Survivor Check List Following a Disaster

Late Response/ Early Recovery Phase

The Joplin, Missouri area sustained significant damage and loss of life as a result of the May 22, 2011 tornados and storms. Those Missourians who survived the storms are overwhelmed by the severity of their current situation, their surroundings and their future. The following is a basic checklist that survivors may find useful as they enter the recovery phase.

- Understand that the recovery process from a disaster of this magnitude will be long-term, meaning many months or possibly longer. There will be frustration and other stress-related psychological impacts on your life, so do not overlook the possibility of wanting or needing mental health assistance. Continually monitor your family’s mental and physical health.

- Contact your homeowner’s insurance company to report damages. You want to be on the adjuster’s list as early as possible.

- Document (photograph, list, videotape, etc.) all damages before you start cleaning up.

- Protect salvageable property items. Most homeowners do not have flood insurance and once shelter is no longer available even though it was destroyed, many homeowner insurance policies will not cover subsequent water damage. This is especially true for property below ground level in areas where water from subsequent rains may pool.

More information is available online at http://extension.missouri.edu

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As soon as possible, apply for federal disaster assistance if available. Visit the closest FEMA Disaster Recovery Center once it is open, go to the FEMA website and apply online, or call (800) 621-3362, or TTY (800) 462-758. This should be done whether you have insurance or not. Disaster assistance is not just for the underinsured or uninsured. Typically, there is an application deadline. Please note, disaster assistance is designed to help you be safe and secure, not to get you back to the same condition you were in before the disaster.

Once you have the disaster assistance and/or insurance check in hand, plan wisely.

Caveat emptor (buyer beware). Do not contract with fly-by-night repair companies. Unfortunately, there are people out there that take advantage of disaster survivors. Make sure you hire reputable contractors for home rebuilding and repairs. If you question if a contractor is reputable, the best place to start is with the local Better Business Bureau and/or your local Chamber of Commerce.

Don’t forget to continually monitor your family’s mental and physical health.

Additional informational resources are available through local University of Missouri Extension offices and at their website http://extension.missouri.edu.