



Hurricane Guide

History shows us that a lack of awareness and preparation are common in all major hurricane disasters. If you know what actions to take, you will be less vulnerable. Magellan knows about the anxiety many people feel when the hurricane season arrives.

We developed this guide to help you get prepared emotionally and physically. It will help you:

- Learn about hurricanes.
- Get ready for a hurricane.
- Understand the anxiety you and your family may feel.
- Know the importance of resiliency.

Did you know?

In areas that have had major hurricanes:

- 25 to 30 percent of people may have major mental health needs.
- Another 10 percent to 20 percent may have lesser needs.
- Up to 500,000 people may need professional help.

Defining a hurricane

A hurricane is a tropical cyclone. This is the term for a low pressure system that often forms in the tropics. A tropical cyclone has thunderstorms.

In the Northern Hemisphere, there is a counterclockwise circulation of winds near the Earth's surface.

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All Atlantic and Gulf of Mexico coastal areas get hurricanes or tropical storms. Parts of the Southwest United States and the Pacific coast get heavy rains and floods from hurricanes formed near Mexico. The Atlantic hurricane season lasts from June through November. The peak season is from mid-August to late October.

Hurricanes can cause catastrophic damage to coastlines. Damage can occur several hundred miles inland. Winds can exceed 155 miles per hour. Hurricanes and tropical storms can cause:

- Tornadoes.
- Microbursts.
- Storm surges along the coast.
- Major damage from heavy rainfall.

Hurricanes are put in five categories. This is based on wind speed, air pressure and damage potential (see chart on next page). Category Three and higher hurricanes are major hurricanes. Categories One and Two are still very dangerous. Give them your full attention.

Hurricanes can produce torrential rains. Floods are the deadly and destructive result. Slow-moving storms and tropical storms moving into mountains produce heavy rain. Too much rain can cause landslides or mud slides. Flash floods can occur. Flooding on rivers and streams may last for several days after the storm.

Additional weather terms and hazards related to hurricanes

Hurricane. An intense tropical weather system. It has circulation and winds of 74 mph or higher.

Tropical Storm. A system of strong thunderstorms. It has circulation and winds of 39 to 73 mph.

Tropical Depression. A system of clouds and thunderstorms. It has circulation and winds of 38 mph or less.

Storm Surge. A large dome of water that sweeps ashore when a hurricane strikes land. It can be 50 to 100 miles wide. It accounts for nine of ten hurricane deaths. Water levels up to 15 feet or more can cause severe flooding and damage along the coast. This happens often when the storm surge occurs at the same time as normal high tides.

Tornadoes. A hurricane or tropical storm weakens as it moves inland. But it can produce damaging tornadoes.

Flooding. Hurricanes bring heavy rains. This makes drainage problems worse in areas with storm surge flooding. Rainfall totals of 10 inches may occur when a tropical storm or hurricane moves across coastal areas. Heavy rain may continue after the wind slows. Heavy rain can produce flash floods and river floods. More people have died from flash floods than from storm surge. Flooding causes major property and agricultural damage.

Saffir-Simpson Hurricane Wind Scale

Scale Number (Category)	Sustained Winds (MPH)	Damage
1	74 – 95	Very dangerous winds will produce some damage
2	96 – 110	Extremely dangerous winds will cause extensive damage
3	111 – 129	Devastating damage will occur
4	130 – 156	Catastrophic damage will occur
5	More than 157	Catastrophic damage will occur



Getting prepared: what to expect before, during and after a hurricane

Before a hurricane

Hurricanes are tracked for weeks before they reach land. The storms are predictable. A hurricane watch implies a storm within 48 hours of landfall. A hurricane warning occurs within 36 hours of landfall. Families often have a chance to prepare. They can leave if necessary. Families should have supplies ready. This includes preparing for quick evacuation. Families should practice evacuations. This will help make sure that all are prepared for a hurricane.

- Tell children about hurricanes in simple terms.
- Make a family preparedness plan. All family members will know what to do in case of a hurricane or other disaster. This should include a plan for pets. (See Taking Care of Your Pets on page 6.)
- Create a disaster supply kit. Use a large backpack or duffel bag. Or use an easy-to-carry covered trash container. (See Disaster Supply Kit section.)
- Practice a family disaster plan. You can evacuate quickly and safely if told to do so. (See Family Disaster Plan section.)
- Prepare your home for the storm.

Disaster supply kit

- **Water.** One gallon daily per person for three to seven days.
- **Food.** Enough for up to a week.
 - Non-perishable packaged or canned food and juices.
 - Foods for infants or the elderly.
 - Snack foods.
 - Non-electric can opener.
 - Cooking tools and fuel.
 - Paper plates and plastic utensils.

- **Blankets and pillows.**
- **Clothing.** Seasonal/rain gear and sturdy shoes.
- **First aid kit, medicines and prescription drugs.**
- **Special items.** For babies and the elderly.
- **Personal hygiene items, moisture wipes.**
- **Flashlights and batteries.**
- **Radio.**
 - Battery-operated.
 - NOAA weather radio.
- **Cash.** With some small bills. Banks and ATMs may not be open.
- **Keys.**
- **Toys, books and games.**
- **Important documents.** Keep these in a waterproof container. Or resealable plastic bag.
 - Insurance.
 - Medical records.
 - Bank account numbers.
 - Social Security card.
- **Tools.** Keep a set with you.
- **Full tank of gas in your car.**

Family disaster plan

- Discuss the hazards that could affect your family. Know if your home can be damaged by storm surge, flooding and wind.
- Find a safe room or find the safest area in your home for each hurricane hazard. Sometimes the safest area may not be in your home. It might be in your community.
- Find escape routes from your home. Find places to meet loved ones. Measure them in tens of miles rather than hundreds of miles.

- Have an out-of-state friend as a family contact. Your family should have a single contact.
- Plan what to do with your pets if you need to evacuate.
- Post emergency telephone numbers by your phones. Make sure your children know how and when to call 9-1-1.
- Check your insurance coverage. Flood damage is not usually covered by homeowners insurance.
- Stock non-perishable emergency supplies and a disaster supply kit.
- Use a NOAA weather radio. Replace its battery every six months. As you do with your smoke detectors.
- Take first aid, CPR and disaster preparedness classes.

Preparing your home

- Install valves in your sewer traps. This will stop flood waters from backing up into drains.
- Make a list of items to bring inside if there are high winds or flooding. This includes:
 - Patio furniture. - Trash cans.
 - Lawn decorations. - Planters.
 - Tools.
- Clear loose and clogged rain gutters and downspouts. Water should drain properly.
- If you live near the water, consider raising your home. This will resist flood waters. (Check with your town's planning and zoning official for approval.)
- Raise your furnace, water heater and electric panel. Do this if they are in places that may be flooded.
- Seal walls and openings in basements. Use waterproofing compounds to stop seepage.
- Take photos of your home for insurance claims.
- Find a place to store your boat in case of a flood.
- Write down instructions for turning off utilities. This includes electric, gas and water.

During a hurricane

If a hurricane is in your area, you should:

- Listen to the radio or TV.
- Secure your home. Close storm shutters. Secure outdoor objects. Or bring them indoors.
- Turn off utilities if told to do so. If not, turn the refrigerator to its coldest setting. Keep the doors closed.
- Turn off propane tanks. Avoid using the phone except for emergencies.
- Moor your boat if time permits.
- Fill the bathtub and other large containers with water. This will ensure a supply of water for sanitary purposes. This could be for cleaning and flushing toilets.

You should evacuate if:

- Local authorities tell you to leave. Follow their instructions.
- You live in a mobile home or temporary structure. They are hazardous during hurricanes.
- You live in a high-rise building. Hurricane winds are stronger at higher levels.
- You live:
 - On the coast. - On an inland waterway.
 - On a floodplain.
 - Near a river.
- You feel you are in danger.

If you cannot leave, go to your safe room. If you do not have one, follow these guidelines:

- Stay indoors during the hurricane. Stay away from windows and glass doors.
- Close all inside doors. Secure and brace outside doors.
- Keep curtains and blinds closed. Do not be fooled if the storm stops. It could be the eye of the storm. Winds will pick up again.
- Take refuge in a small inside room, closet or hallway. Go to the lowest level of your home.
- Lie on the floor under a table or another sturdy object.

Recovering from disaster

Recovering from a disaster takes time. It is gradual. Safety is a primary issue. Mental and physical well-being are important. Getting help makes the process faster and less stressful. This section offers advice on steps to take after disaster strikes. It can help you start to get back to normal.

After the hurricane

- Check radio and TV (local or cable). Check NOAA weather radio or the Internet.
- Roads may be closed for safety reasons.
- You may come to a barricade or a flooded road. Turn around and go another way!
- Avoid weakened bridges and washed-out roads. Do not drive into flooded areas.
- Stay on firm ground. Moving water only six inches deep can sweep you off your feet.
- Standing water may have an electrical charge. This can come from underground lines. It could also come from downed power lines.
- Check gas, water, electrical lines and appliances for damage.
- Do not drink or prepare food with tap water. Be sure it is safe first.
- Do not use candles and open flames indoors. Use a flashlight to check for damage.
- Be very careful if you use a chainsaw to cut fallen trees.
- Use the telephone only to report life-threatening emergencies.
- Wait until an area is declared safe before entering.
- You may be using an emergency generator. Make sure the exhaust is vented to the outside.
- Most important, be a GOOD neighbor.

Taking care of your pets

Before the hurricane

- Be sure your pets have up-to-date vaccines. Pet shelters may require proof.
- Have a current photo.
- Keep a collar on your pet. It should identify your pet. Consider giving your pet a microchip for permanent security.
- Have a leash on hand.
- Have a properly sized pet carrier for each animal. Carriers should be large enough for the animal to stand and turn around.
- Plan your evacuation strategy. Do not forget your pet! Some places to keep your pet out of harm's way:
 - Specialized pet shelters.
 - Animal control shelters.
 - Veterinary clinics.
 - Friends and relatives.
- If you plan to shelter your pet, work it into your evacuation route plan.

Pet disaster supply kit

- Proper identification. Include immunization records.
- Ample supply of food and water.
- A carrier or cage.
- Medicines.
- Collar and leash. Consider a muzzle if you think your pet may be fearful.

During the hurricane

- Bring pets indoors well before a storm. Reassure them and remain calm.
- Animals brought to a pet shelter must have:
 - Identification collar and rabies tag.
 - Identification on all belongings.
 - A carrier or cage.

- A leash.
 - Food, water and food bowls.
 - Necessary medicines.
 - Care instructions.
 - Newspapers or trash bags for clean-up.
- Pet shelters may be filled. Call ahead for availability.

After the hurricane

- Walk pets on a leash until they adjust. Familiar scents and landmarks may be altered. Pets could be confused and become lost. Other threats for animals:
 - Downed power lines.
 - Reptiles brought in with high water.
 - Debris.
- If your pet is lost after the disaster, contact the local animal control office. You can find out where lost animals can be found. Bring a picture of your pet if possible.
- Animals can become aggressive or defensive after a disaster. Watch their behavior.

More pet resources

- *American Humane Association:* www.americanhumane.org/animals/programs/emergency-services
- *FEMA Information for Pet Owners:* www.fema.gov/individual/animals.shtm
- *Bring Your Pet:* www.petswelcome.com



Dealing with finances

Dealing with finances after a disaster can be a challenge. Whether you own or rent your home, you have responsibilities. You may have other obligations too. You also have rights. Here are some things you need to know.

Mortgage payments

What do I do about the home I own and cannot access? Do I need to pay the mortgage?

You still own the property. And there is debt. You need to discuss your situation with your lender. Your lender will review your options and requirements.

You should contact FEMA too. They may know your rights in a declared disaster. There may be some relief under federal law.

If you have homeowners insurance, contact your agent. Your policy may pay for temporary housing or living expenses.

Rental housing

Do I need to pay my rent?

Contact FEMA to learn about your rights. You may not be able to use the rental. It may be declared uninhabitable. If so, you may not need to pay rent. But you must pay rent for the time up to the declaration. Contact your landlord. Keep a record of the discussion. Note the date.

If you have renters insurance, contact your agent. Every policy is different. Your policy may pay for temporary living expenses.

Utilities

Do I need to pay?

Your area may be declared a natural disaster. All utilities may be shut off. You must contact the utility companies for advice. This includes:

- Telephone.
- Water.
- Electric.
- Gas.
- Trash collection.

If utilities are shut off, your bills should stop. You must check with the utility companies. You are responsible for all prior billings. FEMA may have information on your rights. They may tell you what to do.

Personal loans/car loans/leases/student loans

Do I have to pay?

All loans still exist. You are responsible for them. Contact each creditor for instructions. This includes:

- Credit card companies.
- Financial institutions.
- Leasing companies.
- Student loan lenders.

Most have programs for disasters. But you must contact them. For car loans or leases, contact your insurance agent. Damage to your car may be covered by your policy. If you can use your car or truck, you need to pay loans or fees. The creditor may allow a grace period.

Insurance—homeowners, renter, car or truck, health, life and other coverage

Do I need to pay my insurance?

Contact FEMA. There may be instructions for your situation. And contact your insurance agent. Your agent will advise you what you need to do if you have losses. You must pay all past due premiums. You must pay for health, disability, life and special personal coverage.

My employer provides my health insurance.

Is it still valid?

You may have group health coverage. Contact your employer. Your employer will tell you what actions are being taken. Contact your provider to confirm coverage or other options.

Getting financial help

FEMA offers disaster assistance through www.DisasterAssistance.gov. This site provides easy access to information from 17 government agencies. This help is for everyone. It does not matter if you own or rent your home.

Help is available for declared disaster areas. It is for things not covered by insurance. These may include:

- Temporary housing.
- Home repairs or replacement.
- Non-housing needs. Items such as medical or dental expenses, burial expenses, vehicle damage and moving and storage.

To apply to FEMA:

Online: DisasterAssistance.gov

Smartphone: m.fema.gov

Phone: 1-800-621-3362 (TTY: 1-800-462-7585 for people with speech or hearing disabilities.)

Preparing yourself at work

You may not be able to leave work during a disaster. It is important to have supplies to use until you are able to leave. Or until help arrives.

Personal workplace disaster supply kit

Flashlight with extra batteries. Use the flashlight to find your way if the power is out. Do not use candles or any other open flame.

Battery-powered radio. News about the emergency may change quickly. You will be concerned about family and friends. Radio reports will tell about affected areas.

Food. Keep enough non-perishable food to sustain you. Have food for at least one day (three meals). Select foods that do not need:

- Refrigeration.
- Preparation.
- Cooking.
- Water.

Use the following:

- Canned meals or meats.
- Canned fruits and vegetables.
- Canned juices.
- High-energy foods, such as:
 - Granola bars.
 - Energy bars.

Water. Have at least one gallon of water. Have more if you take medicines that require water or increase thirst. Store water in plastic containers. Avoid using containers that will break. This can include glass bottles.

Medicines. Have the non-prescription medicines you take. This includes pain relievers and stomach remedies. Keep a three-day supply of prescription medicines at work. Ask your doctor or pharmacist for information on storing these medicines. Talk to your employer about storage concerns.

Tools and supplies

- Emergency “space” blanket (Mylar).
- Paper plates and cups.
- Plastic utensils.
- Non-electric can opener.
- Personal hygiene items. Include:
 - Toothbrush.
 - Toothpaste.
 - Comb.
 - Brush.
 - Soap.
 - Contact lens supplies.
 - Feminine supplies.
- Plastic garbage bags and ties.
- At least one change of clothing and shoes. Include a long-sleeved shirt and long pants. Include closed-toed shoes or boots.
- An extra pair of eyeglasses.

General information

- Your kit should be based on your personal needs.
- Do not include:
 - Candles.
 - Weapons.
 - Toxic chemicals.
 - Controlled drugs unless you have a prescription.



The emotional toll of hurricanes

Lessons learned from hurricane disasters

America is a nation that is changed by events. Some events move us forward. Others test our courage. Hurricanes test our courage. Living through hurricanes has taught us resiliency. We know we can bounce back from problems. When we help others, we are helping ourselves. Together, we have learned about hope.

We learned lessons from past hurricanes. These lessons will help us with future challenges.

- We know the unthinkable is possible. We must plan for it. We know our weaknesses.
- We understand courage. We saw uncommon acts of courage among common people.
- We must support each other. This makes our resilience stronger.
- We must volunteer. Helping others helps the community. And helps us heal. We are responsible to each other.
- We need disaster plans. We have to respond quickly. We are paying attention to disaster training.
- We know that fear is normal. Talking about fears is helpful. It brings strength. Listening to others' fears helps our relationships.

Overcoming your fears

Fear is normal if you are in a hurricane. You can reduce the stress before or after the event. Anxiety can be a feeling of dread. It can be about a real or imagined threat to your well-being. Some anxiety is normal. It can alert you when danger is present. A traumatic event can be overwhelming. The anxiety may get in the way of your daily life.

Helpful tips to assist you in getting over your fears:

- Be prepared. Get ready for the hurricane season. This will help reduce fear about it.

- Eat healthy foods. Try to eat at your regular times. Do not skip meals.
- Limit caffeine. Too much caffeine can make you edgy. Drink coffee, tea or sodas without caffeine. Avoid chocolate.
- Avoid tobacco and alcohol. They can cause anxiety.
- Practice relaxation. Sit quietly and breathe slowly and deeply. Try seeing yourself in your favorite place. See yourself as calm and happy.
- Do not over-commit. Lots of people may need help after a hurricane. Trying to do too much all at once can bring on anxiety.
- Keep to your daily routine. Doing routine things is comforting. It can reduce stress.
- Limit TV news viewing. Major events like hurricanes feed news coverage. You do not have to view it constantly. Tune in for updates. But stop watching if it adds to your anxiety. Or that of your family members.
- Keep family members close by. It may make you feel better. Be concerned about your family's safety. Try not to overreact.
- Do something for someone else. Take attention off your own worries. Do something nice for someone.
- Volunteer. Contact area schools or hospitals. Ask volunteer groups how you can help. Take action to be part of the solution. This is a great way to reduce anxiety.
- Talk to someone. If you feel overwhelmed by emotions, talk to:
 - A friend.
 - A family member.
 - A doctor.
 - A religious advisor.
 - A mental health professional.

Impact on children and families

Hurricane warnings produce emotional distress. People try to figure out when the hurricane will hit. The fear and anxiety may be contagious. People may be frantic. They may shop for food, water and emergency supplies. They may look for flashlights, candles, generators, and boards to cover windows. People may line up at gas stations and want to fill their tanks to get ready for evacuation. Families must decide how to meet in a safe place or make final evacuation plans.

A hurricane threatens the usual feelings of safety. Heavy rain, flooding and winds may disrupt telephone and power lines. This breaks down communication. Food and water supplies may be affected. A powerful storm can blow off the roofs of houses. It can break windows or blow open doors. It can destroy entire homes. Leaving a shelter is dangerous. Wind-blown debris can cause injury or death.

Children may see unusual fear in their parents and caretakers. They may lose their home. They may lose cherished toys. They may be exposed to collapsed or damaged buildings. Their school may be destroyed. Familiar landmarks may be gone.

There will be a wide range of psychological problems. Individuals with pre-existing emotional and behavioral problems may get worse. This could happen if:

- They lose their supports.
- Their routine is upset.
- They do not have medicines.

People may have emotional problems if they lose:

- Their homes.
- Their jobs.
- Family members.
- Friends.

Facing constant problems may affect the ability to recover.

Children and adults may have traumatic reminders. They may re-live the bad experience. They feel the same fears they had during the hurricane. Reminders can include:

- Hurricane warnings.
- Dark clouds.
- Lightning bolts.
- Heavy rain.
- Wind.
- Activities linked to hurricane preparations.

Common emotional reactions of children and families include:

- Feeling angry or sad.
- Worries about the future.
- Fear that it will happen again.
- Temper tantrums.
- Irritability.
- Being hyperactive.
- Clinging to others.
- Stomach aches.
- Headaches.
- Loss of appetite.
- Nightmares.
- Sleep problems.
- Fears about the safety of family members, friends and loved ones.
- Problems in school.
- Decreased motivation.

Teens may respond differently. They may:

- Feel withdrawn or angry.
- Take risks because they want to live life to the fullest.
- Go against authority.

What you can do to help your child

Spend time talking to your children. Let them know it is okay to ask questions and share their worries. Issues may come up more than once. Be patient. Be open to answering questions again to clarify things. It will be hard to find time to have these talks. Use regular family mealtimes or bedtimes to talk.

Let children know what is happening in the family. Tell them what is going on with their school and the community. Answer questions briefly and honestly. Be sure to ask children for their opinions and ideas.

For younger children, read a favorite story or have a relaxing family activity. This can help them feel more safe and calm.

To help children recover:

- **Be a role model.** Try to remain calm. Your child can learn from you how to handle stressful situations.
- **Listen to adult conversations.** Be aware of what adults are saying about the hurricane. Or the damage. Children may misinterpret what they hear and be frightened.
- **Limit media exposure.** Protect your child from too many storm images:
 - On TV.
 - On radio.
 - On the Internet.
 - In the newspaper.
- **Reassure children.** Tell them they are safe. You may need to repeat this often. Even after the hurricane passes. Spend extra time with them. Play games outside. Read together indoors. Or just cuddle. Be sure to tell them you love them.
- **Replace lost or damaged toys as soon as you can.**
- **Calm worries about their friends' safety.** Phones may not be working. But make sure your children know that their friends' parents are taking care of them. Just the way you are taking care of your children.
- **Tell children about the community.** Make sure they know that things are being done to fix utilities. These can include electricity, phones, water and gas. Tell them that the town or city will remove debris. They will help families find housing.

- **Take care of your children's health.** Help them get enough rest. They need exercise and healthy food. Be sure they have a balance of quiet and physical activities.
- **Keep the routines of daily life.** Children feel more secure with structure and routine. Keep to regular mealtimes and bedtimes if possible.
- **Maintain expectations.** Stick to your family rules about good behavior and respect for others. Continue family chores. Children may need more reminding than usual.
- **Encourage children to help.** They cope better and recover faster if they feel they are helping. Give them small clean-up tasks. Then provide activities not related to the hurricane. These can include playing cards or reading.
- **Be extra patient once children return to school.** They may be more distracted and need extra help with homework.
- **Give support at bedtime.** Children may be more fearful when separating from parents. Spend more time talking, cuddling or reading. Start the bedtime routine earlier. This will help them get the sleep they need. If young children need to sleep with you, let them know it is temporary. Soon they will go back to sleeping in their own beds.
- **Help reduce boredom.** Daily activities may be disrupted:
 - Watching TV.
 - Playing on the computer.
 - Having friends over.Special activities, like sports and or dance classes, may be stopped. Help children think of other things to do, such as:
 - Board games.
 - Arts and crafts.
 - Card games.Try to find community programs with child-friendly activities, such as:
 - The library.
 - A local YMCA.
 - A park program.
- **Keep things hopeful.** Stay positive about the future. Your positive outlook will help children see good things in the world around them. This will help get them through challenging times.
- **Get professional help if your child has problems more than six weeks after the hurricane.**

What parents can do to help themselves

Parents may neglect their own needs during a crisis. To take care of their children, parents must take care of themselves. Here are some things parents should keep in mind:

- **Take care of yourself.** Eat healthy, get enough sleep and get proper medical care.
- **Support each other.** Parents and other caregivers should talk together. Provide support as needed.
- **Put off major decisions.** Avoid unnecessary life-altering decisions during a stressful time.
- **Give yourself a break.** Try not to overdo clean-up activities. Avoid lifting heavy items or working for long periods of time.

How families can help children cope with fear and anxiety

A hurricane may touch your family personally or news of it may come to your home via TV or newspapers. You can help children cope with the anxiety.

Listen to your children. Talk to them about their concerns. This can reassure them that they will be safe. Encourage them to discuss what is happening around them. Even young children have questions about tragedies. Children react to stress at their own level.

Here are pointers for parents and other caregivers:

- **Encourage children to ask questions.** Listen to what they say. Comfort them. Address their specific fears. It is okay to admit you cannot answer all of their questions.
- **Talk on their level.** Talk in a way they can understand. Do not get too technical or complicated.
- **Find out what frightens them.** Encourage children to talk about fears they have. They may worry that someone will harm them at school. Or that someone will try to hurt you.
- **Focus on the positive.** Make sure they know that most people are kind and caring. Tell children about heroic things done by ordinary people to help victims of tragedy.
- **Pay attention.** Your children's play and drawings may show their concerns. Ask them to tell you what is going on in the game or the picture. It is a chance to clear up confusion, answer questions and give comfort.
- **Create a plan.** Establish a family emergency plan for the future. This can include finding a meeting place where everyone should gather if something happens in your family or neighborhood. It can help you and your children feel safer.



Survivors and post-traumatic stress disorder

The effect of a disaster or traumatic event goes beyond current devastation. It takes time to rebuild damaged buildings. And it takes time to grieve and rebuild our lives. Life may not return to normal for months or even years. There may be changes in living conditions. This can cause changes in day-to-day activities. And this can lead to strains in relationships or lead to changes in expectations and shifts in responsibilities. Changes in relationships, roles and routines make life unpredictable.

Things to remember when trying to understand disasters

- Everyone in a disaster is touched by it in some way.
- It is normal to feel fear about your family's safety.
- It is normal to feel sadness, grief and anger.
- Acknowledge your feelings. This helps you recover.
- Focus on your strengths and abilities. This will help you to heal.
- Accept help from community programs and resources. This is healthy.
- We each have different needs and we have different ways of coping.
- It is common to want to strike back at people who have caused us pain but nothing good is accomplished by hateful language or actions.

Signs help may be needed to manage stress

- Confusion and difficulty communicating thoughts.
- Short attention span.
- Difficulty concentrating.
- Being easily frustrated.
- Overwhelming guilt and self-doubt.
- Depression, sadness and feeling hopeless.
- Mood swings and crying.

- Difficulty maintaining balance.
- Headaches and stomach problems.
- Tunnel vision or muffled hearing.
- Colds or flu-like symptoms.
- Difficulty sleeping.
- Poor work performance.
- Afraid to leave home.
- Fear of crowds or strangers
- Fear of being alone.
- More use of drugs or alcohol.

Ways to ease the stress

- Talk with someone about your feelings.
- Do not blame yourself for the disaster.
- Do not be frustrated because you cannot help in rescue work.
- Help your own physical and emotional healing. Stay active in your daily routine or adjust it. A healthy approach to life will help you and your family. This includes:
 - Healthy eating.
 - Rest.
 - Exercise.
 - Relaxing.
 - Meditating.
- Keep a normal household and daily routine. Do not demand too much of yourself and your family.
- Spend time with family and friends.

- Take part in memorials or rituals. Using symbols helps express feelings.
- Use existing support groups of family and friends. Or spiritual and religious outlets.
- Set up a family emergency plan. This shows that there is something you can do.

A disaster can have serious effects on our lives. Knowing what to expect may help us return to normal. As you and your family begin to rebuild your lives, you may face the situations below.

Personal uncertainties

- Feeling mentally drained is normal.
- Feeling exhausted is common.
- The loss of a home, business, or income may result in confusion about the future.
- Past emotional problems or losses may resurface.
- The anniversary of an event can remind us of our losses. This can happen on the event date each month. It may be stronger on the yearly anniversary of the event.

Family relationship changes

- Relationships may become stressed. Conflicts with spouses and other family members may increase.
- Families may have to live in temporary housing or with relatives and friends. This leads to overcrowding and tension.
- Family members or friends may be forced to move. This disrupts support systems.
- Parents may not be available to their children. They may be busy cleaning up or distracted by problems.
- Parents may be too protective of their children.
- Children may need to take on adult roles. This includes watching siblings or helping with cleanup. They will have less time to spend with friends. They will not do routine things.

Work disruptions

- Stress from personal issues can lead to poor work performance.
- Conflicts with co-workers may increase because of stress.
- Businesses may be forced to lay off employees. Company work hours and wages may be cut.
- Less income may mean taking a second job.
- Daily travel may change because of the loss of a car or damaged roads.

Financial worries

- People may not regain their standard of living. This can lead to concerns about money and unpaid bills.
- People may need to get financial help to rebuild or repair damage. This adds to high levels of stress.

How to be a survivor

- Everyone needs to take steps to recover from a disaster or traumatic event.
- Accept the reality of the loss.
- Allow yourself and other family members to feel sadness and grief.
- Adjust to a new environment. Acknowledge the loss of a person or possessions.
- Move on. Do not continue to let the loss take a toll.
- Have faith in better times to come.

You and your family have survived a traumatic event. Your lives are not over. Return to doing things you enjoy with friends and as a family. Get back to the routines of your life. Make commitments and keep them.

If you or a member of your family still has trouble coping, ask for help. Talk to a counselor or mental health professional. In the workplace, you may be able to get assistance from your human resources department. For help with financial matters, contact a financial advisor.



More resources

Federal/national resources

American Red Cross:

www.redcross.org or call 1-800-RED-CROSS (1-800-733-2767). For missing persons call 1-866-GET-INFO.

FEMA: www.fema.gov. Or call 1-800-621-FEMA (3362). Or call 1-800-462-7585 (TTY).

FirstGov: www.usa.gov. This is the U.S. Government's official site for information and resources.

HUD Housing Counseling Center:
Log on to HUD.gov. Or call HUD at 1-800-569-4287.

Humane Society of the United States:
www.humanesociety.org.

National Hurricane Center:
www.nhc.noaa.gov.

On Facebook: www.facebook.com/NWSNHC.

On Twitter: www.nhc.noaa.gov/twitter.shtml.

National Weather Service:
<http://iwin.nws.noaa.gov/iwin/graphicsversion/bigmain.html>.

Salvation Army:
www.salvationarmyusa.org. Or 1-800-SAL-ARMY.

Magellan resources

Call us for more information, help or support.

Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.