

# Table of Contents

## General Disaster Information

- Quick Reference Guide for Damage Assessment
- Local Resources – Where to Go for Assistance?
- Chain Saw Safety
- Standby Electric Generators
- Portable Generator Hazards
- Hiring a Contractor After a Disaster
- Insurance Coverage and Making a Claim
- Disaster Rehabilitation Assistance
- Stress and Decision Making After a Disaster
- Identifying Stress in Family and Others
- Helping Your Child Cope with Disaster

## Tornado Resources

- Assessing Roof Damage After a tornado
- Assessing and Repairing Leaky Roofs
- Salvaging Food After a Tornado
- Electrical Systems and Appliances
- Flood-Damage Furniture and Appliances
- Cleaning Flood-Soiled Clothing and Bedding
- Disinfecting Dishes, Cookware and Utensils
- Cleaning and Repairing Flooded Basements

## Flood Resources

- Assessing and Repairing Leaky Roofs
- Food and Water Safety During Hurricanes, Power Outages and Floods
- Salvaging Food After a Flood
- Cleaning and Repairing Flooded Basements
- Restoring Heating Systems After a Flood
- Flooded Private Sewage Systems
- Electrical Systems and Appliances
- Home Clean Up and Sanitation
- Cleaning Flood-Damaged Carpets and Rugs
- Flood Damaged Walls, Ceilings and Floors
- Drying and Repairing Walls
- Caring for Important Papers
- Flood-Damaged Furniture and Appliances
- Cleaning Flood-Soiled Clothing and Bedding
- Disinfecting Cookware and Utensils
- Water Contamination in Private Wells

## Long Term Disaster Resources

- Emotional Recovery After a Disaster
- Surviving a Financial State of Emergency
- Restructuring Debt After a Disaster
- Communicating with Creditors
- Talking as a Family About Money
- Talking to Children About Money
- Income Tax Deductions for Property Loss
- Mold in your home: Cleaning Options

*Your county  
extension office*



**LW**  
**Extension**  
**Cooperative Extension**  
Lincoln County

Updated 4/20/11

## QUICK REFERENCE GUIDE FOR DAMAGE ASSESSMENT

### SINGLE OR MULTI FAMILY

	Tornado Event	Flood Event	Livable
Destroyed	<ul style="list-style-type: none"> <li>* Foundation only remains</li> <li>* 2 or more walls destroyed</li> <li>* Roof substantially damaged</li> </ul>	<ul style="list-style-type: none"> <li>* Not economically repairable</li> <li>* Pushed off foundation</li> </ul>	No
Major	<ul style="list-style-type: none"> <li>* 2 walls and roof substantially damaged</li> </ul>	<ul style="list-style-type: none"> <li>* 2 or more feet on 1<sup>st</sup> floor – no basement</li> <li>* Structural damage; collapsed basement walls</li> </ul>	No
Minor	<ul style="list-style-type: none"> <li>* 1 wall, section of roof damaged</li> </ul>	<ul style="list-style-type: none"> <li>* Less than 2 feet on first floor – no basement</li> <li>* 1 to 8 feet in basement</li> </ul>	No
Affected	<ul style="list-style-type: none"> <li>* Intermittent shingle damage</li> </ul>	<ul style="list-style-type: none"> <li>* Less than 1 foot in basement</li> <li>* Minor access problem</li> </ul>	Yes
<u>MOBILE HOMES</u>			
Destroyed	<ul style="list-style-type: none"> <li>* Frame twisted</li> <li>* Knocked off piers</li> </ul>	<ul style="list-style-type: none"> <li>* Water above floor level</li> <li>* Unit swept from foundation</li> </ul>	No
Major	<ul style="list-style-type: none"> <li>* Wall and roof damage</li> <li>* Shifted on piers</li> </ul>	<ul style="list-style-type: none"> <li>* Water-soaked bottom-board</li> <li>* Shifted on piers</li> </ul>	No
Minor	<ul style="list-style-type: none"> <li>* Utility connections broken</li> <li>* Foundation shifted</li> </ul>	<ul style="list-style-type: none"> <li>* Utilities flooded</li> <li>* Piers shifted/washed out</li> </ul>	No
Affected	<ul style="list-style-type: none"> <li>* Minor indentations to roof and siding</li> </ul>	<ul style="list-style-type: none"> <li>* Access problems, no water touched the unit</li> </ul>	Yes

**In all flood events, provide information regarding water levels and duration of flood.**

Your county  
extension office



**UW**  
**Extension**  
Cooperative Extension  
Lincoln County

## Lincoln County

Lincoln County Services Center  
801 N. Sales Street, Suite 101  
Merrill, WI 54452  
Tele: (715) 539 – 1072  
Fax: (715) 539 – 8323  
[www.uwex.edu/ces/cty/lincoln](http://www.uwex.edu/ces/cty/lincoln)

### *Where do I go for help?*

The Lincoln County UW-Extension Staff have compiled this resource listing to assist individuals and families impacted by the April 10th tornadoes. Resources include items for post-tornado damage, post-flooding damage including home flooding caused by power outages and long-term disaster recovery. This listing is being updated on a regular basis and will be posted on <http://lincoln.uwex.edu/recovery/> website along with numerous other resources.

#### **Documents**

The Register of Deeds Office can assist you in replacing Vital Records such as Birth, Death and Marriage Certificates. (We can also provide address and phone number throughout Wisconsin if Birth, Death or Marriages that took place outside of Lincoln County.) Replacing Real Estate Records such as Deed, Mortgage, Satisfaction of Mortgage, Survey of Property and additional documents are also available through the Register of Deeds office located in the Lincoln County Service Center at 801 N. Sales Street in Merrill. Contact the Register of Deeds at 715-536-1061.

#### **Financial counseling services**

Has the current disaster caused undue financial hardship? Bonnie Rudie, Family Living Educator at UWEX would be available to meet with you and assist in this area. Bonnie can be reached at 715-539-1076.

#### **Maps**

The Land Information & Conservation Department can provide copies of surveys, parcel maps (which are not surveys), and aerial imagery of property in Lincoln County. We also have descriptions of real estate, survey records, rural address information, geographic data, and shoreland and conservation program information available. Please contact Land Information & Conservation at 715-539-1049, or stop by the office located at 801 N Sales St in Merrill.

#### **Mold**

To follow guidelines on how to clean mold in your home or for questions, contact the Lincoln County Health Department at 715-536-0307 or visit [www.dhs.wisconsin.gov/eh/HlthHaz/fs/moldclean.htm](http://www.dhs.wisconsin.gov/eh/HlthHaz/fs/moldclean.htm).

---

#### Mission Statement

"As part of the University of Wisconsin-Extension, we provide knowledge and resources to engage people and their communities in positive change where they live and work."

### **Stress resources**

If your family is having a hard time dealing with the stress regarding our recent disaster, contact Bonnie Rudie, Family Living Educator at UWEX. Her no. is 715-539-1076. She would be more than happy to meet with individuals or families to assist them in coping with this situation.

### **Well Water**

Well water testing is available by contacting the Lincoln County Health Department at 715-536-0307.

**For other community resource information, call 2-1-1 or 715-848-2255.** United Way's 2-1-1 is here to help you find the local resources that can help. You can also search the online data base by logging on to <http://www.referweb.net/wimc/>. Enter Zip Code 54452, and Browse Category Disaster Services.



## **We're here any time you don't know where to turn.**

The next time you have a question, need information about community services, or are looking for help with personal or family matters, or have other concerns, simply dial **2-1-1** or **715-848-2255** and **GET CONNECTED** and **GET ANSWERS**.

Trained information specialists are available **24 hours/day, 7 days/week** to offer **free and confidential** non-emergency information and referrals to community services.

**You may also search for community services at**  
**[www.unitedwaymc.org/211.htm](http://www.unitedwaymc.org/211.htm)** Click on **SEARCH DATABASE**  
Find services by zip code, city, type of service or keyword, agency or program name, and more...

The United Way of Marathon County, with funding from the Merrill Area United Way, Church Mutual Insurance Co., Merrill Area Community Foundation, Aspirus, Inc., Ministry Health Care, Marshfield Clinic, and Wisconsin Public Service Foundation, provide this free and confidential information and referral service so that **Lincoln County** residents can find out where to turn or get help.



# Chain Saw Safety

Subodh Kulkarni, Ph.D.  
Program Associate -  
Machinery

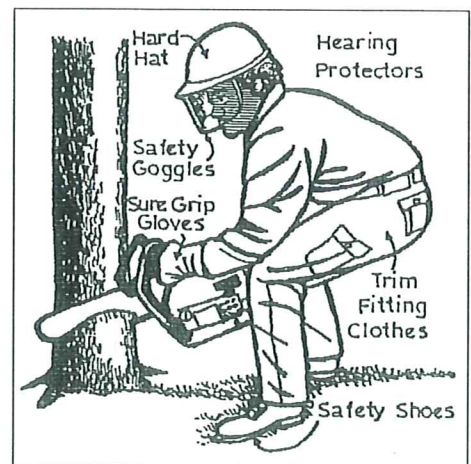
A skilled woodsman quickly reduces a large tree to manageable pieces. Inexperienced chain saw operators can gain some of these skills with training and using safe, efficient cutting practices. Even seasoned woodcutters should revise techniques that are hazardous. One analysis of chain saw accidents revealed that 70 percent of those injured had more than one year's experience. To avoid injuries, possibly even death, practice safe woodcutting while clearing, thinning, cutting firewood or cleaning up trees downed by a storm.

You should be well prepared before going into the woods. Cutting firewood, thinning timber stands or clearing is worthwhile and rewarding if done properly, but they can also be dangerous. Felling, limbing, bucking and trimming trees are hazardous tasks if not done carefully. This fact sheet gives basic safety precautions for reducing common woodcutting hazards. Each year a number of serious injuries to Arkansans could be prevented by following fairly simple precautions.

## Preparing to Use the Saw

You should be well-prepared before using a chain saw. Know how to operate the saw before you use it. Read and understand the operator's manual. Observe an experienced operator in action. Then use a saw for a period of time with supervision. Obtain the following personal protective equipment before starting to work and wear all protection while sawing.

- ▶ A **hard hat** to protect your head from falling limbs or branches. The best helmets have a face guard.
- ▶ **Safety glasses or goggles** to prevent injury from flying wood chips. Wear these during wood splitting also, to preserve your eyesight.
- ▶ **Ear muffs or ear plugs** to protect ears from permanent injury. Noise from some gasoline-powered chain saws can exceed 100 decibels.



- ▶ **Lightweight gloves**, preferably leather, to protect hands from abrasions and cuts.
- ▶ **Heavy work boots or shoes** with high tops and steel toes.
- ▶ **Trim-fitting clothing** free of ragged edges. Loose clothing will readily snag on limbs or get caught in the saw. Woodcutter's chaps are recommended to give leg protection during a mishap.

*Arkansas Is  
Our Campus*

Visit our web site at:  
<http://www.uaex.edu>

Make sure that your saw is in top operating condition. Keep the chain properly sharpened. Maintain proper chain tension; carefully observe it, especially during the first half hour of cutting. The lower chain span should just touch the bottom bar rails. Raise up on the bar tip while tightening the bar fasteners. Follow manufacturer's recommendations for service and maintenance.

## Fueling the Saw

Good fire safety practices are necessary when refueling the chain saw. Refuel the saw in an open area after it has cooled, at least 10 feet away from where you wish to restart the saw and resume cutting. Fuel the saw at least 20 feet away from fires and lighted cigarettes. Use proper funnels and spouts to prevent spills. Wipe the saw dry of any spilled fuel before cranking it.



## Starting the Saw

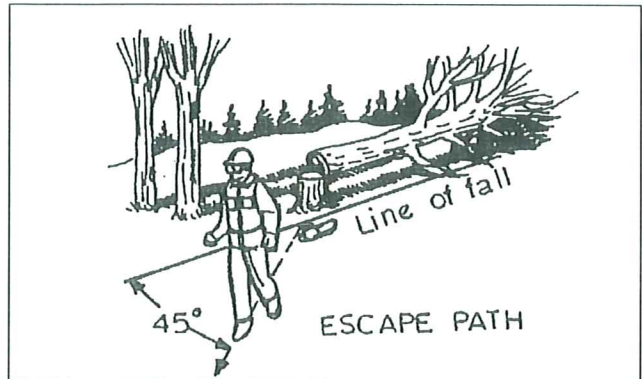
Place the saw on a clear, firm, flat surface as close to the work area as possible. Get a good footing. Follow the owner's manual recommendations for starting the chain saw. Place your foot in the handle to restrain the saw if designed with this intention. **Never start the saw on your knee;** too many experienced woodsmen have slipped and cut their legs.

## Felling the Tree

Plan a safe approach to cutting the tree. Size up the tree. Note the wind direction and the way the tree is leaning. If the tree is leaning, try to fell the tree in that direction when the wind is not blowing against it. If you are inexperienced, try to fell only trees that will fall in a predictable, safe direction. Examine trees for loose, dead limbs before felling. Loose limbs that fall onto the tree cutter are a common cause of serious injuries and fatalities. Either remove the limb first or fell the tree from a position where the limb could not strike you if it was dislodged.

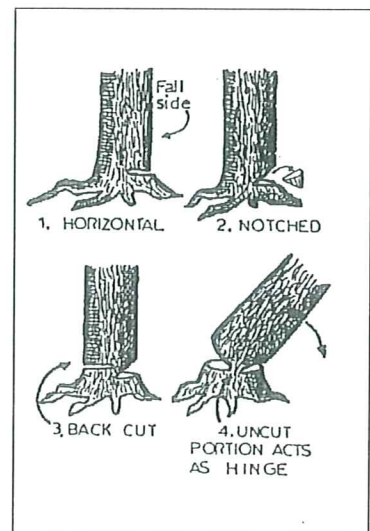
Clear a safe work area around the base of the tree. Remove limbs, underbrush and other obstructions. Be sure to have several open pathways away from the tree for an escape route when the trees begin to fall.

Be sure that clearance in the intended direction is adequate for the tree to fall completely to the ground. A lodged tree is very dangerous. Experienced loggers are often killed by trees that hang up or snag in adjacent trees. A tree springing back from the weight of a falling tree can whip a broken limb toward the cutter with tremendous speed.



After determining the direction of fall and clearing escape routes, cut the tree as follows:

- ▷ Make one cut through trees less than 8 inches in diameter.
- ▷ On larger trees, notch (undercut) at least one-third of the trunk diameter on the fall side of the trunk. Make the lower cut of the notch first to prevent the loose wedge of wood from pinching or bending the chain.
- ▷ Make a felling or backcut on the opposite side of the trunk two inches above and parallel to the horizontal cut in the notch. The tree should begin to fall when you are several inches from the inner face of the notch. Leave a narrow uncut portion to serve as a hinge. for controlling the fall of the tree.



If the saw begins to bind in a closing cut, you may have misjudged it. At the very first indication of binding, remove the saw. If it is too late to remove the saw, do not struggle with it. Shut off the engine, and plan a way to remove the saw using wedges.

Wedges are the most dependable way of controlling the direction a tree falls. Using two wedges rather than one is best. Two wedges allow better control and ensure a forward fall of the tree.

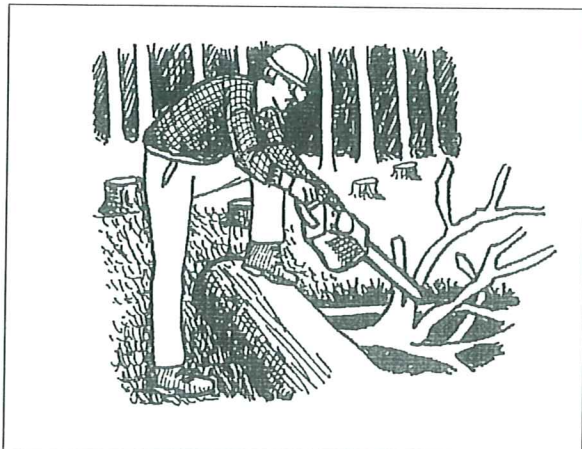
The path of the butt of a falling tree is unpredictable. Being struck by the butt, rebounding limbs or broken tops is the second most common cause of death to those felling timber.

Controlling tree fall comes with experience. Get advice and help from an experienced person before attempting a difficult fall. Remember, accident statistics show that overconfidence can hurt experienced loggers. It may lead to dangerous shortcuts, such as not providing clear escape routes from a falling tree. Or it may lead to attempting too much, dulling the senses to danger signals.

## Limbing the Tree

The next job is to remove the limbs. Be alert for flexible limbs that wedge and whip a chain saw, and avoid cluttered work areas. Serious injuries may occur during the limbing operation. Some safety tips are:

- ▶ Begin limbing at the base of the trunk. The first limbs cut should be those on top of the trunk. Cut these as far up the top side of the trunk as possible before removing those resting on the ground.
- ▶ Stand on the opposite side of the trunk from the limb being cut. The trunk provides a barrier between you and the saw and helps protect from accidental contact with the chain.

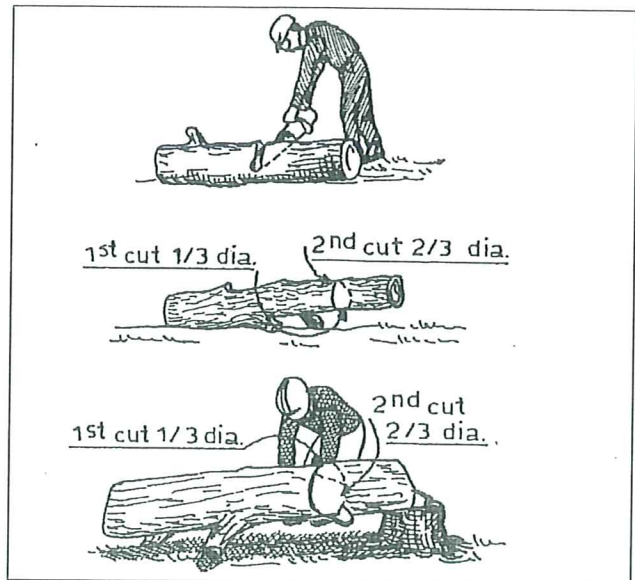


- ▶ Do not hold a running saw with one hand and clear limbs with the other. Shut off the saw and put it down until limbs have been cleared.
- ▶ Cutting branches resting on the ground may be necessary to clear the area as you work. Beware that the tree may sag or roll as a new branch is cut. The likelihood of the tree rolling increases as more branches are removed. Be alert for any trunk movement and be ready to move away quickly if necessary.

## Bucking the Logs

Bucking is cutting the trunk of the felled tree into desired lengths. The greatest hazards while bucking a tree are unexpected log roll and saw kickback. Here are a few safety tips:

- ▶ Always be sure of your footing. By keeping yourself in a well-balanced position at all times, you can react to unexpected log movement.
- ▶ Raise and chock the trunk when possible to prevent rolling. Work on the uphill side of the log. Since a log rolls downhill, working on the uphill side provides the greater safety.



- ▶ Bucking procedures differ depending on how you support the log. When the log is flat on the ground, cut it from top, then roll it over and cut it through from the opposite side. When the log is supported on one end, cut one-third of the diameter from the underside to avoid pinching and splintering, then cut the remaining two-thirds of the diameter from the top. On a log supported at both ends, make the first cut through the top one-third of the diameter. The remaining wood is then cut upward from the bottom.

When cutting firewood lengths, several methods can be used. One way is to make cuts about three-fourths of the way through for each length of firewood. By not cutting completely through, several lengths stay together and the log remains rigid. After all cuts are made from one side, roll the log over and complete cuts. Avoid sawing into the ground, which dulls the chain and shortens its useful life.

## Splitting the Wood

Splitting wood is a skill that improves with experience. Having the proper tools makes the job easier. Tools used to split firewood include a splitting ax, a sledgehammer, a splitting maul and wedges.

The quickest way to split small, easy-to-split pieces is with an ax. An ax can get stuck, however, in larger pieces. A splitting maul makes the job easier. A splitting maul is a combination of an ax and a maul,

with a wedge on one side and a hammer on the other. Use the wedge side just as you would an ax. The broader wedge keeps the blade from jamming as easily in wood. The hammer side can be used to pound the occasional wedge. You may need a sledgehammer and wedges for larger pieces that are very hard to split.

Felling trees, cutting firewood and operating a chain saw has a high risk of injury. Anyone near these activities should be alert to the hazards and communicate their intentions. Use a sharp chain saw, follow safe practices, maintain clear escape routes and plan ahead to work safely and profitably.

## Reference

Peters, P.A. 1991. Chain Saw Felling Accidents. Transactions of ASAE, Vol. 34(6), pp. 2600-2608. St. Joseph, MI.

Acknowledgment is given to Gary Huitink, former Extension agricultural engineer, and John Langston, Extension engineer emeritus, for their work on the original fact sheet and to Richard DeSpain, Extension illustrator, for all of the illustrations.

Printed by University of Arkansas Cooperative Extension Service Printing Services.

DR. SUBODH KULKARNI is program associate - machinery, Biological and Agricultural Engineering, University of Arkansas Division of Agriculture, Little Rock.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Director, Cooperative Extension Service, University of Arkansas. The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, marital or veteran status, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.

FSA1009-PD-1-11RV



# Standby Electric Generators

## A SOURCE OF EMERGENCY POWER FOR FARMERS

**An emergency source of power is important for any farm with mechanically ventilated production facilities, bulk milk handling equipment, mechanical feeding equipment or facilities requiring constant and continuous heat (such as brooders). On such a farm, a standby electric generator is a good investment, possibly preventing costly losses during a power failure.**

**During disasters such as flood or tornado, relief agencies may provide generators to farmers on an emergency basis.**

### TYPES OF GENERATORS

Standby generators are either engine driven or tractor driven. Either type can be stationary or portable. Engine driven units can be either manual or automatic start. Gasoline-, LP gas- (bottled gas) and diesel-fueled engines are available.

Generators must provide the same type of power at the same voltage and frequency as that supplied by power lines. This is usually 120/240 volt, single phase, 60 cycle alternating current (AC). An air-cooled engine is often used for generators up to 15 kilowatts. A liquid-cooled engine is necessary for generators larger than 15 kilowatts. Engine capacity of 2 to 2 1/4 hp with the proper drive system must be available for each 1,000 watts of generator output.

### SIZE OF GENERATORS

A full-load system will handle the entire farmstead load. Automatic engine-powered, full-load systems will begin to furnish power immediately, or up to 30 seconds after power is off. Smaller and less expensive part-load systems may be enough to handle essential equipment during an emergency.

Power-take-off (PTO) generators are about half as costly as engine-operated units. Under a part-load system, only the most essential equipment is operated at one time. For most farms, this type of system is adequate, provided the generator is sized to start the largest motor. For example, the milk cooler or ventilation fan would need to be operated continuously, but the operation of the silo unloader and mechanical feeding system could be postponed until the milking chores are completed. PTO units can be mounted on a trailer.

### INSTALLATION

Wiring and equipment must be installed in accordance with the National Electrical Code, local ordinances and the requirements of your power supplier. It is essential that you have the proper equipment for disconnecting the generator from public utility lines. Most companies require the installation of a double-pole double-throw transfer switch or its equivalent for this purpose. Check with your electrician or power supply representative for installation, installation instructions and inspection.

## LOCATION AND SAFETY FEATURES

- ◆ Large engine generators should be located in a building, preferably a heated building.
- ◆ Inlet and outlet air ducts must be large enough to carry off excess heat. They should be open at least a half a square foot for each 1,000 watts of generator capacity.
- ◆ Combustion fumes must be carried outdoors safely. Exhaust pipes must be at least 6 inches from combustible material.

## OPERATION

An automatic standby unit should start automatically when power fails, and stop when power is restored. When using an engine-driven generator with a manual start, or when using a tractor driven unit, follow this procedure when power fails:

- ◆ Call your power supplier and advise them of the conditions.
- ◆ Turn off or disconnect all electrical equipment.
- ◆ Position the tractor or engine for belt or PTO drive.
- ◆ Start the unit and bring the generator up to proper speed (1,800 or 3,600 rps). Check on arrangement to carry off exhaust fumes. Be sure there is no danger of fire. The voltmeter will indicate when the generator is ready to carry the load.
- ◆ Put the transfer switch in the generator position.
- ◆ Start the largest electrical motor first, adding other loads when each is up to operating speed. Do not add too much too fast. If the generator cuts out for any reason, repeat the second, third and fourth steps above.
- ◆ Check the voltmeter frequently. If voltage falls below 200 volts for 240 volt service or below 100 volts for 120 volt service, reduce the load on the generator by turning off some electrical equipment.
- ◆ When commercial power is restored, put the transfer switch in normal power position. Then stop the standby unit.

## MAINTENANCE

- ◆ Keep the unit clean and in good running order at all times so it will be ready for immediate use. Dust and dirt accumulations on the motor can cause it to overheat when operated.
- ◆ Follow maintenance instructions in manufacturer's manual. A short operation at set intervals will keep the engine in good operating condition. Regularly scheduled warm-ups are necessary to keep a standby engine in working order.

### Additional resources:

Your county agricultural agent

### Related publications:

UW-Extension publications--

"Standby Electric Power Equipment for the Farm and Home," (AF2273);

"Electrical Systems for Agricultural Buildings," (checklist), (A8NE846);

"Electrical Systems for Agricultural Buildings," (recommended practices), (A8NE845).

"Standby Power," Illinois Farm Electrification Council, Fact Sheet #2.

## Portable Generator Hazards

Portable generators are useful when temporary or remote electric power is needed. However, if used incorrectly, gasoline, kerosene, and other gas-powered generators can cause carbon monoxide poisoning, electric shocks, fires, and burns. Generator accidents can be fatal!

### Carbon Monoxide (CO) Poisoning

Every year, people die in accidents related to portable generator use. For example, a young camper was killed by CO from a portable generator's exhaust tube adjacent to the victim's campsite. Most deaths involve CO poisoning from portable generators used indoors or in partially-enclosed spaces. The Consumer Product Safety Commission reports that between 1999 and 2004 portable generators caused 172 CO poisoning deaths in the U.S.

Generators produce high levels of CO in their exhaust. Carbon monoxide around a generator and its exhaust tube can build up within minutes, even outdoors. Carbon monoxide can linger for hours, even after the generator is shut off.

You cannot see or smell carbon monoxide. So even if you do not smell exhaust fumes, you may still be exposed to CO.

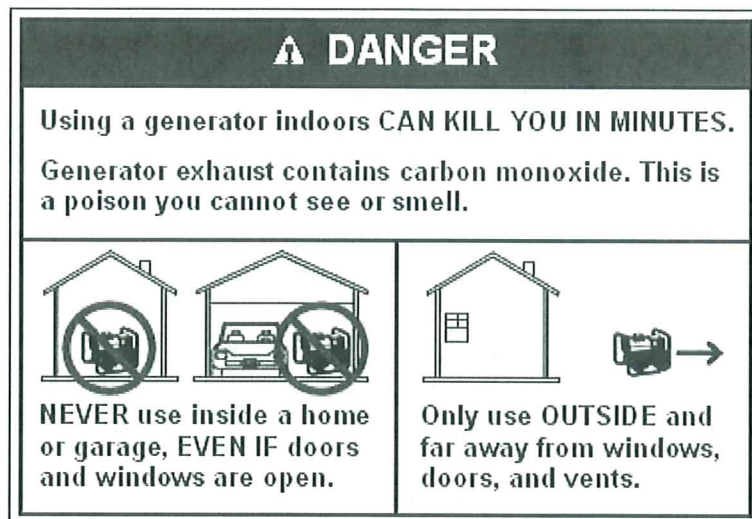
You can help protect yourself by installing CO alarms (battery-operated or plug-in with battery back-up) in your home, RV, cabin of your boat or other area where carbon monoxide may be present. Carbon monoxide detectors should be certified to the latest UL safety standards. Test your CO detector monthly. Replace the batteries in the spring and in the fall when clocks are changed for daylight savings time.

If you start to feel sick, dizzy, or weak while using a generator, **GET TO FRESH AIR IMMEDIATELY! DO NOT DELAY!** The carbon monoxide from generators is deadly and can quickly overcome you and others in the area.

### Electrical Hazards

Generators pose a risk of shock and electrocution, especially if they are operated in wet conditions. If you must use a generator when it is wet outside, operate the generator under an open, canopy-like structure on a dry surface where water cannot reach it or puddle or drain under it. Do this without operating the generator indoors or near openings to any building, in order to help avoid the CO hazard. Dry your hands, if wet, before touching the generator.

Use only heavy-duty extension cords that are specifically designed for outdoor use when connecting appliances to a portable generator. Make sure the wattage rating for each cord exceeds the total wattage of all appliances connected to it. Use extension cords that are long enough to allow the generator to be placed outdoors and far away from windows, doors, and



*Danger labels such as the one above are required on all portable generators manufactured or imported on or after May 14, 2007.*

vents to the home or to other structures (tents, other RVs, etc.). Check that the entire length of each cord is free of cuts or tears and that the plug has all three prongs. Protect the cord from getting pinched or crushed if it passes through a window or doorway.

**NEVER** try to power the house wiring by plugging the generator into a wall outlet. This is sometimes called “backfeeding.” Backfeeding is extremely dangerous! It presents an electrocution risk to utility workers and neighbors served by the same utility transformer. It also bypasses some of the built-in household circuit protection devices.

### **Fire Hazards**

Generators and the fuel you use to run them can cause fire hazards. Never store fuel for your generator in the home. Gasoline, propane, kerosene, and other flammable liquids should be stored away from living areas, and only in properly labeled, non-glass safety containers. Do not store fuel near a fuel-burning appliance, such as a furnace or water heater. Before refueling the generator, turn it off and let it cool down. Gasoline spilled on hot engine parts could ignite.

### **Protect Yourself and Your Family**

With a little knowledge and adherence to a few basic precautions, these types of accidents can be prevented. Follow the safety tips below to protect yourself and your family:

- **Always follow the manufacturer’s instructions** when using your generator.

### **CO Poisoning Hazards:**

- **NEVER use a generator inside** of a home, garage, crawlspace, shed, or other enclosed area. Locate the unit outdoors and far from doors, windows, and vents.
- **Always run your generator in a well-ventilated area, and only if you can vent its exhaust safely.** Make sure the exhaust hose is placed far from other campers, tents, boats, cabins, etc.
- **Install CO alarms** in your home, RV, boat or other area where CO may be present.

### **Electrical Hazards:**

- **Keep the generator dry.**
- **Dry your hands, if wet, before touching the generator.**
- **Use the right extension cord.**
- **Check your equipment and cords before use.** Double check where the exhaust is facing, where the generator is located, and the condition of the electrical cords.
- **NEVER plug the generator into a wall outlet.** “Backfeeding” is extremely dangerous and presents an electrocution risk.

### **Fire Hazards:**

- **Never store generator fuel in the home or near an ignition source.**
- Before refueling the generator, turn it off and let it cool down.

### **For more information**

DHFS Fact Sheet on Carbon Monoxide Poisoning -- <http://dhfs.wi.gov/eh/Air/fs/CO.htm>

DHFS Fact Sheet on Health Tips for Your Home -- <http://dhfs.wisconsin.gov/hometips>

WI Bureau of Environmental and Occupational Health -- (608) 266-1120

# Hiring a Contractor After a Disaster

## LOCATING QUALIFIED PEOPLE AND AVOIDING FRAUD

**If your home has been damaged by a natural disaster, you are probably eager to have repairs made. But it is well worth your time to find a reliable contractor for the job. Most people start by asking friends, neighbors and colleagues for recommendations. Hardware stores, lumberyards, insurance agents and lending institutions may be able to recommend contractors as well. If your community is receiving disaster assistance, check with agency personnel for lists of contractors.**

**Always get a written contract for repairs, but don't be pressured to hurriedly sign it. Ask for references and check them out. If sub-contractors will be used, do the same.**

## GENERAL CONTRACTOR OR SPECIALIST?

If you need a variety of repairs, you may want to hire a general, building or remodeling contractor to coordinate the project. You sign one contract and the contractor arranges all the work, subcontracting with various specialists — like plumbers, masons or electricians.

Specialists often are available to work on a single type of repair such as: concrete, masonry, carpentry, drywall, insulation, painting, floor coverings, electrical work, plumbing, heating, roofing, siding, waterproofing, and fire and flood restoration.

## DO YOUR HOMEWORK

When it comes to home repair, it's important to understand the options you have, as well as some of the terms contractors use. Some good sources of information include your county Extension office, disaster assistance center, lumberyard or local librarian. Also think about any home improvements that might be combined with repairs, such as modifications to increase energy efficiency or sump pump installation to prevent future basement flooding.

## INTERVIEWING CONTRACTORS

Be prepared to have contractors approach you after a disaster. Make sure they are legitimate business persons. Are they registered with county authorities? Do they have a business card, brochure, letterhead and telephone number? Ask if they belong to any trade associations. For plumbers and electricians, ask to see their state license.

Write down a list of questions you want to ask each prospective contractor and interview at least three. Some possible questions include:

- ◆ *Does the contractor have a good reputation?* Ask for references from previous jobs and if you can see examples of past work. Ask where he or she plans to purchase materials and contact the supplier to see if bills are paid on time. Call the local building inspector, Better Business Bureau, Home Builders Association, Building Trade Council or chamber of commerce to see if any complaints have been filed against the contractor.
- ◆ *Does the contractor have appropriate insurance?* Contractors should have liability insurance and workers' compensation insurance. If not, you may be liable for accidents on your property. Ask the contractor for proof of current insurance coverage.

## CONTRACT PROBLEMS?

If problems arise with a contract:

1) Try to resolve them directly with the contractor. Do this in writing so you both have a copy;

2) If you cannot resolve the problems, contact the Consumer Protection Office for Wisconsin at (800) 422-7128 or the Better Business Bureau at (800) 273-1002;

3) Contact the contractor's trade association. They may act as an intermediary or arrange arbitration.

- ◆ *Will the contractor provide a written estimate?* You should insist on a written estimate. The estimate usually will be in the form of a contract you can sign to hire the contractor. When comparing estimates, be sure that all bids are based on the same work. And if you plan to do some of the restoration work yourself, be sure to check with the contractor to see how this will affect warranties and the schedule.

Remember, the lowest bid is not always the best one. There may be a misunderstanding of the nature of the work being quoted, a mistake in the quote, poor quality workmanship being offered or use of low-grade materials.

## QUESTIONS TO ASK REFERENCES

Call at least two contractor references. Here are a few questions to ask:

- ◆ Why did you decide to use this contractor?
- ◆ What work was done for you? Was it completed on time?
- ◆ Are you happy with the finished product?
- ◆ Did the workers keep the project area neat and clean?
- ◆ Was the work completed at the price stated in the contract?
- ◆ Would you hire this contractor again?

## CONSTRUCTION CONTRACTS

Get a written contract. Oral contracts can't always be enforced.

- ◆ Include the building plans and/or specifications in the contract.
- ◆ Specify the start and finish dates to protect your interests, but realize that bad weather, unavailable materials or other problems may affect these dates.
- ◆ Include pay schedules for the work and itemized prices for the work. If you want special materials — for example, hardwood trim or top grade lumber — be sure this is specified.
- ◆ If possible, have a lawyer review all contracts and related documents before you sign.
- ◆ Don't make a large first payment, and don't pay for the project in full until work has been completed and inspected.
- ◆ Clearly state any warranties or guarantees on the work.
- ◆ Be sure both you and the contractor sign the agreement, with each of you keeping original copies.

### Additional resources:

Your county family living agent

### Related publications:

UW-Extension publication "Hiring a Contractor After a Natural Disaster," December 1993.

"Home Improvement and Repairs," Office of Consumer Protection, Wisconsin Department of Justice, June 1982.

# Insurance Coverage and Making a Claim

## WHAT TO DO BEFORE AND AFTER A DISASTER

**With the exception of flooding damage, most losses due to natural disasters are covered by homeowner's insurance. Still, few policies cover the cost of all damages. Study your policy and talk with your agent about additional coverage before disaster strikes. Find out whether claims are paid on the basis of replacement cost or current market value, and whether reimbursement covers total replacement cost or a given percentage of the replacement cost.**

**Contact your insurance agent immediately after a disaster. Planning ahead and having the agent's phone number and your policy number will expedite the process. It also helps to have a written and photo or video inventory of personal property. Finally, check with your local emergency government office about disaster rehabilitation assistance. Some disaster assistance may be available for expenses not covered by your insurance policy. (See the fact sheet, "Disaster Rehabilitation Assistance.")**

## TYPES OF INSURANCE

Many types of insurance may come into play during disaster recovery. If injuries or loss of life occurred, these will extend to health insurance, disability and life insurance. Clean-up and repair of your home and other property involve the following insurance types:

- ◆ *Homeowner's and renter's insurance.* In general, property insurance will include some coverage for "fire or lightning damage," and/or "wind and hail damage," which includes some of the typical damage from tornadoes and hurricanes.

Most policies cover damage from water or water blowing in only if an opening to the structure sustains damage. Some may cover basement flooding caused by sewer backup or sump pump failure. Damage from surface water — as in floor or "rising water" damage — is not covered in the usual private policy. You must purchase special flood insurance for this coverage (see next bulleted item).

A homeowner's policy will include several other elements as well, such as liability insurance for injuries or damages caused by you, a member of your family or a pet.

- ◆ *Flood Insurance.* Unless you specifically purchase flood insurance, your homeowner's policy does not insure you against losses caused by flooding. Most communities in Wisconsin participate in the National Flood Insurance Program (NFIP), under which you can buy federally-subsidized flood insurance at a reasonable cost. If your community participates, any owner or occupant of insurable property may buy a policy from a licensed insurance agent or broker, or directly from the NFIP. Buildings and their contents can be insured against flood loss; all direct losses by flood are covered.

Your insurance agent, zoning administrator or other local official can tell you if your community participates in the NFIP. For routine policy rating or customer service inquiries, call the Federal Emergency Management Agency, which administers the program, at (800) 638-6620.

- ◆ *Automobile insurance.* Study your policy to determine the extent of your current coverage. Comprehensive insurance covers damage to your car from various natural disasters. Coverage includes flood, fire, smoke, wind, hail, glass breakage, vandalism, theft and collision with animals. Auto liability insurance is protection against the cost of defending yourself if you are sued for injury or damage caused by your car.

## SETTLING YOUR CLAIM

Do not settle your claim until:

◆ A thorough inspection of the property has been completed by an insurance adjuster and repair contractor.

◆ Estimates for all damages have been prepared and you fully understand them. You, your insurance adjuster and contractor should agree on needed repairs and estimates.

◆ Advance insurance payments have been calculated, deductibles have been applied and you know the total amount of your settlement.

◆ You have identified damaged items you are keeping and agree with salvage deductions.

◆ You have identified any items that won't be repaired, but for which you will be paid an "appearance loss" (for example, hail-damaged siding).

◆ You and your contractor understand any time limits for repairs, as required by the insurance company. (Extensions usually can be granted with advance notice.)

### Additional resources:

Your county family living agent, your insurance agent, the State Floodplain Management Program of the Wisconsin Department of Natural Resources, the Federal Emergency Management Agency

## MAKING AN INSURANCE CLAIM

- ◆ *Contact your insurance agent and report the damage.* Give your name, address, policy number, and the date and time of loss. The sooner you talk to an agent, the sooner your claim will be filed and an adjuster will look at your damage. Ask when the adjuster will visit.
- ◆ *Protect your property from further damage or theft.* Patch roofs temporarily. Cover broken windows with boards or plastic. If household furnishings are exposed to the weather, move them to a safe location for storage. Take pictures of the damage beforehand if possible.
- ◆ *Keep accurate records:*
  - a) A list of all cleaning and repair bills, including materials, cost of rental equipment and depreciation of purchase equipment.
  - b) A list of all disaster-related living expenses, including motel and restaurant bills, home rental and car rental.
  - c) A list of all actual losses, including furniture, appliances, clothing, paintings, artifacts, food and equipment, regardless of your intent to replace the objects. Try to document the value of each object lost. Written and videotaped household inventories, bills of sale, canceled checks, charge account records and insurance evaluations are good evidence. If you do not have such records, estimate the value and give purchase place and date of purchase.
  - d) Photographs of damaged property. Pictures also can be used as evidence for tax deductions.
- ◆ *Contact a reputable and well-established firm or individual to have your damage repaired.* Sometimes un dependable workers enter a damaged area, make cheap repairs and leave before residents discover that repairs are inadequate. Get recommendations and written contracts for the work.
- ◆ *Don't be in a hurry to settle your claim.* Often, people are so anxious to have their home restored after a disaster, they sign off on a settlement before damages are fully discovered or repair costs fully understood. (See sidebar at left.)



# Disaster Rehabilitation Assistance

## GRANTS, LOANS AND HOW TO APPLY

### HOME AND PERSONAL PROPERTY

A variety of disaster assistance is available to homeowners, farmers and businesses with property damage. Lending agencies make loans for home repair, improvement, land equipment and livestock. Federal and state assistance may be available if your community is declared a disaster area by your governor, a federal agency director or the president. Local government and media will keep you informed about disaster declarations and where to get information about any programs.

If your area is declared a major disaster area, one or more Disaster Application Centers (DACs) may open to provide information and take applications for assistance. They usually are located in a school or other public building.

While low-interest loans and cost-share programs can be very attractive, be sure you carefully analyze the impact of additional borrowing on your household, farm or business before you undertake any new obligations.

- ◆ During times of disaster, the Small Business Administration (SBA) offers medium- and long-term loans for rehabilitation of homes and personal property. Interest rates are relatively low. Two loan types:
  - a) *Small Business Administration (SBA) Personal Property Loans:* For the repair and replacement of personal items such as clothing, furniture and automobiles.
  - b) *SBA Real Property Loans:* To repair or restore a primary home to its pre-disaster condition. If you are required by local government to make structural improvements or relocate, these costs may be included in a loan.
- ◆ *Federal Emergency Management Agency assistance.* If you are denied an SBA loan, you may be eligible for a FEMA grant, which is administered by the state. Your community may also apply for funding under the Hazard Mitigation Grant Program, which covers acquisition and relocation expenses for homeowners in flood-prone areas, as well as flood-proofing. See your local or state emergency government office about participation and any restrictions.
- ◆ *Private lenders.* You may be eligible for loans from your local bank or credit union.
- ◆ *Historical societies.* Check with your local historical society about loan or grant programs available for architecturally significant properties.

### BUSINESS

- ◆ *Small Business Association (SBA) Physical Disaster Business Loans:* To repair and/or flood-proof buildings and remove debris for small businesses.
- ◆ *SBA Economic Disaster Business Loans:* To permit small businesses to meet the financial obligations they would have made, had the disaster not occurred.
- ◆ *HUD Community Development Block Grants:* May cover relocation or flood-proofing of business properties as part of a larger community development plan. Grants are funded through the federal Housing and Urban Development agency.

## OTHER ASSISTANCE

Insurance, volunteer organizations and businesses are three other important sources of assistance for disaster survivors. If you are fully insured, you may only have to pay the deductible and your insurance policy will pay for professional cleaning and reconstruction. The same is true for flood insurance, which may be purchased in most Wisconsin communities through the National Flood Insurance Program. Meet with local emergency government officials about current options and funding sources related to flood-proofing or relocation.

Private volunteer organizations, such as the American Red Cross, the Salvation Army and church groups, usually are on the scene during or after a disaster. These groups help with clothing, groceries, shelter, medical aid, counseling and, in some cases, clean-up and rebuilding supplies. Services often are supplied free of charge.

Your local TV, radio and newspapers usually publicize ways that businesses are contributing to the recovery process. Some businesses may offer reduced prices, but you should be wary of "flood sales" of flood-damaged items.

### Additional resources

Your county emergency government office, the Wisconsin Division of Emergency Government, the Federal Emergency Management Agency, the American Red Cross, your county family living agent

## FARM

- ◆ *Agricultural Stabilization and Conservation Service (ASCS) Federal Farm Disaster Assistance:* To help with crop loss, feed assistance, farmland rehabilitation and lack of feed. Prior approval is required and specifications are subject to change.
- ◆ *Farmer's Home Administration Emergency Loan Program:* For damaged property, production costs associated with disaster, family living expenses, etc. Successful applicants must be credit worthy, but may already have been turned down by another lender.
- ◆ *Farm Bureau and other farm organizations:* Check with disaster relief officials or your local county Extension office.
- ◆ *Merchants and dealers:* May, if requested, extend credit for feed, equipment and rehabilitation of buildings and land.

## INFRASTRUCTURE ASSISTANCE

*FEMA Public Assistance Program.* Financial assistance may be available to communities for disaster-related expenses, such as debris clearance, restoration and repair of buildings, roads, water facilities and utilities owned by state and local governments. Assistance also may be available to private, nonprofit organizations.

## APPLYING FOR GRANTS AND LOANS

What you'll need for most grants or loans:

- ◆ An itemized list of losses with your estimate of the repair or replacement cost of each item.
- ◆ Copies of your federal income tax returns from the last three years.
- ◆ Copy of your deed, mortgage or renter's lease.
- ◆ Estimates of new flood insurance premiums; copies of your previous insurance policy or insurance settlement.

For personal loss:

- ◆ Proof of monthly income (stubs, statements).
- ◆ Driver's license and/or Social Security number.

Business or farm loss:

- ◆ A brief history of the business or farm.
- ◆ Personal and business financial statements.
- ◆ Loan repayment schedule; list of bills owed.
- ◆ Agricultural Stabilization and Conservation Service information on farm crop base and assigned yields.

## Stress and Decision Making After a Disaster

Last Updated: January 29, 2008

### Table of Contents [\(Hide\)](#) (#)

- [Do One Thing At a Time \(#Do One Thing At a Time\)](#)
- [Stick to a Routine \(#Stick to a Routine\)](#)
  - [Maintain your regular sleep schedule and that of the person you are caring for \(#Maintain your regular sleep schedule and that of the person you are caring for\)](#)
  - [Eat regularly and well \(#Eat regularly and well\)](#)
  - [Exercise is a stress-buster \(#Exercise is a stress-buster\)](#)
  - [Keep your usual schedule \(#Keep your usual schedule\)](#)
- [Maintain Contact With Friends and Family \(#Maintain Contact With Friends and Family\)](#)
  - [Keep in touch \(#Keep in touch\)](#)
  - [Know your neighbors \(#Know your neighbors\)](#)
- [Talk to Yourself \(#Talk to Yourself\)](#)
  - [Listen first, then talk to yourself \(#Listen first, then talk to yourself\)](#)
  - [Moving on...the hardest part \(#Moving on...the hardest part\)](#)



Caregivers coping with the aftermath of a natural disaster are faced with making important decisions about their loved one's needs. This might include rebuilding or repairing a home or even starting over in a new place. Even though the immediate danger has passed, we still worry. Because our lives have been turned upside down, we may continue to feel anxious.

If you are dealing with the responsibilities of rebuilding and trying to 'sort things out' with an insurance company you may be feeling especially

stressed. While you may have family and friends to whom you can turn, there are times when you feel like you must make decisions on your own.

Many of us play the "what if" game with ourselves.

- What if I make the wrong decision?
- What if someone is taking advantage of me?
- What if I don't have enough money?
- What if...

And so we worry. We feel stressed and anxious. We are anxious because we feel like we must make decisions quickly. It seems like things are happening that are out of our control. And often we must make decisions about things we don't know much about, such as choosing roofing materials or understanding insurance clauses. You may be tempted to simply wring your hands and wonder what you can do.

Though you can't do anything what has happened, you can do something to control your worrying. Below are some simple strategies to reduce stress and anxiety. Of course, these strategies won't make all the fear go away, but they may help you regain control over your life--no matter what your age or situation.

### **Do One Thing At a Time**

Do you sometimes have problems finishing things you've started? Is it difficult to concentrate? Do you find yourself constantly drawn into the television to get the latest news? You aren't alone if you find yourself glued to the TV. In fact, doing this has become so common that it has a name: the CNN Effect. If continuous news of storms and rebuilding efforts cause you to worry, watch the news once and then turn it off. Watch something light and entertaining.

Are you so wrapped up in what's happening and the decisions that you must make that you lose track of your usual work and daily tasks? Suddenly you are faced with a mountain of unfinished tasks, and the next thing you know, you are stressed about the things you haven't done.

Specialists suggest that doing one thing at a time, and completing that project before beginning another as a good way to help gain control over stress. Choose one task that needs to be done right away, and then complete it. Then take on the next one. Checking these things off a list is a great stress reducer.

### **Stick to a Routine**

One of the most effective ways to reduce stress is to keep your normal routine. It is sometimes hard to do that when you have other things on your mind. Having a routine is a way to maintain control in your life. Routines are especially important for caregivers. Stress and anxiety can become more manageable when you work to control the things you can. Try these tips.

### **Maintain your regular sleep schedule and that of the person you are caring for**

If you are staying up later than normal to watch the latest news, you may not be getting enough sleep. And, for many people, "watching the war" right before going to bed is like eating spicy food late at night – you just don't sleep very well!

### **Eat regularly and well**

During times of stress some people say that they just can't eat...while others use eating in an effort to reduce their feelings of stress. Focus on the healthy foods you enjoy, but reconsider any plans to make drastic changes in your eating habits when you are under stress. In time, you will again feel normal and can then make such changes. Remember that regular meals are especially important for people taking medications and those with diabetes.

### **Exercise is a stress-buster**

Fresh air and exercise are well-known stress busters. Take a walk alone, or better yet, with friends. Walking will clear your head and improve your health. People who exercise feel more confident and stronger. And, they sleep better too. Ask someone to stay with your care-receiver for a short time so you can get out and take a walk.

## **Keep your usual schedule**

Stick with your regular schedule as much as possible. If you usually buy groceries on Monday, volunteer on Wednesday, clean on Friday and attend religious services on Saturday or Sunday, keep it up. Keeping your usual schedule helps you maintain some control in your life and prevents you from becoming obsessed with the natural disaster and its aftermath. People who miss their regular activities because they are worried can easily become isolated, lonely, and in the end, even more stressed and anxious.

## **Maintain Contact With Friends and Family**

After a disaster, the phone lines are overloaded as people reach out to family and friends to be sure that everyone is okay. Even after a disaster, it is not unusual to feel worried about your own safety, and about your friends and loved ones.

## **Keep in touch**

Sharing joy as well as concerns is a great stress reducer. Sometimes talking to people about your fears and worries really helps. Talking also helps us as we try to make decisions about rebuilding and repairing our homes and lives. Be wary of the “gloomers and doomers” whose negative talk may increase instead of decrease your stress and anxiety. Learn to change the subject, (“Have I told you about my grandchildren?”) or walk away if you find a conversation is increasing your stress level.

## **Know your neighbors**

Many people have close ties and friendships with their neighbors and know each other well enough to be aware of any special needs someone might have. Close neighbors also know who is older, who is alone, and who is a caregiver. Unfortunately, sometimes our neighbors are strangers. There's never been a better time to get to know your neighbors. Learn who you could turn to in time of need, and let others know that you are available to help as well.

## **Talk to Yourself**

### **Listen first, then talk to yourself**

Gather the information about the decisions that you need to make. Get information and bids for any repair work in writing. Talk to family and friends, read the papers, check the Internet, and comparison shop. Then, ask someone you trust, a family member or friend, to help you sort out your options and make your decision. Once you make your decision tell yourself that you made it with the best information you had and then tell yourself to move on to the next decision.

### **Moving on...the hardest part**

Once you've thought this all through and made your decisions, it is time to let go. Ask yourself: “Is there anything more I can do?” If you've done all you can, then relax a little and get on with life.

**If you have done everything you can to calm yourself and are still feeling stressed and anxious, you may want to ask a professional for help in finding other ways to reduce your stress. Call your health provider, speak with your clergy person, or contact the mental health department for guidance.**

Browse related Articles by tag: [family caregiving](http://www.extension.org/family%20caregiving) (<http://www.extension.org/family%20caregiving>), [family caregiving disaster preparedness](http://www.extension.org/family%20caregiving%20disaster%20preparedness) (<http://www.extension.org/family%20caregiving%20disaster%20preparedness>)

This resource area was created by the: [Family Caregiving](http://www.extension.org/pages/9262/family-caregiving-community-page) (<http://www.extension.org/pages/9262/family-caregiving-community-page>) community

---

These resources are brought to you by the Cooperative Extension System and your Local Institution. eXtension provides objective and research-based information and learning opportunities that help people improve their lives. eXtension is an educational partnership of 74 universities in the United States.

© 2011 eXtension. All rights reserved.

View this page: <http://www.extension.org/pages/9378/stress-and-decision-making-after-a-disaster>

# Identifying Stress in Family and Others

## WHEN OUTSIDE HELP IS NEEDED AFTER A DISASTER

**A feeling of helplessness is a normal reaction to a disaster. Personal coping methods like talking things out, accepting comfort and help from others, and taking things one day at a time help most people through the rough times. But when those methods fail, outside help may be needed. If you notice the warning signs of severe stress in a family member, neighbor or a friend, there are some things you can do.**

## SIGNS OF PROLONGED STRESS

When families or individuals are under stress for long periods of time they may experience a number of signs and symptoms. Watch for the following effects in people you see on a day-to-day basis.

- ◆ *Physical.* Headaches, ulcers, backaches, eating irregularities, sleep disturbances, frequent sickness, exhaustion.
- ◆ *Emotional.* Sadness, depression, bitterness, anger, anxiety, loss of spirit, loss of humor.
- ◆ *Behavioral.* Irritability, backbiting, acting out, withdrawal, passive-aggressiveness, alcoholism, violence.
- ◆ *Cognitive.* Memory loss, lack of concentration, inability to make decisions.
- ◆ *Self-esteem.* Comments such as, "I'm a failure," "I blew it," "Why can't I...?"

## CRIES FOR HELP

The greater the number of signs or symptoms, the greater your concern should be. If someone is exhibiting the following signs of depression or suicide, it is important they get linked up with help as soon as possible. All cries for help should be taken seriously.

Signs of depression:

- ◆ *Appearance.* Sad face, slow movements, lack of interest in appearance.
- ◆ *Unhappy feelings.* Feeling sad, hopeless, discouraged, listless.
- ◆ *Negative thoughts.* "I'm a failure." "I'm no good," "No one cares."
- ◆ *Reduced activity.* "Doing anything is just too much of an effort."
- ◆ *Isolation.* "I don't want anyone to see me," "I feel so lonely."
- ◆ *Guilt and low self-esteem.* "It's all my fault," "I should be punished."

Signs of suicidal intent:

- ◆ *Anxiety or depression.* Severe, intense feelings of anxiety or depression.
- ◆ *Withdrawal or isolation.* Withdrawn, alone, lack of friends or supports.

## MAKING A REFERRAL

- ◆ Call the agency and ask to speak to the intake worker (if there is one). Identify yourself and your relationship with the person or family.
- ◆ State what you think the person's or family's needs are (immediate protection from suicidal acts, an appointment for counseling.)
- ◆ Provide the agency with background information (name, address and phone; age and sex; nature of current problem or crisis; any past history you are aware of.)
- ◆ Ask the agency what follow-up action they will take. Find out when they will act on the referral, whom you may contact later, cost of the service, etc.

Make sure the person or family and the referral agency connect. Make one or more follow-up contacts with the agency if necessary.

### Additional resources:

Your county family living agent; Farmers Assistance Hotline (for Wisconsin farm families), (800) 942-2474; health and human service workers; clergy; school personnel; financial and legal assistance agencies; UW Extension video "Managing During Tough Times," (VB0052)

### Related publications:

UW-Extension publications—

"Managing Between Jobs—Controlling Stress," (B3459-11);

"Managing Farm Stress," (B2744-1).

- ◆ *Helpless and hopeless.* Sense of complete powerlessness, a hopeless feeling.
- ◆ *Alcohol or drug abuse.* There is often a link between alcoholism, drugs and suicide.
- ◆ *Previous suicide attempts.*
- ◆ *Cries for help:* Making a will, giving possessions away, making statements such as "I'm calling it quits."

## FARM FAMILIES

Even without disasters, recent years have been difficult for farm families. Many are experiencing financial and emotional stress that is only heightened by disasters such as flood or tornadoes. There are several signs when a farm family may be in need of help. They include:

- ◆ *Changes in routine.* The farmer or farm family stops attending church or drops out of community groups.
- ◆ *Increase in illness.* Farmers or family members may experience more colds, flu, aches and pains.
- ◆ *Appearance of farmstead declines.* The farm family no longer takes pride in the way farm buildings and grounds appear.
- ◆ *Care of livestock declines.* Cattle may not be cared for in the usual way; they may lose condition, or show signs of abuse.
- ◆ *Increase in farm accidents.* The risk of farm accidents increases because of fatigue or loss of ability to concentrate.
- ◆ *Children show signs of stress.* Farm children may act out, experience academic declines or increased school absences; they also may show signs of physical abuse or neglect.

## HOW TO REFER A PERSON FOR HELP

If you see signs that the person or family needs help that you can't provide (financial, legal or personal counseling), try to assess what agency or community resource would be most appropriate. Then discuss the referral with the person or family. You might say, "It sounds/looks like you are feeling \_\_\_\_\_. I think \_\_\_\_\_ could help you deal with your situation."

Explore the individual or family's willingness to initiate contact with the community resource. Ask, "How do you feel about seeking help from this person/agency?" If they are unwilling to take the initiative or there is some danger if action is not taken, you should call an agency for assistance. (See sidebar, above left.)



# Helping Your Child Cope With Disaster

## WAYS TO HELP CHILDREN DEAL WITH STRESS

**Emotional support of children is very important during a disaster. If not addressed, a child's fears may continue long after the actual disaster has passed. Young children are particularly at risk during these times because of their deep sense of vulnerability, their lack of understanding and their difficulty in communicating how they feel. Older children are affected too. Like their younger siblings, they might find it difficult to express their feelings. They may be terribly frightened of how the disaster might affect their future.**

Fortunately, parents and other adults can make a great difference in how children deal with stress. Your love and support can carry children over the rough spots. Initially, it helps to recognize some normal reactions that children may have to disaster. From there, you can take practical steps to foster understanding and support.

### FEARS

It is normal for children to be afraid, especially with the uncertainty brought by natural disasters like a flood or tornado. The fear may last for an extended period of time and is best dealt with by kindness and understanding on the part of parents. Children should be encouraged to talk about their feelings and express their fears through play, drawing, painting or working with clay.

Children's fears vary according to age, maturity and previous learning experience. Four major fears common in children are: death, darkness, animals and abandonment. If they have experienced flooding, fire or tornado, children may have encountered several of these fears.

Fears may be intensified when adults back away from discussing the topic with children. Many families ban all painful topics from family conversation. A better approach is to openly talk with your children about their feelings.

### WHAT YOU CAN DO

- ◆ *Talk with your child, providing simple, accurate information to questions.* This helps avoid the fear of the unknown.
- ◆ *Listen to what your child says and how your child says it.* Is there fear, anxiety, insecurity? Repeating the child's words may be very helpful, such as "You are afraid that..." or "You wonder if the flood will come again tonight?" This helps both you and the child clarify feelings.
- ◆ *Make sure children know the family's difficulties are not their fault.* Children tend to blame themselves for problems.
- ◆ *Reassure your child with statements such as "We are together. We care about you. We will take care of you."* You may need to repeat information and reassurances many times.
- ◆ *Hold your child.* Provide comfort. Touching is important for children during this period. Close contact helps assure children that you are there for them and will not abandon them.
- ◆ *Involve children.* Let them help fill a sandbag or participate in a safe, simple clean-up activity. This helps them feel they are part of the family. It also helps them feel needed, appreciated and useful.
- ◆ *Spend extra time putting your child to bed.* Talk and offer assurance. Leave a night light on if that makes the child feel more secure.

- ◆ *Observe your child at play.* Listen to what is said and watch how the child plays. Children frequently express feelings of fear or anger while playing with dolls, trucks or friends after a major disaster.
- ◆ *Provide play experiences to relieve tension.* Work with clay and paint; play in water, etc. If children show a need to hit or kick, give them something safe like a pillow, ball or balloon. Allow a safe, open space for them to play if possible. If your child lost a meaningful toy or blanket, allow the child to mourn and grieve (by crying, perhaps). In time, it may be helpful to replace the lost object.
- ◆ *Contact a community resource such as your doctor, mental health agency or minister if you sense you need outside help for a child.*
- ◆ *Keep your sense of humor and enjoy a good laugh together frequently.*
- ◆ *Take care of your own emotions and stress.* Children will reflect your anxiety or your calm.

**Additional resources:**

Your county family living agent;  
Farmers Assistance Hotline (for Wisconsin farm families), (800) 942-2474; health and human service workers; clergy; school personnel; financial and legal assistance agencies; UW-Extension video "Managing During Tough Times," (VB0052)

**Related publications:**

UW-Extension publications—

"Managing Between Jobs — Controlling Stress," (B3459-11);

"Managing Farm Stress," (B2744-1).