

Planning for the Aftermath



Part of the Public Safety Office's "Be Ready" series

Disaster response and preparedness doesn't end with the rescue efforts. It takes months, even sometimes years, to fully recover from a major incident. Roads and houses need to be rebuilt. Belongings need to be replaced. Routines need to be re-established.

Many families are lucky, able to move back into their homes relatively quickly and resume their normal lives with few adjustments. Others may lose homes due to damage, jobs due to inability to get to work, and even family members due to injury, illness, or separation.

Having a solid disaster plan includes planning for these sorts of possibilities. Remember, disasters don't discriminate.

Housing

Consider what you'll do in the event that your home is uninhabitable for more than a couple of weeks. Will you be able to stay in a shelter? Perhaps you have a relative or neighbor nearby who can take you in?

Evaluating your options ahead of time can eliminate a lot of post-disaster stress, for both your family and the ones who might help you out. Discussing options with those potentially involved can create understandings and allow both sides to set limits that will alleviate animosity later. For example, your friend might be okay with helping you out for a few weeks, but might feel as though you're taking advantage or even uninterested in making more permanent arrangements after a few months.

Have multiple options available for you and your family. Don't put all your eggs in one basket by only asking your next-door neighbor if he would take you in—his house might be as damaged as yours, or he may be severely injured and unable to take you in. He may even be on vacation when an incident occurs, unable get back into the area. Try to have at least one out-of-area option as well, in

case your entire area is particularly hard-hit.

Employment

If roads and railways are severely damaged, it may be months before you can get out of the area. If you commute to work, this can pose a problem as businesses begin opening back up and want their employees back.

Save up as much of a nest-egg as you can, while you can. Having spare cash on which to fall back can alleviate at least one worry during the recovery process. Even if you can only set aside a few dollars each paycheck, something is better than nothing. Consider setting up direct deposit, with \$10 or \$20 each paycheck going straight into a savings account. Some employers also offer matching programs for certain types of savings plans, so check with yours to see if you can take advantage.

Following a disaster, check around with local agencies for potential jobs. If you can't go back to your regular job for awhile, or you lose it altogether from being unable to get there, you may at least have a source of income in the meantime. Cities and counties often need basic labor to do everything from removing fallen trees and clearing out debris to rebuilding roads and buildings. Also check with CalTrans, Union Pacific, private construction firms, and your local utilities as sources of possible post-disaster employment.

In addition, Disaster Unemployment Assistance (DUA) may be available, providing unemployment benefits to those whose income is directly impacted by a disaster, and who are otherwise ineligible to receive unemployment insurance benefits.

Money

The initial post-disaster weeks will be a predominantly cash-and-carry society, in which credit/debit cards and checks won't work due to network and equipment damage.

Keep some spare cash in your disaster kit, as well as some with your important documents and each backup set. This way, until you can access the funds locked in your bank accounts, you will at least have some money in the meantime to purchase essential items. Make sure the cash you keep is a combination of bills—having all \$20 bills makes it easier to carry, but more difficult to make change.

Don't forget that assistance is available for victims in many disasters. FEMA, Red Cross, and many other organizations provide all sorts of things, from money for repairs and emergency housing, to clothes and personal supplies, to food.

Also check with your insurance agent to see what the process is when you need to file a claim, and how long it takes. Don't have a homeowner's or renter's insurance policy? Consider getting one, as these policies will often pay to replace items that are damaged or destroyed in an earthquake or other disaster, and usually will pay for repairs or replacement to return you to "pre-disaster status," unlike federal aid which will only meet basic necessities for functionality, habitability, and safety.

Health

With all this running around, buying this disaster kit item and planning for that contingency, it's easy to forget to think about your health in the event of a disaster. Your health is probably the most important thing to take care of during high-stress periods, and also (so long as you're healthy to begin with) one of the easiest.

Take a multivitamin every day? Keep an extra bottle in your kit, and rotate it out frequently. If you don't take one, you might consider keeping some in your kit anyway, as the extreme prevalence of pre-packaged meals in the weeks following a disaster will severely limit the amount and variety of important nutrients that your body gets.

If you have any major health concerns, such as high blood pressure, diabetes, epilepsy, arthritis, asthma, etc., consider talking with your doctor about the "what ifs"—what if you have to go without your medicine for more than a few days?

What if you have to go without for a few months? What if you run out of extra before the pharmacies and hospitals are back to operational status? Find out what is likely to happen to you if you find yourself in that situation, and what you can do to eliminate, alleviate, or at least not exacerbate any problems.

Remember that hospitals, pharmacies, and doctors' offices will be overrun following a disaster, and may even be damaged themselves. Medical services that we take for granted in times of calm, such as treatment for colds and flu, bruised knees, and mild fevers will be extremely delayed or even unavailable. Being prepared ahead of time to deal with these sorts of minor maladies can not only save you an hours-long wait in the waiting room, but can prevent delaying treatment any longer than necessary for those who truly need it.

Finally, don't forget to take a break once in a while. Post-disaster psychological trauma is one of the most severe, longest lasting, and most common health effects of any major incident. If you ever feel like you can't handle it, or the stress is becoming too much, consider seeking the services of a trauma or crisis counselor. The American Red Cross and FEMA can provide you with a referral if needed, or you can ask your hospital or health plan. Don't be surprised if the waiting room there is full too—you're not alone in needing a helping hand.

For more information, visit the following websites:

eHow.com: Post-Disaster Recovery Plan
http://www.ehow.com/way_5548463_post-disaster-recovery-plan.html

American Red Cross: Taking Care of Your Emotional Health After a Disaster (PDF)
<http://www.redcross.org/www-files/Documents/pdf/Preparedness/checklists/EmotionalHealth.pdf>