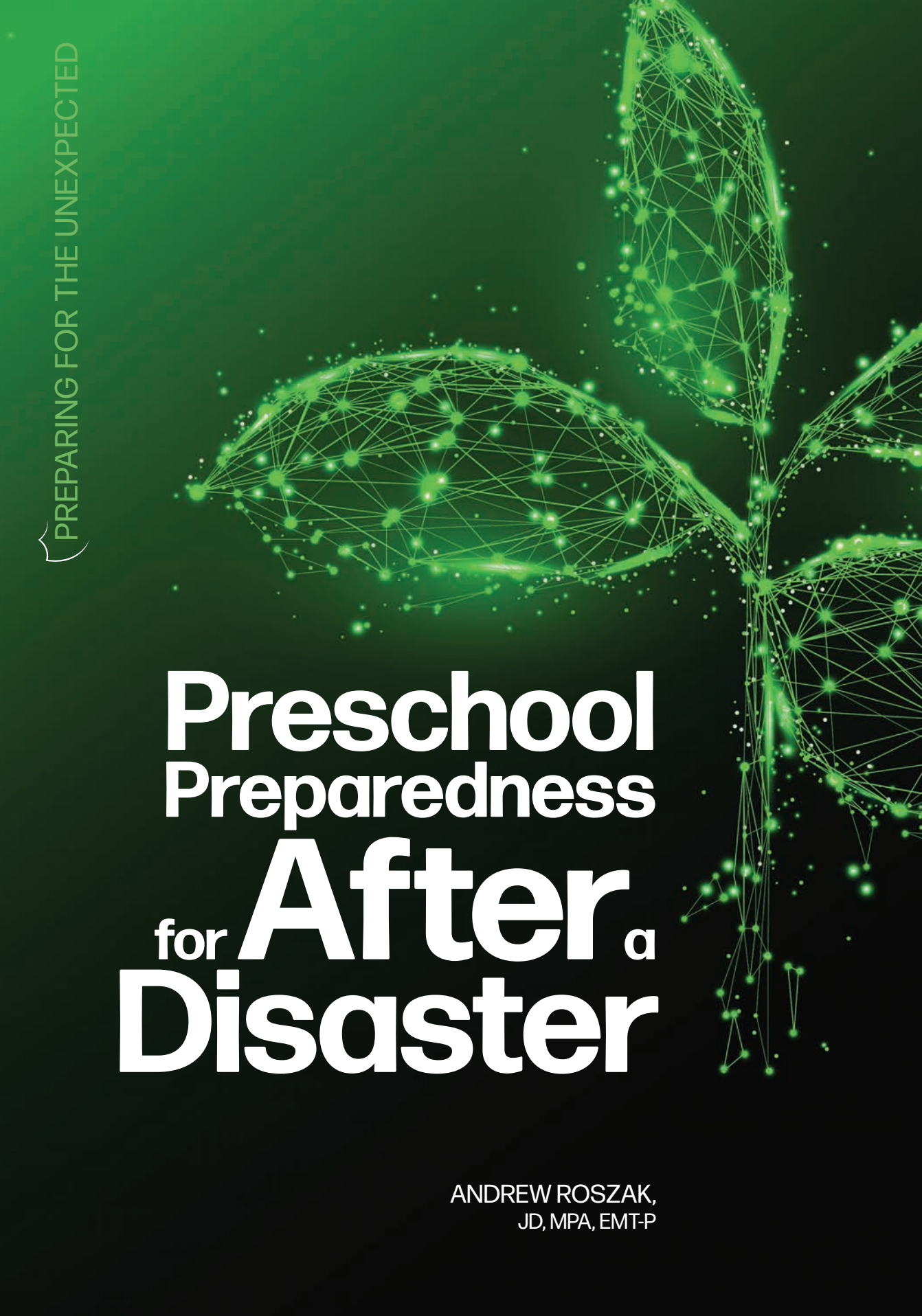
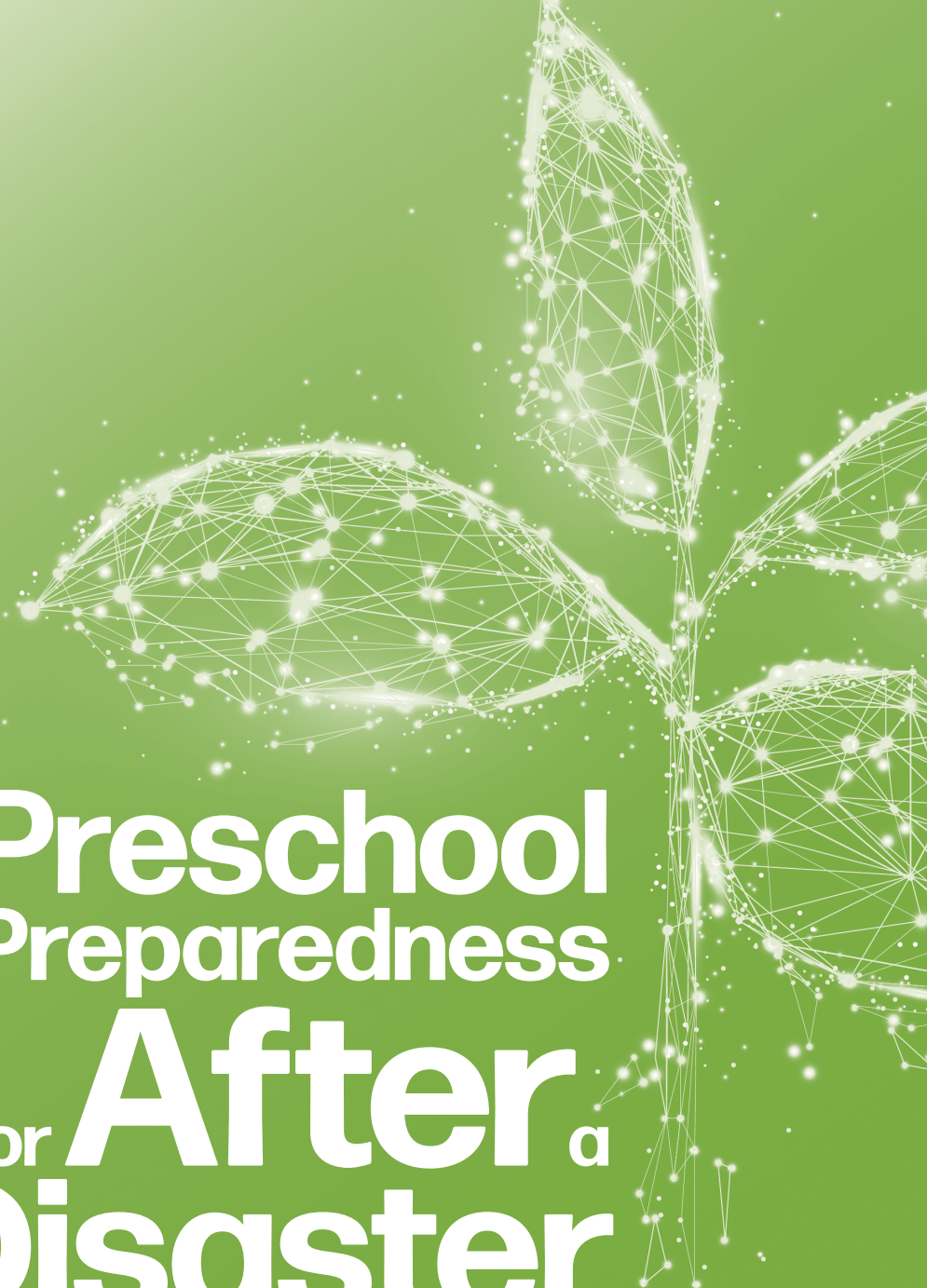


PREPARING FOR THE UNEXPECTED



Preschool Preparedness for **After** a **Disaster**

ANDREW ROSZAK,
JD, MPA, EMT-P



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Preface

Thank you for purchasing this book, which is the third and final book in the Preparing for the Unexpected series. This book is arguably the most important book in the series, as it delves into a topic that rarely receives attention—post-disaster recovery. While much attention is placed on preparedness and planning, little to no attention is dedicated to thinking about how to rebuild, recover, and reopen after an emergency or disaster.

As this book details, recovering from an emergency or disaster is a Herculean task—and certainly one that should not be underestimated. To help put things into perspective, imagine being asked to make some of the most consequential decisions of your life when you don't even know where you, or your family, will be sleeping at night. The chaos, stress, anxiety, and depression that accompany these situations are indeed real and should be accounted for when planning your response. As with other aspects of preparedness, more advanced planning often leads to more successful outcomes.

From a personal perspective, this book means a lot to me. When I first agreed to write this book, I was supporting the US Virgin Islands (USVI) and Puerto Rico Departments of Health in their post-hurricane recovery and rebuilding efforts. You may recall that in September 2017 the Caribbean was hit by two powerful hurricanes, Irma and Maria. Both were Category 5, and they hit less than two weeks apart, causing widespread damage, destruction, and suffering. Through our work, we were interfacing directly with early childhood programs. We helped them to better understand their needs and the impact the hurricanes had on their programs and on the children and families that they serve. Importantly, we also worked to help develop tools and resources to assist with the recovery from the next hurricane or disaster, with an eye toward minimizing its impact.

While the Caribbean certainly had its challenges, including supply shortages, worker shortages, the eviction of the Puerto Rican government, and even earthquakes in Puerto Rico, no one could have imagined the challenges that the next few years would bring.

The publication of this book has been delayed on three different occasions due to unique situations and circumstances. First, the emergence of COVID-19 and the ensuing pandemic caused a delay. Second, the book was put on hold as my wife and I celebrated the birth of our first child, Rachel Stella Roszak. Her birth gave new meaning and emphasis to the important, daily work of early childhood professionals. Rachel's arrival also re-emphasized the importance of ensuring that early childhood professionals are well versed and prepared to handle these very challenging issues.

Certainly, COVID-19 and the birth of our first child were more than enough to keep us busy. However, the world works in mysterious ways. The book was delayed for a third time when my family lived through a horrific tornado that struck our



community, leaving eighty-six homes damaged or destroyed, another fifty-six condemned, and three of our neighbors dead. This terrible event occurred around midnight on a random February night when Rachel had just turned three weeks old. To first-time parents, this unexpected disaster certainly added a tremendous amount of additional complexity to our lives. I wish that none of my readers have a similar personal experience. Yet, ironically, our personal exposure to natural disaster has made the content of this book more informed and detailed than I previously would have thought possible.

Shortly after the tornado impacted our family, I felt severely overwhelmed and depressed. I felt hopeless. The COVID-19 pandemic had ruined a lot of things—birthday parties, weddings, graduations—and taken hundreds of thousands of lives. There was not much we could plan for, as events routinely got canceled or indefinitely postponed. However, the birth of our first child was something that we could plan for—and my wife and I did everything possible to create the happiest home for her that we could. Her arrival offered an outlet for us to pour our positive energy into. Knowing that the COVID-19 pandemic had upended the world, at least we were certain that our home would be a safe and loving environment for our newest family member.

Sadly, all that was changed in just a few short minutes. The power of the tornado left a path of destruction and despair that is not easy to describe. Seeing everything you had planned for taken away in just a few minutes was heartbreaking. In fact, it was really beyond heartbreaking—it was a feeling of utter *helplessness*.

One day everything was just going wrong. I was fighting with contractors, insurance companies, suppliers—just doing a ton of things that I never imagined I would be doing on our maternity/paternity leave. I had also come to the realization that our baby would never get to sleep in the nursery that my wife and I had spent so much time, attention, and effort on making perfect. It was a gut-punch.

I paused for a moment and reflected that we would never get this time back. Never again would we be first-time parents welcoming our newest family member to our lives. Here I was, totally unfocused on her—instead I was focused on all the day-to-day things that post-disaster life brings. I felt a sense of loss not just on Rachel's behalf but an overall loss of purpose that really made me really question whether or not my priorities were in order—and if, at three weeks in, I was failing as a father.

Later that day, I received an email from Iran Rodriguez, a friend and colleague. In typical Iran style, it didn't say much, but what it did say changed my day. The subject line was simple: "Keep this message in your mind." When I opened the email, I saw a picture of a plaque with this caption: "To the world you are a dad. To our family you are the world." That message from Iran was all the reminder I needed to get refocused and reenergized. I still have that email in my inbox, marked as unread, and from time to time I refer back to it. No matter the situation, it serves as an important reminder to keep things in perspective.



Throughout this book, I speak from my twenty-plus years in emergency preparedness and disaster response, including lessons learned during my time in the Caribbean after hurricanes Irma and Maria. And, just as the voices of others who have lived through trying times can teach us a lot, I can now also include personal insights and reflections from our own ten-month post-tornado rebuilding process. We have developed a special website, <https://www.childhoodpreparedness.org/recovery>, which provides tools, resources, and videos of early childhood professionals who have lived through emergencies and disasters.

My heartfelt appreciation to those who have made this book possible and those who have supported me, my family, and my business, the Institute for Childhood Preparedness, during these very difficult times. Special thanks to my wife, Dr. Sara Roszak, for her always-present love and overabundant support; my father, Ronald Roszak, for his continued dedication to keeping children safe; Dr. Demi Woods, who provided countless hours of support and research in support of this publication; and Dr. Zakary Woods, for his contributions and editing eagle eye. I also need to acknowledge Mr. Iran Rodriguez. I have had the privilege of working side by side with Iran on disaster preparedness and recovery issues for more than five years. His compassion, spirit, and, most importantly, his sense of humor have served as an inspiration and provided much-needed comic relief during stressful situations.

I sincerely hope this book helps you become better prepared; and if you are ever in the unfortunate position of having to rebuild and recover, I hope you keep Iran's simple message in mind: to your family you are the world.

Introduction

In 2017, hurricanes Maria and Irma caused considerable damage to the US Virgin Islands (USVI) and Puerto Rico. As Category 5 storms, they caused widespread destruction and disruption and the deaths of more than 3,000 people. In the aftermath of these storms, many early childhood programs were damaged and closed. Delays in funding, supplies, and ready access to professional services caused extended closure of many early childhood sites.

To better understand the impact of these hurricanes in the Caribbean, the Institute for Childhood Preparedness, together with the National Environmental Health Association, the Region II Head Start Association, the Puerto Rico Department of Health, and the US Virgin Islands Department of Health, conducted a series of meetings in Puerto Rico and the USVI. This work was funded by the US government through the Agency for Toxic Substances and Disease Registry (ATSDR). This was the first and only known attempt to tell the story of those entrusted to protect the health and well-being of children as they recover from disaster.

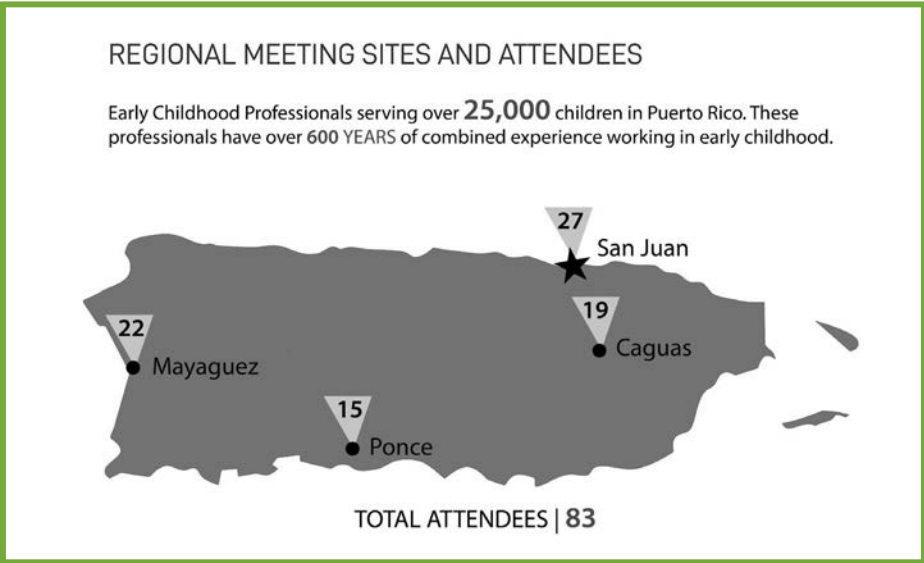
In addition to collecting data to better understand the hurricanes' impacts, participants in the meetings also reached a consensus that additional information and resources could aid the timely reopening of early childhood programs. Through discussions with the US Department of Health and Human Services' Administration for Children and Families, it became clear that no quick, easy-to-use method existed to assess the condition of early childhood programs after a disaster.

Recognizing the importance of reopening these programs in a timely manner, along with the realization that many are overwhelmed after a disaster, the goal was simple: develop an easy-to-use and easy-to-understand tool to help identify hazards that may impede reopening after a disaster. Our charge was to develop this resource and ensure that it met the needs of the early childhood community.

We knew from past disasters that children, older adults, people with disabilities, and those living in poverty are the most vulnerable to experiencing adverse effects after a disaster. An effort by the Instituto Desarrollo Juventud (Cox Marrero et al., 2018a) helped quantify some of the impacts of Hurricane Maria on families in Puerto Rico with children eighteen years and younger. Not surprisingly, their efforts found that low-income families (with annual incomes less than \$15,000) fared much worse when compared to families with incomes greater than \$15,000. This was true across all categories, including food security, utilities, employment, transportation, and medical services.

The report also highlighted the migration that occurs after disasters and found that nearly a third of families stated it was probable or very probable that they would migrate as a result of the hurricanes. As we have discussed, this is a very important consideration for early childhood programs: you may rebuild and finally reopen your doors only to find that many of your clients have moved away.

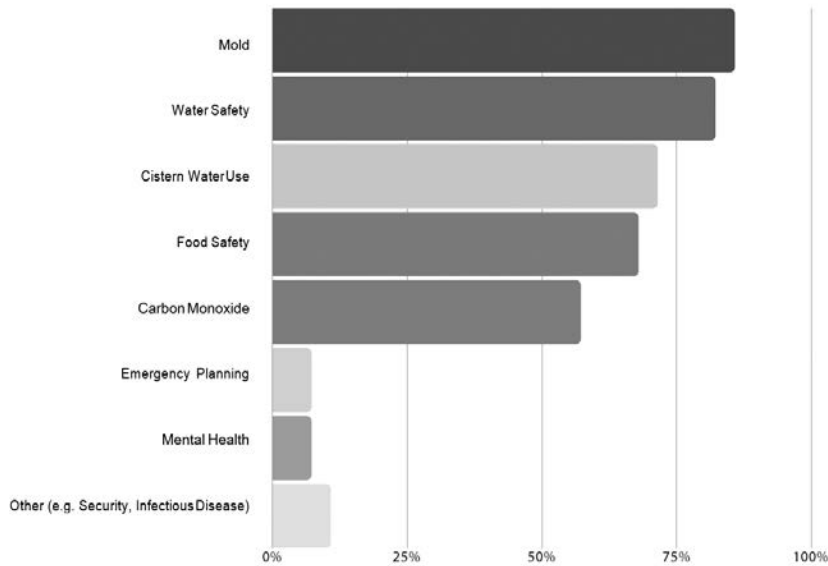
Our on-the-ground outreach efforts yielded some important results and uncovered some interesting findings. We held four regional meetings in Puerto Rico and the USVI with early childhood professionals. For example, in Puerto Rico the early childhood professionals who participated in these meetings served a combined total of more than 25,000 children and had more than six hundred years of collective experience working in the early childhood profession. In Puerto Rico, 85 percent of early childhood providers in attendance reported damage to their programs. They also reported that their programs were closed for an average of six weeks.



Across both Puerto Rico and the USVI, early childhood programs faced similar barriers that prevented the timely reopening of programs: lack of electricity, water, and food; mudslides; mold; and debris. Almost two years later, early childhood professionals and children were still experiencing the negative impacts of these hurricanes.

CHILDCARE PROVIDERS NOTED MISSING INFORMATION

Some attendees indicated that they were ill-prepared for recovery from the hurricanes of 2017. More information would have been helpful about:



Key takeaways from our engagements include the following:

- To stay in operation and meet community needs, 21 percent had to change locations.
- Fifty-four percent had to change their hours.
- On average, seventy-two fewer children were enrolled in the child-care programs.
- When providers could finally reopen, many of the children had left because reopening took so long.
- Providers reported mold; flooding; damage to roofs, fences, windows, doors, air conditioning, and outdoor equipment; and lack of electricity, which some providers still struggle with today.
- Barriers noted included lack of food and resources, inaccessible facilities, mudslides, debris removal, mold, and contaminated water.

How This Book Is Organized

This is the third book in the Preparing for the Unexpected Series. The first book, *Preschool Preparedness for an Active Shooter*, focuses on increasing the safety and security of your facility. The second book, *Preschool Preparedness for an Emergency*, focuses on planning for an emergency and creating procedures for

use during an emergency. This book covers the aftermath of the emergency. It is designed to walk you through the various phases of disaster recovery. Sadly, for many, disaster recovery is often an afterthought, and the complexities of recovering and rebuilding are left to be learned in the middle of a crisis. That is hardly an ideal approach. If you have read my other books or have attended one of my training sessions, you know one of my favorite slogans is “Practice makes prepared.” This is especially true in the post-disaster recovery world.

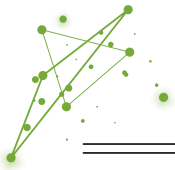


There are so many actors involved in disaster recovery and so many unique considerations to take into account, it can be—and will be—overwhelming. The more you learn about these topics ahead of time, the better and faster your recovery process will be. This book is designed to get you up to speed on the various elements of disaster recovery. We explore the nuances of insurance and define key insurance terms. We discuss mental-health considerations and the importance of taking proactive measures to practice self-care. We discuss common injuries that occur in the post-disaster environment. We explore working with insurance and selecting contractors to repair and remediate damage. Finally, we discuss reopening the early childhood program in a manner that is as safe as possible. I purposefully have included numerous stories, first-hand accounts, and factual information to help provide real-world context to the themes and issues that are discussed here. In addition to what you see in the following pages, we have also developed a website (<https://www.childhoodpreparedness.org/recovery>) where you can find resources, tools, and videos from early childhood professionals who have lived through real-world emergencies.



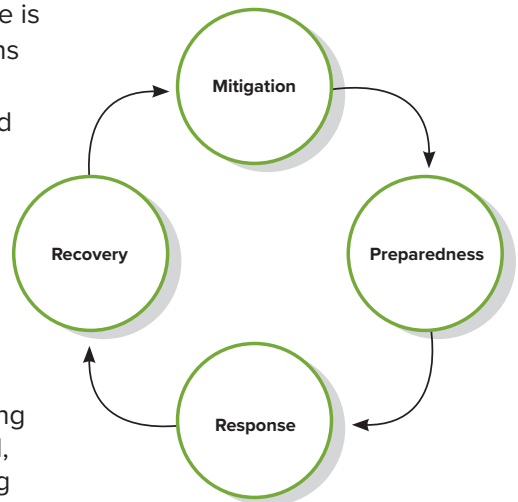


Considering Disaster Management



Disaster management follows a cycle. At the most basic level, the disaster-management cycle consists of four basic parts. This book focuses on one of the most important but often neglected parts—recovery. Why does recovery tend to be neglected? Many reasons exist, but the primary reason is that we often live under the impression that “It will never happen here.” Our goal is to spend as little time in the recovery portion of the cycle as possible. When we are in recovery, by definition, life is not normal. Returning to normal operations helps everyone—it is better for our business, better for our mental health, and better for the community that we serve.

- **Preparation** involves the development and testing of emergency-action plans. Preparedness is a continuing commitment, which requires monetary investment. Organizations should not view preparedness as being done once the plan is written. Instead, they should test the plan, reevaluating whether the plan needs revisions. Other examples include stockpiling food and water.
- **Response** occurs when an emergency or disaster begins. It requires us to take action to protect lives and property. During a response, our investments in planning and training are put to the test. This is game day or “go time.” Organizations that have invested in their mitigation and preparedness efforts will have responses that are effective and efficient. Such planning limits damage and loss of life and allows us to move past the emergency in a more expeditious manner.



- **Recovery** comes after the immediate threat to life and property has ended and involves picking up the pieces and attempting to return to normal. Recovery can be a long road—and for some communities, it may take years to fully recover. Recovery often contains short- and long-term efforts. For example, establishing a shelter to meet the needs of displaced individuals is a short-term recovery goal; whereas, rebuilding homes destroyed by the disaster is a long-term recovery goal. Each recovery effort seeks to bring stability to the impacted community.
- **Mitigation** efforts seek to reduce potential harm or loss from emergencies or disasters. Mitigation activities are completed before a response and involve conducting activities to lower risk. For instance, a city may enact building codes to reduce the impact of high winds or floods on buildings. By enacting these codes, the city is seeking to reduce the potential losses that may be incurred from a disaster. Another example is purchasing insurance.

The disaster-management cycle is especially important for small businesses, which often feel the tangible impact of a disaster just as a family would. Small businesses account for 99 percent of all companies and employ 50 percent of all private-sector employees (US Department of Homeland Security, Earthquake Country Alliance, and Federal Alliance for Safe Homes, n.d.). Communities across the United States depend on small businesses for everyday needs, including for early child care and education.

Effects on Early Childhood Programs

Many early childhood programs are small businesses. According to the Committee for Economic Development of The Conference Board (CED), 768,521 child-care establishments were operating in the country in 2019, with approximately 90 percent being classified as family child-care programs or one-person operations (CED, 2019; Stevens, 2017). While certainly large in quantity, when compared to child-care centers, family child-care providers generated approximately 25 percent of total revenue for the entire early childhood sector. While workforce numbers are difficult to quantify, several groups estimate at least 12 million children under the age of six are in a child-care arrangement.

Sadly, the US Federal Emergency Management Agency (FEMA) estimates that between 40 and 60 percent of small businesses do not reopen after a disaster. Resuming operations as soon as possible is vital, as there is a direct correlation between the time it takes to reopen and the likelihood of continued operations. Doing so allows you to resume your cash flow, and importantly, let your customers know you are back open. Being unable to reopen after an emergency can have dire consequences. Nearly 90 percent of small businesses that do not reopen within **five days** of a disaster will fail within a year (FEMA and Federal Alliance for Safe Homes, n.d.a). Additionally, nearly 75 percent of businesses without emergency preparedness and continuity planning will fail within three years of a disaster (FEMA and Federal Alliance for Safe Homes, n.d.b). While this is tragic for



any one business, the loss of an early childhood program in a community can be downright disastrous.

These statistics are important and help paint a clear picture for policymakers and professional emergency-management organizations. These facts and figures show the importance of child care as a business. We also need to consider the impact that a lack of child-care services has on a community.

While we all face the possibility of experiencing disasters, only 49 percent of child-care administrators in both residential and child-care centers report being able to properly care for children during and after disasters. Of those, 37 percent of administrators in child-care centers report being able to provide care to children for longer than twenty-four hours during and after an emergency (Leser, Looper-Coats, and Roszak, 2019).

If child care is not available, parents are unable to work. In communities suffering from the disaster, rebuilding and recovery efforts can be delayed without adequate child care. Little research has been done about the economic impacts of post-disaster closure of early childhood programs. However, a study looking at typical breakdowns in child care—children being sick, child-care programs temporarily closing, issues with transportation, and other routine events—found that lack of access to child care costs \$8.3 billion in lost wages each year (Glynn and Corley, 2016). One can only speculate that this figure would severely increase in the event of a prolonged absence of early childhood programs within a community.

Furthermore, vulnerable populations, such as children, older adults, people with disabilities, and those living in poverty, are the most likely to experiencing adverse effects in a post-disaster environment. This is important as early childhood programs begin to think about the clients that they serve and the staff that they employ. Families that were barely making it prior to the emergency or disaster will likely need assistance in the post-disaster environment. This is a special consideration that must be taken into account. Consider how you may best help these clients, such as supporting them through cash donations, tangible goods (food, water, or clothing), tuition relief, or even transportation. Depending on the clientele you serve, this could include a substantial portion of your clients, especially if your program traditionally serves families below the poverty thresholds (such as Head Start programs).

The severe damage suffered by Puerto Rico after Hurricane Maria in 2017 helps to provide a snapshot. After the hurricane, 99.7 percent of families with children younger than the age of eighteen were without electricity for an average of 103 days, and 85 percent of such families lost water service for an average of 55 days. A report by Instituto Desarrollo Juventud (2018) examined the impacts of Hurricane Maria on a representative sample of families with children eighteen years and younger in Puerto Rico. Findings consistently showed that poorer families (with incomes less than \$15,000) fared much worse from the aftermath of the hurricane compared to families with higher incomes. These outcomes were seen in all

categories (food security, utilities, employment, transportation, medical services). In this study, nearly a third of families reported that it was probable or very probable that they would migrate because of the hurricane.

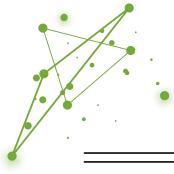
The Puerto Rican experience was not unique: findings in the USVI after Hurricane Irma, which hit both the USVI and Puerto Rico two weeks before Maria, were similar. The USVI Kids Count report found that the poverty levels for families in the USVI with children increased from 27 percent to 32 percent, and more households received Supplemental Nutrition Assistance Program (SNAP) benefits in September 2018 than during the two years prior to the hurricanes. Similarly, in the 2016–2017 school year, only fifteen families received emergency or crisis intervention that provided essential needs such as food, clothing, and shelter; that number increased to 300 families that received those services in the 2017–2018 school year, after the hurricanes (Community Foundation of the Virgin Islands, 2018; Michael et al., 2019).

The Head Start program administered by the USVI Department of Human Services in Puerto Rico is the most comprehensive childhood program in the territory. Head Start can provide services to 894 eligible children each year in its fifteen centers with forty-five classrooms across the three main islands of St. Croix, St. John, and St. Thomas. Due to damage from Hurricanes Irma and Maria, classrooms had to be consolidated. The Head Start centers in St. John and St. Thomas remain closed, as well as the two centers in St. Croix. Many more centers were less seriously damaged and able to reopen, but still operate with unrepaired damages.

Enrollment at Head Start across the territory decreased more than 50 percent from the beginning of the school year to the end. For private child care (not to be confused with Head Start), the USVI Department of Human Services reported that twenty-seven child-care centers in the St. Thomas–St. John district closed, along with twelve centers on St. Croix. The territory’s private child-care centers lost more than half their capacity in available space and number of children enrolled due to damage to the facilities and families moving off the islands.

Migration is a phenomenon that occurs after every disaster. For example, massive migration was seen after Hurricane Katrina struck the Gulf Coast of the United States in 2005. In fact, all fifty states, the District of Columbia, and Puerto Rico received families affected by the hurricane’s devastation (Ericson, Tse, and Wilgoren, 2005). More recently, USVI and Puerto Rico experienced this phenomenon as well.

The diaspora of families and children away from the impacted area is something that early childhood programs should take into account when developing their recovery plans. Staying in close contact with your clients and families during recovery is an important consideration and can help you better understand their situations and future child-care needs. Sadly, as the above information illustrates, some early childhood programs reopened only to find that a substantial portion of their families had moved away. This certainly has an impact on program operations and funding.



Insurance Basics

According to the Insurance Information Institute (III), one out of every fifteen US homeowners files a claim on their homeowners insurance each year. This astonishing number reinforces the need to be familiar with your business or home insurance policy in advance of any damaging event. The III also reports that the average home insurance claim is for \$16,000 and the average home insurance premium is \$1,173 per year (III, 2022).

Insurance policies can be confusing, especially because they may have different levels of out-of-pocket expenses for different causes or claims. In the following pages we will discuss different types of policies and deductibles. Some of these disparities are heavily influenced by what region or state you live in. Due to this geographic variance and to the fact that the insurance industry is constantly evolving, it is important to check with your insurance carrier to be sure you have the latest information regarding policies and deductibles. We strongly recommend also checking with your insurance carrier to help determine which insurance is recommended for your area and your particular situation.

Let's start with the basics. An insurance *deductible* is the amount the insured pays in the event of damage or a loss. Overall, it is a means for a client to share in the initial cost of a claim and defines the financial line between what repairs the insured covers versus those that the insurance company is responsible for. A deductible also provides a monetary incentive to properly maintain and protect your property from damage. Thus, the higher the deductible, the lower your insurance premiums. Conversely, a lower deductible typically means a higher premium.

Deductibles can be exceptionally confusing to understand, so here's a deeper look into how they work. Not every deductible is created equal. In some cases, special deductibles (or specific-peril deductibles) are applied separately for a higher dollar amount than the standard deductible. For example, if you have a \$1,000 deductible for fire, theft, and all other perils, and you live on the coast, your deductible for windstorm and hail losses may be an additional \$2,000 or higher.

Rather than dollar amounts, however, deductibles are sometimes expressed as a percentage of the coverage amount on your property. So, a wind deductible of





Rebuild, Recover, and Reopen

You can't stop a disaster from happening, especially when Mother Nature is the force behind it. But, you can limit the amount of time your early childhood program is closed, pick up the pieces, and return to normal as quickly as possible. The key to serving children and their families again quickly is advanced planning.

Preschool Preparedness for After a Disaster, the third book in the Preparing for the Unexpected series, will help your center get up and running after the worst has happened. In very approachable, bite-sized pieces, emergency-preparedness expert Andrew Roszak, JD, MPA, EMT-P, shares advice from his more than 20 years of experience in disaster recovery to help you prepare, respond, and get back on your feet quickly.

Learn how to:

- choose and work with a restoration company and other contractors, while avoiding scams and rip-off schemes;
- mitigate trauma experienced by staff and children;
- connect with community support services and relief agencies;
- navigate insurance claims;
- and much more!



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Andrew Roszak, JD, MPA, EMT-P, serves as the executive director at the Institute for Childhood Preparedness, where he oversees work designed to enhance emergency preparedness, response, and recovery for early childhood professionals. He serves as chief of preparedness, health and environment, for the Region 2 Head Start Association and is an adjunct faculty member at Old Dominion University.

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