



# Disaster Recovery

Helpful Resources for Moving Forward



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## Emotional Challenges After a Disaster

The way you respond in the aftermath of a natural disaster may be different from what others are experiencing. As with any trauma, there is no right or wrong way to feel. Here are some of the reactions you or loved ones may be experiencing:

- **Vulnerability and insecurity.** Humans need to know that they are safe and have some stability. When this is taken away, they feel susceptible, unguarded, and may lack confidence in their ability to cope.
- **Fear of the unknown.** The unpredictability of the situation may leave you feeling anxious about your safety as well as the safety of those you love.
- **Variable emotions.** You may feel anger, fear, guilt, frustration, and sadness. Your emotions may change from moment to moment. You may need to focus on the disaster and talk about it with others or block it all out.
- **Confusion and distraction.** You may be confused, have problems concentrating, or be unable to think clearly at times.
- **Hypervigilance.** You may feel intensely aware of everything around you and any perceived dangers. This includes possible strong reactions to loud noises or changes in weather. It could also include being in a state of constant, uncontrollable worry.

### How to Help Yourself

- **Be patient and accepting.** Do this for yourself and for others. Don't judge emotional responses as right or wrong.



- **Control what you can.** Focus on finding shelter and safe sources of food and water. Become aware of available resources through helping agencies like the Red Cross, Salvation Army, and FEMA.
- **Tell others what you need.** Family, friends, and others need to know what is helpful and what is not. Let them offer their support and comfort. Share your thoughts.
- **Limit media coverage.** Stay abreast of how emergency officials are safeguarding the community and the status of recovery efforts and health and sanitation conditions. Avoid disaster footage and images that may upset you.

### When to Seek Help

- If you have difficulty understanding your emotions.
- If your feelings seem overwhelming and your coping skills are insufficient.
- If you have thoughts of wanting to harm yourself or another person.
- If you need to talk.

## Path to Coping

Each of us has different ways of coping with hardship or difficulty in the aftermath of a crisis. It is impossible to predict how you, your loved ones, and others may react. Remember, there is no right or wrong way to feel.

When you are coping with difficult news or challenging circumstances, you may feel:

- **Shock** because you can't believe that what happened is real.
- **Helplessness** because you want to "fix" the situation and are unable to change the outcome.
- **Sadness** about your own situation and compassion for others who may have been impacted more severely.
- **Anger** over what has happened.
- **Shame** because you feel a sense of responsibility or that you could have done something differently.
- **Anxiety** because of all the unanswered questions that you may have or that others might ask of you.
- **Confusion** about the feelings that you may be experiencing, especially when they seem to come in waves.
- **Physical symptoms** such as dry mouth, dehydration, or an inability to think clearly or process information.
- **Grief** over what is happening and because it may trigger difficult memories.

## Self-Care Steps

- Seek out support from friends, family, and other helpful resources. Let people who care about you know what is helpful and what is not.
- Avoid gossip. Check facts and avoid spreading rumors. Reacting to inaccurate information is wasted energy.
- Recognize that there may never be answers to some of the questions you and others may have about the situation.
- Reflect on what has helped you cope with difficult situations in the past. Determine if the same strategies can help you now.
- Engage in healthy sleep, diet, and exercise routines. Drink plenty of water and stay hydrated.
- Avoid impulsive or destructive behaviors, such as drug use or excessive drinking or eating.
- Limit your exposure to media (including social media) as long as the event is prominently in the news. Keep in mind that more news may unfold over time.
- Engage in meaningful activities. Replenish your emotional, physical, mental, and spiritual energy.
- Use mindfulness techniques such as meditation, practicing gratitude, or writing in a journal.
- Be patient. Give yourself and others space to heal. Remember, rebuilding resiliency takes time.

## Supporting Others in a Time of Need

All of us cope with difficult or stressful events in our own unique ways. Some people may want to talk openly and receive comfort, while others may prefer to be alone and maintain privacy. It is important to remember that there is no “correct” way to experience emotions or cope during difficult times.

Common reactions in a time of need include:

- Trouble concentrating on or completing familiar tasks
- Becoming upset at little things or at how others are reacting
- Excessive focus on work or other activities
- Avoiding being alone or withdrawing from others
- An increased need to talk or vent feelings
- Crying, increased sensitivity, or irritability
- Feeling helpless, or hopeless

The instinct to “fix” a problem or take away someone’s pain is a normal human reaction. However, you cannot change what has already happened or control how others feel. Instead, focus on being supportive and helping the person to cope. Helpful actions include:

- Express concern with phrases like:
  - “I’m sorry about what happened.”
  - “I’m thinking about you.”
  - “I don’t know what to say.”
- Offer practical assistance, such as running errands, delivering food, or helping with child care.



- If the person needs to talk, listen. If they would prefer to keep their own counsel, respect their privacy.
- Remember that simply being present may be comforting for some people.
- If the person who is struggling is a colleague, offer to assist with work tasks (when appropriate).
- Maintain your own self-care and set good boundaries.
- If you make a commitment, follow through.

Actions that would be best to avoid include:

- Making statements like:
  - “I know how you feel.”
  - “You need to get on with your life.”
  - “You shouldn’t feel like…”
  - “Everything will be okay.”
- Be cautious about expressing unsolicited religious sentiments, as the person’s spiritual beliefs may differ from your own.
- Do not offer help or support that you cannot realistically provide.
- Avoid excluding the person from normal activities. Invite them as you normally would and let them decide.

## Rebuilding After a Disaster

The cleanup after a disaster may be as stressful and emotionally devastating as the event itself. The following suggestions may be helpful as you sort through the aftermath of the event.

### Protect Yourself From Harm

- Limit your exposure to dangerous or toxic conditions. Wear protective clothing, gloves, and other gear as recommended by your local health department or other authorities.
- Do not try to do something that is beyond your physical abilities or put yourself at risk of injury.
- Replenish your disaster supply kit.

### File and Expedite Insurance Claims

- Contact your insurance agent or broker to report how, when, and where any damage took place.
- Prepare a list of damaged or lost items. Describe the items in detail and use name brands, models, or serial numbers when possible. List when and where the item was purchased, its value, and the replacement cost. Details will increase the odds that your claim will be processed quickly.
- Photograph or take video of the damage to support your claim. Keep a copy of all documents and photographs that you provide to your insurance adjuster.



- Do not throw anything away until you have talked to your insurance adjuster.
- Ask your insurance company about ALE (Additional Living Expenses) claims. In addition, your insurance adjuster can help find temporary housing after a disaster.
- In disaster cases in which everything is lost, your insurance company may send an advance on your claim to cover food, clothes, and lodging expenses. Keep receipts for all additional expenses, including repair costs and supplies.

### Avoid Rebuilding Scams

- If you are able to repair your home, make sure any contractors you hire are licensed and insured.
- Any contract you sign should list in detail the work to be done and the cost for each phase of the project. Asking for payment in full up front could mean that a contractor is running a scam.
- Report problems with contractors to the local police or sheriff's department, as well as to the state attorney's office.

Moving forward with next steps may help to restore a sense of normalcy to your life. It may also help with recovering from the emotional impact of the disaster.



## Disaster Recovery

In the aftermath of the disaster, you may need to access services to help with managing your personal recovery. LifeMatters WorkLife Complete Services can help you locate resources for a variety of needs, such as:

- Temporary housing or shelters
- Clean-up or repair services
- Pet resources
- Repair services
- Child or elder care
- Transportation options
- Stores with specialty equipment or materials

This service is available 24 hours a day, every day of the year by calling 1-800-367-7474. When you call, you will be connected to someone who will:

- Gather information
- Provide ideas and guidance



- Follow up within two business days with at least three resources that meet your specific needs, such as location, availability, business hours, and speciality
- Offer tip sheets, booklets, and other information as needed

In addition, LifeMatters offers consultation services that can help you address both financial and legal concerns, such as:

- Challenges with covering basic expenses
- Updating your budget
- Adjustments to future financial plans
- Pros and cons of borrowing money from a retirement account
- Mortgage and home equity loan questions
- Personal injury and insurance issues
- Real estate or landlord issues
- Bankruptcy and debt

A disaster may have an impact on your emotional wellbeing. If your reaction to the disaster is interfering with your daily functioning, or if you find that you are stressed, angry, irritable, or depressed in the aftermath of the event, LifeMatters can help. Call anytime.

## California Documents and Other Resources

### Federal Resources

- FEMA's **California Wildfire Resources** page
- **Federal documents.** Links for replacing your passport, Social Security card, VA records, Green card, and more.

### State-Specific Resources

- **Vital records by state.** Select the relevant state to learn where to obtain replacement birth, death, or marriage certificates, as well as other state documents.

### California Resources

- **Vital records from the California Department of Public Health.** Obtain birth, death, and marriage certificates for the state of California. Fees for certified copies are suspended for any individual who lost them as a result of the Palisades, Eaton, Hurst, Lidia, or Woodley fires.



- **State of California Department of Motor Vehicles.** Driver's licenses, car registrations, and photo identification cards can be replaced through the CA DMV.
- **California Department of Insurance.** Reach out for insurance assistance online or by calling 800-927-4357.

### Other Resources

- **Attorney.** Reach out to the drafting attorney to obtain duplicate copies of your will, power of attorney, and other legal documents.
- **Financial institutions.** Obtain new copies of debit and credit cards. The financial institution may issue a new number for cards that were lost or destroyed.



Access online links to these resources at [https://www.empathia.com/promos/WLTS/CA\\_Documents.php](https://www.empathia.com/promos/WLTS/CA_Documents.php)



## Multimedia Resources

### Webinars

To watch, go to [mylifematters.com](http://mylifematters.com) and sign in using your registered account. Use the QR code to go directly to the selected presentation.

#### Coping with Grief and Loss

Learn about the physical and emotional impact of grief and the process of healing.



#### Rebuilding After a Financial Crisis

An unforeseen setback or personal crisis may take a toll on your finances. Learn how financial resilience can help you both weather financial storms and recover from them.



#### 10 Ways to Relieve Stress

Explore stress-busting tips that will help you to slow down and breathe.



#### Mindfulness

Restore balance to your health and wellbeing through mindfulness techniques.



### Podcast

#### Surviving the Christchurch Earthquake with Jolie Wills, Parts 1 and 2

Wills, a survivor of New Zealand's Christchurch earthquake, discusses both her own and her community's experience of recovery from a devastating natural disaster. Wills shares her perspective both as a Red Cross worker and as someone who lost her own home.



## Accessing LifeMatters Services

LifeMatters offers convenient, 24/7/365 access. Use one or more of these methods to access the services you need:

- **Telephone.** Call 1-800-367-7474 anytime, day or night, to speak with a professional counselor about any issue that is affecting your life. CRS TTY: 711 and language translation services are also available.
- **mylifematters.com.** Access LifeMatters resources via the all-new mylifematters.com. Locate resources tailored to your needs through the Guided Experience or try one of the Self-Guided Journey’s CBT modules. You can also access podcasts, webinars, articles, and a Discount Center. Sign in using the company password.
- **Secure email.** Go to “Connect with Us” on mylifematters.com and fill out the form in the “Inquiries” section to send requests by secure email. A response will be sent within two business days.



- **The LifeMatters app.** Download the app for convenient access to mylifematters.com. You can also opt in for text notifications about service features. Log in to the app using your company password.

LifeMatters is available 24/7/365 to provide the resources and information you need. We’re here to help.

### 1-800-367-7474

Assistance with Life, Work, Family, and Wellbeing  
**mylifematters.com** • 24/7/365 • CRS TTY: 711  
 Call collect to **262-574-2509** if outside of North America

Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.

