

FIRST STEPS & BEST PRACTICES AFTER A DISASTER



This document is applicable to most federally declared disasters, and was created as part of the recovery process from the 2020 Almeda Fire in Southern Oregon. It includes lessons learned, best practices, and contributions from fire survivors and community partners, including the [Almeda Fire Zone Captains Program](#). We share this in the hopes that fire-stricken communities can benefit from the hard lessons learned by those communities who have been through this before. We are standing with you in solidarity in this difficult time!

Immediate Response

1. Evacuation

- Take both cars if you're ahead of an evacuation order
- Know your evacuation route options
- Take a go bag with basic/necessary provisions, and carry financial and official documents in a lock box if possible
- If you can, remove valuable items that cannot be secured in your home. Get these to the home of a friend or family member outside of the impacted area if possible.

2. After You Are Safe

- Have some cash on hand if possible. You'll be spending a lot more than you expect in a very short period. Save all your receipts in one [pouch/folder](#), as you may be reimbursed for these if you have records.
- Get a PO Box, use that address immediately, and start mail forwarding
 - Can be temporary so your old address isn't replaced
 - It may be challenging to pick up collected forwarded mail
 - Update your billing address for bills and accounts
- Replace or get a smartphone, laptop, or other smart device as necessary/possible

- Create a new email address just for post-fire issues

Beginning Your Recovery

3. Financials

- Ask for help
 - Set up a Venmo, Square, etc. account for donations
 - Set up (or have someone else set up) a GoFundMe for you
- *** Get the link on all the shared resource spreadsheets on Facebook
- Consider getting a credit card that earns miles or points.
- Watch your credit reports to make sure there are no fraudulent accounts or activity following the disaster, when many people may have had access to your personal information.
- Again, save your receipts!

4. Apply for assistance

Assistance will be available at a shelter, online, or the LAC (Local Assistance Center) or DRC (Disaster Recovery Center). Even if you don't think you qualify or need to register, you should.

- FEMA (*The Lahaina Fire is now federally declared a disaster*)
 - Go to <https://www.disasterassistance.gov>
 - You will need the following information to apply for FEMA benefits:
 1. Social Security number
 2. Address of the location where the damage occurred (pre-disaster address)
 3. Current address
 4. Current telephone number
 5. Insurance information
 6. Total household annual income
 7. Routing and account number of your checking or savings account (this allows FEMA to directly transfer disaster assistance funds into your bank account)
 8. A description of your disaster-caused damage and losses
 - You can also register by calling 1-800-621-FEMA (3362)/1-800-462-7585 (TTY) or visiting a Disaster Recovery Center (DRC). To find a DRC near you, use FEMA's online locator.

- If possible, try to register for FEMA before your first visit to the Local Assistance Center (LAC) / Disaster Recovery Center (DRC)
 - Write down your FEMA number in your notebook and your worksheet (don't lose it!) and refer to it every time you talk to FEMA.
- [Red Cross](#) May provide cash for 3 days of stabilization, food, & shelter
- [Small Business Administration](#) (for state or federally declared disasters)

WHAT YOU SHOULD KNOW ABOUT BENEFITS:

- Most of the aid coming in will refer to the lists from FEMA, the Red Cross, and the SBA. Being on these lists will help ensure that you don't get left out of any benefits.
- Most FEMA applicants receive an average of FOUR denial letters from FEMA before their claim is approved. Don't give up! You have 60 days to appeal each denial.
- Use one notebook to log your conversations, outreach, & application efforts, including the name and organization of the person you contacted, the time and date, contact info, and notes of the conversation
- Use a worksheet to record awards, FEMA #, etc. Here's a [draft of a worksheet template](#)
- Find a mutual aid center or DRC that works for you. You may look for other, smaller, and more convenient supply/assistance centers that require less travel or where you can form relationships.

5. Replace any destroyed or missing documentation

These may include:

- Social Security card
 - If you know your SS number, you may not need a replacement card. [You can apply to replace your SS card online here](#)
- Driver's license
 - Apply for a replacement online. There may be a special link or coupon code for survivors
- Birth certificates
 - Available at County Vital Records (and may be free for survivors_
- Car titles
 - You may need to make an appointment at the DMV
- House/Property titles
 - Available from the County

- Marriage licenses
 - County Clerk/Recording office will have a record

6. Information for Parents

- Keep school(s) informed of contact information and living location.
- Create some normalcy for children by replacing a few toys they used to have, favorite books, and preparing usual foods, etc. Much can be ordered on Amazon and/or tell friends that's what you need. A familiar bedtime book in an unfamiliar location can make a big difference.
- Don't hesitate to get counseling for children and teens. They may take a while to communicate how sad, scared, or worried they are, but getting help sooner is better, before lasting trauma sets in.
- Become informed around safety precautions with smoke and debris toxins. Developing bodies are more susceptible.

7. Navigating Insurance

- Go back to your property as soon as you are able and take photos or video to document the the damage.
- If you have insurance:
 - Contact your agent to:
 1. Ask about an advance for immediate needs
 2. Start your claim
 3. Ask for a complete electronic copy of your policy (sometimes the adjuster can get this for you)
 - Collect your receipts and keep them in an envelope
 1. Many homeowner's and renter's insurance policies provide limited coverage for hotel, meals, storage units, and other expenses following a disaster.
 - If you can still live in your home, but it requires some critical repairs, contact your insurance agent to file a claim, and:
 1. Be sure to take photos before the work is started.
 2. Save all receipts related to the repair for your claim.
 3. Watch out for home repair scams or contractor fraud.
 4. All your expenses incurred while unable to occupy your home may be covered by insurance. It is important to retain all receipts and records!
- For outside opinions on navigating insurance issues after a disaster, United Policyholders is a nonprofit resource. [Here is a link.](#)

8. Finding Housing

- Immediately start looking for housing. Let all your family/friends know you are looking.
- If you do not have money to afford a place to shelter, friends or family who can house you, or do not have insurance, go to a local community shelter/Disaster Recovery Center
 - Communities of faith and schools are often converted into shelters following a disaster. Staying in these shelters has no cost to you
- Debris clean up will be provided by one or all of the following:
 1. Your County
 2. FEMA
 3. Private companies
- If you are a homeowner and will be rebuilding, reach out to a trusted contractor as soon as you can. Contractors will likely be in short supply for a while.

9. Medications/Medical Devices

- Contact your doctor/insurance for replacements
- Most health plans include free replacement of these items after a disaster, but not all their employees know this.