

WHEN DISASTER STRIKES



RECOVERY



California State Senate

SENATOR

SCOTT WILK

21ST SENATE DISTRICT

Recovering from disaster takes time. Remember, your immediate safety is first and foremost. Try to stay calm and don't panic; help is on the way. Local officials and relief workers will provide assistance, but it could be hours or even days before they can get to you. Many people lose their homes or sustain significant property damage as a result of a disaster. Knowing where to turn is not always easy to figure out.

No matter what type of disaster, whether it's a fire, flood, earthquake, a toxic spill, or an act of terrorism, the resulting financial devastation and emotional trauma can be overwhelming. A disaster leaves more than property damage and uprooted lives in its wake. It can also bring in scam artists eager to capitalize on the misfortunes of others.

This brochure is designed to provide basic information on how to recover - emotionally and financially - when disaster strikes. It provides essential tips on what to do and where to get help. A list of local, state, and federal emergency and disaster resources is included for your assistance. Keep this brochure in a handy place to refer to in case of an emergency.

If you have any questions on this or any other issue, please contact the district office.



Tips on what to do and how to cope until help arrives

- Hold a family meeting and make a plan.
- Don't call 911 unless you have a major injury or life-threatening emergency.
- Check for injuries and apply first aid.
- If you have established a family disaster plan, follow it.
- Check for any hazards or damage to your home.
- Don't use matches or turn on electrical switches – you could cause an explosion.
- Check in with family members and neighbors.
- Call your out-of-area family contact and check in.
- Stay tuned to the radio for information from local authorities.
- If you have put together a disaster supply kit, make sure it is readily accessible. Make sure your important documents are part of that kit. Whether you are evacuated or confined to your home, you will need water, food, first-aid kit, tools and other supplies to cope until help arrives.
- If you need to evacuate, determine a safe meeting place where you can reunite with loved ones. Leave a message at home to let people know where you are.
- Avoid the disaster area unless you need to be there – you could hamper rescue and emergency operations, and you could be putting yourself in danger.



Getting financial assistance

Disasters can result in significant financial loss. However, when disaster strikes, government agencies are quick to respond. Citizens are quickly notified where to find a nearby Disaster Application Center (DAC), where affected residents may apply for loans and grants, and receive information regarding housing, employment, business and other types of relief. Referrals are also made to numerous volunteer agencies that provide food, shelter and medical aid.

While DACs are an important resource, your family needs to know where to go for help. The type of disaster may determine which agency to contact: local, state or federal. Refer to the Resources section in this brochure. Assistance may be available in several forms:

- Low-interest loans and cash grants
- Housing assistance
- Tax refunds
- Veterans benefits
- Unemployment benefits
- Crisis counseling
- Free legal counseling

Be sure to keep detailed notes and a log of all phone calls and correspondence with relief and other agencies. Make a note of your disaster identification number, if one is assigned to you. Keep all documentation.

Hiring a contractor

After a disaster, sales people often go door-to-door, canvassing neighborhoods to generate new business. While many of these people are honest and reputable, some are not. Below is a recommended list of steps to take to protect against unscrupulous operators posing as legitimate contractors:

- Call the Contractors State License Board to check a contractor's license number or get further information on home and property repairs.
- Deal only with licensed contractors and ask to see the contractor's "pocket license," together with other identification. A licensed contractor will have that information readily available.
- Don't do business with a contractor who does not carry appropriate insurance. Request a certificate of insurance from the contractor that shows the name of their insurance company, policy number and policy limits the contractor carries. You do not want to be responsible for a job-related injury on your premises.
- Call the insurance adjuster assigned to your property damage claim and ask the adjuster to make an estimate of the damage and the probable cost to repair. This will provide you with a benchmark estimate prepared by a professional that you can use when negotiating with contractors.





Know your rights

No more than a 10% down payment unless a contractor has an exemption from the State License Board.

California law requires the amount of the down payment for any home improvement contract (except for swimming pools) to not exceed \$1,000 or 10% of the contract price, whichever is less. The only exception is for the handful of contractors who have Blanket Performance and Payment Bonds, which provide consumer protection should the work not be completed. Only a handful of companies have these bonds on file with the Contractors State License Board.

Three-day cancellation period

The law requires a contractor to give you written notice of your right to cancel a contract within three business days of signing it, provided that it was solicited at someplace other than the contractor's place of business (your home, for instance). Use those three days to review your contract. If something bothers you, don't be afraid to cancel the contract. If you do cancel, by all means call the contractor, but make sure your cancellation is in writing and mailed, faxed, hand-delivered, or e-mailed before midnight of the third day.



Recovering from the trauma

People react in many different ways to the trauma that follows disaster. You may find yourself feeling disoriented. You might feel sad, angry, fearful, helpless or just numb. People can lose sleep and have difficulty concentrating. The best advice is to address your feelings and to keep the lines of communication open.

Tips on how to cope

- Talk about your feelings and respect that others might react differently.
- Accept that your ability to function may be temporarily limited.
- Stay healthy and get enough sleep.
- Do something to help.
- Maintain ordinary routines as much as possible.
- Seek professional help if you need it. Remember, you are not the only one feeling overwhelmed.
- Stay connected with your support systems – family, friends, social groups, neighbors, and spiritual groups.



Resources

Federal Emergency Management Agency (FEMA)
[fema.gov](https://www.fema.gov)

Assistance Agencies Referral Phone line: 1-800-621-3362

CA Governor's Office of Emergency Services (CalOES)
caloes.ca.gov
wildfirerecovery.caloes.ca.gov

CA Department of Forestry & Fire Protection (Cal Fire)
[fire.ca.gov](https://www.fire.ca.gov)

Consumer Assistance Phone line: 1-800-927-4357

California Department of Insurance
[insurance.ca.gov](https://www.insurance.ca.gov)

Consumer Hotline: 1-800-927-HELP (4357)

TDD: 1-800-482-4TDD (4833)

CA Department of Motor Vehicles (DMV)
[dmv.ca.gov](https://www.dmv.ca.gov)

CA Department of Social Services (CDSS)
[cdss.ca.gov](https://www.cdss.ca.gov)

CA Department of Toxic Substances Control (DTSC)
[dtsc.ca.gov](https://www.dtsc.ca.gov)

Phone line: 1-800-728-6942

CA Department of Water Resources (DWR)
[water.ca.gov](https://www.water.ca.gov)

CA Small Business Advocate
[business.ca.gov](https://www.business.ca.gov)

Contractors State License Board (CSLB)
[cslb.ca.gov](https://www.cslb.ca.gov)

Consumer Hotline: 1-800-321-2752

for disaster victims only: 1-800-962-1125

Internal Revenue Service Disaster Resource Guide
[irs.gov/pub/irs-pdf/p2194.pdf](https://www.irs.gov/pub/irs-pdf/p2194.pdf)

Power Outage and Fire Resources
response.ca.gov

State Board of Equalization (BOE)
boe.ca.gov

Community Emergency Response Team Program (CERT)
ready.gov/cert

2-1-1 California (211)
211.org
phone line: 211

American Red Cross
redcross.org

Salvation Army
salvationarmy.org

Local Resources

Call 911 in an emergency.

Local Fire Department:

Local Hospitals:

Emergency Numbers:



Senator Scott Wilk

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