# After the Storm

# **Greater Houston Area**

A resource guide to help you get back on your feet after you have braved the storm.





#### **After the Storm Resource Guide**

A resource guide to help you get back on your feet after you have braved the storm

United Way of Greater Houston has created After the Storm for you to use as a resource toward rebuilding your life. Whether you are trying to provide basic needs like food, shelter, and clothing, or you are struggling with the stress that is a major part of crisis recovery, you will find important and helpful information in this booklet. The entire content of this booklet is also available on the web —www.unitedwayhouston.org —for your convenience.

The 2-1-1 Texas/United Way Helpline is always available, 24 hours a day, 7 days a week. Let 2-1-1 be your first call when you don't know who to call. Trained HELPLINE specialists are always available to listen to your questions, understand your needs and help you identify resources that are tailored for your specific situation.

There are no words that can ease the losses you have experienced. Please know that there are many resources that can help you take those difficult steps toward recovery. United Way heals the past, shapes the future and makes today better for us all. Please know that United Way is here to help.

Very truly yours,

Anna M. Babin

President and CEO

anne M. Bahin



#### Introduction

#### **After the Storm**

Hurricanes...tornados...earthquakes...tropical storms...floods...when the forces of nature are unleashed, the results are often devastating. There is little anyone can do to prevent or reduce the power of these natural disasters.

This booklet is intended to serve as a guide along the path to recovery.

#### When a Crisis Strikes

Living through a major crisis produces many different types of feelings. You may feel anxiety, depression, confusion and tension. These feelings may cause a breakdown in our usual coping mechanisms. You may find it hard to function, behave in unexpected ways or have trouble making decisions.

Although a crisis can result in a sense of anxiety, pain or hopelessness that makes it hard to cope, these same feelings can serve as motivation to look for help and develop new coping mechanisms.

That's where this guide comes in...we hope you will use it to guide your steps as you begin the rebuilding process.



# **After the Storm – Next Steps**

Use these checklists to guide your plan of action for recovery.

For Your Family
<ul> <li>□ List your available financial resources</li> <li>□ Identify other sources of financial assistance</li> <li>□ Make a list of things you will need to replace</li> <li>□ Take photos of damage that has occurred</li> <li>□ Stay in touch with family and friends</li> <li>□ Consider joining a support group (or start one of your own)</li> <li>□ Return to normal routines as soon as possible</li> <li>□ Talk about your feelings</li> </ul>
For Your Children
<ul> <li>□ Give lots of reassuring hugs</li> <li>□ Provide factual information about the disaster</li> <li>□ Encourage them to talk about their feelings— and be honest about your own</li> <li>□ Spend extra time with them at bedtime</li> <li>□ Return to regular schedules for work, play, school and rest</li> <li>□ Involve your children in the recovery with specific chores</li> <li>□ Praise responsible behavior</li> </ul>
For Yourself
<ul> <li>□ Eat properly and drink plenty of liquid</li> <li>□ Exercise helps reduce stress – take a brisk walk</li> <li>□ Don't take on too much as you begin to rebuild</li> <li>□ Get plenty of rest – nap if you can't sleep</li> <li>□ Talk about your fears and concerns</li> <li>□ Consider talking with a counselor who can help you manage your stress</li> <li>□ Don't hesitate to ask for help when you need it</li> </ul>
For Your Home or Apartment
<ul> <li>□ Contact FEMA (Federal Emergency Management Agency)</li> <li>□ Be sure your residence is safe before you return</li> <li>□ Contact your insurance agent – don't guess at your coverage</li> <li>□ Get more than one estimate for repairs</li> <li>□ Set up a safe place to keep receipts for all your expenses</li> <li>□ Determine what you can do by yourself</li> <li>□ Determine what you can do with the help of a few friends</li> <li>□ Determine what requires an expert (electrical, plumbing, etc.)</li> <li>□ Check references carefully</li> </ul>
☐ Check contractor and repair firms with the Better Business Bureau



# **Things You Can Do for Yourself and Others**

#### **Get Into a Routine**

During this difficult period, it is especially important that you take care of yourself. As quickly as possible, resume your usual activity patterns. Establishing a regular routine will help you and other family members begin the recovery process.

#### **Take Care of Yourself**

Try to eat properly. Choose foods that include the basic food groups and offer a balance of fruits, vegetables, protein, carbohydrates and other essential nutrients. Limit junk foods, especially for children, and drink plenty of fluids. Healthy eating will help you rebuild your strength during the trying times ahead.

Sleeping away from familiar surroundings can be very difficult. Make every effort to get as much sleep as possible so that you will be rested and able to face each day's challenges. Return to regular sleeping times as soon as you are able to do so. This will help your body refresh and restore itself.

#### **Take Control**

Although it may seem that fate has taken charge of your life, it is essential that you reassert control as quickly as possible. Begin to plan for your recovery, even though you may feel that there is little you can do. Assess the damage you have experienced and identify resources that are available to storm victims. Make a list of tasks each day so that you can celebrate small successes as you build up to larger accomplishments.

#### **Communicate**

Share your feelings with others. Everyone affected by the disaster has a story to tell. Do not hesitate to share your experience and be a good listener for others who need to talk. Be open about your concerns, ask questions and express your emotions as they surface.

#### Tune In to Your Children

You know how overwhelming the disaster has been for you as an adult. Be sensitive to the fact that your children may be particularly in need of your love and attention. Encourage them to talk about their fears. Acknowledge their losses and allow them to take an active role in the recovery process. The structure of a regular routine is especially important for children. Be sure they eat properly and get enough sleep just as soon as conditions permit. At times like these, lots of extra hugs and kisses can be very therapeutic for you and your children.



#### A Roof Over Your Head

The experience of homelessness for those who have been forced out of their homes as a result of a natural disaster is particularly devastating. Suddenly, in spite of years of careful planning and saving, you may have lost your home and its valued contents. You may have lost treasured mementos and cherished possessions that are an important part of your history. If this is the case, you have reason to grieve. While no one can truly recapture all that you have lost, there is help available to help you begin again.

#### **FEMA (Federal Emergency Management Agency)**

If your area is declared a national disaster, you may qualify for financial aid. You are encouraged to apply for FEMA assistance or aid, regardless of the extent of the disaster you experienced.

People who suffered damages from the storms are eligible for assistance through various programs offered by FEMA. If you are a renter, you may be eligible for a grant from FEMA to cover Short term rent assistance at a new location. The process involved in applying for FEMA may seem time-consuming. However, you may be missing an important source of financial assistance if you fail to take advantage of this opportunity.

When you apply, please have the following information available:
□ Social Security number
☐ Current and pre-disaster address
☐ Telephone numbers where you can be contacted
☐ Insurance Information
☐ Total household income
☐ A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly)
Call the FEMA Helpline or check online if you need additional help or have questions. You can also learn the status of an application, additional services, or the location of specific services.
FEMA Application Line
TTY #
You can also apply online at www.DisasterAssistance.gov.



#### **Additional Resources**

The American Red Cross and the Salvation Army are two organizations that offer a variety of resources, particularly during the early stages following a disaster. Be sure to contact both to determine whether their services meet your current needs.

American Red Cross	
	866-526-8300 (Local Houston Office)
Salvation Army	

# 2-1-1 TEXAS/UNITED WAY HELPLINE

# Need help? Dial 2-1-1.

A free helpline operated by United Way of Greater Houston, 24 hours a day, 7 days a week in many languages.







# **Take Charge of Your Finances**

You will want to determine whether your financial situation has been affected by the storm. Identify your available financial resources, then list your expenses. Prioritize your expenses so that the basic necessities are paid for first; then you can evaluate how to spend the funds that remain.

If you are concerned about your ability to pay your bills, the Consumer Credit Counseling Service (CCCS) can help you prepare a reasonable budget. CCCS can also help you negotiate a manageable repayment plan for your outstanding debts. There is no fee for services, but you must have some income in your household.

Make a list of all those with whom you do business and inform them of your circumstances if you are concerned about your ability to pay your bills. You may be able to postpone or reduce payments. Keep records of all such conversations and keep copies of everything for your files.

To avoid some consumer pitfalls following the disaster, you may contact the Better Business Bureau (BBB), the Texas Attorney General's Consumer Protection Hotline or the Texas Department of Insurance for information about how to protect yourself against consumer fraud.

#### **Financial Services and Consumer Advice**

Texas Attorney General	
Texas Department of Insurance	
Legal Services	
Lone Star Legal Aid	713-652-0077



#### When You Need Someone to Talk To

You have experienced a major life crisis. Whatever the nature of your loss – your home, your possessions, a friend or loved one - you will pass through many stages of grief. Shock, anger, fear and sadness are normal emotions associated with the grieving process. Don't feel that you have to deal with these feelings alone. There are numerous counseling services available at low or no cost to you. Family and individual counselors, therapists and other mental health professionals have the skills needed to guide you through this difficult time.

This is no time for heroics – reach out for help when you feel the need.

Counseling	
Disaster Related Crisis Counseling (24 hours)	
The primary goal of these programs is to alleviate the suffering experienced by survivors and victims of disasters. Services include, but are not limited to:	
Coordination of disaster mental health services	
Development of crisis counseling and brief therapy programs	
Catholic Charities	
Family Houston	
Houston Galveston Institute	
Innovative Alternatives - Bay Area	
Jewish Family Service	



#### **Your Good Health**

It is very important that you take care of yourself and other family members who have been through this crisis. Be sure to take your regular medications (insulin, blood pressure, antidepressant, etc.) and don't hesitate to seek medical help if you feel sick following the confusion and anxiety as a result of this disaster.

A variety of health care resources are available for you as you need them and you are encouraged to take advantage of them promptly. Your normal resistance to illness may have been lowered as a result of the stress you have been experiencing. You want to make every effort to build yourself up again. Take your vitamins, eat properly, get enough sleep and seek medical help quickly if you or your children begin to feel ill.

#### **Houston-Area Healthcare Resources**

Access Health
Good Neighbor Healthcare Center
Harris Health System
City of Houston Health & Human Services Dept 832-393-5169
San Jose Clinic
Legacy Community Health

In stressful circumstances, people may try to escape their problems through excessive use of alcohol or drugs. Using this method to deal with difficult situations often creates a whole new set of problems and causes more stress for everyone involved. If you suspect that you or a family member are misusing alcohol or drugs, you may want to turn to a professional who has experience in this area.

#### **Alcohol and Drug Abuse**

Bay Area Council on Drugs and Alcohol, Inc
Career & Recovery Resources, Inc
The Council on Recovery
Fort Bend Regional Council on Alcohol/Drug Abuse



### **Getting Back to Work**

If you have lost your job as a result of the disaster, you may be eligible for unemployment benefits. Unemployment benefits are available through the Disaster Unemployment Assistance (DUA).

You will want to apply for unemployment benefits as soon as possible as this may affect the amount of money you receive. You must make your application in person at any Texas Workforce Commission office. You can call for eligibility requirements and for the location of the office nearest to you.

To be eligible for help under Disaster Unemployment you must:

- Have worked or been scheduled to work in the disaster area, but because of the
  disaster no longer have a job, a place to work in the area, or you could not get to your
  work because of disaster damage; or
- Have become the head of the household and need employment because the head of household died as a result of the disaster.
- If you were self-employed but have lost all or part of your livelihood as a result of
  this disaster, you must provide an income tax form (Schedules SE and Schedule
  C or Schedule F) or other proof of your self-employment to receive disaster
  unemployment benefits.

You can call 1-800-621-FEMA (TTY: 1-800-462-7585) or the Texas Workforce Commission at 1-800-939-6631.

#### **Employment**

Career & Recovery Resources, Inc
Family Services of Greater Houston (Veterans)
Goodwill, Inc
Houston Area Urban League
Northwest Assistance Ministries (NAM)
Workforce Solutions

#### **Other Benefits**

Supplemental Nutrition Assistance Program (SNAP) . . . . . . . . . . . . . . 2-1-1 option 2



# When a disaster strikes, people react in many different ways

#### Heroism

In the midst of a life-threatening emergency adrenaline begins pumping hard and fast. The "fight or flight" instinct of self-preservation kicks into high gear. We have all heard the stories of heroism that take place following a disaster by ordinary people as they performed amazing acts of bravery helping neighbors to safety and rescuing those unable to help themselves. Perhaps you were one of these heroes, or perhaps you witnessed someone acting courageously without thought of personal safety.

#### **Confusion**

As the height of the disaster subsides, confusion sets in. There is much activity associated with locating loved ones, confirming the whereabouts of friends and neighbors and, finally, returning to assess the damage. Finally, there is much uncertainty about what to do next.

#### **Disillusionment**

In the days and weeks that follow the disaster, there is a fuller realization of the extent of the damage. It often becomes evident that many familiar aspects of everyday life have changed. There is also the recognition that demands for needed resources far exceed supply.

There is sometimes frustration and anger about the paperwork and time-consuming activities that seem to accompany each step of the disaster relief process. Services appear to be very limited and delays may seem endless. Gradually, the reality of the extensive damage caused by the storm begins to sink in.

#### Recovery

Each person and each crisis is different. There is a real grieving process that must take place. There have been many kinds of loss. It may seem that nothing will ever be the same. The steps to recovery may seem insurmountable, but each step forward takes you closer to getting your life back on track.



# **24-Hour Emergency Services**

Abuse, Battered Women
*Bay Area Turning Point
*The Bridge Over Troubled Waters
*FamilyTime Foundation, Inc Crisis Helpline
*Fort Bend County Women's Center - Hotline
*Houston Area Women's Center - Hotline
*Montgomery County Women's Center
Resource and Crisis Center of Galveston County
Abuse, Child / Elderly & Disabled
Children's & Adult Protective Services
<b>Ambulance</b>
Disaster (Fire, Flood, Etc.)
*American Red Cross
Fire
Information & Referral
*2-1-1 Texas/United Way HELPLINE 2-1-1 or 713-957-HELF or 1-877-544-7905
Mental Health
The Harris Center for Mental Health and IDD
Poison
Southeast Texas Poison Center
Police (Emergencies only)



#### **Substance Abuse**

Alcoholics Anonymous (Intergroup Association)
*Bay Area Council on Drugs and Alcohol, Inc
Cocaine Anonymous
*The Council on Recovery
Narcotics Anonymous
Suicide And Depression
Crisis Intervention of Houston
The Harris Center for Mental Health and IDD
*A United Way affiliate agency

There are many kinds of help available to guide you along the way. Use all the resources at your disposal to make your recovery as quick and as complete as possible.

