

SOME STEPS TO TAKE AFTER A DISASTER IF YOU LOSE YOUR HOME, FARM, RANCH OR BUSINESS

In the midst of an emergency evacuation, your thoughts will be focused on the safety of your family, your animals, your home, and your business. But what do you do if you discover that your home, farm, ranch or business has been lost after a natural disaster?

The following list provides ideas that can help you, your family and your business recover.

1. Begin the process of self-care and assist your family members with care. Include your employees and their families with self-care as circumstances allow. Try whenever possible to get rest, drink plenty of water, and eat healthy meals. If you are working in a disaster area sifting through debris, protect yourself by wearing heavy work shoes and gloves. A mask (N95 rated or stronger) may be necessary based on the environmental conditions. Take frequent breaks during the process.
2. Do not return to your home, farm or ranch UNTIL authorities allow you to do so. Often certain areas that have been devastated by a disaster will remain unsafe, with hazards that you may not be able to see. Downed power lines and damaged trees that can unexpectedly fall can cause harm and often result in the loss of life after a primary disaster has passed. Authorities know that you want to return to see what remains of your home and business as soon as possible, but be patient and don't put your life, or the lives of first responders, in jeopardy.
3. The power in your area may be out and cell towers may be damaged or destroyed. Have an alternate plan for ways to communicate with your family and with employees. Consider using a battery powered radio to receive information and updates about the disaster.
4. Use caution around domestic animals and livestock that may have been injured in the disaster. Animals that are scared, stressed or in pain may have unexpected behavior like biting and aggression. Notify first responders about the location of stranded animals so appropriate care can be provided by professionals.
5. Once you find out that your home is uninhabitable begin the search for housing as soon as possible. If you are in an area where multiple homes are lost, there will be a scramble between all of the displaced families to find a place to live. Long-term rentals can be preferable to hotel living over the months it may take to rebuild your home, or until you find a new place to live in another city. Your insurance should pay for a property of comparable value to the home you lost. Rebuilding can take a few years, so be sure when you secure a long-term property, that you and your family will be comfortable there.
6. Keep all of your receipts after you leave your home, farm or ranch for the disaster emergency. Many insurance policies include funds for temporary housing, along with funds for food, clothing and supplies needed rebuild after the loss.
7. When you purchase needed replacement items, and when you stay in a hotel during your evacuation, let the staff know about your situation. They may be able to offer you a discount on items or on hotel room rates. In the past, cell phone companies have also discounted charges in areas affected by natural disasters.
8. Contact your insurance company to inform them of your losses. They can help you get started with reimbursement for your losses and help with funds you will need immediately to begin the recovery process.

9. Accept help when offered. You will be experiencing an event that is beyond what you can imagine, and the physical and emotional stress will begin to affect you, your health, and your family whether you recognize it or not. When friends or strangers offer to assist, even if it goes against your usual independent nature, please do let them help.
10. Sign up for a Post Office Box for your home and one for your business so your mail can be rerouted and continued without a major disruption. Any new mail should be sent to your new, temporary address.
11. Contact your utility companies (phone, water, trash collection, electricity) and let them know your status as an evacuee. They should suspend your account so you do not accumulate charges.
 - a. You should include a copy of your utility bills in your evacuation documents, along with contact numbers for each utility.
 - b. Cell phone providers may offer a discount for evacuees so check to see if your cell service would provide some financial relief in the early days after a disaster event.
12. Get your home, farm and ranch inventory information from your EAP ready to share with your insurance company. If you were not able to prepare an inventory list before you evacuated, begin the process by going room by room in your home, barn and business to document what was lost.
13. When you are at a shelter, register with relief organizations and with state and federal agencies to ensure you receive assistance with rebuilding.
14. Be cautious when hiring people to help with the recovery and rebuilding process. Some groups and contractors may not have your best interests in mind.
15. Begin the application process for permits to enable work to begin on your property. Some permits that may be required are listed below.
 - a. Debris removal
 - b. Erosion control
 - c. Temporary power pole on site
 - d. Temporary trailer on site
16. Determine what losses you can claim on your taxes to aid in your financial recovery.
17. Work with other people recovering from a similar disaster. If you find that you are overwhelmed emotionally or physically, seek medical attention and assistance.