gov/natural-disasters/dealing-debris-and-damaged-buildings>)

[Flood Clean-up and the Air in Your Home](https://www.epa.gov/sites/production/files/2014-08/documents/flood_booklet_en.pdf) – Learn how to properly clean up after a flood and about the air quality and health hazards of mold. Find out what you should wear and the equipment you need to have to clean safely. ([https://www.epa.gov/sites/production/files/2014-08/documents/flood\\_booklet\\_en.pdf](https://www.epa.gov/sites/production/files/2014-08/documents/flood_booklet_en.pdf))

[Eye Safety for Emergency Response and Disaster Recovery](http://www.cdc.gov/niosh/topics/eye/eyesafe.html) – Learn about common eye hazards and injuries and different types of eye protection. You can also learn some first aid for eye injuries.

(<http://www.cdc.gov/niosh/topics/eye/eyesafe.html>)

### **Disaster Emotional Wellness**

[Coping with Traumatic Events](http://www.nimh.nih.gov/health/topics/coping-with-traumatic-events/index.shtml) – Find resources to help you cope with a traumatic event and get information about [Post-Traumatic Stress Disorder \(PTSD\)](http://www.nimh.nih.gov/health/topics/coping-with-traumatic-events/index.shtml). There are also two short videos about research on traumatic stress. (<http://www.nimh.nih.gov/health/topics/coping-with-traumatic-events/index.shtml>)

[Self-Help and Coping](http://www.ptsd.va.gov/public/treatment/cope/index.asp) – Learn what to expect after a traumatic event and how to deal with stress reactions. Find resources that can help you learn how to cope. You can also access the PTSD Coach Online for self-help tools to help you build coping skills. (<http://www.ptsd.va.gov/public/treatment/cope/index.asp>)

[Coping with Disaster](http://www.fema.gov/coping-disaster) – It's normal for anyone to experience a range of feelings and show signs of stress after a disaster. Learn how adults and children may react differently. Learn the different signs of disaster-related stress, how to ease them and when to seek help. (<http://www.fema.gov/coping-disaster>)

[Tips for Survivors of a Traumatic Event - Managing Your Stress](http://store.samhsa.gov/shin/content/NMH05-0209R/NMH05-0209R.pdf) – Learn the normal reactions to a traumatic event and what the signs of stress are. Understand how to manage your own physical and mental health, how to relieve stress and when you need to get help. (<http://store.samhsa.gov/shin/content/NMH05-0209R/NMH05-0209R.pdf>)

[Coping with a Disaster or Traumatic Event](https://emergency.cdc.gov/coping/index.asp) – The effects of a traumatic event can last a long time. Find resources that can help you, including crisis hotlines and information for individuals, families and schools. Learn the effects of stress as well as how to cope with different types of emergencies.

(<https://emergency.cdc.gov/coping/index.asp>)



During a disaster, some of your important personal documents may be lost or damaged. These resources may be able to help you recover or replace them:

### **Documents**

[Replace Your Vital Documents](http://www.usa.gov/Citizen/Topics/Family-Issues/Vital-Docs.shtml) – Browse a list of sites where you can get everything from your Social Security card to your passport replaced. Find guidance for things like birth certificates, Medicare cards, green cards, tax returns and even school records. (<http://www.usa.gov/Citizen/Topics/Family-Issues/Vital-Docs.shtml>)

[Emergency Salvage of Flood Damaged Family Papers](http://www.archives.gov/preservation/conservation/flood-damage.html) – Get tips on how to care for papers damaged by a flood, including books, documents, photos, negatives and movie film. Get information about mold as well as cleaning and drying and air drying tips. (<http://www.archives.gov/preservation/conservation/flood-damage.html>)

[Replace U.S. Currency](http://www.bep.gov/submitclaim.html) – Find out how to submit a claim for damaged or mutilated currency. There's information for both paper notes and coins. You can also learn more about what [damaged currency](#) is and see examples. (<http://www.bep.gov/submitclaim.html>)

[Replace U.S. Savings Bonds](http://www.treasurydirect.gov/indiv/research/indepth/ebonds/res_e_bonds_eereplace.htm) – Learn how you can replace lost or destroyed paper savings bonds through TreasuryDirect. Bonds are now only reissued or replaced in electronic form, but you can ask to have them cashed; the site has all of the details. ([http://www.treasurydirect.gov/indiv/research/indepth/ebonds/res\\_e\\_bonds\\_eereplace.htm](http://www.treasurydirect.gov/indiv/research/indepth/ebonds/res_e_bonds_eereplace.htm))

[Identity Theft](https://www.consumer.ftc.gov/idtheft.html) – Find out how to protect yourself against identity theft, especially if you've lost important documents. Learn actions you can take and get information about scams. (<https://www.consumer.ftc.gov/idtheft.html>)