# AFTER A DISASTER GUIDEBOOK





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## A NOTE FROM US

It's difficult to put into words the profoundly life-changing experience of surviving a wildfire.

After the flames are out, the road to recovery is about more than filing claims, calls with agencies, clean-up, and what will feel like a never-ending to-do list. It's about the emotional healing of accepting what was lost, forgiving yourself for what you wish you would have done, and remember to have faith again in the future ahead. The smiles will eventually outweigh the tears—you'll emerge stronger and be amazed by your resilience.

No two recovery journeys are the same, and each present unique circumstances. The University of Hawai'i Cooperative Extension on Maui has adapted this guidebook which was created by Colorado State University Extension. We hope you find this guidebook useful as you embark on the journey ahead.



## **ACKNOWLEDGEMENTS**

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## **IMMEDIATE SAFETY**

#### LET OTHERS KNOW YOU'RE SAFE

Whether it's through phone or a designated meeting place, notify family or friends that you're safe.

#### **CHECK IN AT MAUI COUNTY'S EVACUATION CENTER**

Stopping at the evacuation center is another good way to let others know you're safe and could prevent firefighters from risking their lives looking for you and your family. It's also a way to connect with law enforcement, local and county administration, community organizations, and other survivors that may be there. It gives some survivors solace to know that there are people and resources ready to assist.

#### WAIT UNTIL AUTHORITIES SAY IT'S SAFE TO RETURN

Returning to the scene puts you and others in danger, as well as obstructing firefighting efforts. The behavior of fires is always changing and if conditions change, no one may know if you're there. People can be evacuated more than once in the same fire event; repeated returns and evacuations present challenges for emergency responders.

#### **KNOW WHEN TO CALL 911**

If you feel that you are in immediate danger, call 911. For updates on the fire, contact Maui County's non-emergency dispatch line at (808) 244-6400 or sign up for text or email emergency alerts from the Maui County Office. During an active fire, <a href="https://www.nifc.gov/">https://www.nifc.gov/</a> will have details and fire maps that are regularly updated. This information is often more reliable than local news because it is managed by a fire communication specialist.

#### LIMIT WILDFIRE SMOKE EXPOSURE

Wildfire smoke harms healthy people, those with pre-existing health conditions, livestock, and pets. To reduce exposure to smoke, keep an eye on air quality reports from Maui County Public Health or EPA Air Now.

#### **KEEP UP WITH CURRENT WEATHER CONDITIONS**

The NWS Forecast Office in Honolulu provides active alerts on weather in Hawaii. This office also operates transmitters for NOAA Weather Radios for the area by providing 24/7 information on watches, warnings, and advisories. <a href="https://public.alertsense.com/Signup">https://public.alertsense.com/Signup</a>

## **IMMEDIATE SAFETY RESOURCES**

**Maui County Emergency Alert Sign-Up** 

https://public.alertsense.com/Signup

Maui County Real-time Air Quality and Pollution Index

https://air-quality.com

**National Interagency Fire Center** 

https://www.nifc.gov

**National Weather Service** 

www.weather

**EPA Air Now** 

www.airnow.gov

## **IMMEDIATE SUPPORT**

If you or a loved one is in danger or in need of emergency assistance, please call or text 911 for immediate attention.

#### **Shelters**

The American Red Cross of Hawai'i has opened several shelters for those in need, including for information, food, phone charging, relief supplies, or essential health services. To find a Red Cross shelter near you:

- Call 1-800-RED-CROSS (1-800-733-2767) 24 hours a day;
- Visit the <u>Red Cross website</u>; or
- Download the free <u>Red Cross Emergency App</u>.

**FIND LOVED ONES** If you need assistance locating a missing loved one due to the current disaster,

please call 1-800 RED CROSS (1-800-733-2767) and select Option 4. Follow the voice prompts for

"Hawaii Wildfires." Provide as much detail as possible to assist us in potentially locating your missing loved one.

Please note call volume is high and callers may experience longer wait times

- 1-800-RED-CROSS (1-800-733-2767) to open an Emergency Welfare inquiry;
- 1-844-782-9441 for Restoring Family Links support;
- (808) 734-2101 for the Red Cross Hawai'i Headquarters; or
- (808) 244-0051 for the Red Cross Maui office.

#### **FEMA Individual Assistance**

President Biden has issued a major disaster declaration for Maui and Hawai'i Counties due to the wildfires beginning on August 8, 2023. The Federal Emergency Management Agency (FEMA) is the lead federal agency tasked with assisting individuals, businesses, and public entities in recovering from a disaster.

Under the President's major disaster declaration, impacted individuals in Maui County are eligible for FEMA's Individual Assistance program. Individuals must be a U.S. citizen, non-citizen nationals, or qualified noncitizens (including Legal Permanent Residents).

All individuals in Maui County impacted by the fires should apply for FEMA assistance through one of the following options:

- Online via disasterassistance.gov.
- Those using a smartphone or tablet can use m.fema.gov.
- By phone at 1-800-621-FEMA (3362).
- Individuals who use TTY should call 1-800-462-7585 directly.

#### **FEMA Individual Assistance** (continued)

Individuals should have the following information on hand when applying:

- Social Security number;
- Address of the damaged property;
- Annual household income;
- Bank account information or direct deposit information;
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Means (pen and paper or phone) to note down your FEMA registration number

If calling, please be prepared to provide your phone number and a reliable alternative in hand in case FEMA needs to return your call.

According to FEMA, individuals affected by the wildfires may be eligible for the Transitional Sheltering Assistance and Critical Needs Assistance programs that provide relief to survivors through immediate support for shelter or money to cover urgent needs. Individuals can apply for both programs using the information above.

FEMA disaster assistance under the Individuals and Households Program covers basic needs and generally does not compensate for the entire loss. If you have insurance, FEMA can help pay for basic needs not covered under your insurance policies. FEMA cannot help with losses already covered by insurance. Individuals should contact their insurance company (if they have one) to file a claim as soon as possible prior to applying for FEMA assistance.

FEMA disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs as a result of the disaster and do not qualify for state benefits, such as those who are self-employed;
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Funds to cover damage to an essential vehicle;
- Disaster-related funeral and burial expenses;
- Disaster-related child care expenses;
- Disaster-related medical and dental expenses, including injury or illness, loss of medical equipment, and disability-related expenses;
- Crisis counseling for those dealing with trauma related to the disaster; or
- Advisory assistance for legal veterans' benefits and Social Security-related matters.

#### **Food Assistance**

Individuals on Maui in need of food assistance can visit:

Maui Food Bank 760 Kolu St. Wailuku, HI 96793 (808) 243-9500 mauifoodbank.org

#### **Supplemental Nutrition Assistance Program**

On August 14, 2023, the U.S. Department of Agriculture's Food and Nutrition Service (FNS) approved the State of Hawai'i's request to waive the standard, 10-day timely reporting requirement for food loss under SNAP for households in seven zip codes in Maui and Hawai'i Counties that were affected by power outages beginning on August 8, 2023: 96743, 96753, 96755, 96761, 96768, 96788, and 96790.

This waiver allows affected households in these zip codes to request replacement of their SNAP benefits through September 15, 2023. Replacement SNAP benefits will allow affected households to replace food purchased with SNAP benefits that was lost because of power outages.

#### **Disaster Supplemental Nutrition Assistance Program**

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) can help pay for food for qualified individuals affected by the wildfires. The program provides funds on an electronic benefits transfer (EBT) card to pay for food.

Individuals can be eligible for D-SNAP if they reside in a disaster area that has received an Individual Assistance declaration (currently Maui County) and are facing a loss of income, costly expenses, evacuation or relocation expenses, or personal injury related to the disaster.

People already receiving SNAP benefits may still quality for additional amounts under D-SNAP if they receive less than the maximum amount for the family and have experienced loss due to the disaster. D-SNAP can increase the benefit to meet the maximum amount for the family.

Individuals seeking to apply for D-SNAP can do so with the State of Hawai'i's <u>Department of Human Services</u>. For additional assistance, please call the Public Assistance Information Line at **1-855-643-1643** or visit the Maui SNAP Processing Center listed below.

Maui Public Assistance 54 High Street #125 Wailuku, HI 96793 (808) 984-8300

#### **Small Business Administration Disaster Loans**

The President also approved Small Business Administration (SBA) Disaster Loans for homeowners, businesses, and nonprofit organizations. These loans can help individuals and organizations repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also use SBA loans to repair or replace disaster-related damage to homes or personal property.

#### Types of Loans

- Home and Personal Property Loans: Homeowners may apply for up to \$500,000 to replace or repair their primary residence. Renters and homeowners may borrow up to \$100,000 to replace or repair personal property (such as clothing, furniture, cars, and appliances) damaged or destroyed in a disaster.
- Business Physical Disaster Loans: Businesses of any size and most private nonprofit organizations may apply for loans of up to \$2,000,000 to repair or replace real property, machinery, equipment, fixtures, inventory, or leasehold improvements.
- Economic Injury Disaster Loans: Small businesses, small agricultural cooperatives, and most private nonprofit organizations can borrow up to \$2,000,000 to meet their obligations and pay their ordinary and necessary operating expenses if they are otherwise unable to do so.
- Military Reservists Economic Injury Loans: Eligible small businesses can borrow up to \$2,000,000 to help meet ordinary and necessary operating expenses that it could have met but is unable to because an essential employee was called to active duty as a military reservist.

SBA Disaster Loan applications for **physical damage** must be filed by **October 10, 2023. Economic injury loans** are due **May 10, 2024.** 

Before applying, individuals should register with FEMA by calling 1-800- 621-FEMA (3362) or at DisasterAssistance.gov.

After that, **individuals can apply online using the SBA's secure** application.

They may also mail completed loan applications to:

SBA Recovery Center Maui Research & Tech Center 590 Lipoa Parkway Building A, Suite 119 Kihei, HI 96753

Those requiring assistance can also call 1-800-659-2955 or email disastercustomerservice@sba.gov.

## **COMMUNICATION**

#### **STARTING A RECOVERY NOTEBOOK**

As soon as you've reached safety and notified family, friends, and local authorities that you're safe, it's time to start making phone calls to insurance, lenders, utilities, and other companies. As you're making phone calls, there are several details and dates to remember. Starting a recovery notebook to jot down details and keep track of paperwork can help you stay organized throughout recovery. When you're able, you'll want to get a notebook, folders, and pens but until then, we've included the template below and call list on the next page to help get your recovery notebook started.

FIRE (OR EVENT) INFORMATION
Fire or event name:
Incident number (if assigned):
Date of evacuation:
Date of loss (i.e., date home or land burned):
Notes and other information:

#### PHONE CALL CHECKLIST TO-DO Below is a suggested list of calls to make after evacuation based on what best fits your situation. Don't forget to take notes and feel free to add your own calls or to-dos on the right. ☐ Insurance Company: Give your insurance company as much information as you have even if you don't know the outcome of your home and land. Make sure they know the best way to reach you and you, them. This may be a good time to inquire about your policy and the next steps in the claims process. See the Insurance, Finance, and Important Documents section for a list of frequently asked questions for insurance representatives that you may find useful. ☐ Mortgage Company: If you have a mortgage on your home or land, you'll want to contact your lender's loss mitigation department and explain what has happened. As with the insurance company call, make sure you know the best way to reach each other as the situation progresses. □ Banks & Credit Card Companies Call your bank and credit card companies to let them know what's going on. As you're buying replacement items that your bank or credit card company thinks you already own, it may trigger a fraud alert on your account(s). ☐ Post Office With your mail, you have a few different options depending on what works best for you. You can request a mail hold for USPS to hold your mail for up to 30 days at usps.com or by calling (800) 275-8777. After 30 days you can have your mail forwarded to another address or you can get a P.O. Box. □ Doctor and/or Health Insurance: If any medications or supplies were left behind that will need to be replaced immediately, call to see if you are able to get replacements ASAP. ☐ Service Providers (utilities, electricity, gas, water, garbage, internet, etc.) Notify your home service providers on the situation so that service can be paused or shut off for the time being. Double check to make sure that your automatic payments are also

paused so you aren't paying for services you won't use for a

while.

## MENTAL HEALTH AND SELF CARE

Disasters typically bring about feelings such as fear, shock, disbelief, grief, anger, and feelings of guilt. Memory loss, anxiety, depression, and flashbacks are all common occurrences. Many people have trouble concentrating, thinking clearly, or sleeping.



#### It's okay to not be okay

Allow yourself to recognize your own feelings and be patient with the changes in your emotional state. This is a difficult time, and you don't have to put on an about-face. No one is perfectly fine after experiencing a wildfire.



#### **Rest and sleep**

Sleep deprivation can interfere with your ability to function and make decisions. Try to get as much rest and sleep as you can. Relaxation techniques such as meditation or deep breathing may help if you have ongoing difficulties with sleep. Also avoid working on your claim or watching the news right before bed.



#### Arrange professional counseling

**The Red Cross, 1-800-733-2767**, or your primary care doctor can connect you and your family to professionals who specialize in disaster related stress. Most health insurance plans, or employee assistance programs can help cover mental health or psychiatric care.



#### **Engage in healthy behaviors**

Eating well and getting some exercise will help you feel better and make your brain work better. Staying hydrated is also important as dehydration can worsen symptoms you may already be experiencing. Also limit or avoid alcohol as it can interfere with your sleep and ability to cope.



#### Stay connected

Social support is crucial to disaster recovery. Staying connected to your family, friends, neighbors, fellow survivors, and any other support network is helpful as you work through recovery.



#### Establish or reestablish routines

This can include eating meals at set times, sleeping and waking on a set schedule, or sticking to a workout routine. Include some positive routines, such as taking a walk or reading a good book, to give yourself something to look forward to during these trying times.



#### Monitor and limit media exposure

During disasters, the non-stop TV, radio, internet, and social media coverage can make things worse. Unfortunately, all of the news may not be completely accurate, which can add to your stress. As compelled as you may feel to follow all of it, try to stick to the daily official briefings.

#### MENTAL HEALTH AND SELF CARE RESOURCES

- Coping with Disaster Ready.gov www.ready.gov/coping-disaster
- Coping with Natural Disasters CTAHR Extension https://cms.ctahr.hawaii.edu/ER/fire
- Helping Children Cope ReadyKids
   https://www.ready.gov/kids/helping-children-cope
   https://www.fema.gov/fact-sheet/helping-children-cope
- Recovering Emotionally from Disaster American Psychological Association https://www.apa.org/topics/disasters-response/recovering
- Hawaii Cares 988
   Call 988 Text 988 Chat 988
   (808) 753-6879
   hicares.hawaii.gov

#### **LOCAL CONTACTS**

- Hawaii Cares 988
   Call 988 Text 988 Chat 988
   hicares.hawaii.gov (800) 753-6879
- Maui Health

mauihealthy.org/wildfire

 Hawaii Department of Health (833) 833-3431 health.hawaii.gov/mauiwildfires

- NO SHAME GET HELP noshamegethelp.org
- Hawaii Utelehealth hawaiiutelehealth.org
- Maui Nui Strong mauinuistrong.org
- MEO Human Services (808) 877-7651 meoinc.org

#### HELPING FAMILY MEMBERS COPE

Children can have a difficult time coping with trauma. They may be sad or afraid and reenact the disaster over and over to try to make sense of it. Their behavior may regress, and they may have problems such as loss of appetite, stomach aches, and nightmares.

#### To help children, birth to age 5

- Reassure them and give them physical comfort.
- ▶ Help them get back to their normal routines as soon as possible, including bed time.
- ▶ Encourage them to talk about their losses, such as the death of pets or the loss of toys.
- ▶ Monitor their exposure to news media reports about the disaster.

#### To help older children

- ▶ Give them extra attention and consideration. Temporarily relax your expectations of their performance at home and at school.
- ▶ Set gentle but firm rules for acting-out behavior.
- ▶ Give them structured but undemanding home chores and other activities.
- ▶ Encourage them to express their thoughts and feelings and be willing to listen.

Some children suffer from long-term problems such as depression, prolonged grief, and post-traumatic stress disorder (PTSD). Symptoms include persistent sadness, irritability, loss of interest in activities they once enjoyed, loss of energy, sleeping problems, and even physical problems. If a child is having difficulty recovering from the trauma of a disaster, seek the help of a qualified mental health professional. Be alert to your child's behavior and feelings so you will know to seek help if necessary.

Adults also suffer various degrees of stress after a disaster. Some symptoms of stress are erratic behavior, anger, rapid mood swings, increased substance abuse, physical ailments (e.g., headaches, fatigue), flashbacks, strained relationships, difficulty concentrating, and sleeping problems. These are usually normal reactions to an abnormal situation.

#### To help relieve stress:

- ▶ Take care of yourself by eating healthful foods and getting plenty of rest.
- ► Seek support from people you trust and spend time with family and friends.
- ▶ Maintain your normal routine as much as possible.
- Get physical exercise.
- Seek trusted sources of information.
- Avoid using drugs and alcohol.
- ▶ Participate in community recovery events to help others.
- ▶ Be understanding of yourself and others.
- Seek extra help from a clergy member, mental health professional, community mental health center, or your doctor.

#### **Health Care and Mental Health**

The Secretary of Health and Human Services has declared a Public Health Emergency related to the Maui wildfires, allowing additional resources and flexibility to help residents address health care needs.

Health care providers who need additional flexibilities related to the wildfires can submit a request to the Centers for Medicare and Medicaid Services (CMS) using this form.

CMS has also activated the Kidney Community Emergency Response (KCER) and is working with the End Stage Renal Disease (ESRD) Network 17 to support individuals in need of dialysis care and who may be impacted by the wildfires. Individuals with ESRD and in need of information for access treatment should contact the ESRD Network 17 toll-free hotline at 1-800-232-3773.

#### Mental Health Care

For Maui County residents, the Maui Community Mental Health Center is offering crisis mental health services to those experiencing emotional or psychological distress because of the wildfires.

- Call (808) 984-2150 or email <u>mauiwellness@doh.hawaii.gov</u>.
- After hours, contact Hawai'i CARES to speak to a local counselor at (808) 832-3100, 1-800-753-6879, or call/text/chat 988.

Maui Community Health Center 121 Mahalani St. Street Wailuku, HI 96793

The Substance Abuse and Mental Health Services Agency (SAMHSA) operates the Disaster Distress Helpline (DDH) to support survivors, family members, responders, recovery workers, and other individuals affected by a disaster. Trained counselors are available 24/7, 365 days a year.

Individuals can call or text the Disaster Distress Helpline for themselves or on behalf of a loved one at **1-800-985-5990**.

#### **Unemployment Benefits**

Individuals whose employment (including self-employment) was lost or interrupted due to the wildfires can visit **huiclaims.hawaii.gov** or call **1-808-984-8400** to apply for unemployment insurance benefits.

During a major disaster, the federal government can provide **Disaster Unemployment Assistance** for individuals who may not otherwise qualify for the state's unemployment insurance benefits. For more information, please contact or visit the Maui County Business Resource Center:

#### **Maui County Business Resource Center**

110 'Ala'ihi Street Suite 209 Kahului, HI 96732 (808) 270-5777

The Substance Abuse and Mental Health Services Agency (SAMHSA) operates the <u>Disaster Distress Helpline</u> (DDH) to support survivors, family members, responders, recovery workers, and other individuals affected by a disaster. Trained counselors are available 24/7, 365 days a year. Individuals can call or text the Disaster Distress Helpline for themselves or on behalf of a loved one at 1-800-985-5990

## **RETURNING TO YOUR PROPERTY**

Although the flames are out, unfortunately, there are dangers that remain. Some hazards that may exist include flash flooding, structural damage, unstable roads, weakened trees, hot spots, or wildlife predators that have moved into the area.

Survivors recommend making an initial trip to assess the extent of damage, post-fire hazards, and plan for restoration tasks that need to be accomplished first, before beginning clean-up or returning home.

Regardless of the extent of the fire damage to your home or land, returning after the fire will be an emotional experience. For the first viewing and initial assessment, you'll want to make sure to bring a camera, notepad, and box of Kleenex. The first steps to recovery will start with assessing and documenting your losses. Be sure to take plenty of pictures and notes before moving anything around. If your adjustor is coming with you, take good notes of your conversation.

Also wait to bring back pets and livestock from their evacuation location until you know the extent of damage and hazards that may exist such as, downed fences, hot spots, or predators that may have moved into the area. The following pages include re-entry safety tips and a post- fire supply list.

#### POST-FIRE SUPPLY LIST

Below is a suggested list of supplies to grab before you go out to view your property. Feel free to adapt this list based on your situation or add other items on the right.

#### **Personal Hygiene Items**

- · Hand sanitizer, alcohol based
- Soap
- Toothbrush
- Toothpaste
- Towel, washcloth

- Feminine Products
- Adult Diapers
- Baby Products
- Contact Solution, case

#### **Snacks and water**

- Non-perishable snacks (e.g., granola bars, crackers, jerky)
- Bottled or gallons of water
- Can Opener

Tarp, to cover roof damage or use as an outdoor shade

#### **POST-FIRE SUPPLY LIST** (continued)

#### **Attire**

- Sturdy, closed-toe shoes
- Work gloves
- Long sleeves shirts and pants

- Masks (N-95 or P-100 rated)
- Respirator
- Hard Hat

#### Supplies for documenting damage

- Camera (cell phone camera will do)
- File folders
- Pens & Highlighters
- Post-it Notes
- Laptop

#### **Cleaning supplies**

- Heavy duty trash bags
- Household cleaner
- Bucket
- Bleach
- Dish soap

- Cleaning towels and rags
- Vacuum with HEPA filter
- Tarps
- Broom
- Rake

#### First aid supplies

- Battery powered radio (for updates and weather reports)
- Batteries
- Aspirin
- Adhesive bandages
- Sterile gloves
- Ointment (antibiotic and burn)

- Soap
- Sunscreen
- Insect repellent with DEET
- Thermometer
- Antibiotic wipes
- Alcohol-based hand sanitizer
- Insect repellant that contains DEET
- Hacksaw
- Hammer and nails
- Pliers
- Screwdriver
- Wrench
- Rope

#### **Medications, Prescriptions**

#### **Tools**

 Ax and/ or Chain saw for clearing trees

#### EVALUATING AND HANDLING FOOD AND DRINKS

- Check each food or drink item in your home to determine whether it is safe to consume.
- Do not taste any food or drink you think is spoiled! If in doubt, throw it out.

#### **Throw Away**

- All food—even canned goods—and drinks that have been in contact with floodwater.
- Meat, poultry, fish, seafood, eggs, milk, leftovers, soft cheese, refrigerator rolls and biscuits, and other potentially hazardous foods that have been above 40°F for 2 hours or longer.
- Food that has an unusual odor, color, or texture.
- Cans of food that are bulging, opened, dented, or damaged.
- Food or drinks in containers with screwcaps, snap- lids, crimped caps (e.g., soft drink bottles), twist caps, or flip tops that have come in contact with floodwater.

#### **Disposing of Unsafe Food**

- If the garbage collection service IS in operation:
- Wrap the food tightly in plastic wrap or aluminum foil and place it in a container with a tight-fitting lid.
- Store the container in an area away from people and animals until it can be collected by your garbage collection service.
- If the garbage collection service is NOT in operation:
- Bury the food at least 4 feet deep to prevent animals from digging it up.
- Bury it in an area that will not be disturbed in the near future and is away from the nearest water well or other open water source (e.g., creek, stream, or pond).
- If you cannot bury the food, burn it. Contact local law enforcement officials to learn of county burning laws.

#### Freezer Items

- After a power loss, if the freezer temperature was at 0°F or below, a full, well-functioning freezer should be able to keep foods frozen for 2 days.
- A freezer that is only half-full will keep foods frozen for about 1 day.
- If the freezer has an appliance thermometer, check the temperature when the power is restored. If the temperature is 40°F or lower, the food is safe to eat and may be refrozen.
- Some foods may lose their texture or flavor when refrozen.
- If the food in the freezer has begun to thaw, check each item to see if it is safe to eat.
- Most foods and beverages that have ice crystals (except for ice cream and frozen yogurt) can be refrozen.
- Throw out any food (except hard cheese) that has thawed and has been at 40°F or warmer for 2 or more hours. Hard cheese may be refrozen.
- Do not rely on taste or smell to decide if something is safe to eat!

#### REMOVING ODORS FROM REFRIGERATORS AND FREEZERS

- Remove the food.
- Take out removable parts and wash them with mild detergent. Then, rinse and dry and also wash the door gasket.
- Wash the inside of the refrigerator or freezer with 1 tablespoon of baking soda in a quart of tap water or with 1 cup of vinegar in a gallon of tap water.
- Let the surface dry with the door open.
- If the odor persists, spread baking soda on shallow pans and put them on the shelves of a refrigerator or on the bottom and in baskets of a chest freezer.
- Leave the appliance open and unplugged.

  If the odor still persists, use activated charcoal. This type of charcoal is extra dry and absorbs odors more quickly than charcoal used for cooking. It is sold at drug stores and pet supply stores.

#### To use activated charcoal:

- Place the charcoal in pans or on paper in the bottom of the freezer or refrigerator and leave it there for several days.
- If the odor remains, put in new charcoal.
- When the odor is gone, unplug the appliance and rinse and dry the inside of the freezer or refrigerator.
- Turn on the freezer or refrigerator, and it is ready for restocking with food.
- If the odor gets into the freezer's insulation, contact the manufacturer for suggestions on solving the problem.
- Sometimes nothing can be done to eliminate the odor.

#### HAND WASHING

- Wash your hands:
- Before preparing or eating food.
- After using the bathroom.
- After changing diapers or cleaning a child who has gone to the bathroom.
- Before and after tending to someone who is sick.
- After handling uncooked foods, particularly raw meat.
- After blowing your nose, coughing, or sneezing.
- After handling an animal or animal waste.
- After handling garbage.
- Before and after treating a cut or wound.
- Place your hands in water (warm water if possible) and scrub them with soap for at least 20 seconds.
   Clean the dirt from under your fingernails. Then rinse your hands and dry them thoroughly with a towel.
   Air dry them if no clean towel is available.
- If the water supply is cut off or has been contaminated, wash your hands in disinfected water (water containing household bleach).
- If you have no soap and water, use an alcohol-based hand sanitizer to clean your hands. Apply the product to your hands (read the label for the amount to use) and rub them together, making sure all surfaces of your hands and fingers are covered. Rub your hands until they are dry.

#### DISINFECTING AND FINDING WATER

- Obey public announcements about whether your tap
- water is safe to drink or to use for cooking and bathing.
- Shut off your incoming water valve if you hear reports of broken water or sewage lines to stop contaminated water from entering your home.
- If the water is unsafe, use only bottled water or boil or disinfect your water for drinking, cooking, cleaning, bathing, washing dishes, brushing your teeth, and washing your hands.
- If you have your own water supply, such as a well, cistern, spring, or other private source, ask your health department or the Texas A&M AgriLife Extension office to inspect it for sanitary quality and to show you how to keep it safe. Have the water tested for disease- causing bacteria such as E. coli and for total or fecal coliform.
- Disinfect all water during a disaster. Do not assume the water is safe unless you have test results to confirm it.
- If water is limited, use an alcohol-based hand sanitizer
- to wash your hands.
- Never ration your water. Drink the amount you need today and try to find more for tomorrow. Minimize the amount of water your body needs by being inactive and staying cool.

#### **Emergency Water Sources**

- Water heater: Turn off the power to the tank, and let it cool.
- Place a container under the tank and open the drain valve at the bottom. Or, start the water flow by turning off the water intake valve and turning on a hot-water faucet.
- Do not turn the tank back on until utility services are restored.
- Toilet tank: The water in the tank (not the bowl) is safe to drink unless chemical treatments have been added.
- Water pipes:
- Release air pressure into the plumbing system by turning on the faucet at the highest point in the house.
- Then, drain the water from the lowest faucet.
- Outside: Rainwater and water from coiled garden hoses can be used after they have been disinfected.
- In an emergency:
- Underground water, such as from wells or springs, is
- less likely to be contaminated than surface water.
- If underground water is unavailable, you may use surface water from a creek, river, lake, or pond in that order. If possible, get the water upstream from inhabited areas, and dip it from below the surface.
- Disinfect all underground and/or surface water before using it.
- Do not disinfect or drink water when it is dark in color, has an odor, contains floating material, or contains chemicals from a spill, such as oil or gas.

#### Purifying Water: It is often best to use more than one method

#### **Boiling**

- Strain the water through a clean cloth, coffee filter, or paper towel into a clean container (where possible) to remove any sediment or floating matter.
- Boil the water vigorously for at least 1 minute.
- The water is ready to use after it cools.
- To improve the taste, add a pinch of salt to each quart of boiled water, or pour the water back and forth from one clean container to another several times.

#### Using chemicals: Strain the water (Step 1 above) before using chemicals

#### Bleach (from the home or grocery store)

Use unscented liquid laundry bleach. Read the product label to find the percentage of chlorine and use
this table to determine how much bleach to add to the water: Add the bleach and stir or shake the
container thoroughly.

<ul><li>Chlorine %</li></ul>	<ul> <li>Drops to be added per quart</li> </ul>		
(from the label)	<ul> <li>Clear water</li> </ul>	<ul><li>Cloudy water</li></ul>	
• 1%	• 10	• 20	
• 4–6%	• 2	• 4	
• 7–10%	• 1	• 2	

- If you do not have a dropper:
- Use a spoon and a square-ended strip of paper or thin cloth about 1/4 inch by 2 inches.
- Put the strip in the spoon with an end hanging down about 1/2 inch below the spoon.
- Place the bleach in the spoon and carefully tip it. Bleach will drip from the end of the strip.
- Let the water stand for 30 minutes. If you can smell a slight chlorine odor, the water should be safe.
- If you cannot smell a slight chlorine odor, repeat the dosage and let the water stand for 15 more minutes before using it.

#### Tincture of iodine (from a medicine chest or first-aid kit)

- For clear water, add 5 drops of iodine per quart of water.
- For cloudy water, add 10 drops of iodine per quart of water.
- If you do not have a dropper, make a dropper follow the instructions in Step 2 for disinfecting with bleach.
- Let the mixture stand for 30 minutes. Then the water should be safe to use.

#### Purification tablets (from a drugstore or sporting goods store)

- Purification tablets release chlorine or iodine. Follow the package directions.
- Usually one tablet is enough for 1 quart of water.
- Double the dose for cloudy water.

#### LIVING WITHOUT POWER

Plan ahead so that if the power goes out you will know other ways to cook, foods to select, how to get light, how to communicate, how to keep cool (or warm), how to get water, and how to live without a sewer or septic system.

#### Cooking

- You can cook on a camp stove, charcoal or propane gas grill, wood stove, or outdoor fire. Indoors, you can cook in a fireplace if the chimney has not been
- damaged or clogged by debris. Make sure the chimney damper is open. With a portable generator, you will be able to use small electrical appliances.
- Never use camp stoves or grills indoors.
- If you build a fire on the ground, make sure it is contained with a ring of stones or metal drum around the fire bed. Build fires well away from buildings, and never in a carport. Sparks can easily get into the ceiling and start a fire.
- Never use gasoline to start a wood or charcoal fire.
- Tend fires carefully and put them out when you have finished cooking.

#### Water

- If your home's water supply is cut off, bottled water should be available from local emergency supply distribution points. Each person needs 1 gallon per day. Prepare for at least 3 to 5 days since it may take several days for these distribution points to be set up after a storm or event has ended.
- Water in toilet tanks (not the bowls) can be used for drinking after treatment if cleaning chemicals are not placed in the tanks. You can also drain water from the water heater (make sure the power is off first).

#### **Suggested Foods**

- If you have no running water, buy foods that require little or no water in preparation. Choose lowsalt foods to help minimize thirst.
- Many foods need no cooking, such as breakfast cereal, granola bars, cookies, crackers, jerky, readyto-eat meats in cans or pouches, canned vegetables, peanut butter, trail mix, canned meals such as spaghetti/pasta, canned infant formula, and baby/toddler foods in jars.
- Open only as much of these foods as you will need for one meal to avoid the need for refrigeration.
- Choose foods that your family will eat during this stressful time. Be sure everyone eats enough to remain healthy. Hard candy will help keep the mouth moist if water supplies are limited.
- Take vitamins if you have them.
- Buy non-perishable (dry) foods for your pets.

#### **Food Storage and Preparation Supplies**

- Manual can opener.
- Metal pans and cooking utensils for cooking on a fire or grill.
- Aluminum foil and plastic wrap.
- Plastic forks, knives, and spoons.
- Paper napkins and plates.
- Storage bags for food.
- Paper towels.
- Garbage bags for disposing of trash.
- Ice chest—ice will probably be available at an emergency supply distribution center.

#### **Lights and Communication**

- Have a flashlight and batteries (all the same size) for every member of the family.
- Use direct current (DC) powered lights, solar rechargeable lamps, oil or kerosene lamps, or candles (with caution) as alternatives to electric light.
- Each home should have one phone that is connected to the wall (not a portable/cell phone), as well as a solar or DC charger for cell phones.
- With a battery-powered, crank, short-wave, or citizens band radio, you will be able to hear news reports and public announcements. For weather reports, get one that receives National Oceanic and Atmospheric Administration (NOAA) weather alerts.
- Stay connected to the Internet with a satellite Internet
- hookup and a battery-powered laptop computer.

#### Cooling

• Use battery-powered fans, solar fans, window shades, neck wraps saturated in water, and hats with brims to stay cool and protect from sunburn. Open windows if they are screened.

#### **Toilet Facilities**

Make a toilet from a bucket lined with a garbage bag. Or, use a portable camping toilet. Bury the
waste.

#### **OPERATING A PORTABLE GENERATOR SAFELY**

- To prevent CO poisoning, never operate a generator indoors or in partially closed areas, even if you think there is enough ventilation. Opening windows and doors will not prevent CO from building to dangerous levels.
- Place the generator outdoors and away from windows, doors, and vents where CO gas can enter the home.
- Keep the generator dry. Do not expose it to rain or place it on a wet surface.
   Operate it on a dry surface under an open, canopy-like cover.
- If anyone in the area where a generator is being used develops a headache, lethargy, weakness, nausea, or muscle aches, get medical help immediately.
- To prevent electrical shock, dry your hands before touching the generator.
- Plug appliances directly into the generator or use a heavy-duty extension cord that is rated for outdoor use. Make sure the extension cord is also rated (in watts or amps) at least equal to the sum of the connected load. Be sure the cord has no cuts or tears and that the plug has three prongs with a grounding pin.

- Never plug the generator into a wall outlet in a house or other circuit. This could electrocute utility workers and/or neighbors who might be servicing the electrical system.
- Keep generator fuel out of your home and away from fuel-burning appliances. Turn off the generator and let it cool before refueling. A fuel spill on hot engine parts could cause a fire.
- Always keep a fire extinguisher near the generator.
- Never attempt to repair a generator. Only a qualified technician should perform repairs.
- Do not remove or tamper with safety devices.
- Do not touch hot engine parts.
- Keep children away from the generator and the fuel containers

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#### SAFETY TIPS FOR RETURNING

When you are given approval by a fire authority to return to your property, keep the following safety tips in mind as you re-enter.



#### **KEEP AN EYE (OR EAR) ON THE WEATHER**

When rain falls over a burned area upstream of your location after a wildfire, flash flooding can occur. Avoid burned areas, storm drains and natural drainages. Keep a NOAA weather radio handy for emergency updates, weather, and news reports.



#### **USE CAUTION AND GOOD JUDGEMENT**

Smoke, sparks, ash pits, hot spots, or hidden embers should be avoided. Deeply charred or smoking trees, poles, and wires on the ground are dangerous. If another fire or emergency occurs while assessing damage, call 911.



#### **DRIVING & WALKING THE PROPERTY**

Watch for downed or unstable trees, brush, rocks, and utility poles. Roads may also have debris or damage. Take a walk around the property to find hotspots and downed fences to help keep pets and livestock safe.



#### **ARRIVING AT YOUR HOME**

Prior to returning, check in with your local fire authority to make sure it's safe to return. Be wary of structural instability and hot embers. Check gutters, roofs, overhangs, decks, and wood/debris piles for embers. Look for any hot embers in attics, crawl spaces, or vents.



#### **CHECK FOR UTILITY DAMAGE**

Before using any utilities, have a professional inspect lines, meters, and propane tanks for damage. Call your service provider to see if their technicians have already come to your property to inspect your utilities or see if an appointment needs to be scheduled.



#### **ASSESSING YOUR WATER & SEPTIC SYSTEM**

Before using a private well, it should be inspected for damage. Depending on the damage, a well technician may be needed. The fire may have contaminated water, so test it before drinking it. Contact Maui Public Works at (808) 270-7845.

#### **RESTORATION TASKS AND NEXT STEPS**

As you assess your property, use this worksheet to help develop a plan for restoration tasks that will need to be completed. Some tasks to consider may include but are not limited to, securing the site against further damage, estimating and repairing structural damage, and general cleaning. Depending on the level of damage, assistance of a building or utility professional may be required.

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#### **RETURNING TO YOUR PROPERTY RESOURCES**

If You Are Affected by the Hawaii Wildfires

American Red Cross

https://www.redcross.org/about-us/our-work/disaster-relief/wildfire-relief/hawaii-wildfires.html

## **LOCAL CONTACTS**

- Maui Electric Co. (808) 871-9777 hawaiianelectric.com
- Department of Water Supply (808) 270-7730 mauicounty.gov/water
- Hawaiian Telcom (808) 643-4411 hawaiiantel.com

- Hawaii Gas
- (808) 877-6557
   hawaiigas.com
- Waste Pro Hawaii (808) 249-8203 wasteprohawaii.com
- Verizon Wireless
- (808) 877-4343 verizon.com

#### **FINANCIAL RESOURCES**

- Maui Nui Strong mauinuistrong.info/getsupport
- Kukulu Switchboard kukulu.switchboardhq.com

## INSURANCE, FINANCE, & IMPORTANT DOCUMENTS

Destructive wildfires can be financially stressful, and even, in some cases, devastating. Having good records organized and stored in a safe location (e.g., safe deposit boxes, digital backups) will make insurance claims, taxes, and filing for financial assistance go smoother down the road. The resources on the following pages can help you work with insurance, finance and funding options, and replace important documents. Here are a few more financial pointers to keep in mind.

- Before beginning any clean-up, restoration, or debris removal, contact your insurance representative to review your policy coverages, set up a timeline for meeting with your adjustor, and determining the best way to document losses.
- Take several photos from multiple angles or videos with narration to describe the damage and previous features of your home, personal property, and land. This will help with insurance claims and applications for assistance programs.
- Survivors recommend double checking your phone for old photos to help give you and the
  insurance company an idea of what possessions have been lost or damaged. For example, if
  you have a photo from a holiday gathering in your living room last year, you may be able to see
  items in the background that you can add to your home inventory.
- Keeping track of your receipts from restoration and recovery projects will be important as you
  work through your insurance claim or apply for assistance programs. Also, look through your
  email account for any pre-fire purchases to help with valuing items.
- Flood preparedness is a top priority following a wildfire; if possible, flood insurance should be purchased. Visit <a href="www.floodsmart.gov">www.floodsmart.gov</a> to learn more about flood insurance.

## FREQUENTLY ASKED QUESTIONS FOR INSURANCE REPRESENTATIVES

Below is a list of questions that people frequently ask their insurance company following a major loss that you may find useful. Feel free to modify, add, or remove questions for your situation and don't forget to take good notes. Questions adapted from Insurance Institute for Business and Home Safety. □ How much is my home (or property) insured for? □ What is covered by my insurance policy and how much is my deductible? □ When should I expect to hear from my adjuster? □ Does my policy cover the replacement value for my home and property? □ What is the best way for me to document damage and start my inventory? Is there a specific template or form I should use? □ Does my policy cover additional living expenses? If so, for how long or is there a spending limit? □ Does my policy include debris removal and clean-up coverage? □ What coverage do I have for my detached buildings (garage, shops, barns)? □ Does my policy help cover the cost of replacing trees, shrubs, and other landscaping? □ Does my policy cover the increased cost of upgrades based on changes in building codes or laws? If so, how much? □ What coverage do I have in case of post-fire flooding? If I don't have coverage, what options do I have? □ Will my homeowners policy or automobile policy pay for vehicles that were parked in my garage and damaged? ☐ Are there any discounts I qualify for or ways I can decrease my premiums?

NOTES			

#### REPLACING IMPORTANT DOCUMENTS

If you were unable to make it out of your house with important personal documents, check out the table below for more information on how to replace them.

<b>Document Type</b>	Contact Information		
Hawaii Driver's License, Vehicle Registration, or Titles Green Card	Visit Hawaii's DMV online portal at mvr.ehawaii.gov or call (808) 270-7363.  1-800-375-5283  www.uscis.gov		
Bank Checks, ATM, or Debit Cards	Contact your financial institution or the FDIC at (877) 275-3342 or www.fdic.gov.		
Credit Cards	<ul> <li>Contact the issuing institution:</li> <li>American Express: (800) 528-4800 or www.americanexpress.com</li> <li>Discover: (800) 347-2683 or www.discover.com</li> <li>Mastercard: (800) 307-7309 or www.mastercard.us</li> <li>Visa: (800) 847-2911 or usa.visa.com</li> </ul>		
Social Security Cards Medicare Cards	Visit <u>www.ssa.gov</u> or call <b>(800) 772-1213</b> 1-800-772-1213 (TTY) 1-800-325-0778 www.ssa.gov/medicare		
Birth or Death Certificates	<ul> <li>For Hawaii-issued birth or death certificates, contact Hawaii Vital Records by calling (808) 586-4400 or visiting https://health.hawaii.gov.</li> <li>For out-of-state issued birth or death certificates, visit www.cdc.gov/nchs/w2w/index.htm</li> <li>For birth or death certificates issued abroad, visit travel.state.gov/content/travel/en/records-and-authentications.html</li> </ul>		
Marriage or Divorce Records	Copies of marriage and divorce records are available from the county that issued them. For Maui County records contact the county clerk at (808) 586-4539. or visit https://health.hawaii.gov.		
Passports	Contact the U.S. State Department at <b>(877) 487-2778</b> or visit <a href="mailto:travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.htm">travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.htm</a> .		
Income Tax Records	Find your local IRS office at <a href="mailto:www.irs.gov/help/contact-my-local-office-in-colorado">www.irs.gov/help/contact-my-local-office-in-colorado</a> or call the [City Name] IRS office at (970) 241-6265.		
Military Records	Contact the National Archives and Records Administration at (866) 272-6272 or visit <a href="www.archives.gov/contact">www.archives.gov/contact</a> .		

For contact information on replacing other important personal documents, check out:

- Checklist of Important Legal Documents (FDIC): bit.ly/FDICimportantdocschecklist
- Replace Your Vital Records (USA.gov): <u>www.usa.gov/replace-vital-documents</u>

#### **Legal Services**

Low-income individuals can seek free civil legal assistance and legal services from the Legal Aid Society of Hawai'i. Services generally support housing and consumer issues, FEMA claims and appeals, document replacement, and more.

Phone intake services are available Monday through Friday from 9:00AM to 11:30AM and from 1:00PM to 3:30PM. Individuals on the Neighbor Islands should call **1-800-499-4302**. O'ahu residents can call 808-536-4302.

Individuals who prefer email or do not use phone services can also use their online intake form.

For more information on the Legal Aid Society of Hawai'i's services, please visit their webpage legalaidhawaii.org.

Legal Aid Society of Hawai'i

Main Office

924 Bethel Street

Honolulu, HI 96813

Suite 401

Wailuku, HI 96792

The Hawai'i State Bar Association will also be hosting a free legal hotline to provide legal assistance to residents of Maui and Hawai'i Island. Attorneys will be available to answer questions regarding document replacement, insurance claims process, landlord-tenant concerns, and other issues.

#### **Disaster Fraud**

After a disaster, scam artists and identity thieves may attempt to take advantage of disaster survivors. Individuals should:

- Watch for and report any suspicious activity. Federal agencies such as FEMA and the SBA will never charge individuals for disaster assistance.
- Protect your identity and stay informed. Do not offer any personal information unless you are speaking with a verified federal, state, or local official.
- Stay tuned to trusted local media sources for updates on disaster fraud and scams.
- Share information from trusted sources and discourage others from sharing information from unverified sources.

Individuals can report suspected fraud or scams to the FEMA Investigations and Inspections Division by calling **1-866-223-0814** or emailing **StopFEMAFraud@fema.dhs.gov.** 

Individuals can also file complaints of fraud, waste, or abuse with the U.S. Department of Justice National Center for Disaster Fraud's (NCDF) **Disaster Complaint Form**.

Individuals who suspect they may be victims of identity theft should check in with local law enforcement and visit **IdentityTheft.gov** to report and recover from identity theft.

#### **STAY CONNECTED**

Every loss and the emotions that come with it matter. It's okay to grieve life prior to the wildfire, mourn what has been lost, feel overwhelmed by the work ahead, and the multitude of other feelings you may experience. Like the wildflowers, you too will grow again in new ways, you may not have thought possible.

Throughout the development of this guidebook, one theme held constant. Amidst the heartbreak, we found ourselves captivated by the resilience of survivors and their land. Although it may feel like all is lost, your connections with family, friends, and the community, will prove to be the most valuable asset to your recovery.

Whether you've known UH Cooperative Extension and our partners for a while or we've just connected, we hope to stay in touch along the way. Don't hesitate to contact us if we can be of further assistance or you're interested in getting involved in community recovery efforts.

You've got this.



UH CTAHR Cooperative Extension (808) 244-3242

kahului@hawaii.edu

#### **GUIDEBOOK CONTRIBUTORS**

The contributors listed below were able to bring a wide range of perspectives. They include, landowners that experienced post-fire impacts, extension agents that have assisted with recovery efforts, and subject-matter experts on emergency management, forestry, fire science, animal care, and communication. We hope you find this toolkit useful, and we welcome any feedback you may have so that we can continue to improve it.

- Nancy Ooki, Associate 4-H Agent, UH-CTAHR Cooperative Extension, Maui
- Heather Greenwood, Associate Intergenerational Agent, UH CTAHR Cooperative Extension, Maui
- Hannah Lutgen, Junior Landscape and Floriculture Agent, UH CTAHR Cooperative Extension, Maui
- Jackie Jamison, Junior Urban Horticultural Agent, UH CTAHR Cooperative Extension, Maui
- Rosemary Gutierrez-Coarite, Assistant Edible Crops Agent, UH CTAHR Cooperative Extension, Maui
- Kyle Caires, Associate Livestock & 4-H Agent, UH CTAHR Cooperative Extension, Maui
- Cindy Reeves, Maui County Administrator, UH CTAHR Cooperative Extension, Maui
- Kassie Bode, Secretary, UH CTAHR Cooperative Extension, Maui
- Francine Rindlisbacher, Temporary Secretary, UH CTAHR Cooperative Extension, Maui
- Channing Bice, Public Communication & Technology PhD Student, Department of Journalism & Media Communication, CSU
- Susan Carter, Horticulture and Natural Resources Agent CSU Extension: Tri-River Area
- Todd Hagenbuch, County Director and Agriculture Agent, CSU Extension: Routt County
- Doug Dean, Area Director and Livestock & Range Agent, CSU Extension: Tri-River Area
- Carolina Manriquez, Northwest Area Forester, Colorado State Forest Service
- Ragan Adams, Veterinary Extension Specialist, Department of Clinical Sciences, CSU
- Gloria Edwards, Southern Rockies Fire Science Network Program Coordinator, Warner College of Natural Resources, CSU
- Todd Hollenbeck, Deputy County Manager, Mesa County Colorado
- Tom Brigham, Landowner and Pine Gulch Fire Survivor, Garfield County, Colorado
- Malli Larson, Landowner and Pine Gulch Fire Survivor, Garfield County, Colorado
- Justin Wilson, Landowner and Cameron Peak Fire Survivor, Larimer County, Colorado
- Ellis Thompson-Ellis, Community Outreach Specialist, Grand Junction Fire Department
- Kamie Long, District Forester, Colorado State Forest Service
- Olivia Clark, Extension Director and Agent, CSU Extension: Grand County
- Karen Crumbaker, Agriculture & Natural Resources Agent, CSU Extension: Larimer County
- Texas A&M Agrilife Extension Service

University of Hawaii, Colorado State University, Texas A&M AgriLife, U.S. Department of Agriculture cooperating Extension programs are available to all without discrimination.