

SURVIVING A DISASTER

YOUR ROAD MAP TO SUCCESSFUL

RECOVERY

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RECOVERY

BEFORE A DISASTER STRIKES

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United Way of Central Oklahoma is dedicated to preparing central Oklahomans for both individual and community emergencies and to supporting recovery after such events. Oklahoma has more disaster declarations than any other landlocked state. This is why we must be ever diligent about education, preparation and mitigation efforts. We are proud to collaborate with our Partner Agencies the American Red Cross Serving Oklahoma and Catholic Charities Archdiocese of Oklahoma City in the development of this valuable workbook.

This workbook is designed to help you take steps to personally prepare your household before a disaster strikes. More importantly, it also provides a pathway to recovery following a disaster. Given the extreme frequency of natural disasters in Oklahoma it is imperative that you have the tools to be prepared and to successfully recover from such an event. We hope you find this workbook a huge resource to you in your time of need.

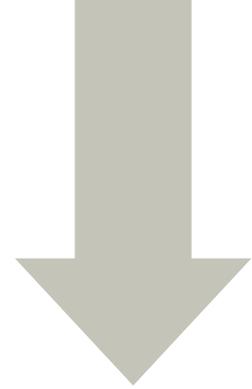
Educating and training both citizens and communities on ways they can better prepare for the eventuality of the next disaster will continue to be a focus of this United Way. Please join us in this important work to ensure we are a prepared and resilient community. We value your involvement as we fight for the health, education and financial stability of every person in our community.

Your questions and comments are welcome. Please email us at vitalsigns@unitedwayokc.org or call 405-236-8441.



PERSONAL PREPAREDNESS PLAN

Fill out this plan and make sure your family knows all of this information and where this document will be stored. Importantly, update it at least every six months. It is a good idea to also make copies of this plan to keep at an off-site location as well as in your vehicle.



EMERGENCY CONTACT LIST

Make a list of emergency contacts including an out of town contact – after a disaster, you may be more likely to be able to reach an out of town number, which will help your family stay in touch. Tell your out of town contact that you plan to use them for this purpose.

Make sure that each family member keeps a copy of this list in their purse, wallet or backpack. Include immediate family's phone numbers too, especially, for those members who do not have these numbers memorized.

**YOU NEVER KNOW WHERE YOU WILL BE
WHEN DISASTER STRIKES.**

NAME:	<input type="text"/>	NAME:	<input type="text"/>	NAME:	<input type="text"/>
RELATIONSHIP:	<input type="text"/>	RELATIONSHIP:	<input type="text"/>	RELATIONSHIP:	<input type="text"/>
HOME PHONE NUMBER:	<input type="text"/>	HOME PHONE NUMBER:	<input type="text"/>	HOME PHONE NUMBER:	<input type="text"/>
CELL PHONE NUMBER:	<input type="text"/>	CELL PHONE NUMBER:	<input type="text"/>	CELL PHONE NUMBER:	<input type="text"/>
WORK PHONE NUMBER:	<input type="text"/>	WORK PHONE NUMBER:	<input type="text"/>	WORK PHONE NUMBER:	<input type="text"/>
ADDRESS:	<input type="text"/>	ADDRESS:	<input type="text"/>	ADDRESS:	<input type="text"/>
SPECIAL NEEDS:	<input type="text"/>	SPECIAL NEEDS:	<input type="text"/>	SPECIAL NEEDS:	<input type="text"/>

MEETING LOCATIONS

Having prearranged meeting locations will help your family reunite much faster following a disaster. Think through the following scenarios and provide specific meeting locations.

- If we have to shelter in place in our home, we will go to
- If we have to evacuate our home, our neighborhood meeting place is
- If we are separated at the time of a disaster, our meeting place in the community is
- If we are separated at the time of a disaster and have to evacuate our community, we will meet out of the area at
(e.g. friend or relative's home or motel/hotel not in the area)
- If there is an emergency and we cannot talk on the phone, (name) will pick up the child(ren).
- The off-site evacuation site for the school/daycare is located at



EMERGENCY SHELTER FOR PETS

If you have pets, be aware that most emergency shelters do not allow pets – make a list of emergency contacts that are willing to temporarily shelter your pets.

NAME:

RELATIONSHIP:

HOME PHONE NUMBER:

CELL PHONE NUMBER:

WORK PHONE NUMBER:

ADDRESS:

NAME OF PET(S):

NAME:

RELATIONSHIP:

HOME PHONE NUMBER:

CELL PHONE NUMBER:

WORK PHONE NUMBER:

ADDRESS:

NAME OF PET(S):

WHAT TO DO DURING DIFFERENT DISASTERS

WHEN TO EVACUATE

HOME FIRE

Get out, stay out and call 9-1-1 once you are outside. If you encounter smoke, crawl low to the ground. If your clothes catch fire, “stop, drop and roll.”

Meet in your family’s predetermined neighborhood meeting place.

WILDFIRE

Follow officials’ instructions regarding evacuation.

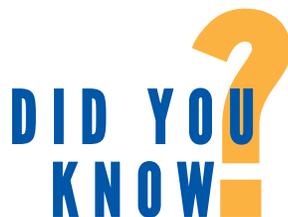
If there is a wildfire nearby, you should shut off the gas, close all windows and doors, and wet or pull up any vegetation around your home. Be aware that you may have to evacuate quickly.

FLOOD

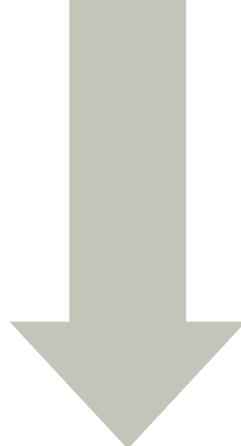
Follow officials’ instructions regarding evacuation.

Avoid low-lying areas and **do not** walk or drive through floodwater. It is often difficult to tell the actual depth of floodwater.

Areas within Oklahoma County with the greatest risk of damaging floods include Edmond, Del City, Choctaw, Midwest City, Nicoma Park, Spencer and The Village, putting more than 14,000 at risk for being displaced by forecasted flooding events.



SIX INCHES OF WATER CAN SWEEP YOU OFF OF YOUR FEET, AND
TWO FEET OF WATER CAN SWEEP YOUR CAR AWAY.



LET OTHERS KNOW IF YOU’RE

EVACUATING OR SHELTERING IN PLACE.

THINGS TO DO DURING AN EVACUATION

- Let others know where you are going and what route you are taking
- Take your emergency supply kit
- Wear sturdy shoes and clothes
- Unplug electronics and turn off your gas, water and electricity, if officials instruct you to do so
- Lock your doors and windows

WHEN TO SHELTER IN PLACE

WINTER STORM

Prepare ahead of time for power outages. Make sure you have food, water, medications and a heat source such as a kerosene heater—**do not** use a charcoal, gas or propane heater inside.

Stay inside, wear layers when outside and avoid driving when possible—especially alone or at night.

If you are stranded in your vehicle, pull off the road, turn on your hazard lights, crack the windows and run the engine for 10 minutes every hour. Stay in your vehicle unless you see a building where you can take shelter.

MAN-MADE DISASTER

Follow officials' instructions in the case of an act of terrorism or a chemical spill. Evacuate if told to do so. Authorities will often ask you to shelter in place—stay inside and keep pets inside.

In the case of a chemical spill or biochemical terrorist attack, contact authorities about disposal of exposed clothing. Seek medical attention for any symptoms.

THUNDERSTORM

Get or stay inside, especially if you hear thunder less than 30 seconds after you see lightning. Stay away from windows. Do not use a shower or bathtub and do not use a corded phone unless it is an emergency. If you are outside, stay away from metal objects; open water; tall, isolated trees; hilltops; and open fields.

WHEN THUNDER ROARS  STAY INDOORS!

If you are driving in hail, pull over under an overpass or bridge. Stay in your vehicle angling it so that the hail hits the front windshield. Lie down keeping your back to the windows and cover yourself with a blanket.

If your hair stands on end, lightning is about to strike. Squat down on the balls of your feet, cover your ears and place your head between your knees.

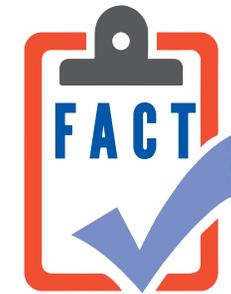
Lightning strike victims do not carry an electrical charge and should be attended to immediately.

WHAT IS A “SEVERE” THUNDERSTORM?

1. Produces hail at least one inch in diameter
2. Has winds of at least 58 mph
3. And/or produces a tornado

DID YOU
KNOW?

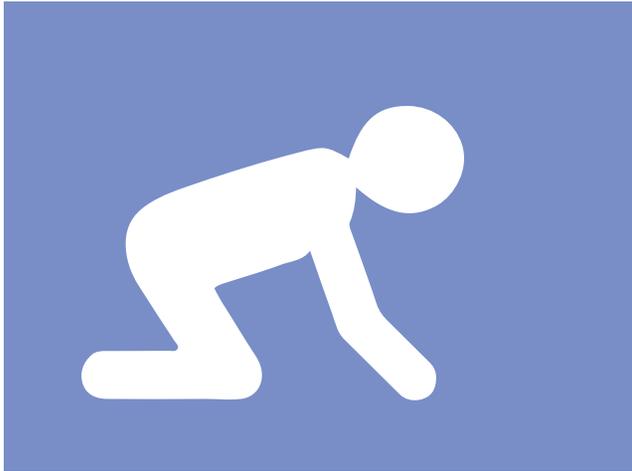
APPROXIMATELY 1 MILLION
LIGHTNING STRIKES
PER YEAR OCCUR IN OKLAHOMA.



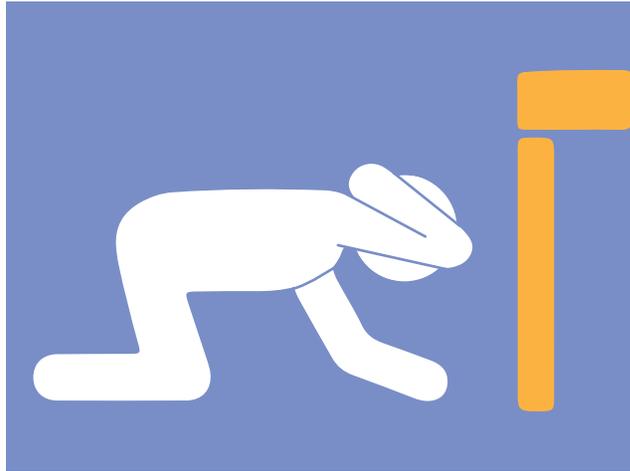
90% OF PEOPLE
STRUCK BY LIGHTNING
SURVIVE.

EARTHQUAKE

Earthquakes are a devastating yet common natural disaster that causes billions of dollars in property damage and the loss of human life. Earthquakes can strike at any moment with out notice and may contain after-tremors. After-tremors may occur a few hours, days or even months later and may be as or more violent than the initial earthquake.



**DROP TO
THE GROUND**



**COVER YOUR HEAD AND NECK
WITH YOUR ARMS**



**GET TO A NEARBY SAFE
PLACE AND HOLD ON**

INSIDE

Take shelter under a table or desk, in a corner, or against an interior wall. Keep away from windows and bookshelves.

OUTSIDE

Stay away from things that could fall, like powerlines, trees, bridges or buildings.

IN A VEHICLE

Stay in your vehicle, but park it away from things that could fall, like powerlines, trees, bridges or buildings.

**DID YOU
KNOW?**

**IN THE OKLAHOMA CITY METRO AREA IN 2016, THERE WERE
623 MAGNITUDE 3+ EARTHQUAKES.**

WHEN IT'S A TORNADO

Plan ahead of time whether you're going to evacuate to a safer location or shelter in place.

EVACUATE

If you live in a mobile home or trailer, research ahead of time to find somewhere close to evacuate to, such as a friend or family member's home/shelter, a severe weather public shelter or the nearest sturdy building.

POSSIBLE DANGERS OF EVACUATING

- A public shelter may not exist/be open when necessary
- Travel to shelter is difficult in severe weather conditions
- Shelter capacity may be limited

OR

SHELTER IN PLACE

Your best option is an underground shelter, basement or a safe room.

If these aren't available, go to a small windowless interior room, like a bathroom or hallway, on the lowest level of a sturdy building.

IMPORTANT!

Make sure all family members know where to shelter in place at home, work and school.

DRIVING

If you cannot drive to a nearby safe shelter

- Pull over and stop as soon as you can safely
- Lie down in the nearest ditch
- Cover your head with your hands

KNOW THE DIFFERENCE

TORNADO WARNING

Immediately take shelter



TORNADO WATCH

Tornadoes are possible



The most common time of year to experience a tornado in Oklahoma is from April 8th until June 3rd. However, tornadoes have occurred in Oklahoma in every month of the year.

DID YOU KNOW?

Only 10 communities in the United States have been struck by more than one documented F5 or EF5 tornado since 1880 – four central Oklahoma communities are among those ranks – El Reno, Moore, Oklahoma City and Newcastle.

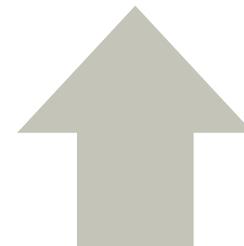
LOOK

- Out for debris



DO NOT

- Take shelter under an overpass or bridge
- Try to outrun the tornado in your vehicle



SHELTER KIT

The following are a list of items to consider assembling for an emergency supply kit. Prepare an emergency supply kit for home, work and your vehicle(s). This list is not exhaustive and should be tailored for each individual family and their unique needs. Importantly, this list contains items that are not just for while sheltering in place, but also things that are extremely helpful to have organized and with you should you have to evacuate your home after the disaster.

GENERAL THINGS TO CONSIDER FOR ANY EMERGENCY SUPPLY KIT

- Sturdy footwear
- 3-day supply of water—at least one gallon per person per day
- 3-day supply of non-perishable food—ready-to-eat items like canned foods, peanut butter and trail mix
- Phone/electronics charger
- Manual can opener
- Medications
- Cell phone
- Battery-operated radio
- Flashlight
- Extra batteries
- Whistle
- Change of clothing for each person
- Blankets or sleeping bags
- Resealable plastic bags
- Garbage bags
- Toiletries—such as toothbrushes, toothpaste and deodorant
- Hand sanitizer
- Your financial preparedness toolkit (go to page 13 for more information)
- Adhesive bandages
- Antibiotic ointment
- Pain reliever
- Gauze
- Latex gloves
- Moist towelettes
- Scissors
- Sunscreen
- Thermometer
- Tweezers
- Cleansing products (isopropyl (rubbing) alcohol, hydrogen peroxide)
- 3-day supply of non-perishable pet food
- 3-day supply of water – at least one gallon per dog and half gallon per cat
- Pet medications
- Carriers
- Leashes
- Pet trash bags to pick up waste
- 3-day supply of formula and/or other non-perishable baby food items
- 3-day supply of diapers and wipes

- Other special items we will need like prescription medications, medical equipment, special dietary food, etc.

ADDITIONAL ITEMS FOR VEHICLE

- Shovel
- Window scraper
- Rope
- Flares
- Hand warmers
- Poncho/rain jacket
- Bright colored cloth or flag to attach to car

Keep items in airtight plastic bags and put your supply kit in one or two easy-to-carry containers. You should check your supply kit and replace food and water every six months.



Being financially prepared is more than just having money in reserve. It's about gathering important documents, documenting your financial obligations, talking with your employer about disaster-related unemployment and identifying in advance your insurance needs.

DOCUMENTS TO GATHER

- Lease or rental agreement
- Mortgage or real estate deeds of trust
- Second mortgage/private mortgage insurance
- Home equity line of credit
- Loan paperwork for vehicle(s)
- Student loan paperwork
- Recent pay stubs
- Property/homeowner/renters insurance
- Auto insurance
- Life insurance
- Professional appraisals of personal property
- Previous year's tax return
- Property tax statement
- Will/trust
- Power(s) of attorney (personal/property)

CREATE A SPREADSHEET OF YOUR MONTHLY EXPENSES

Make sure to include the account name, account number, phone number, address, due date and monthly amount.

EXAMPLE SPREADSHEET

FINANCIAL OBLIGATIONS	ACCOUNT #	PHONE	ADDRESS	DUE DATE	AMOUNT
Utilities					
Electric					
Waterity					
Gas					
Home Phone					
Internet					
Cable					
Cell phone					
Insurance					
Property/homeowners/ renters personal property					
Auto					
Life					
Other					
Alimony					
Child support					
Elder care facility					
Automatic Payments					
Tuition					
Student loans					
Credit card(s)					

DOCUMENTING HOUSEHOLD GOODS

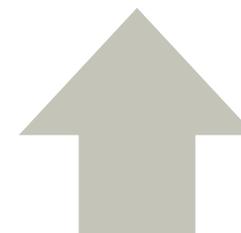
Insurance companies generally require some type of proof of ownership for settlement of large ticket household items like flat screen televisions, furniture sets, large appliances and stereo equipment. Take photos/videos of items and document manufacturer, model, serial number, and total number of similar items. Store this documentation and any receipts in your waterproof/fireproof box.

Documenting ownership of large ticket household items in advance of a disaster will significantly expedite insurance settlement after a disaster strikes.

IMPORTANT!

In the event of an emergency, you are still responsible for paying your mortgage regardless of the condition of your house or its habitability. You are also still responsible for paying your credit card bills and utilities. Failing to remain current with your payments could negatively affect your credit at a time when you need credit the most.

In an emergency call your creditors as soon as possible and explain your situation. Many creditors will work with you to establish a schedule to accommodate you and your personal situation in times of a disaster.



TALKING WITH YOUR EMPLOYER BEFORE DISASTER STRIKES

Talk with your manager, the human resources department, the benefits director and/or the payroll department. Some companies may have an Employee Assistance Program (EAP) that can provide you with information.

QUESTIONS YOU MAY WANT TO ASK

1. IS THERE A DISASTER PLAN? WHAT IS IT?

2. WILL I CONTINUE TO GET PAID AFTER A DISASTER IF I AM UNABLE TO WORK? FOR HOW LONG?

3. WILL I CONTINUE TO GET PAID IF THE BUSINESS HAS TO SHUT DOWN TEMPORARILY? FOR HOW LONG?

4. CAN I SUBSTITUTE OTHER KINDS OF PAY (I.E. SICK, VACATION, ETC.)?

5. CAN I COLLECT UNEMPLOYMENT COMPENSATION?

6. DOES THE COMPANY PROVIDE MEDICAL AND DISABILITY BENEFITS IF I AM INJURED IN A DISASTER? FOR HOW LONG?

7. WOULD I BE COVERED BY WORKERS' COMPENSATION IF I AM INJURED ON THE JOB DURING A DISASTER?

SCENARIOS TO CONSIDER

IF YOU HAVE TO TAKE TIME OFF FROM WORK

Request a letter of verification from your employer to show the value of your work days lost as a result of the disaster. This document will be important for insurance, disaster assistance and tax purposes.

IF YOU ARE INJURED IN A DISASTER AND UNABLE TO GO TO WORK

Call your employer as soon as possible to explain the situation and find out about your employee benefits and options.

- If you are covered by disability insurance at work, your employer can immediately begin the application process.
- If you have your own disability insurance, contact your insurance agent immediately.

WHAT ABOUT UNEMPLOYMENT BENEFITS/COMPENSATION?

If your employer is closed because of a disaster and you are unable to work, contact the Oklahoma Unemployment Service Center to determine your eligibility for unemployment benefits.

If you're calling inside the OKC calling area
call [405-525-1500](tel:405-525-1500)

If you're calling outside the OKC calling area
call [1-800-555-1554](tel:1-800-555-1554)

In federally-declared disaster areas, you may be able to apply for unemployment compensation either in-person at a Disaster Recovery Center.

call [1-800-621-FEMA \(3362\)](tel:1-800-621-FEMA)

DETERMINE YOUR INSURANCE NEEDS

DO YOU NEED

- **LIFE INSURANCE** – protects your earnings in the event of your death
- **DISABILITY INSURANCE** – protects your earnings if you become disabled and cannot work
- **HOMEOWNERS OR RENTERS INSURANCE** – protects your home and its contents
- **VEHICLE INSURANCE** – protects your vehicle
- **HEALTH INSURANCE** – protects your health in case of injury
- **FLOOD OR EARTHQUAKE INSURANCE** – protects your home and its contents from natural disaster

TRUE OR FALSE?

RENTERS INSURANCE IS TOO EXPENSIVE.

FALSE – In reality it costs anywhere from \$15 to \$30 per month.

IF YOU DO NOT HAVE VALUABLES, RENTERS INSURANCE IS NOT NEEDED.

FALSE – In reality it can cover everything from electronics and clothing to furniture and other household items.

YOUR LANDLORD HAS INSURANCE SO YOU ARE PROTECTED.

FALSE – In reality the landlord's insurance only covers structural damage to the building, not your personal property.



**DAMAGE FROM FLOODS AND/OR EARTHQUAKES
IS NOT COVERED UNDER
REGULAR INSURANCE POLICIES.**

FLOODING

If flooding is a concern, talk to your insurance agent about a flood policy through the National Flood Insurance Program (NFIP).

Visit the FEMA Flood Map Service Center at
<https://msc.fema.gov/portal>
for information about your flood risk

EARTHQUAKES

If earthquakes are a concern, talk to your insurance agent about adding an endorsement to your policy or purchasing a separate earthquake policy.

REVIEW AND UPDATE YOUR INSURANCE POLICY

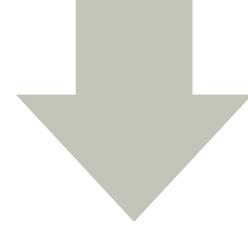
- Familiarize yourself with your policies each spring
- Review your home inventory each year
- Note the make, model, serial number, purchase price and date of purchase of new items
- Keep copies of receipts for major purchases in your waterproof, fireproof box
- Have all jewelry and artwork appraised and inform your insurance agent
- Talk with your insurance agent to make sure that you are not over- or under-insured
- Download the app [MyHome Scr.APP.book](#) to organize your home inventory with images, descriptions, bar codes, serial numbers and more

KNOW YOUR INSURANCE!

SHORT GUIDE TO UNDERSTANDING YOUR INSURANCE POLICY

The paper policy you receive from your insurance company will typically have four parts.

- 1. DECLARATIONS PAGE** – identifies the policy number, the effective dates, address of the insured property, the mortgage holder, the coverages, coverage limit, the premium and any discounts
- 2. INSURING AGREEMENT** – summarizes the policy coverages and explains the types of perils (losses) covered
 - NAMED-PERIODS POLICY** – lists types of losses covered
 - ALL-RISK POLICY** – lists types of coverages excluded
- 3. EXCLUSIONS SECTION** – outlines specific coverages or perils not covered by your policy
- 4. GENERAL CONDITIONS SECTION** – explains what you are expected to do in case of a loss



Ask whether your policy includes coverage for replacement cost or actual cash value in case of a loss.

ACTUAL CASH VALUE

The amount it would take to repair the damage to your home or to replace its contents after allowing for depreciation.

REPLACEMENT COST

The amount it would take to rebuild or replace your home and its contents with similar-quality materials or goods, without deducting for depreciation.

THINGS TO VERIFY ON A DECLARATIONS PAGE

Make sure that your policy is accurate by checking that the following are correct.

- Name and property location
- Effective dates/policy period
- Property coverages
- Liability coverages
- Endorsements
- Deductibles
- Discounts
- Premium
- Lienholder information
- Agent/insurance company contact

MEDICAL HEALTH PREPAREDNESS RECORD

MAKE A COPY FOR EACH MEMBER OF YOUR HOUSEHOLD

PHYSICIANS

PRIMARY CARE PHYSICIAN:

PHONE NUMBER:

SPECIALTY CARE PHYSICIAN:

PHONE NUMBER:

SPECIALTY:

SPECIALTY CARE PHYSICIAN:

PHONE NUMBER:

SPECIALTY:

SPECIALTY CARE PHYSICIAN:

PHONE NUMBER:

SPECIALTY:

HEALTH INSURANCE

PRIMARY INSURANCE

COMPANY:

POLICY HOLDER(S):

POLICY NUMBER:

SECONDARY INSURANCE

COMPANY:

POLICY HOLDER(S):

POLICY NUMBER:

CHRONIC CONDITIONS AND ALLERGIES

HOUSEHOLD MEMBER NAME:

CONDITIONS:

ALLERGIES:

ROUTINE MEDICATIONS:
(dose and frequency)

HOUSEHOLD MEMBER NAME:

CONDITIONS:

ALLERGIES:

ROUTINE MEDICATIONS:
(dose and frequency)

HOUSEHOLD MEMBER NAME:

CONDITIONS:

ALLERGIES:

ROUTINE MEDICATIONS:
(dose and frequency)

HOUSEHOLD MEMBER NAME:

CONDITIONS:

ALLERGIES:

ROUTINE MEDICATIONS:
(dose and frequency)

HOUSEHOLD MEMBER NAME:

CONDITIONS:

ALLERGIES:

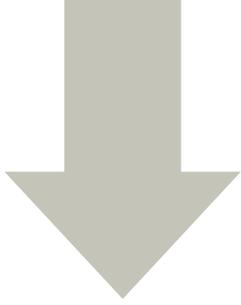
ROUTINE MEDICATIONS:
(dose and frequency)

HOUSEHOLD MEMBER NAME:

CONDITIONS:

ALLERGIES:

ROUTINE MEDICATIONS:
(dose and frequency)



PHARMACY

NAME:

PHONE NUMBER:

PRESCRIPTION PLAN

PLAN NAME:

PLAN ID:

Many insurance companies have systems in place for lost medication. If something happens to your prescriptions during a disaster, contact your regular pharmacist for replacement assistance.

EMERGENCY PRESCRIPTION ASSISTANCE PROGRAM (EPAP)

EPAP helps uninsured people after a disaster to be sure they still have the medications and medical equipment normally needed to stay healthy. The program is paid for by the Federal Department of Health and Human Services.

ELIGIBILITY

- Uninsured
- Live in the disaster area

ELIGIBLE INDIVIDUALS CAN

- Refill prescription(s) that did not get refilled prior to the disaster
- Replace medications and medical equipment that was lost or damaged in the disaster
- Replace medications and medical equipment that was lost or damaged while evacuating or at an evacuation location

WHAT THE PROGRAM COVERS

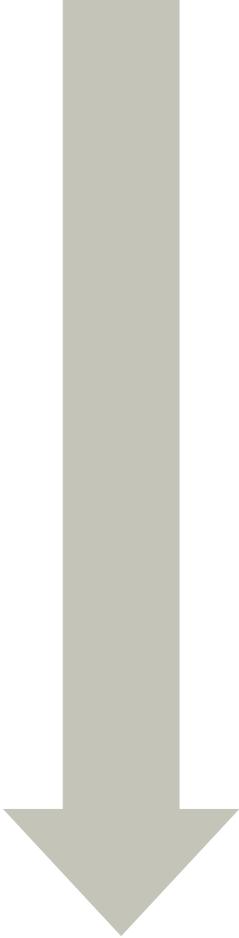
- Certain prescription medications
- Specific medical supplies
- Vaccines
- Certain medical equipment, including canes, walkers, wheelchairs and others

HOW TO APPLY

Call [1-855-793-7470](tel:1-855-793-7470) to enroll.



**ALL AT NO COST
AFTER A DISASTER!**



SPECIALTY MEDICAL EQUIPMENT

ITEM:	<input type="text"/>	ITEM:	<input type="text"/>
PURCHASED FROM:	<input type="text"/>	PURCHASED FROM:	<input type="text"/>
ON (DATE):	<input type="text"/>	ON (DATE):	<input type="text"/>
ITEM:	<input type="text"/>	ITEM:	<input type="text"/>
PURCHASED FROM:	<input type="text"/>	PURCHASED FROM:	<input type="text"/>
ON (DATE):	<input type="text"/>	ON (DATE):	<input type="text"/>
ITEM:	<input type="text"/>	ITEM:	<input type="text"/>
PURCHASED FROM:	<input type="text"/>	PURCHASED FROM:	<input type="text"/>
ON (DATE):	<input type="text"/>	ON (DATE):	<input type="text"/>

MEDICARE - REPLACING DURABLE MEDICAL EQUIPMENT AND/OR SUPPLIES

ORIGINAL MEDICARE

If Original Medicare already paid for durable medical equipment (wheelchair, walker, other) or supplies (diabetic supplies, other) damaged or lost due to a disaster,

- Medicare may cover the cost to repair or replace your equipment or supplies.
- Medicare may also cover the cost of rentals for items like wheelchairs during the time your equipment is being repaired.

Call [1-800-MEDICARE \(1-800-633-4227\)](tel:1-800-MEDICARE) to get more information about how to replace your equipment or supplies.

MEDICARE ADVANTAGE PLAN OR OTHER MEDICARE HEALTH PLAN

Contact your plan directly to find out how to replace equipment or supplies damaged or lost in a disaster. Call [1-800-MEDICARE \(1-800-633-4227\)](tel:1-800-MEDICARE) to get your plan's contact information.

Most private insurance companies will also replace durable medical equipment and/or supplies lost in a disaster. Call your insurance company or go directly to your suppliers for assistance.



SOONERSAFE – SAFE ROOM REBATE PROGRAM

HOW THE PROGRAM WORKS

A maximum rebate of \$2,000 is available per home, not to exceed 75% of the actual cost of the safe room, which is defined as any above or below ground shelter that meets or exceeds FEMA 320 guidelines.

Program uses a random selection process to select names of all SoonerSafe registered safe rooms.

ELIGIBILITY

For a full list of eligibility requirements visit www.soonersafe.ok.gov.

- Only one person may register per physical home address.
- To be eligible, the safe room must be installed at primary residences and must be installed on property owned by the applicant.
- If you live in a mobile home, you must own both the mobile home itself and the land it is located on to be eligible for the rebate.
- If you have already installed a safe room, or are having it installed now, that safe room is not eligible for this rebate. Previously installed safe rooms are not eligible.
- Retrofitting or repairing an existing storm shelter to meet FEMA specifications does not qualify. However, you may be eligible for a new safe room.
- You may not build or install the safe room yourself.

HOW TO APPLY

Apply online 365 days a year.

Go to www.soonersafe.ok.gov to login in and fill out the application.

REGISTERING YOUR STORM SHELTER

All information you provide to the Storm Shelter Registry will be provided to and used by first responders – police, fire and emergency medical services – to help with emergency response in the event your home or neighborhood is affected by a tornado or other disaster.

Registration is currently only available for Oklahoma City residents. Oklahoma City residents can register their storm shelter at <https://aniisp1.oklahomacounty.org/sheriff/stormshelter>.

DISASTER AND WEATHER-RELATED APPS

Available on the iPhone
App Store

ANDROID APP ON
Google play



HELPKIDS COPE

Provides helpful tips, checklists, activities and more so that you know what to say “in the moment” to support your kids of all ages.



FEMA APP

Provides government disaster response information. Users can also upload and share disaster photos to help emergency managers.



FIRST AID BY AMERICAN RED CROSS

Provides free lifesaving first aid instructions and disaster preparedness information including videos, interactive quizzes and simple step-by-step instructions.



RED CROSS EMERGENCY

An all-inclusive app that combines more than 35 different severe weather and emergency alerts from natural to man-made, giving users real-time information about incidents that are about to occur in their location.



EARTHQUAKE BY AMERICAN RED CROSS

Provides step-by-step instructions on what to do before, during and after an earthquake. It also includes an “I’m Safe!” feature to notify family and friends that you are okay.



FLOOD BY AMERICAN RED CROSS

Provides flood warning alerts; location of open shelters; information about dealing with floods and power outages; and a “I’m Safe!” notification system



TORNADO BY AMERICAN RED CROSS

Provides access to local and real-time information on what to do before, during and after a tornado including an audible siren when NOAA issues a tornado warning even if your app is closed.



WILDFIRES BY AMERICAN RED CROSS

Shows where NOAA has issued wildfire warnings, notifies you when a new wildfire occurs and gives you a current view of the wildfire’s track and perimeter. It also provides a step-by-step guide on how to prepare your family, home and pets as well as a customizable “I’m Safe!” notification system.



REUNITE

Provides the ability to upload missing and found person information for family reunification during and after a disaster.



ERS

Emergency Response and Salvage. Outlines critical stages of disaster response as well as provides practical salvage tips for nine types of collections: photographs; books and documents; paintings; electronic records; textiles; furniture; ceramics/stone/metal; organic material; and natural history specimens.



FLASHLIGHT APP

Do not be left in the dark when the power goes out. Download a flashlight app to shine a little light on the situation.

RECOVERY CONTINUUM

You and your family's ability to accelerate the recovery process begins with efforts in disaster preparedness, mitigation and recovery capacity. These efforts together result in your family's resilience to withstand, respond to and recover from disaster. The recovery process is best described as a sequence of interdependent – and often co-occurring – activities that progressively move your family towards a successful recovery. Timely decisions in response to disaster effects can significantly reduce recovery time and cost.



PREPAREDNESS (ONGOING)

- Personal preparedness plan
- Shelter plan
- Financial tool kit
- Identifying your insurance needs
- Talk with your employer
- Medical health preparedness record
- Downloading disaster and weather-related phone apps

SHORT-TERM (MINUTES TO DAYS)

- Seek needed medical treatment
- Check on all family members
- Notify others of your safety
- Find temporary housing
- Get food and other necessities
- Apply to FEMA (if appropriate)
- Report lost bank cards, checks, etc.
- Report the loss to your insurance company
- Start any needed building mitigation efforts

INTERMEDIATE (WEEKS TO MONTHS)

- Find interim housing solution
- Initiate debris removal
- Plan building repairs or restoration
- Engage support care centers for emotional/psychological support
- Replace lost documents

LONG-TERM (MONTHS TO YEARS)

- Develop permanent housing solution
- Follow-up for emotional/psychological support

DISASTER HAS STRUCK ... NOW WHAT?

IN THE FIRST HOURS AND DAYS, YOU SHOULD

IMMEDIATELY

- Ensure that all family members are safe
- Children should be kept with parents or relatives, if possible
- Let loved ones know you are safe
- Seek medical attention, if you or a family member are injured
- Find safe temporary housing
- Get food and other necessary items
- Contact friends and family members on your contact list (pg. 1)
- Contact the individuals willing to temporarily shelter your pets (pg. 2)



DOWNLOAD
THE SAFE AND WELL APP,
WHICH UPDATES TO FACEBOOK,
TO EASILY LET PEOPLE KNOW
YOU ARE SAFE.

NEXT

- Take a general assessment of the disaster effects on your property or rental.
- Do not enter the home until authorities have inspected it for safety—many types of disasters can damage your home’s structure or foundation.
- Review your flood, homeowners or renters insurance policy.
- Always report the loss to your insurance agent.
- Ask if your policy covers temporary housing and/or additional living expenses, if you are unable to stay in your home.
- Request a copy of your insurance policy, if you have lost it.

NOTE: If you **do not** have insurance, you will be able to claim property loss as a deduction on your income taxes. If you **do** have insurance, you can claim what was not covered by insurance.

- Contact your credit card company, your mortgage lender, student loan lenders and any other creditors to let them know about your situation. Most of them have ways to help.
- If you cannot live in your home, call your utility companies (e.g. electric, gas, cable, internet) to see if you can shut off service to add extra money to your budget.
- Report any lost bank cards, credit cards or checks to your financial institutions.
- Save all receipts for disaster-related expenses.

NOTE: You must have receipts for reimbursement.

- If you are living in temporary housing or your mailbox was destroyed, ask your post office to hold your mail for pick-up or to deliver to your temporary address.



Start initial clean-up as soon as possible. There may not be assistance for damages that occur after the initial disaster. For example, damaged caused by mold after flooding.

BEFORE YOU BEGIN CLEANUP OF YOUR DAMAGED HOME

Take photos/videos of the damage to support written documentation of the loss.

You can use apps such as the OK Emergency app and the FEMA app to upload damage photos and information (see page 26 for more information about what FEMA can do to help you with disaster-related damage).

Document damage to all household items. Using your photos/videos prepared in the financial preparedness toolkit (pg. 9), note which items and how many of similar items were damaged. If you did not compose a household inventory sheet then make sure your written documentation includes following items.

MANUFACTURER
MODEL
SERIAL NUMBER
TOTAL NUMBER OF SIMILAR ITEMS DAMAGED
VALUE WHEN NEW
PURCHASE DATE

DEBRIS REMOVAL

Public works employees, city/state/federal contract debris removal companies and their affiliated volunteers will work to remove debris. These individuals cannot come on to an individual's property – you must move debris from your property to the curb.

Debris should be sorted in to piles at the curb: vegetative; hazardous materials; and large furniture and appliances.

Personal volunteers can go on to your property and help with debris removal. Call your church family, friends and other social connections to see if they are available to help clear your property.

**REACH OUT TO INDIVIDUALS
WHOM YOU MAY ALREADY CONTRACT WITH ON LAWN SERVICE, TREE
TRIMMING AND OTHER LANDSCAPE NEEDS AS A RESOURCE
FOR CLEANING UP VEGETATIVE DEBRIS.**

KNOW YOUR RIGHTS

Individuals who are participating in recovery activities are covered by specific laws that prohibit discrimination based on race, color or national origin, including limited English proficiency, gender and age.

ENSURING RECOVERY FOR ALL

Successful community recovery must include all community members. Actions that are unintentional or intentional that exclude groups of people based on race, color, national origin, sex, age or disability can have long-term negative consequences on entire communities as well as violate the law. There are some laws that can help ensure that the rights of community members are being respected even in a disaster. It is important for both those who may be impacted by the disaster and those who may be helping communities and individuals recover to be aware of and follow those laws.

Amended American with Disabilities Act (ADA)

Requiring accommodation for people with disabilities.

Title VI of the Civil Rights Act of 1964

Prohibiting programs receiving federal financial assistance from discriminating on the basis of race, color or national origin.

Robert T. Stafford Disaster Relief and Emergency Assistance Act

Prohibiting discrimination on the basis of race, color, religion, nationality, sex, age, disability, English proficiency or economic status.

Executive Order 13166

Improving access to services for persons with limited English proficiency.

If you have questions about or need assistance regarding legal issues, there are groups that may help.

Legal Aid Services of Oklahoma, Inc. 1-888-534-5243 - www.legalaidok.org

OK-SPLASH 1-855-488-6814

(Oklahoma Sixty-Plus Legal Aid Services Helpline)

Oklahoma Disability Law Center, Inc. 1-800-880-7755 – www.okdlc.org



ZERO
DISCRIMINATION

RENTER'S RIGHTS AFTER A DISASTER

CAN I GET OUT OF MY LEASE IF MY HOME IS DAMAGED?

If your lease says you can or if you cannot live in any part of your rented home because of damage, you can cancel the lease.

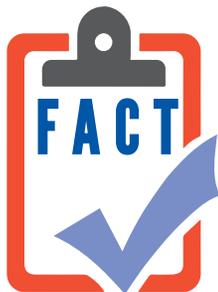
If you cannot live in any part of your rental unit, you must give your landlord written notice that you are canceling your lease. You should also request in writing a refund of your security deposit and any pre-paid rent from your landlord.

Start by checking with your landlord about their other available rentals.
Ask if your security and other deposits can be transferred.

WHAT DO I DO IF I LOST MY JOB BECAUSE OF THE DISASTER AND CANNOT PAY RENT?

If you do not pay rent your landlord can give you a notice to move. Your landlord may later file an eviction case against you.

If your rent is subsidized by the government, you are entitled to have your part of the rent reduced. You should contact the agency that helps you with your rent to get a reduction.



APPROXIMATELY
40%
OF HOUSING IN
OKLAHOMA IS
RENTER-OCCUPIED.

YOU CANNOT BE EVICTED WITHOUT REASON.

If your lease is expired, your landlord may be able to force you to move by giving you a 30-day notice.

If your landlord locks you out and refuses to give you a key, you may file an action in court to gain re-entry.

WHAT IF I AM SERVED WITH AN EVICTON LAWSUIT?

1. CAREFULLY READ THE PAPERS
2. BE SURE TO SHOW UP
3. TELL YOUR SIDE OF THE STORY

CAN MY LANDLORD MAKE ME MOVE SO THEY CAN MAKE REPAIRS?

Your written lease may cover this situation.

In general, if you can still live in the home, you do not have to move until the lease is over.

If your written lease does not cover this situation, your landlord can only make you move if your home is not safe to live in.

The landlord can move you temporarily while making extensive repairs, but must move you back in if your lease is not over.

YOU HAVE THE RIGHT TO REPRESENT YOURSELF.

You can also call Legal Aid Services of Oklahoma at 1-800-421-1641 for more information.

You may also find helpful information regarding eviction lawsuits at www.oklaw.org.

DISASTER UNEMPLOYMENT AID

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits to individuals who have become unemployed as a direct result of a presidentially declared major disaster. You must have been determined not otherwise eligible for regular unemployment insurance benefits (under any state or federal law).

TO BE ELIGIBLE FOR DUA

You must meet one of the following criteria.

- Have worked or been scheduled to work in the disaster area, but because of the disaster can no longer have a job or a place to work in the area, or could not get to the place of work because of disaster damage
- Have been prevented from working by an injury or illness as a direct result of the disaster
- Have become the head of the household and need employment because the head of the household died as a result of the disaster
- Business owners who are self-employed may be entitled for assistance, if all or part of your livelihood was lost as a result of the disaster

DOCUMENTATION NEEDED

Call the Oklahoma Employment Security Commission, Unemployment Insurance Service Center at 1-800-555-1554, Monday through Friday, 8 a.m. to 4:30 p.m. to file a claim.

- Have ready your social security number and the name and address of your employer, prospective employer or self-employed business address at the time of the disaster.
- Claims can only be filed within a narrow window of time after a disaster. Call as soon as possible.

Within 21 days from the day the claim was filed present documentation that shows an employment record at the time of the disaster or verification of the weeks you were scheduled to work.

Self-employed workers must provide federal income tax forms (Schedule SE and either Schedule C or Schedule F) to receive disaster unemployment benefits.

NEED A NEW JOB?

Locate the nearest Workforce Oklahoma Center call 405-622-2026 or go to www.cowib.org.

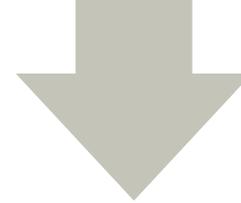
AT A WORKFORCE CENTER, YOU CAN ACCESS

- Job search resources
- Job postings
- Training programs
- Career exploration
- Resume and application preparation
- Career development and more



You can also visit the Oklahoma Employment Security Commission (OESC) website at www.ok.gov/oesc to access job searches, career resources, unemployment benefits, job fairs, job opportunities and more.

TYPES OF AVAILABLE DISASTER RESOURCES



WATCH FOR A DISASTER RECOVERY CENTER TO OPEN IN YOUR AREA.
THESE LOCATIONS WILL HAVE TRAINED PROFESSIONALS TO HELP YOU FREE OF CHARGE TO NAVIGATE YOUR RECOVERY PROCESS.

TYPES OF AVAILABLE RESOURCES



FEMA + SBA



SBA



LOCAL AND STATEWIDE RESOURCES

SBA - Small business Administration
 FEMA - Federal Emergency Management Administration

In disaster recovery, there is no one source of assistance or resources; individuals must be prepared to piece together resources to help meet their needs. The amount and type of resources vary per disaster. A disaster case manager can assist an individual in finding the available resources and assistance to help begin recovery.

LOCAL AND STATEWIDE RESOURCES

Community organizations, voluntary agencies and local or state government may have assistance for emergency food, shelter, clothing and medical needs. These resources can often be found at Multi-Agency Resource Centers (MARC) that are set up in the impacted community following a disaster.

FEDERAL RESOURCES

In some disasters, the federal government is called in to help individuals and families with temporary housing, financial assistance grants, low-interest loans and other assistance.

Federal programs may include public assistance grants, individual assistance grants and/or Small Business Administration (SBA) Loans. See page 26 for more information on FEMA and page 28 for SBA.

PUBLIC ASSISTANCE GRANTS

Provide supplemental federal grant assistance for only publicly owned facilities.

INDIVIDUAL ASSISTANCE GRANTS

Provide financial assistance to individuals and families whose property has been damaged or destroyed as a result of a federally-declared disaster and whose losses are not covered through insurance.

SEQUENCE OF DISASTER AID DELIVERY

1

LOCAL GOVERNMENT AND VOLUNTARY ORGANIZATIONS

- Emergency Food
- Shelter
- Clothing
- Medical Aid
- Debris Clean-Up

2

INSURANCE

- Homeowners Insurance
- Renters Insurance
- National Flood Insurance Program
- Auto Insurance

3

FEMA REGISTRATION

Call to Register
1-800-621-FEMA (3362)

Register Online
www.disasterassistance.gov

4

FEMA HOUSING ASSISTANCE

Applicants can receive more than one type of assistance.

TEMPORARY HOUSING ASSISTANCE

Applicants can receive financial assistance to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive direct assistance for up to 18 months.

REPAIR ASSISTANCE

Owners that reside in and own the damaged/destroyed home may receive the max grant for repairs.

REPLACEMENT ASSISTANCE

Owners with destroyed homes may receive the max grant towards purchasing a new home

5

FEMA-OTHER NEEDS ASSISTANCE (ONA)

NON-SBA DEPENDENT ITEMS

- Funeral
- Dental
- Medical
- Public Transportation
- Other

6

SMALL BUSINESS ADMINISTRATION INCOME EVALUATION (REPAYMENT CAPABILITY)

Individuals must be evaluated in order to determine if they qualify for a low interest SBA loan.

7A

SBA DISASTER LOAN

For those applicants who do qualify for a SBA loan

REAL PROPERTY

- Owner resides in the damaged/destroyed home
- Loans up to \$200,000

PERSONAL PROPERTY

- Owners or Renters
- Loans up to \$40,000

7B

FEMA/STATE OTHER NEEDS ASSISTANCE (ONA)

For those applicants who do not qualify for SBA loan

- Personal property transportation (personal)
- Moving storage
- Group flood policy

8

LONG-TERM RECOVERY GROUPS (LTRG) OR COMMITTEES (LTRC)

- Voluntary agencies
- Interfaith community-based organizations
- Long-term disaster-related unmet needs after all others have been exhausted

DISASTER RELIEF

HOUSING ASSISTANCE GRANTS (HA)

Used for repair and rebuilding or to cover costs of temporary housing. Size of the grant is based on an inspection by FEMA of the damage to a home and the work needed to make it habitable.

OTHER NEEDS ASSISTANCE GRANTS (ONA)

Used for replacing personal property, transportation, medical costs or funeral expenses and does not require a separate inspection from HA applications.

TO APPLY

Eligibility rules can be found at
<http://www.fema.gov/help-after-disaster>
and/in FEMA's (2008) booklet

HELP AFTER A DISASTER: APPLICANT'S GUIDE TO THE INDIVIDUAL AND HOUSEHOLDS PROGRAM

FILL OUT AN APPLICATION

Online
www.disasterassistance.gov

Phone
1-800-621-FEMA (3362)

Hearing/speech impaired
1-800-462-7585

FEMA GRANTS

FEMA provides disaster relief in presidentially-declared disaster areas through the Individual and Household Program (IHP) that can provide Housing Assistance (HA) or Other Needs Assistance (ONA).

F E M A

APPLICATION NUMBER:

YOU MUST DEMONSTRATE

- The damage is not covered by insurance
- You OR a household member are a U.S. citizen
- The property is your primary residence
- You occupied the dwelling at the time of the disaster

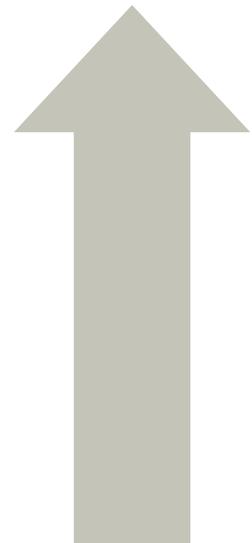
YOU MAY NOT BE ELIGIBLE IF

- You refused assistance from an insurance provider
- The damaged home is located in a designated flood hazard area

Once you receive your insurance settlement contact FEMA to determine additional assistance eligibility.

HAVE THIS INFORMATION AVAILABLE WHEN APPLYING

- Social Security Number (SSN) or SSN of a minor child who is a U.S. citizen, non-citizen national or qualified alien that lives in the home
- Description of the losses caused by the disaster
- Insurance information
- Address and directions to your damaged property
- Direct deposit information
- Contact information (current address and phone number)



REGISTRATION TIPS

1. Contact your insurance agent or company as soon as possible
2. Register with FEMA, even if insured
3. Update FEMA with any and all contact information changes

CHECK APPLICATION STATUS

Visit the website at www.disasterassistance.gov.

DO NOT STOP ASKING!

Respond to every inquiry and appeal any and every decision you do not feel is accurate.

HOW TO APPEAL A FEMA DISASTER ASSISTANCE DECISION

STEP 1: READ

Read the FEMA determination letter carefully. If you think there has been a mistake or if you have any additional questions, you may file an appeal.

STEP 2: WRITE

Write your appeal. All appeals must be in writing. In your appeal, explain why you think FEMA's decision is not correct. The appeal should include any documentation that FEMA requests or that supports your claim.

STEP 3: SUBMIT

Submit your written appeal.

WAYS TO FILE YOUR WRITTEN APPEAL

BY COMPUTER

Open a Disaster Assistance Center (DAC) account at www.disasterassistance.gov.

Once your account is open, you can update your current contact information, upload your appeal documents and review letters from FEMA. When you upload required documents to your DAC account, an appeal packet is automatically created, which can then be submitted for FEMA's review.

FEMA CANNOT PROCESS APPEALS VIA EMAIL

AT ANY DISASTER RECOVERY CENTER

You can locate a Disaster Recovery Center near you by visiting www.fema.gov/disaster-recovery-centers

CALL

FEMA Helpline at
800-621-3362

DOWNLOAD

FEMA mobile app at
www.fema.gov/mobile-app

BY MAIL

National Processing Service Center
ATTN: INDIVIDUAL HOUSE
HOLD PROGRAM
P.O. Box 10055
Hyattsville, MD 20782-7055

BY FAX

Fax your appeal documents to:

800-827-8112,

Addressed to the attention of the
Individuals and Households Program

WHEN MAILING OR FAXING YOUR APPEAL DOCUMENTS BE SURE TO INCLUDE

- Applicant's full name
- Applicant's registration number on every page
- FEMA disaster declaration number on all pages
- Signature of the applicant and the date

SMALL BUSINESS ADMINISTRATION (SBA) LOANS

BENEFITS OF A SBA LOAN

1. Loans are made directly to you with no financial intermediary
2. Have lower interest rates and longer terms than those offered by conventional lenders
3. Term (length) of loan is determined on a case-by-case basis
4. Homeowners may apply for up to \$200,000 to repair or replace their damaged primary residence
5. Renters and homeowners may borrow up to \$40,000 to repair or replace damaged personal property

NOTE: Loan repayment information is located at www.sba.gov.

You may be eligible for a low-interest rate disaster loan from the U.S. Small Business Administration - even if you don't own a business.

HAVE THIS INFORMATION AVAILABLE WHEN APPLYING

- Contact information
- Social security number
- FEMA registration number
- Deed or lease information for real property loans
- Insurance information
- Financial information
- Signed and dated IRS Form 4506-T

NOTE: You should still begin the SBA process even if you have some level of insurance.

As a homeowner or renter, you may apply to the SBA for a loan to help you recover from a disaster.

TO APPLY:

Online

<https://disasterloan.sba.gov/ela>

Do not miss the filing deadline by waiting for an insurance settlement. Final insurance information can be added after a settlement is made.

If you do collect on an insurance claim, that money is used to offset a portion or the entire loan amount.

Some of FEMA's Other Needs Assistance Program (ONA) may not take effect until after an SBA application is submitted.

SBA cannot cover agriculture losses. Contact the U.S. Department of Agriculture for recovery assistance for your farm at www.usda.gov. See page 29 for more information.



Emergency Farm Loan Program through the USDA's Farm Service Agency helps producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine.

FUNDS CAN BE USED TO

- Restore or replace essential property
- Pay all or part of production costs associated with the disaster year
- Pay essential family living expenses
- Reorganize the farming operation
- Refinance certain debts

LOANS CAN BE MADE TO FARMERS AND RANCHERS WHO

- Own or operate land located in a designated disaster area
- Suffered at least a 30% loss in crop production, a physical loss to livestock or chattel property
- Are a U.S. citizen
- Have acceptable credit
- Are unable to receive credit from commercial sources
- Have repayment ability

LOAN REQUIREMENTS

- Keep acceptable farm records
- Operate in accordance with a farm plan they develop and agree to with local Farm Service Agency staff
- May be required to participate in a financial management training and obtain crop insurance
- All loans must be fully collateralized—the type of collateral will vary on a case-by-case basis

WARNING: BE AWARE OF SCAMS

THINGS TO WATCH OUT FOR

PEOPLE REQUESTING UPFRONT FEES TO QUALIFY YOU FOR AID

This may include charging initial fees to process claims, benefits or loans.

CONTRACTORS SELLING REPAIRS DOOR-TO-DOOR

Especially if they ask to receive payment up front or offer deep discounts.

CON ARTISTS

May pose as government employees, insurance adjusters, law enforcement officials or bank employees. It is easy to fake identification cards (credentials) and uniforms, so do NOT give out personal information to people you do not know. Importantly, government employees never charge to help you get a benefit or service and will never ask for payment or financial information.

FAKE CHARITIES

Normally, legitimate organizations do not have similar names to government agencies or other charities. So if they do, it may be a scam.

LIMITED TIME OFFERS

Anyone who offers you something and tells you that it is for a very limited time may be trying to pressure you in to something you could later regret. You should never allow yourself to feel pressured to make a decision on the spot or to sign anything without having enough time to review it. Take your time, read and understand anything presented to you and ask a trusted friend, relative or attorney before acting.

Recovering from a disaster will require a lot of hard choices. Being prepared and knowing how to protect yourself can help you avoid scams and get you back on your feet faster.

After a disaster people pull together, especially in Oklahoma. There is, however, also an increased risk for scams and fraud. To avoid scams – you need to ask LOTS of questions. Questions can help you determine if something is too good to be true. If the person trying to sell you a product or service cannot answer or will not answer your questions, this is a red flag that you should look for someone else to do business with.



You should **NEVER** feel pressured or bullied in to receiving someone's services. If you do, this is a **RED FLAG** that someone may be trying to scam you!

Contact the Public Protection Unit in the Oklahoma Office of the Attorney General to view the repair service report of a particular contractor or to report any suspicious activity. Call 405-521-2029 or visit www.oag.ok.gov/oagweb.nsf/consumer.

**IF YOU HAVE A DISPUTE WITH YOUR INSURER
CALL THE OKLAHOMA INSURANCE DEPARTMENT
AT 1-800-522-0071.**



After you have been impacted by any type of disaster, you will be faced with hiring a professional contractor to make repairs or rebuild your home. There are numerous reputable, reliable and ethical contractors in our area to help you and your family get back in to your home.

THINGS TO REMEMBER WHEN HIRING A CONTRACTOR

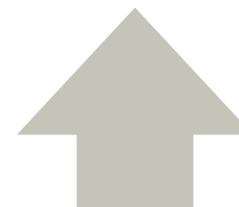
1. Call 405-521-6550 or visit <http://cibverify.ok.gov> and verify that the contractor is licensed and certified by Oklahoma.
2. Ask for proof of the contractor's general liability insurance.
3. A reputable contractor should be able to show you an insurance certificate. Usually, the insurance carrier can have a copy of the certificate sent directly from their agency to you. However, this may be unrealistic during the immediate time following a disaster.
4. Ask for references and check those references. Check with the Better Business Bureau for any history of unsatisfied complaints at 1-703-276-0100 or go to www.bbb.org/us.
5. Check with Central Oklahoma Home Builders Association at 405-848-1508 to verify credentials and membership.
6. Verify the company's permanent business address is in this area and not from out of state.
7. Be wary of low bids – the lowest bid is not always the best. Do not feel any pressure from the contractor to make an immediate decision.
8. Take your time to fully understand your contract and the warranties that the builder will provide and the work to be performed. The contract should outline the scope of the work, the price and at what points of completion payment is due.
9. Be wary of a contractor who wants full payment before the job begins or will only accept cash payments.
10. The Oklahoma Bar Association may provide free legal review of all building repair contracts for victims of disaster. Contact them at 405-416-7000 or visit www.okbar.org.

To avoid the heartache and financial devastation of scams, do your homework and move forward with care.

THINGS TO REMEMBER ONCE YOU HAVE SIGNED A CONTRACT

1. Get the contract in writing. Contracts should cover the scope of work, materials, costs and payment schedule.
2. Make periodic payments. For example, pay 20% down to start work and make additional payments as work progresses. Never provide contractors a line of credit at a retailer/wholesaler or access to your personal financial accounts through a debit card number or blank check.
3. Expect quality. Make sure projects are done according to local building codes and regulations. You can verify this by making sure a building permit is issued by the local municipality and a final inspection is performed by the permitting authority. Call your local city office to identify the permitting authority in your area.
4. Do not make a final payment until the job is finished and you are 100% satisfied. In addition be sure that all work requiring city or county inspection is officially approved in writing before settling with the contractor.

Get a release of lien. Have the contractor and all subcontractors sign a release of lien when the work is finished. This will protect you from any later claims for unpaid materials and labor.



REPLACING LOST DOCUMENTS

BIRTH CERTIFICATE

WHO MAY APPLY FOR A BIRTH CERTIFICATE?

- You are obtaining your own Birth Certificate
- You are a parent who is named on the certificate
- You are asking for a certificate for
 - » Your spouse
 - » Step-child
 - » Grandchild
 - » Parent
 - » Grandparent
- You are an attorney, adoptive parent, a representative with power of attorney or a legal guardian of the person whose Birth Certificate you are trying to obtain
- You have a court order
- You are a foster parent

WHAT IDENTIFICATION IS REQUIRED?

A photocopy of a valid government issued photo ID be it either the applicant or an individual attesting for the application is required for issuance of certificates.

For a complete list of acceptable identification forms, go to legallaidok.org

Additional documentation may be required to show you are eligible to obtain the birth record requested.

Although we have made every attempt to provide the most current information, please, call each service center in advance to ensure this information is still current and/or if there are any disaster specific accommodations.

DEATH CERTIFICATE

WHO MAY APPLY FOR A DEATH CERTIFICATE?

- A surviving spouse, parent, child, grandparent, sibling or legal guardian
- Legal representative of the estate of the deceased as documented by an order from a court of competent jurisdiction
- Individual who can establish a familial relationship with the deceased
- Funeral director of record or agent thereto, working in the capacity of their official business
- Person with a court order
- A person who was a co-owner or joint tenant on real or personal property of the decedent
- A person listed in a Will of the decedent, provided the Will is in probate

WHAT IDENTIFICATION IS REQUIRED?

A photocopy of a valid government issued photo ID be it either the applicant or an individual attesting for the application is required for issuance of certificates.

For a complete list of acceptable identification forms, go to legallaidok.org.

Additional documentation may be required to show you are eligible to obtain the death record requested.

WHERE TO OBTAIN YOUR BIRTH OR DEATH CERTIFICATE

Department of Vital Records

Monday through Friday from 8:30 a.m. – 4:00 p.m. and closed on state holidays.

Located at Oklahoma State Department of Health

1000 NE 10th St, Oklahoma City, OK 73117

Phone

(405) 271-4040

Fees are often waived for disaster survivors.

To download the application form go to legallaidok.org.

SOCIAL SECURITY CARD FOR A CHILD

To replace a social security card for a child:

STEP 1: GATHER DOCUMENTS PROVING YOUR CHILD'S IDENTITY

- » School picture ID
- » Social Security card
- » Immigration status, if the child is not a U.S. citizen

STEP 2: GATHER DOCUMENTS PROVING YOUR IDENTITY

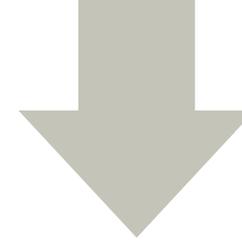
- » Government issued photo identification
- » Custody/relationship to the child

STEP 3: COMPLETE AN APPLICATION FOR A SOCIAL SECURITY CARD

Go to www.ssa.gov to download the application. Applications are also provided at all office locations.

STEP 4: TURN IN THE COMPLETED APPLICATION

Take application and documents to your local Social Security office or your local Social Security Card Center.



You may not need a social security replacement card. Knowing the number is what is the most important. You need the number to get a job, collect Social Security benefits and receive some government services but you do not often need to show your Social Security card.

SOCIAL SECURITY CARD FOR AN ADULT

To replace your social security card:

STEP 1: GATHER DOCUMENTS PROVING YOUR IDENTITY

- » Government issued photo identification
- » U.S. citizenship
- » Or current work-authorized immigration status

STEP 2: COMPLETE AN APPLICATION FOR A SOCIAL SECURITY CARD

Go to <https://www.ssa.gov> to download the application. Applications are also provided at all office locations.

STEP 3: TURN IN THE COMPLETED APPLICATION

Mail you documents to your local Social Security office or your local Social Security Card Center.

FIND THE NEAREST SOCIAL SECURITY OFFICE

Go to <http://www.ssofficelocation.com> to find the nearest social security office.

All documents must either be originals or certified copies by the issuing agency. SSA cannot accept photocopies or notarized copies of documents. Any documents mailed to the SSA will be returned to you along with a receipt.

You should receive the card in approximately 10 business days from the date on the receipt. The replacement card will have the same number as the original card.

REPLACE A LOST OR STOLEN PASSPORT

STEP 1: REPORT YOUR PASSPORT LOST OR STOLEN

Contact the U.S. Department of State, Bureau of Consular Affairs at [1-877-487-2778](tel:1-877-487-2778) to report your passport lost or stolen.

STEP 2: COMPLETE THE APPLICATION FOR A U.S. PASSPORT

Form DS-11 and Statement Regarding Lost or Stolen Passport (Form DS-64). Forms are available at <https://travel.state.gov/content/passports/en/passports/lost-stolen.html> or at the local passport office.

STEP 3: YOU MUST APPLY IN PERSON AND BRING WITH YOU

- Form DS-11
- Form DS-64
- Citizen evidence (e.g. Birth or Naturalization certificate)
- A photocopy of citizenship evidence
- Present ID (e.g. current driver's license, military ID)
- A photocopy of ID
- One passport photo
- Fees

NOTE: Children under 16 must apply in person with both parents.

REPLACE A DAMAGED PASSPORT

Passports that have water damage or are torn can no longer be used and should be replaced. You must apply in person to replace a damaged passport.

STEP 1: COMPLETE A FORM DS-11

Forms are available at <https://travel.state.gov/content/passports/en/passports/lost-stolen.html> or at the local passport office.

STEP 2: YOU MUST APPLY IN PERSON AND BRING WITH YOU

- Damaged passport
- Form DS-11
- Citizen evidence (e.g. birth or naturalization certificate)
- A photocopy of citizenship evidence
- Present ID (e.g. current driver's license, military ID)
- A photocopy of ID
- One passport photo
- Fees

CONTACT INFORMATION FOR A PASSPORT OFFICE

Oklahoma County Address
320 Robert S Kerr Ave #409,
Oklahoma City, OK 73102

Phone
405-713-1705

If your citizenship evidence was lost or damaged during a disaster and you are unable to replace them before applying for your passport, you can request a file search, if you have previously been issued a passport.



DRIVER'S LICENSE

STEP 1: YOU MUST REPORT YOUR LOST CREDENTIALS AT A NEARBY LAW ENFORCEMENT AGENCY

Residents who report the loss or theft of their driver's license will receive an official report of incident that will be required at the local DMV branch for replacement.

STEP 2: GO TO A LOCAL DMV BRANCH

Oklahoma driver's license can only be replaced in person. Take with you proof of ID – one primary and secondary form from the lists below – and the report of incident.

PRIMARY FORM OF IDENTIFICATION

- Birth certificate
- U.S. passport
- Citizenship naturalization documents
- Alien registration card

SECONDARY FORM OF IDENTIFICATION

- Any primary form of identification
- Out-of-state driver's license
- Photo ID card
- Affidavit signed by a parent or legal guardian

TO LOCATE THE NEAREST DMV BRANCH

Go to www.dmv.com/ok/oklahoma/dmv-office-county/oklahoma.

MEDICARE, MEDICAID OR SOONER CARE CARDS

MEDICARE CARDS

Call toll free 1-800-772-1213, Monday through Friday, from 7 a.m. to 7 p.m.
Online request a new Medicare card at www.ssa.gov.

MEDICAID/ SOONERCARE CARDS

Call the SoonerCare helpline at 1-800-987-7767, Monday through Friday, from 8 a.m. to 5 p.m.

The help line can also provide a location of another provider, if your health care provider's office was destroyed in the disaster, as well as can help you get to your medical appointments.

BOAT AND MOTOR VEHICLE DOCUMENTS

The Oklahoma Tax Commission or a local tag agent can help you get a new title for a motor vehicle, trailer, boat or motor home.

STEP 1: GATHER THE TAG NUMBER OR VIN NUMBER

If you do not have a record of the tag or VIN number, contact your insurance agent.

STEP 2: COMPLETE AND HAVE NOTARIZED FORM 701-7

Form can be located online at www.ok.gov/tax or is available at all office locations.

FORM CAN BE NOTARIZED AT MOST ALL TAG AGENCIES AND AT THE TAX COMMISSION.

STEP 3: TAKE PHOTO IDENTIFICATION TO THE TAG AGENCY OR TAX COMMISSION

CONTACT OKLAHOMA TAX COMMISSION

Phone
(405) 521-3160

Website
www.ok.gov/tax

Street address
2501 N. Lincoln Blvd.
Oklahoma City, OK 73194

CREDIT CARD

Call your credit card company if your credit card was not issued by your bank. Below you will find contact information for major credit card companies.

VISA	1-800-847-2911	www.usa.visa.com
MASTERCARD	1-800-627-8372	www.mastercard.com
DISCOVER	1-800-347-2683	www.discovercard.com
AMERICAN EXPRESS	1-800-992-3404	www.americanexpress.com

DEBIT CARD AND/OR CHECKS

Call your bank. Your bank will be able to tell you specifically what you need to do to report and replace your bank card and checks.

If you cannot remember how to contact your bank or credit union, call FDIC's toll-free number [1-877-275-3342](tel:1-877-275-3342) for contact information.

**MANY BANKS OFFER VIA WIRE TRANSFER
EMERGENCY
CASH ADVANCES
UNTIL THE NEW CARD ARRIVES.**

LOST OR MISSING IMMUNIZATION RECORDS

Oklahoma State Immunization Information System (OSIIS) is a centralized immunization registry that keeps electronic records of vaccines given by health care providers who use the registry.

CONTACT OSIIS:

Phone
(405) 271-4073

Email
OSIISHelp@health.ok.gov

Street address
Oklahoma State Department of Health,
1000 NE 10th St, Oklahoma City, OK 73117

OSIIS was started in 1994 and therefore, does not have the records of all Oklahoma children. Also, some doctors and clinics do not use OSIIS. Therefore, their records may not be complete. You can always request immunization records directly from the clinic that administered the immunization.

eWIC CARD

STEP 1: CALL CUSTOMER SERVICE

[1-866-562-2702](tel:1-866-562-2702) or your regional clinic to cancel your card. Your card and its contents are safe because the card requires your personal PIN to work.

STEP 2: MAKE AN APPOINTMENT

Contact your local clinic for a new card.



COPING WITH DISASTER

**CHILDREN'S
COPING
WITH DISASTER OR
EMERGENCIES IS
OFTEN TIED
TO THE WAY PARENTS COPE.**

In addition to working towards financial and housing recovery, it is also important to pay attention to your psychological state when recovering from disaster. Disaster-related stress is extremely common with the disruption of family and work routines.

AFTER A DISASTER YOU MAY HAVE A VARIETY OF REACTIONS INCLUDING BUT NOT LIMITED TO

- Anxiety
- Headaches
- Stomachaches
- Feelings of sadness
- Difficulty sleeping
- Self-blame
- Anger

HEALTHY WAYS TO COPE

1. Reestablishing routines
2. Talking with someone about how you're feeling—a family member, spiritual leader or friend
3. Engaging in self-care — exercise such as running or walking, eating healthy foods, drinking enough water and getting enough sleep
4. Meeting with a financial advisor — a professional help may make your financial concerns seem more manageable

CHILDREN AND ADOLESCENTS

Children's responses to trauma often reflect the responses of the adults around them, so adult support is very important in helping children to recover from disaster. Here are some of children's most common responses to disaster, as well as tips on how adults can help them cope.

Children under two years old do not understand that a disaster has occurred, but they can understand that you are distressed. Taking care of your emotional state after a disaster and seeking help if needed is important not only for yourself but also for your children.

This is not a complete list, and these behaviors are normal in the immediate aftermath of a disaster, but if they last for more than two to four weeks, if they suddenly develop later on, or if a child is exhibiting any of the following symptoms, you should contact a mental health professional:

- Flashbacks
- Racing heart, sweating
- Being easily startled
- Irrational anger/rage
- Being emotionally numb, very sad or depressed
- Suicidal thoughts or actions

RECOGNIZING CHILDREN'S RESPONSES TO DISASTER

Each child may react differently to a disaster. The following lists the most common responses in preschool children, children and adolescents.



PRESCHOOL CHILDREN (0-5 YEARS OLD)

- Reverting to younger behaviors (e.g. thumb sucking, bedwetting, fearing the dark, strangers or monsters)
- Clinging to parent, caregiver or teacher
- Crying, screaming or whimpering
- Having unexplained aches and pains
- Changes in sleep and eating habits
- Acting aggressive, withdrawn or disobedient
- Hyperactivity
- Speech difficulties
- Telling exaggerated stories about the event



CHILDREN (6-11 YEARS OLD)

- Fearing going to school
- Isolating themselves
- Inability to concentrate
- Losing interest in activities that they previously enjoyed
- Acting younger than their age
- Becoming inexplicably aggressive (angry outbursts, starting fights)
- Having sleep problems, such as nightmares
- Refusing to go to bed
- Having unexplained aches and pains
- Feeling depressed, emotionally numb or guilty



ADOLESCENTS (12-17 YEARS OLD)

- Denying their responses to disaster or responding with silence when asked
- Having unexplained aches and pains
- Having sleep problems, such as nightmares
- Acting dangerously (e.g. abusing drugs or alcohol)
- Feeling depressed, angry and/or guilty
- Having thoughts of revenge
- Feeling isolated
- Losing interest in activities that they previously enjoyed
- Acting aggressive, disrespectful and/or starting arguments

HELPING CHILDREN COPE WITH DISASTER

ADULTS SHOULD

- Listen to children, accept their emotions and allow them to ask questions
- Monitor children's responses to disaster
- Help them cope with activities like drawing or writing
- Limit access to TV or internet coverage of the disaster so that they are not constantly reminded of the event
- Do not blame others for the disaster, and make sure that children know that they are not to blame
- Remind them that adults love and support them
- Try not to engage in behaviors such as screaming, punching or kicking walls (while crying and sadness are okay.)
- Demonstrate appropriate self-care

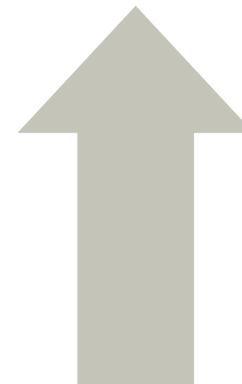
FOR YOUNG CHILDREN (0-5 YEARS OLD)

- Provide cuddling and verbal reassurance by saying things like, "We are safe from the tornado/earthquake/(other) now, and people are working hard to make sure we are okay."
- Speak in a calm voice using simple language
- Reassure children that you still love and will care for them
- Be aware when you are on the phone or talking with others that your child does not overhear you expressing fear
- Provide an acceptable signal for your child to communicate with you that they are feeling scared or unassured. For example, you could say, "If you start feeling scared come and take my hand. Then, I'll know you need to tell me something or that you need my attention."

FOR OLDER CHILDREN (6-19 YEARS OLD)

- Provide opportunities for your child to voice their concerns and remind them that there are people working to keep families safe and that your family can get more help if needed. You could say, "I know other kids said that more tornados are coming, but we are in a safe place."
- Tell them what's happening next, especially about issues regarding school and where they will be living
- Protect children from seeing media coverage of the event, as it can trigger fears of the disaster happening again
- Children in this age-group often retell the event or play out the event over and over. Permit this behavior and let them know it is normal
- Encourage positive-problem solving in play or drawing. You could say, "You're drawing a lot of pictures of what happened. How about drawing how you would like your school to be rebuilt?"
- Spend extra time with your children and check in on them
- Reestablish school and home routines
- Encourage them to play with others

Do not pressure children to talk or express their emotions surrounding a disaster. Instead, allow them to choose whether to participate or to remove themselves from the situation.



WHEN TO ASK FOR HELP

A disaster can be a very traumatic experience, and you may find that you need help in order to recover. If the below symptoms continue for more than two to four weeks, or if you, or a friend or family member are experiencing any of the following signs, you should reach out to a mental health professional.

- Disorientation or confusion
- Difficulty concentrating
- Feelings of hopeless or overwhelming sadness
- Increased use of drugs or alcohol
- Frequent mood swings
- Sleeping or eating too much or too little
- Feeling numb
- Inability to perform daily tasks
- Unexplained aches and pains
- Thoughts of hurting or killing yourself or someone else

YOU **DON'T** HAVE TO
COPE ALONE!

WHERE TO GET HELP

If you or someone you know is experiencing these symptoms, or other worrying signs, some resources that you can access are:

HEARTLINE, INC.

24/7 helpline to direct you towards local resources and programs.

Phone [2-1-1](tel:2-1-1)

A CHANCE TO CHANGE FOUNDATION

Phone [\(405\) 840-9000](tel:(405)840-9000)

CATHOLIC CHARITIES

Phone [\(405\) 523-3000](tel:(405)523-3000)

MENTAL HEALTH ASSOCIATION OKLAHOMA

Phone [\(405\) 943-3700](tel:(405)943-3700)

DISASTER DISTRESS HELPLINE

Phone [1-800-985-5990](tel:1-800-985-5990) for hearing impaired callers [1-800-846-8517](tel:1-800-846-8517)

Text [TalkWithUs](sms:66746) to [66746](tel:66746) or for Spanish speakers text [Hablanos](sms:66746) to [66746](tel:66746)

MENTAL HEALTH TREATMENT FACILITY LOCATOR

Phone [1-800-789-2647](tel:1-800-789-2647)

SUBSTANCE ABUSE TREATMENT FACILITY LOCATOR

Phone [1-800-662-HELP \(4357\)](tel:1-800-662-HELP)

HELP KIDS COPE APP

To help parents talk to their children about the disaster and heal from it. Download on your smartphone or tablet.



It can be difficult to watch from the comfort of our own homes as the heartbreaking stories emerge following a disaster. Springing in to action and rushing to the scene, however, is not always the best way to help. Read the following tips compiled from experienced disaster responders on the most appropriate and best ways to respond.

STAY

Remember “all disasters are local” and affected communities decide when to request specific support. Running to the scene often times only causes additional burden on the local disaster support commanders. Instead affiliate yourself with an existing disaster response organization in your area such as the American Red Cross to know when and if to go in to disaster areas. These resources can also provide advance training that will make you more useful when disaster strikes.

DONATE RESPONSIBLY

Do not donate used clothing, household items, old computers or any other items not specifically requested by an established disaster response organization in the disaster area. Such items become a tremendous burden to disaster-affected communities.

CASH DONATIONS ARE BEST

Cash donations provide the most flexibility and allow area responders to more quickly respond to the supply and demand needs of those affected. Donate through trusted disaster fund organizations such as the American Red Cross, Catholic Charities and United Way.

PLAN TO VOLUNTEER LATER

Be patient. Recovery lasts much longer than media attention. Remember that long-term disaster recovery needs will continue for months if not years to come. Call United Way of Central Oklahoma at (405) 236-8441 to find available volunteer opportunities.

VOLUNTEER IN YOUR OWN COMMUNITY RIGHT NOW

More than 200 families at the time of this publication here in Oklahoma need personal volunteers to repair their homes damaged in the 2015 floods. Go to the Oklahoma United Methodist Disaster Response Network where you can find additional volunteer information.

MONITOR

Manage your own reactions and that of what children see. The stories and pictures can be disturbing. Be particularly aware of short-term “disaster adrenaline” that may trigger stress reactions that can drift in to “fight or flight” (I must do something right now!) and “freeze” (I feel completely helpless – there’s nothing I can do). Disaster survivors will need the sustained energy and compassion of their communities for years to come. Be particularly careful about social media posting. Reposting incorrect or exaggerated stories can amplify anxiety in an already stressful situation.

PREPARE

Check your own disaster preparedness plans. Given Oklahoma’s frequent disasters, you can lessen the potential burden upon your family and community by strengthening your own individual and family preparedness.

ACKNOWLEDGMENTS

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STAPLE COPIES OF YOUR DOCUMENTS HERE

Information was also obtained and modified for use from the Federal Emergency Management Agency (FEMA), National Voluntary Organizations Active in Disaster (National VOAD), Oklahoma Voluntary Organizations Active in Disaster (OK VOAD), Oklahoma Disaster Recovery Project, Oklahoma Disaster Response United Methodist Church, United States Department of Agriculture, Small Business Administration, United States Environmental Protection Agency, United States Department of Health and Human Services, United States Department of Interior, United States Geological Survey, American Institute of CPAs, American Red Cross, Catholic Charities and United Way of Central Oklahoma.

United Way of Central Oklahoma



IN PARTNERSHIP WITH



American Red Cross



CATHOLIC CHARITIES

ARCHDIOCESE OF OKLAHOMA CITY

PROVIDING HELP • CREATING HOPE • SERVING ALL

AVAILABLE FOR DOWNLOAD AT WWW.UNITEDWAYOKC.ORG

We welcome your connection and comments.

Please email at feedback@unitedwayokc.org or call 405.236.8441

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