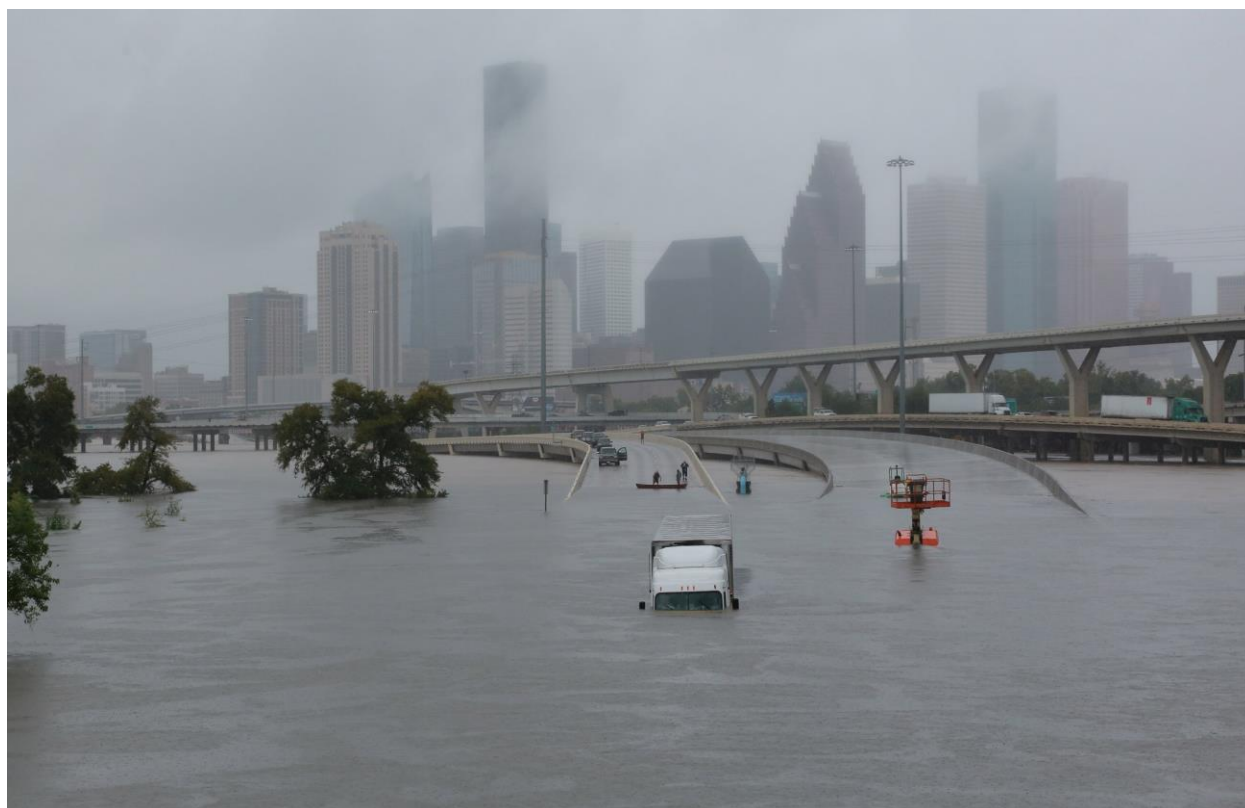


WHAT TO DO AFTER THE DISASTER

BY DAISY LUTHER

[The Organic Prepper](#)



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MUCH IS WRITTEN ABOUT SURVIVING A DISASTER...

A disaster can wreak havoc on life as you know it. The destruction can have far-reaching effects: damage to your home, losing your preps, the potential halting of your stream of income, the loss of sentimental items, and the destruction of important papers.

This e-book focuses on 3 topics:

- 1) Finding suitable shelter if you can't remain in your home
- 2) Replacing important documents
- 3) Potential health hazards after a flood

Really, things are just beginning with the disaster. Once you've survived that, you should know that the aftermath is the part that truly requires your strength, your persistence, and your determination to get your life back.

This e-book was compiled for those dealing with the aftermath of Hurricane Harvey. I hope you find some things in here that make recovering just a little bit easier.

Daisy Luther

Aug. 29, 2017

FINDING SHELTER WHEN YOU CAN'T GO HOME

The first priority on the list is finding a place to stay temporarily when you can't remain in or return to your home.

STAYING WITH FRIENDS OR FAMILY

The optimal choice is staying with friends or family. In some situations, they'll happily take you in until you can get your feet back on the ground. Some things to consider are:

- **How do they feel about pets?**

If you've just lost your beloved home, you're not going to want to put Fido and Fluffy into a shelter. Some folks will welcome all of your family with open arms, while others may have a "no pet allowed" motto for their home. It's best to know this ahead of time if you are a pet owner, and establish a place to stay where your pets will also be welcome.

- **Do they have the space for long-term visitors?**

If you're only staying for a few days, this isn't a big deal, but if you need a place to stay for a few weeks or more, tight quarters can quickly cause tensions to flare. If you are staying in a place that is too small, it's essential that you work hard to impose as little as possible. Clean up after yourselves, don't let your children misbehave, and keep pets confined to a small area of the house. Be on the lookout for another place you can go with more space as soon as possible.

- **Will you be a financial burden?**

While most people will do everything they can to help a loved one in a difficult situation, you should be aware that your presence could cause some financial hardship if money is tight. You can alleviate some of this by pitching in on groceries, insisting on paying some rent, and helping out with household tasks.

STAYING AT A SHELTER

Another option is staying at one of the local emergency shelters. After a regional disaster, many community organizations offer shelter to those displaced by the

emergency. Churches, schools, businesses, and community centers often open their doors to offer people a place to stay.

Here are some things you should know about staying in a shelter:

- **It may not be safe.**

You'll generally be staying in an open room with a lot of other displaced people. You have no way of knowing if they are people of good character. In some situations, physical safety can be a concern. After Hurricane Katrina, many rapes and assaults were reported at the Superdome shelter.

- **Theft can be a problem.**

It's essential to keep your personal items close at hand. Keep in mind that you are in a shelter full of people who may have also just lost everything. Desperate folks can do desperate things, so keep anything important on your person.

- **Unless you have your own supplies, you are at the mercy of others for food and water.**

This is why it's essential that each family member have a well-stocked 72-hour kit. You want your kids to have safe water to drink and healthy food to eat. A word of warning: if everyone else is hungry, pulling out a sandwich right in front of them is a terrible idea. You may be best served to go elsewhere if basic needs are not being met.

STAYING AT A MOTEL/HOTEL

If money is not an issue, consider leaving the immediate area and looking for a hotel or motel where you can stay. Make sure, if you have furry friends, that the place is pet-friendly, and call ahead to be certain they have vacancies before driving out of the area.

- **You may not have a way to cook.**

Some motels have a fridge and microwave, and if this is the case, you'll be able to avoid eating out for every single meal. Another option is to take a small emergency stove or electric burner so that you can make food in the room,

along with a cooler for storing food that isn't shelf-stable. (Cooking in hotel rooms is not allowed at some hotels. Read the notice posted on the back of the door before firing up your burner.)

- **This will get expensive FAST.**

Check your homeowners and rental policy to see if they cover emergency shelter with "loss of use" or "additional living expense" coverage, and if so, read the fine print to figure out for how long they'll pay. As well, you will have to be sure that they cover the particular emergency. Some policies don't cover flooding, for example, without a specific addition. Call and begin your claim immediately. Another thing to note is that some policies will only reimburse you, which means you pay the expenses ahead of time and have to wait for the check. If your insurance won't cover the stay, ask the hotel if they have a weekly rate, as this is often less expensive.

OTHER OPTIONS

If none of the above options will work during your displacement, here are some other ideas:

- Camping at a campground
- Living in your camper if you have one
- Borrowing or renting someone's motor home or 5th wheel
- Renting a furnished apartment month-by-month
- Renting from someone with a vacation home
- Contacting FEMA to see if they're erecting emergency homes

REPLACING IMPORTANT DOCUMENTS AFTER A DISASTER...

Although it's not always the first thing people think of, in the event of a fire, flood, tornado, or other natural disaster, important documents can be lost or damaged beyond recognition.

The loss of vital documents can make it difficult to function in today's society. Replacing documents is one of the first steps you'll need to take. After a disaster, you'll need identification, proof of citizenship, and proof of ownership before you can begin to rebuild your life.

WHAT TO DO IF YOUR DOCUMENTS ARE DAMAGED OR DESTROYED

Vital documents must be replaced quickly and efficiently. Keep track of any fees you incur to replace these documents. Your homeowners or renters policy will most likely cover the cost. Below you'll find the steps you need to take to replace a variety of documents. Links to helpful websites and documents are underlined and bolded.

Birth Certificate

The first thing you'll want to replace is your birth certificate. You will need this to get your other documentation. Visit your county records office and explain the situation for an expedited copy of a notarized birth certificate.

Driver License and Auto Registration

Contact your local DMV to talk with them about your situation. They'll let you know what their requirements are for getting your documents replaced. You may have to wait until you have your birth certificate in hand to get a new license. Some DMVs will issue a temporary license while you're waiting.

Social Security Card

You'll have to apply for this in person at your nearest Social Security Administration office. [This web page will tell you what documents](#) you need for both children and adults before your appointment.

Passport

You can apply online for a lost passport. The information can be found at the [US State Department's website](#).

Military Records

Go to any office of the Veterans Administration, American Legion, VFW, a service recruiter, or Red Cross. You'll need Standard Form 180 (SF-180). If you have access to a printer, you can download the form [HERE](#). If you're a veteran, you'll need these records for medical treatment from the VA and for your benefits.

Insurance Policies

Your insurance company will be able to help you quickly and efficiently by replacing your homeowner's or rental insurance policy, life insurance policy, and automobile policy. As well, they'll be able to point you in the right direction for the next steps you should take. Many policies will provide a stipend to meet your immediate needs for shelter, food, and clothing, and they'll explain what you need to do to file a claim for your losses.

Tax Records

If you use an accountant, they should be able to provide copies of all of your tax records. If you do your taxes yourself, contact the nearest IRS office (find it [HERE](#)) or call 1-800-829-3646. (Often the 800 number has very long wait times to speak to a representative.) You can download Form 4506 online at [THIS WEBPAGE](#).

Firearms Records and Permits

If you have lost firearms *that are registered to you*, you must report the loss to your local law enforcement and the ATF. If the guns were not actually destroyed but were taken by someone scavenging through the rubble of your home, there could be ramifications if they commit a crime using your guns. (And let's face it, anyone scavenging through the remains of someone's destroyed home has questionable morals to start with.)

The ATF will have you fill out [THIS FORM](#).

Contact the issuing sheriff's department for replacement of your CCW permit.

Credit Cards

Your first step should be to go to your local branch and get your debit card replaced. It may take up to a week for your replacement to arrive. The difficulty here lies in whether or not you have a relationship with your bank. If they know you, you may be able to do this without ID. Otherwise, this may have to wait until you have a copy of your birth certificate.

These are the phone numbers for major credit card companies. You'll need to call and speak with a representative. Explain your situation and ask for an emergency replacement to be expedited to you to meet your immediate needs. You'll be able to pay this off when you receive your insurance money.

- **MasterCard:** 1-800-622-7747
- **Visa:** 1-800-847-2911
- **American Express:** 1-800-528-4800
- **Discover:** 1-800-347-2683

Property Deeds

Visit your county records office to get a copy of the deed to your property.

Marriage or Divorce Records

Marriage records are available from the county clerk's office in which the licenses were issued. Divorce records are available from the Superior Court that granted the decree.

Immigration Documents and Green Cards

Contact the [US Citizenship and Immigration Service](#) if you need documents to verify citizenship, immigration, permanent resident card (green card), employment authorization, or a re-entry permit.

Money

FEMA offers the following advice for replacing money that was damaged in the disaster.

Handle burned money as little as possible. Try to place each bill or part of a bill in plastic wrap to help preserve it. If money is partly burned—if half or more is still ok—you can take the part that is left to your regional Federal Reserve Bank to get it replaced.

Ask your bank for the one nearest you, or you can take the burned or torn money to the Post Office and mail it by “registered mail, return receipt requested” to:

Department of the Treasury

Bureau of Engraving and Printing Office of Currency Standards

P.O. Box 37048

Washington, DC 20013

Damaged or melted coins may be taken to your regional Federal Reserve Bank or mailed by “registered mail, return receipt requested” to:

Superintendent

U.S. Mint

P.O. Box 400

Philadelphia, PA 19105

To replace U.S. Savings Bonds that are destroyed or mutilated, get the Department of Treasury Form PD F 1048 (I) from your bank or at www.ustreas.gov and mail to:

Department of the Treasury

Bureau of the Public Debt Savings Bonds Operations

P.O. Box 1328

Parkersburg, WV 26106-1328

DON'T BE TOO PROUD TO ACCEPT HELP

If you've lost everything in a disaster, don't be afraid to accept help. Those of us who witness the loss want to assist you while you get back on your feet. While you do see the worst in people, like looters and scavengers, disasters can also bring out the best in your neighbors.

WHAT YOU NEED TO KNOW ABOUT HEALTH HAZARDS AFTER A FLOOD

A flood is a disaster that just keeps coming back to haunt areas affected by it. As the waters recede, it doesn't mean that the risk of illness is over. After a flood, clean-up itself can be wrought with hazards.

As if the loss of life and property isn't enough, there other many hazards that arrive with flooding and persist long after the initial rise in water levels.

There are several diseases and myriad other health concerns that go hand in hand with freshwater flooding, and no matter where you live there are risks that can cost you your life that have nothing to do with drowning.

Lizzie Bennett, a medical professional and the author of the UK blog [Underground Medic](#), compiled a comprehensive list of flood hazards. This is one to print out in and put in your preparedness binder to have on hand should you ever find the waters rising near your home.

Debris

The floodwaters are likely to be full of debris which can cause injury but it's what's lurking unseen in the water that can cause really cause problems. The power of water is unbelievable. Just a foot depth of fast flowing water can knock an adult of their feet, and less than that will knock over a more infirm individual. That amount of force can carry things along for a considerable distance. What's more, in deeper water there is no way you can know what lies under the water.

Making your way on foot through murky water is really best avoided. Apart from injury, or even getting a foot caught up and not been able to free yourself, the water can host a number of diseases that can sicken or even kill you.

Trees, branches, concrete, vehicles, grocery carts and practically anything else you can imagine will be floating around or hidden beneath the water.

Chemicals

As I said previously the force of moving water is irresistible and it's not only people that are swept away. Chemicals, even when stored properly in non-flood conditions, are likely to get into the water. Some, such as petroleum products are visible as a slick or film on the surface of the water, while others are totally invisible.

Caustic substances, solvents, inks, paints, and anything else you can think of are going to be mixed into the flood waters. Even though they will be massively diluted in such a high volume of liquid, they're still there and will cause major problems if ingested. Some heavier than water toxins will collect in depressions as the floodwaters recede and those puddles, magnets for children, will contain much higher levels of toxins in the residues left behind as the waters evaporate.

Electrical

Power lines, particularly in those areas where electricity cables are supported by wood telephone poles, can be a major hazard. Electricity can arc a considerable distance and lines in standing water can electrify a large area.

Snakes

Most snakes, given a preference, would opt for dry land. Any incidence of flooding will see them seeking dry spaces, be those spaces natural areas unaffected by the floodwaters or the upper floors of buildings. Care should be taken when moving boxes etc that may have been stored on the upper floors of properties.

Acetaminophen kills snakes, and just 125mg is usually enough. Half of a standard 500mg tablet would make sure they die. If you have rodents on returning to your property trap as many as you can, bait them with acetaminophen, and leave them for the snakes, who will enjoy their free meal.

This tactic was used to great effect in Guam. You can read about baited mice getting dropped by parachute [here](#).

Rodents

Rodents will naturally seek out higher drier land when floods hit. It's not uncommon for there to be a 'plague' of mice and rats in areas around the edge of

a flood as the rodents seek out new homes. As with snakes, they will often move into buildings, naturally gravitating towards the dry upper floors. As they will eat anything, food left in homes will draw them, even if it is wet. Snakes, of course, feed on rodents, and with both groups having ample food their numbers will only increase unless they are dealt with promptly. Clearing up after a rodent infestation is a hazard in itself and great care needs to be taken due to the risk of contracting [hantavirus](#).

[Leptospirosis](#)

Leptospirosis is a zoonotic disease, which means that it can be passed from an animal species to humans. Rodents carry leptospirosis, so anything that brings them into closer than usual contact with humans poses a greater potential for infection.

When flooding occurs, rats and mice will always seek out drier ground in which to nest. As rats and mice are incontinent, they leave a trail of urine wherever they go. Until this urine is totally dry it is able to pass leptospirosis to humans via cuts, scrapes, and abrasions on the skin. [Andy Holmes, a British Olympic rower, died of leptospirosis](#) in 2010. He had a small graze on his finger and it's thought that is how he contracted the disease. He had been rowing on the River Severn a few days before he first became sickened with a flu-like illness. He went into kidney failure and died within a matter of days.

When cleaning up after a flood event, be sure to cover cuts and scrapes with waterproof plasters. Wear waterproof gloves and thick soled boots to protect your feet and ankles. Long trousers are a must. If you get a cut when cleaning up after a flood, stop what you're doing, squeeze the cut to force as much contamination as possible out of the wound, wash the area, and cover with a clean waterproof dressing.

[Typhoid Fever](#)

Caused by the bacteria *Salmonella typhi*, typhoid fever is a life-threatening illness. People infected with typhoid carry the bug in their intestines and shed it in their feces. Food or drink prepared by a typhoid sufferer can pass on the disease unless they have scrupulous hand hygiene. Although not a common disease in the United States sporadic cases do occur, usually in those who have traveled abroad.

Salmonella typhi gets into floodwaters when sewers overflow and pipes fracture. Raw sewage is frequently mixed with the floodwater as drains and sewers fail to cope with the sheer volume entering the system. Once it's in the flood water, food contamination is highly likely, either by people getting it on their skin and then preparing food, or by food supplies getting contaminated directly by the water. As well, contaminated water getting into the fresh water supply is a major source of infection.

Cholera

Again, this is another uncommon disease in the United States, but cases are reported in people returning from areas where the disease is endemic. Like typhoid, it would be present in the water if infected sewage had entered the floodwaters.

Vibrio cholerae is a rapid onset intestinal disease that is immediately recognizable. The victim produces massive amounts of watery diarrhea and vomits profusely. Without rapid medical intervention, death can occur in just a few hours due to massive dehydration and shock.

As with typhoid, it is most frequently contracted when one consumes contaminated food and drink. Cholera gets into the water and can contaminate food and the skin of those who prepare food. Flood waters getting into drinking water supplies will spread the disease rapidly amongst those using the source for drinking or food preparation.

Campylobacteriosis

This is a worldwide disease that causes tens of millions of infections each year across the globe. Animals and humans both carry the bacteria that causes the disease. It will certainly be present in any flood waters where animals have defecated or when human waste has gotten into the floodwaters. As with any flooding, contamination of drinking water is commonplace, particularly in areas where wells or boreholes are used for drinking water.

Necrotising Fasciitis

This is a horrendous condition commonly called 'the flesh eating bacteria' in the media. It's rare but is one of the most awful diseases you can imagine. The most

common bacteria to cause the disease is the Staph A group of bugs. Doctors advise that those with cuts and abrasions should not use whirlpools, hot tubs, etc. unless the wound is well covered with a completely waterproof dressing. Hot tubs are spotless compared to floodwaters.

Malaria

There are several types of malaria, some more serious than others. The *Plasmodium falciparum* and *Plasmodium vivax* varieties are the most serious. Malaria is spread by the Anopheles mosquito. Only the females spread the disease. Standing water is a mosquito magnet because it is where they lay their eggs. Just a teaspoon of water can contain hundreds of larvae.

When the floods subside and small puddles are left, mosquitoes will seek out these puddles to lay their eggs. If you get enough bites your body becomes used to them. You no longer itch and the bites often produce no bump, which means people are oblivious to the fact that they have been bitten. This increases the risk of having malaria for some days before seeking medical assistance.

Any other mosquito-borne illnesses will be spread in exactly the same manner. These include dengue fever, yellow fever, and [Zika](#).

The list of illnesses that are caused by waterborne pathogens is a long one, way beyond the scope of one article. For a much more comprehensive list click [here](#).

THE AFTERMATH OF FLOODING DOESN'T STOP AT DAMAGED BUILDINGS AND LOSS OF LIFE.

The effects are far-reaching, well beyond the diseases listed and the initial damage and death we see on the news.

- Farmland can become contaminated as sewer waste from towns and cities washes over the fields.
- Drinking water supplies will be unreliable until treatment plants are fully decontaminated and up and running to current safety standards.
- The food supply chain will be affected when delivery trucks can't access flooded areas.

- Infrastructure will have to be checked for safety. Roads and rail links may be out of action for some time.
- Work, education, and childcare will all be affected to some degree.
- Fuel supplies at gas stations will not be reliable.
- Emergency services are not immune to flood effects...help may not be on the way.

Are you ready for this? Could you cope if flooding hit your area? It's not an easy thing to prepare for because all of your carefully stockpiled supplies could be ruined. In cases like this, the best preps you can have are the knowledge needed to keep your family safe and excellent insurance. (If you live in an area that is likely to flood, do yourself a favor - check to be sure that your coverage meets these standards.)

Our very best wishes to all of you who were affected by Hurricane Harvey. We hope that you find some small comfort in the love and compassion of your community.

Sincerely,

Daisy Luther and family