How Can I Help after a Disaster? How can I be an Advocate?

Someone’s home is typically considered the one place in the world that you feel the safest and most comfortable. When someone’s home is damaged and their safest place is violated, they will need support immediately and in the future. Don’t forget recovery will take months or even years, not days. Below are some things that you can do to help a family member or friend impacted by the flooding:

1. **Check-in and Listen.** Reach out with a REAL phone call or visit. Start helping by listening. Avoid providing advice at this point, because it may not be taken as intended. Simple phrases like, “it’s just stuff” or “it could be worse” can be very hurtful to someone just affected by a home disaster. Listening is always helpful and appreciated and it doesn’t cost anything.

2. **Let them Mourn their loss.** In the early stages after a natural disaster, a person will be still mourning the loss of their house or whatever it is that they parted with. Acknowledging how horrifying someone’s pain or loss must be is often more comforting then trying to paint a pretty picture of what it will be like once they’ve recovered.

3. **Understand their feelings will fluctuate.** After a natural disaster, it's not uncommon for people to go through the five stages of grief (denial, anger, bargaining, depression, and acceptance). Keep in mind that they might not "get over" their loss right away, and it can be a long time before their lives are back to normal. Be patient and willing to listen or help throughout the recovery process.

4. **Connect them with people who can help.** It may be frustrating not knowing how to help but comb through your network of friends and think of anyone who has gone through a similar situation and may be willing to talk to them so they can share information, company recommendations and more.

5. **Offer to Help (but be very specific).** Following a disaster, people may be shy about asking or accepting help when their home is vulnerable and unsightly or get overwhelmed when tasked with assigning tasks to someone else. The key is to offer very specific help (“I can/I am coming to get your laundry,” “I am going to bring you a hot meal, what time should I deliver it?,” “I can come help for an entire day, what should I bring to help?”)
   - There are lots of ways to help.
     i. **Child Care:** Offer to take the kids off their hands while they do clean-up work or run any errands they may need.
     ii. **Errands:** Offer to run errands for them.
     iii. **Laundry:** Offering to do their laundry or offering your place as a laundry facility can be huge if they've lost theirs.
Meals Prep: Making food and buying groceries is always appreciated. Bake a special dish or prepare a meal for the family. This might be especially appreciated if your friend or family members have dietary restrictions. Your friend may be staying at a relative’s house, but think of how overwhelmed that relative might be with having to prepare extra food and areas to stay without notice.

Insurance Claims: Make sure your family member/friend has filed a claim with their insurance (even if they don’t have flood insurance) and have registered with FEMA at https://www.disasterassistance.gov/; 800-621-3362/TTY; 800-462-7585; make sure they have contacted their auto insurance company with any vehicle damage.

1. FEMA/Insurance Claims. While FEMA and Insurance companies, will often not allow you to speak on the families behalf, you can provide moral support by being present when adjusters come to the property. You can help gather and compile any needed documentation requested by FEMA or Insurance companies.

2. Help the impacted by documenting damage. Help them to organize and track expenses related to the damage. Helpful hint: Create a spreadsheet that organizes all flood-related expenses at a high level. This can be helpful as a quick reference/guide. Potential columns: “Description” (the service or thing purchased), “Paid to” (contractor, store, etc), “Date of Payment”, “Form of Payment” (check – including check number, credit card – specify which one, etc), “Amount”

3. Auto Insurance: make sure that they ask if the insurance company if the policy covers a car rental, if needed.

Research: Offer to do research for them on a variety of topics (i.e. transportation options, long-term housing, reputable contractors, etc.).

1. Transportation. If they need transportation, help them find immediate assistance, whether that be ride sharing, rental car assistance, or looking at incentives/rebates offered at local dealerships.

2. Housing Options. If the family is in need of long-term housing, offer to research rental properties and call prospective properties.

Misc: Call cable/internet/phone company to suspend service for the period of time they are not utilizing the services

Offer to distract. This may not be appropriate immediately following a disaster, but at the right time offer to take them out and distract them from their home situation. It could be something as simple as dinner or a movie. Sometimes they just need some time to breathe and not think about their current situation.

Don't stop after a week or two. It can take months or even years for things to get back to normal. Waiting on insurance money, renovations, moving things in, moving things out, picking out paint colors...a home disaster happens in a flash but its impact reverberates for months and even years after. So check in overtime to see if they need any help not just right after the disaster, but as long as they need.
There are definitely short-term ways to help a friend after a natural disaster, but that doesn’t mean your friend won’t have long-term challenges and need further support. They may need continued support to help them transition back to a normal life.

8. **Don’t Overestimate Insurance’s Role.** If you know your family member/friend is insured, don’t make the assumption that an insurance claim will solve his or her problems. Insurance won’t cut a client a check the day of or after a disaster. The process takes time, and your family member/friend needs food, clothing, and toiletries before an insurance pay-off kicks in. If you or other neighbors or family members can’t open their homes to the victims, they may need to stay at a hotel for several days/weeks/months. Even if your friend has savings, that savings account can be depleted quickly! Everyone wants to help but resist buying a bunch of items for your friend and affected family members unless you’re able to contact them personally or hear from an extended family member on what is needed.

   A. **Gift cards** are useful, because they allow your family member/friend to purchase clothes that fit, food they love, or items they need immediately. Example of useful gift cards include:

   a. Grocery stores
   b. Local restaurants/coffee shops
   c. General merchandise stores
   d. Bookstores
   e. Toy stores (Children will appreciate items to keep them busy and stuffed animals to cuddle since they’ve lost their beloved possessions in such a traumatic way.)
   f. Gas stations
   g. Hotels
   h. Pet stores for pet owners

   B. **Monetary Donations.** Cash and checks will probably be most appreciated. Even if you and your community members can chip in $10-$20 each, the total amount can really add up. Work with a local bank or credit union to set up an account for donations. **GoFundMe** offers a similar donation option online, but be aware that the site will end up taking a percentage of proceeds.