



# Disaster Preparedness at Home

Tips to help keep your family, home and financial future safe. For more preparedness information and tools, see [sbpusa.org/who-we-help/homeowners](https://sbpusa.org/who-we-help/homeowners).

## Tip 1 Know Your Risks

- Identify the hazards most likely to strike in your community and the kinds of impacts they may have
- Check to see what your property's level of flood risk is by looking up your flood zone
- Know and regularly check key information sources about any approaching hazards and local emergencies
- Download useful emergency apps: FEMA, Red Cross, weather, local alert apps

## Tip 2 Make Your Emergency Plan

- Make an emergency plan for your family, including a how you will communicate with each other, evacuate, shelter at home, and take care of medical needs in the event of an emergency
- Put together a disaster supplies kit, including a week's supply of any medications your family and pets need

## Tip 3 Protect Key Documents

- Gather and organize the types of important documents and records you may need after a disaster
- Replace any missing documents
- Update any titles or ownership papers that do not list the current owner's name
- Safely store important records, including backup copies you can access from outside your home (like in a safety deposit box or online cloud storage)
- Be familiar with documents you would need to apply for types of government disaster assistance, such as FEMA's Individuals and Household Program and the SBA Disaster Loans program

## KEY DOCUMENTS

### Personal ID

- Driver's license and ID cards
- Birth certificate, adoption and child custody records
- Marriage and divorce licenses
- Passport, green card, naturalization documents
- Social security card
- Military ID, discharge records
- Pet ID & proof of ownership information

### Household Information & Contacts

- Family emergency and out of town contacts
- Employer information and contacts
- School information and contacts
- Local government, emergency services contacts
- Service and utility providers
- Repair and contractor services

### Financial & Legal

- Housing records (deed, lease, rental agreement, mortgage, home equity line of credit)
- Other financial obligations (bills, loans, credit cards, family support, recurring payments)
- Bank & investment account information
- Vehicle title and registration
- Insurance policies
- Inventory of property and contents (descriptions, photos, receipts, ownership papers, appraisals)
- Income sources (pay stubs, benefits statements)
- Tax records (keep returns a minimum of 3 years)
- Will, trust, power of attorney

### Medical

- Physician and pharmacy contact information
- Health insurance ID cards and policy information
- Medicare/Medicaid ID cards
- Immunization, allergy and medical history
- Current prescription copies, medication list
- Caregiver agency contract or service agreement
- Medical equipment models, serial numbers and supplier information
- Disabilities documentation
- Living will
- Pet immunization, prescriptions and veterinarian contact information

## Tip 4

## Get the Right Insurance Coverage

- Have a recent inventory of your home with photos and records to show what you own and estimate the total value (save your receipts!). A good way to get started is to take a video of every room in your home.
- Review your policies with your agent and ask important questions about:

PERILS	PROPERTY COVERAGE	VALUES
<ul style="list-style-type: none"><li>○ What perils are covered and excluded in your policy?</li><li>○ Do you have adequate insurance to cover your risk for <b>flooding, windstorms</b>, and other perils you may face?</li></ul>	<ul style="list-style-type: none"><li>○ Does your coverage include:<ul style="list-style-type: none"><li>- Home structure AND contents? (contents coverage is typically optional in flood insurance policies)</li><li>- Detached structures (garages, sheds)?</li><li>- Special items (antiques, jewelry)?</li></ul></li></ul>	<ul style="list-style-type: none"><li>○ Are the values listed for your home and contents up to date?</li><li>○ Are your current coverage limits and deductibles in line with your needs?</li><li>○ If you have one, have you met your coinsurance percentage minimum?</li><li>○ Are you insured to Actual Cash Value or Replacement Cost Value?</li></ul>
ADDITIONAL NEEDS	FILING A CLAIM	<b>Keep in Mind</b> Homeowners and renters insurance <b>do not</b> cover flooding. You must purchase flood insurance separately.  Flooding is the most common, costly natural hazard in the US. <b>Everyone lives in a flood zone.</b>  Replacement Cost coverage in your homeowners or renters policy is <b>strongly</b> recommended.
<ul style="list-style-type: none"><li>○ Do you have enough coverage if:<ul style="list-style-type: none"><li>- You need to rebuild to newer building code requirements?</li><li>- You need to live somewhere else for an extended period of time while your home is being repaired?</li><li>- To protect your assets in the event of a lawsuit?</li></ul></li></ul>	<ul style="list-style-type: none"><li>○ What forms do you need to complete? Is there an app you can use?</li><li>○ What information and documentation will you need about your losses?</li><li>○ How soon after an incident do you need to file the claim?</li><li>○ What do you need to know about making temporary repairs?</li><li>○ What do you need to know about working with contractors to repair damage to insured property?</li></ul>	

- Improve your coverage if you find gaps after reviewing your policies with your agent, **especially for flood risks**

## Tip 5

## Protect Your Property

- Regularly inspect your property and keep it clear of hazards such as dead trees or blocked drains
- Regularly inspect your roof and keep it in good repair, such as cleaning gutters and repairing any leaks or loose roofing material
- Plan actions you will take to secure your property in the event of severe weather or emergencies, such as bringing outdoor items inside, putting up protective window coverings, or putting flood barriers in place
- Look into the cost and safety benefits of different protective measures for your home, and take those that make sense for your risk situation and budget, such as: *(often easiest to do during new construction, renovation, or re-roofing)*
  - Roof protection, such as
    - Sealing your roof deck
    - Installing wind and impact-rated roof cover
    - Using ring shank nails to secure roof cover and attachments
    - Protecting attic vents
    - Bracing any gable ends
    - Hurricane straps to strengthen roof, wall connections
  - Protection for windows and doors, such as hurricane shutters, impact-rated models, or bracing for garage doors
  - Flood protection
  - Electrical system and appliance protection, such as raising the height of electrical component systems to at least a foot above 100-year flood level
  - Storm shelter or safe room (register it with your local storm shelter register if you install one)