



After the Disaster

Returning to Normal

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pennsylvania
EMERGENCY MANAGEMENT AGENCY





A disaster will turn your life upside down. Knowing how and where to begin to put everything back into place and who can help is important. The Pennsylvania Emergency Management Agency hopes you find the information in this booklet useful in your recovery journey.

Survivors of disasters have shared that; while it was difficult to ask for or accept help, taking those steps made a big impact on their recovery. Do not hesitate to ask for help. Apply for disaster assistance as soon as it becomes available.

Remember, disaster assistance programs are paid for by donations and tax dollars, and you may have contributed to such programs yourself in the past. Now is the time to let those assistance programs help you!

CONTENTS OF THIS GUIDE

What to Expect	Page 4
Next Steps Checklist	Page 5
What Do I Do Now?	
Take Care of Yourself and Family	Page 6
Taking Care of Your Pets	Page 6
Staying Safe	Page 6
Beginning Recovery	
Notification and Documentation	Page 7
Identifying Items You Wish to Save	Page 8
Cleaning	Page 8
Clean-Up Specifics for Your City or County	Page 9
The Value of Your Home and Belongings	Page 9
Disaster Recovery Resources in Pennsylvania	Page 10
Replacing Valuable Document and Records	
Resources List	Page 14
Replacing Damaged Money	Page 15
Replacing Lost Credit Cards	Page 15
Case Managers	Page 16
County Emergency Management Agencies	Page 17
Vital Information	Page 19

WHAT TO EXPECT

A disaster can cause serious damage to your home. The building and many of the things in your home may be badly damaged by water, mud, wind or fire.

You will find that items that are not broken may be damaged by water, residual mud or smoke. Anything that you want to save or reuse will need to be carefully cleaned, and cleanup will take time and patience.

Many volunteer organizations provide assistance to homeowners and renters following a disaster.

If you do not know how to ask for assistance directly, contact your local emergency management agency or the American Red Cross.



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A disaster volunteer assists with clean-out following a flood.

YOUR NEXT STEPS CHECKLIST

Take Care of Yourself and Family

- If you need help finding a place to stay, food, clothing or medicine, contact your local disaster relief service, such as the American Red Cross.
- Assistance may be available to help shelter and care for your pets during times of disaster. Contact your county emergency management agency (pages 17-18) for County Animal Response Team (CART) assistance.

Stay Safe

- Check with local code enforcement or fire officials to make sure that your home is safe to enter. Be very careful when you go inside. Floors and walls may not be as safe as they look.
- If you leave your home, contact your local police so they know the site will be vacant.
- Check with your municipality about how to restore utilities (water, electricity or gas) after they have been disconnected.

Begin Recovery

- If you have insurance, contact your insurance company as soon as possible. Ask who you should talk to about cleaning up your home. If you are not insured, try contacting community groups for aid and assistance.
- Contact your landlord or mortgage company about the disaster.
- Locate valuable documents and records.
- Keep receipts for any money that you spend related to the disaster. You may need these later to prove losses for insurance and income tax.

WHAT DO I DO NOW?

Taking Care of Yourself and Family

Contact your local disaster relief service, such as the American Red Cross or the Salvation Army. They will help you find a place to stay and to find food, clothing and medicine. Make sure that you have a safe place to live temporarily. You have a big job ahead of you. Get plenty of rest and ask for help. Do not try to do it all alone.

Taking Care of Your Pets

If you have pets, find and comfort them. Handle them carefully, calmly, and gently. Scared animals can react by biting or scratching. Try to leave pets with a family member, friend, or veterinarian if you are visiting or cleaning your damaged home. Keep your pets out of the house until the cleanup is complete to keep them safe. Although shelters do not allow non-service pets, pet shelters are normally co-located with shelters and staffed by County Animal Response Team (CART) members. They will care for your pets during your shelter stay.

Avoid eating, drinking, or breathing in items that have been exposed to water, smoke, soot, heat or flames.

Staying Safe

Do not enter a damaged home or apartment unless the local code enforcement or fire department says it is safe. Watch for damage caused by the disaster. Roofs and floors may be damaged, and could fall in.

You may find that your home's utilities were disconnected following a disaster. This is done to minimize the risk of additional damage and make the property safe. If the utilities have been disconnected, contact your municipality to learn how they can be restored.

Do not turn your utilities back on yourself.

BEGINNING RECOVERY

Notification and Documentation

Contact your insurance company right away. Ask what to do about the immediate needs of your home. This includes pumping out water and covering doors, windows and other openings. Ask your insurance company what to do first.

Determine what, if any, expenses are covered related to finding temporary or new rental housing and replacing personal property following a disaster. Does your policy cover payment for a deposit and/or the first month's rent on a new rental unit?

Get in touch with your landlord or mortgage lender as soon as possible.

If you do not have insurance, your family and community might be able to help you get back on your feet. Organizations that might help include:

- *American Red Cross*
- *Salvation Army*
- *Religious organizations*
- *Community groups*
- *Non-profit crisis-counseling centers*
- *Public agencies, such as the state or public health department*
- *County/Municipal emergency management office*
- *Local emergency services (Fire/EMS/Police)*

Contact your credit card company to report credit cards that were lost in the disaster and request replacements.

Remember to save all of your receipts for any money you spend during your recovery. The receipts may be needed later by your insurance company. You will also need the receipts to prove any losses claimed on your tax return.

Identify Items You Wish to Save

Once it is safe to return to your home, go through your property to identify and secure items you wish to save. You are the best judge of what's valuable to you. Family heirlooms, such as pictures, videotapes, glassware, and trophies, may be just as important to save (if not more so) as antiques or valuable collections.

Cleaning

There are companies that specialize in cleaning or restoring your personal items. Whether you or your insurer makes arrangements for this type of service, be clear on who will pay for it. Be sure to ask for an estimate of cost for the work and agree to it in writing. Ask your insurance company for names of companies that you can trust.

Cleaning or restoration companies may provide services to help you:

- *Estimate and repair damages.*
- *Estimate the cost to repair or renew damaged items.*
- *Store household items.*
- *Hire cleaning or repair subcontractors.*
- *Store repaired items until needed.*

Some items, such as mattresses, upholstered furniture, and contaminated or moldy items, may be too hazardous to keep.



FEMA News Photo

If you want volunteers to help you clean up, contact your city or county officials to find out if any will be available. If assistance is available:

- Ask to be placed on the waiting list.
- Be prepared to describe the help you need.
- Ask when you might be able to expect volunteers but realize that specifics may not yet be available.

When volunteers arrive, make sure you are present to supervise, or recruit someone to help with supervising.

Clean-Up Specifics for Your City or County

Contact city and/or county officials to find out:

- How to properly dispose of damaged property.
- If dumpsters will be available and how to secure one.
- A list of items that are not salvageable, such as mattresses.
- Steps to follow in cleaning and sanitizing your home and household items.
- Guidelines for safe clean-up procedures, such as wearing goggles, masks, and disposable coveralls; or where to shower.
- Anything else you need to consider for clean-up.

The Value of Your Home and Belongings

Talk with your insurance company about how to learn the value of your home and property. Some companies may ask you to make a list of everything that was damaged by the disaster.

Document damage to all household items, no matter how small. It is difficult to remember the damage once you have begun clean-up and repairs.

DISASTER RESOURCES IN PENNSYLVANIA

Resources That May Be Available in Your Area

Resource	Description	Source	Contact
Agriculture Assistance	Provides guidance to farms and agribusinesses on how to handle crop and feed contamination issues, and pursuing financial assistance for disaster costs.	PA Dept. of Agriculture	County Extension Offices www.agriculture.pa.gov
Animal Response and Recovery	Aids with preparing, planning, response and recovery of animal emergencies and disasters in Pennsylvania.	PA State Animal Response Team (SART)	County Emergency Management Agency <i>(see pages 17-18)</i>
Bias and Discrimination Complaints	Promotes equal opportunity and enforcement of non-discrimination laws for employment, housing, public accommodation and education.	PA Human Relations Commission	717-787-9780 www.phrc.pa.gov
Birth and Death Certificate Replacement	Provide copies of birth and death certificates lost in a disaster. A state declaration is required for fees to be waived.	PA Dept. of Health	717-772-3480 www.health.pa.gov
Consumer Protection: Fraud	Provide guidance and answer consumer questions regarding repair scams.	PA Attorney General's Office	800-441-2555 www.attorneygeneral.gov
Consumer Protection: Insurance	Aids in settling disputes between policy holders and insurance companies and answers questions about insurance coverage.	PA Insurance Dept.	877-881-6388 www.insurance.pa.gov
Consumer Protection: Utilities	Assists in settling disputes between utility customers and the utility.	PA Public Utility Commission	800-692-7380 www.puc.pa.gov

Resources *(continued)*

Resource	Description	Source	Contact
Disabled Homeowner Assistance: Post Disaster	Aids homeowners who are disabled, have special needs, or are senior citizens with removing debris from damaged dwellings and sanitizing the dwelling for flood victims.	PA Dept. of Labor and Industry, Office of Vocational and Rehabilitation (OVR)	Local OVR Office 800-442-6351 TTY: 800-830-7327 www.dli.pa.gov
Driver and Vehicle Licensing Replacement	Provides replacement of destroyed vehicle titles, driver's licenses and vehicle registration cards following a disaster. Fees waived only during state or federal disaster declarations.	PennDOT	800-932-4600 www.penndot.gov
Food Safety	Provides food safety technical expertise and educational materials regarding food products that may have been contaminated because of the disaster. Can provide food safety tips to citizens about food , garden or household products that have been contaminated.	PA Dept. of Agriculture	County Extension Office www.agriculture.pa.gov
Fraud Alerts	Provides consumer & investor alerts on scams to avoid during a disaster including charity scams that occur in the wake of disasters.	PA Dept. of Banking	800-600-0007 www.dobs.pa.gov
Housing Search	Searchable database of rental properties available statewide including public housing, private rentals and PHFA multifamily apartments.	PA Housing Finance Agency	www.pahousingsearch.com

Resources *(continued)*

Resource	Description	Source	Contact
Medical Assistance	Provides subsidized medical coverage for low-income individuals and families.	PA Dept. of Human Services	County Assistance Office
Narcotic Treatment	For those who need to guest dose at a narcotic treatment program (NTP) because their NTP is closed or public transportation has been shut down due to a disaster.	PA Drug and Alcohol Programs	800-662-4357 www.ddap.pa.gov
PA 2-1-1	2-1-1 is a 3-digit telephone number. All residents have easy access to customized health, housing and human services information in one place.	United Way of Pennsylvania	Phone 2-1-1 www.pa211.org
Senior Citizen Support & Advocacy	Aids senior citizens with caregiver support, employment services, health and wellness programs, in-home services, housing assistance, health insurance counseling, legal assistance, home delivered meals, advocacy, prescription assistance, protective services and transportation assistance.	PA Dept. of Aging	Local Area Agency on Aging (AAA) www.aging.pa.gov/local-resources/pages/aaa.aspx

Resources *(continued)*

Resource	Description	Source	Contact
Supplemental Nutrition Assistance Program	Provides funding for the purchase of food stuffs for those who are eligible. Previously known as the, "Food Stamp Program".	PA Dept. of Human Services	County Assistance Office www.dhs.pa.gov/citizens
Temporary Assistance to Needy Families (TANF)	Assists needy families achieve self-sufficiency through cash assistance.	PA Dept. of Human Services	County Assistance Office www.dhs.pa.gov/citizens
Utility Assistance Referrals	Provides utility customers having difficulty paying their utility bills with information on various programs including budget billing, Customer	PA Public Utility Commission	800-692-7380 www.puc.pa.gov



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REPLACING VALUABLE DOCUMENTS AND RECORDS

Resources List

You may find that a number of documents were lost or destroyed in the disaster. Below is a list of documents and where to go to replace them.

Document	Where to Replace
Animal registration	American Kennel Club or breeder
Banking documents such as checkbooks	Your financial institution
Birth & death certificates	PA Department of Health (See chart on page 10)
Citizenship papers	U.S. State Department
Credit cards	Issuing bank
Marriage Licenses & Divorce papers	Clerk of Courts in the county which the license or decree was issued
Driver's license, identification cards, auto registration and titles	PA Department of Transportation (See chart on page 11)
Income tax records	Internal Revenue Service
Insurance policies	Your insurance broker/company
Medical records	Medical provider's office
Military discharge papers	County Veterans Affairs Department
Mortgage papers	Lending institution or County Recorder's Office
Passport	U.S. Department of State
Prepaid burial contract	Funeral director or interment site
Social Security or Medicare cards	Local Social Security Office
Stocks and bonds	Issuing broker
Titles to deeds	County Recorder's office where property is located
Warranties	Product manufacturer or their website
Wills	Preparing Attorney's office

Replacing Damaged Money

Handle burnt 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 damaged — 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 & 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
Post Office Box 400, Philadelphia, Pennsylvania 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
Post Office Box 1328, Parkersburg, West Virginia 26106-1328

Replacing Lost Credit Cards

Contact your financial institution immediately to advise them that your cards have been lost. If you do not know the name of the institution or their phone number, please use the numbers below:

American Express:	1-800-528-4800
Discover:	1-800-347-2683
TDD/TTY	1-800-347-7449
Master Card:	1-800-622-7747
Visa:	1-800-847-2911

CASE MANAGERS

Sometimes when a disaster happens, case managers are available to assist survivors. While enlisting a case manager is not required, having one may be the only way to access money and donations collected by a long-term recovery committee if one has been formed in your community. Case managers are usually hired and supervised by non-profit agencies, such as the American Red Cross or the Salvation Army. Some case managers are paid and others are volunteers.

Case managers help disaster survivors help themselves as much as possible. Specifically, case managers can do the following:

- Provide a list of agency contacts and recovery programs, as well as information on how to take advantage of such programs.
- Assist in developing a long-range recovery plan for your family.
- Assess your unmet recovery needs, make appropriate referrals and advocate for your needs.
- Present your case to your community's long-term recovery committee and advocate for financial assistance and/or in kind donations.
- Help you weigh your options when you have difficult decisions to make.
- Explain the roles of local recovery committees and the Federal Emergency Management Agency (FEMA) and how to best work with the agency.
- Help you appeal a FEMA decision, if necessary.

COUNTY EMERGENCY MANAGEMENT AGENCIES

County	Phone Number
Adams	(717) 334-8603
Allegheny	(412) 473-2550
Armstrong	(724) 548-3431
Beaver	(724) 775-1700
Bedford	(814) 623-9117
Berks	(610) 374-4800
Blair	(814) 940-5901
Bradford	(570) 265-5022
Bucks	(215) 340-8700
Butler	(724) 284-5211
Cambria	(814) 472-2050
Cameron	(814) 486-9352
Carbon	(570) 325-3097
Centre	(814) 355-6745
Chester	(610) 344-5000
Clarion	(814) 226-6631
Clearfield	(814) 765-5357 Ext: 1
Clinton	(570) 893-4090 Ext: 3406
Columbia	(570) 389-5720
Crawford	(814) 724-2552
Cumberland	(717) 218-2900
Dauphin	(717) 558-6800
Delaware	(610) 565-8700
Elk	(814) 776-5314
Erie	(814) 451-7920
Fayette	(724) 430-1277
Forest	(814) 755-3537
Franklin	(717) 264-2813
Fulton	(717) 485-3201
Greene	(724) 627-5387
Huntingdon	(814) 643-6613
Indiana	(724) 349-9300
Jefferson	(814) 849-5052
Juniata	(717) 436-7730

COUNTY EMERGENCY MANAGEMENT AGENCIES *(continued)*

County	Phone Number
Lackawanna	(570) 307-7300
Lancaster	(717) 664-1200
Lawrence	(724) 202-7102
Lebanon	(717) 272-7621
Lehigh	(610) 782-4600
Luzerne	(570) 820-4400
Lycoming	(570) 433-4461
McKean	(814) 887-5070 Ext: 10
Mercer	(724) 662-6100 Ext: 2440
Mifflin	(717) 248-9645
Monroe	(570) 992-4113
Montgomery	(610) 631-6530
Montour	(570) 271-3731
Northampton	(610) 746-3194
Northumberland	(570) 988-4217
Perry	(717) 582-4311
Philadelphia	3-1-1 or (215) 686-8686
Pike	(570) 296-6714
Pittsburgh	(412) 255-2633
Potter	(814) 274-8900
Schuylkill	(570) 622-3739
Snyder	(570) 372-0535
Somerset	(814) 445-1515
Sullivan	(570) 946-5010
Susquehanna	(570) 278-5915
Tioga	(570) 724-9110
Union	(570) 523-3201
Venango	(814) 677-0325
Warren	(814) 563-2220
Washington	(724) 228-6911
Wayne	(570) 253-1622
Westmoreland	(724) 600-7305
Wyoming	(570) 836-2828
York	(717) 840-2990

VITAL INFORMATION

This information is commonly asked of disaster survivors by insurance companies and organizations offering you assistance.

Date of disaster: _____ Time of disaster: _____

Location of loss: _____

Vehicle identification number for cars, trucks, and motorcycles destroyed: _____

Name of the responding emergency services:

Address(es) of the responding emergency services:

Non-emergency telephone number(s) of responding emergency services:

Incident report number issued by the responding emergency services:

Insurance company name: _____

Insurance company agent or point of contact:

Insurance company telephone number: _____

Insurance policy number: _____



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