

Disaster Preparation, Response and Recovery Issues Encountered by Family Resource Management Practitioners after Hurricanes Katrina and Rita

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Abstract

On August 29, 2005, Hurricane Katrina devastated the gulf coasts of Louisiana and Mississippi. Less than one month later, Hurricane Rita compounded the problems in already distressed areas, devastating west Louisiana coastal areas. Family Resource Management (FRM) Extension professionals in Louisiana and Mississippi were called upon to provide vital information for evacuees scattered throughout the nation. This program gives details about the situation faced by citizens and professionals; the physical, economic and emotional effects of the disasters; the methods used by professionals to respond to needs; how others can prepare for disasters; and resources available.

Situation

The hurricane season of 2005 was devastating to the Gulf Coast, an area of our nation accustomed to weathering several hurricanes each year. This year, however, residents and professionals were caught off-guard by storms and effects that were far worse than anything ever experienced before. Although mandatory evacuation orders were issued in areas where storms were expected to make landfall, many residents who decided to ride out the hurricanes as they had done so many times before, did not make it out on their own.

In Louisiana, thousands were rescued from rooftops as waters engulfed homes after the levee system in the city below sea level broke. Over 1,000 died in Louisiana as a result of Hurricane Katrina. In Mississippi, at least 231 perished. In Florida, 14 died with two each in Alabama and Georgia.

Gulf Coast Disasters of 2005

Hurricane Katrina. On Monday, August 29, 2005, at 6:30 a.m., Hurricane Katrina made landfall near the Louisiana-Mississippi state line with wind speeds gusting in excess of 140 mph. The winds were only part of the story. The storm surge drove a wall of water more than 30 feet high through Mississippi Gulf Coast towns near the Louisiana border, wiping out cities and neighborhoods as far as 10 miles inland. By August 31st, at least 80% of New Orleans was under water as a result of levee failures from Lake Pontchartrain. The combination of strong winds, heavy rainfall and storm surge led to breaks in the earthen levee after the storm passed, leaving some parts of New Orleans under 20 feet of water.

Hurricane Rita. Less than one month after Hurricane Katrina, another powerful storm threatened the Louisiana-Texas state line. This time, most residents were ready to evacuate and Texas learned the lessons moving millions out of harm's way. Many southwest Louisiana towns and communities were swept away.

Effects

Evacuees were not the only ones affected by the disastrous storms of 2005. Families, friends, volunteers and community organizations housed and cared for more than a million Gulf Coast residents who had been displaced. The entire nation reached out to help by taking survivors in and by sending in-kind or financial assistance for those who had lost everything from family members and homes to important papers and personal documents. In Baton Rouge, Jackson, Houston and other cities, families doubled and tripled up with friends and families in hotels, rentals, homes and sometimes tents or travel trailers. When large-scale disasters like this strike, effects on survivors and communities are far-reaching. The effects of these hurricanes will reach many more months into the future and deep into daily lives where routines are shattered, jobs disrupted and property destroyed.

Physical Effects

Homes. Nearly 3 million households requested individual assistance after Hurricanes Katrina and Rita. Long power outages led families to seek assistance to replace all ruined refrigerated foods and for generators, even for structures that were habitable. It is estimated that of the 1.5 million people who did have to evacuate, more than 600,000 were left homeless. Although many evacuees either cannot or do not plan to return, those evacuees who do return are facing major renovation or rebuilding challenges. Wet, molded and contaminated walls, floors and furnishings must be removed and thrown out, leaving mountains of rubbish waiting to be removed. Citizens afraid of losing their property to big business land developers sleep in tents on cold slabs waiting for temporary housing (FEMA trailers) to arrive. Housing, labor and material shortages mean that rebuilding or relocating will cost much more than pre-hurricane prices.

Infrastructure. The hospitals, schools, roads and police and other public services we take for granted no longer exist, leading to more barriers to community rebuilding and recovery. Buying basic necessities, such as food, prescriptions and cleaning supplies is impossible where businesses have suffered the same types of destruction and losses as individuals and families.

Financial Effects

Income and Job Losses. According to Congressional Budget Office, 293,000 to 480,000 jobs were lost as a result of the combined direct effect of Hurricanes Katrina and Rita, excluding people whose work was disrupted only for a few days. Lower annual incomes for those who lost jobs means more families may be eligible for benefits, such as the Earned Income Tax Credit, and other public benefits or disaster related assistance. Without a place to live, employees cannot go back to former places of work. Without customers, businesses cannot reopen. Without a tax base, public servants cannot be paid.

Banking. When banks are destroyed and there is no power or communication, communities become cash-based societies. Approval for checks and credit cards cannot be accessed even when banks have not been affected.

Mortgage and Credit Delinquencies. Mortgage delinquency rates skyrocketed in the months immediately following Hurricanes Katrina and Rita. For example in the state of Louisiana, more than one out of five prime-rate loans and one in three sub-prime loans became delinquent.

Personal Documentation. Replacing documents destroyed in floods or left behind by evacuees far from home was another major challenge. Without a birth certificate, driver's license, Social Security card or passport, getting a job, applying for benefits or even daily consumer or travel activities made life even more difficult for those trying to find a way to provide for themselves and their families. Fraud was common as dishonest individuals found ways to apply for assistance they did not deserve or to gain personal information from storm victims.

Emotional Effects

Individuals. Losses lead to depression, fear anger and feelings of helplessness, confusion and an inability to think clearly when so many important decisions are necessary. Warnings that child, spousal and substance abuse would increase after a disaster proved to be true. Suicide is also a huge problem.

Professionals. Rescue workers, professionals and families who took in others and were exposed to trauma for long periods of time, often with so many people, were at risk of developing post-traumatic stress disorder, along with the victims. All routine life and work projects were disrupted and feelings of being overwhelmed set in.

Response and Recovery Methods

Disaster Relief

The first days after a disaster are wrought with fright and confusion. Some financial issues, however, must be addressed without delay. To address consumers' immediate need to access cash to meet basic living expenses, Family Resource Management practitioners collaborated with state Offices of Financial Institutions, Bankers Associations, Credit Union Leagues and financial institutions to communicate strategies to assist consumers in accessing cash, completing transactions, and managing credit. News articles were disseminated through Extension communications departments, statewide and throughout the nation to reach evacuees who were dispersed so widely. Articles could also be accessed on-line and were available for survivors and the rescue workers who were helping them.

Important personal papers that had been lost, damaged or destroyed had to be replaced before individuals could apply for many types of relief benefits or begin rebuilding their lives. Fact sheets were developed on Replacing Important Papers and Restoring Flood Damaged Papers were developed and distributed at a multitude of sites including shelters, relief centers, hotels, FEMA Disaster Recovery Centers, Food Stamp Offices, Community agencies and retailers. Other key needs that were similarly addressed during the immediate days after the storms

included getting help, managing on a suddenly reduced income, wise credit use, and recognizing and avoiding frauds, scams, and identity theft.

Personal one-on-one contact by caring professionals and trained volunteers was a key delivery method during the disaster relief stage. However, for optimal outreach, a multi-faceted delivery approach was used, including mass media, internet delivery, and networking with key collaborators in the community who served in government, education, food-distribution, financial services and health-care agencies, as well as, charitable, faith-based, social service and volunteer organizations.

Fact sheets were distributed in shelters each week to help evacuees think through steps to take at each stage. Extension professionals and volunteers assisted families in applying for FEMA and other assistance on-line with computers in county offices.

Disaster Recovery

After the initial trauma of a disaster has passed, impacted individuals attempt to settle into a more normal routine and turn their sites toward recovery. Key financial issues during this time include establishing a steady flow of income, handling expenses and debt, working through lawsuits or other settlements, and managing a property loss.

Disaster Recovery Fact Sheets addressing the following topics were developed and disseminated during this important time: Filing Insurance Claims, Good News about Your Homeowners Insurance Policy, What You Need to Know about Unemployment Issues, What You Need to Know about Your Rights as a Tenant, Rent to Own Contracts, and Purchasing a Vehicle. To provide Extension professionals and collaborators with ready access to research-based Disaster Recovery information, an extensive packet of Family and Consumer Sciences Resources was assembled and distributed in both hard copy and portable electronic format. Publications and fact sheets addressed critical issues in Family Resource Management, Housing, Clothing and Textiles, Family Development, Stress Management, Nutrition and Food Safety, Leadership and Volunteer Management.

Family Resource Management Educators collaborated with libraries, Disaster Recovery Centers, and home repair centers to offers series of workshops and television programs. Topics addressed included: Avoiding Mold Hazards in Flooded Homes, Financial Recovery After the Hurricane, Facing Tough Mortgage Decisions, and Managing Stress After a Disaster. Resource management practitioners continue to network with collaborators including the Louisiana Family Recovery Corps with the goal of conducting sustained program delivery at FEMA transitional (trailer) communities.

The LSU AgCenter ran full page ads the Sunday edition of six major newspapers in hurricane-affected areas. The ads featured segments on mold eradication, home repair and a variety of other topics. Within three weeks after Katrina, a comprehensive 30-page Storm Recovery Guide for Homeowners, was compiled and updated. More than 100,000 copies of this publication were provided to storm victims. Additional housing fact sheets including Cleaning Flood Damaged Homes, Avoiding Mold Hazards, and Mold Removal Guidelines were developed for consumers and formed the basis of numerous training workshops for educators and volunteers, mass media interviews and articles. Many national and local media outlets and thousands of consumers turned to the LSU AgCenter and Mississippi State University for credible answers and guidance in dealing with mold.

A Toll Free Disaster Recovery phone line was established to answer consumer calls. The hotline continues to be manned by live extension educators during business hours. The 24-hour service is also equipped with a menu of pre-recorded messages such as Talking with Creditors, Dealing with Insurance Companies and Claims, and "Deciding Which Bills to Pay First."

Disaster Restoration

Dr. Claudette Reichel, LSU AgCenter Extension Housing Specialist engaged FEMA, Department of Energy and others to develop a "Rebuild Stronger, Safer, Smarter Homes" plan of action. Emphasis on the construction of LaHouse, a permanent sustainable housing "showcase of solutions" with multiple building systems and technologies for hazard-resistant, energy-efficient and healthy housing has magnified as impacted citizens prepare to move into the disaster restoration stage. The LaHouse Resource Center educational outreach was launched with weekly Mid-Construction Open Houses, a press conference and numerous media features, offering free "Building Your Louisiana House Homeowners Guides." These initiatives have been used by thousands to learn how to make their new or restored homes more hazard-resistant and energy efficient. Building for Extreme Climates seminars and technical tours have been conducted for building professionals.

In Mississippi, moisture meters were provided for checkout at county offices to test moisture levels before rebuilding. Extension University employees traveled to the coast and slept on the floor to cook, answer telephones, assist with tearing out damage and rebuilding, along with volunteers from across the nation and globe.

Disaster Preparation

What can family resource management and other professionals do to be prepared for the next disaster? What do we wish we had done before the storms hit?

Prepare Documents in Advance

Remember that all power and communication systems may be down. Have camera-ready hard copies of important documents in easy-to-reach places (several places may be best). News articles and fact sheets may be prepared in advance. It may be a good idea to keep lists of resources, such as those listed below, on-hand, as well. Share resources with practitioners in other states and create links on your site to web materials. Reproduce some web materials on servers in other states so if one server goes down, materials may still be available through other sources. Think through what storm victims would need to do during the first week, second week and so on, and have easy-to-read and reproducible fact sheets ready. Have talking points ready for you or other agents to take to television and radio interviews.

Train Consumers

Conduct on-going workshops for consumers on preparing an evacuation box. Anyone could face a fire at home any day. The information that should be ready to pick-up on a moment's notice should include: photos to identify family members, cash, important papers and a disk or film of household inventory would not be a bad idea. We are now encouraging not only fire-proof, but also waterproof containers (by placing documents in a plastic bag inside a protective envelope because the plastic bag could melt with heat).

Coordinate with Other Disaster Preparation Professionals

Take the time to learn what other professionals in your state and community do before and after disasters. It may be too late to learn how to communicate with them after a big event occurs. Share materials and methods on a regular basis.

Resources

The following list includes some of the resources used to respond to Hurricanes Katrina and Rita in 2005. Some existed before the storms. Others were prepared immediately after the disasters. Please share other resources you feel may be useful that are not listed here with the authors.

Louisiana State University Agricultural Center

Storm Recovery Guide for Homeowners

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/Storm+Recovery+Guide+for+Homeowners+Natural+Hazards+Series.htm

Disaster Recovery: Banking after the Storm

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Banking+After+the+Storm.htm

Disaster Recovery: Beware of Frauds and Scams

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Beware+of+Frauds+and+Scams.htm

Disaster Recovery: Don't Let Disaster Compromise Credit

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Dont+Let+Disaster+Compromise+Credit.htm

Disaster Recovery: Filing Insurance Claims

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Filing+Insurance+Claims.htm

Disaster Recovery: Getting Help at the Disaster Recovery Centers

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Getting+Help+at+the+Disaster+Recovery+Centers.htm

Disaster Recovery: Good News About Your Homeowner's Insurance Policy

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recover+Good+News+About+Your+Homeowners+Insurance.htm

Disaster Recovery: Managing on a Suddenly Reduced Income

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Managing+on+a+Suddenly+Reduced+Income.htm

Disaster Recovery: Replacing Important Papers

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+Replacing+Important+Papers.htm

Disaster Recovery: What You Need to know about Your Rights as a Tenant

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+What+You+Need+To+Know+About+Your+Rights+As+A+Tenant.htm

Disaster Recovery: What You Need to Know about Unemployment Issues

http://www.lsuagcenter.com/en/family_home/hazards_and_threats/recovery_assistance/personal_financial_recovery/financial/Disaster+Recovery+What+You+Need+To+Know+About+Unemployment+Issues.htm

CPA Toolkit: Disaster Recovery – American Institute of Certified Public Accountants (AICPA)

http://www.aicpa.org/financialliteracy/Financial_Toolkits/Guide_to_financial_Issues_Toolkit.asp

Rent-to-Own Contracts

<http://www.lsuagcenter.com/NR/rdonlyres/365AFA94-8C9C-4764-AF26-77A1F8436E52/17358/DisasterRecoveryRenttoOwncontractsAB91905.pdf>

Identity Theft

<http://www.lsuagcenter.com/NR/rdonlyres/8BF747FC-66C7-46EB-B47E-94B304F45101/19325/DisasterRecoveryIDTheft101505.pdf>

Restoring Flood-Damaged Books and Papers

<http://www.lsuagcenter.com/NR/rdonlyres/A867805C-E012-41CE-B50E-C9C119E53F14/19330/DisasterRecoveryRestoringFloodDamagedpapers11805.pdf>

Purchasing a Vehicle

<http://www.lsuagcenter.com/NR/rdonlyres/CEA8FFDF-3394-4530-BB59-7C252F81AFF1/19329/DisasterRecoveryPurchasingaVehicle101905.pdf>

Preparing Your Evacuation To-Go Box

<http://www.lsuagcenter.com/NR/rdonlyres/F6C70EF4-2ABE-49BC-827A-094E60ACA296/19331/DisasterRecoveryPreparinganEvacuationTogoBox11905.pdf>

Extension Disaster Education Network

<http://www.eden.lsu.edu/>

Mississippi State University Extension Service

<http://msucare.com> Search under “news” and “publications” links for disaster or other key words.

Other Sources

- American Red Cross – http://www.redcross.org/services/disaster/0,1082,0_605_00.html
- Disaster Information Center – North Carolina Cooperative Extension Service – <http://www.ces.ncsu.edu/disaster/>
- Seven Steps in Making an Insurance Claim – <http://www.ces.ncsu.edu/disaster/factsheets/html/19.html>
- Choosing a Contractor – <http://www.ces.ncsu.edu/disaster/factsheets/html/90.html>
- Eliminating Odors from your Refrigerator – <http://www.ces.ncsu.edu/disaster/factsheets/html/61.html>
- Protecting Valuable Records – <http://www.ces.ncsu.edu/disaster/factsheets/html/31.html>
- Evacuation Disaster Kit – <http://www.ces.ncsu.edu/disaster/factsheets/html/96-1.html>
- The Disaster Handbook – University of Florida Extension – <http://disaster.ifas.ufl.edu/>
- Replacing Lost or Damaged Papers – <http://disaster.ifas.ufl.edu/PDFS/CHAP05/D05-05.PDF>
- Emergencies: Are You Prepared? Your Personal Checklist of Important Documents – Virginia Cooperative Extension – <http://www.ext.vt.edu/pubs/family/354-141/354-141.html>
- When Natural Disaster Strikes – A guide to managing your financial obligations during a natural disaster. AFSA Education Foundation. www.afsaef.org
- Weathering The Storm: Financial Tips and Resources for Hurricane Recovery – The Department of the Treasury. <http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/weathering-the-storm.pdf>
- 2004 Disaster Losses Kit – IRS – <http://www.irs.gov/pub/irs-pdf/p2194.pdf>
- Mississippi's Invisible Coast – Biloxi-Gulfport Sun Herald – <http://www.sunherald.com/mld/sunherald/13402585.htm>
- Emergency Financial First Aid Kit (EFFAK) – Operation HOPE, Inc. – <http://www.ready.gov/america/downloads/eefak.pdf>
- Replacing Valuable Documents – University of Arkansas Cooperative Extension Service – <http://www.ready.gov/america/downloads/eefak.pdf>
- Replacing Those VIPs (Very Important Papers) – Montana State University Extension Service – <http://www.montana.edu/wwwpb/pubs/mt9513.html/>
- Your Important Papers: What to Keep and Where – Montana State University Extension Service – <http://www.montana.edu/wwwpb/pubs/mt9611.html>
- The Digital Storage Solution – The Washington Post – http://www.washingtonpost.com/wp-dyn/content/article/2005/09/10/AR2005091000174_pf.html

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Endnotes

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