



**DISASTER
PREPAREDNESS**
AT HOME

RESOURCE GUIDE



1
KNOW YOUR RISKS

2-3
MAKE YOUR EMERGENCY PLAN

4-8
FAMILY DISASTER PLAN

10-11
MANAGE YOUR DOCUMENTS
& INFORMATION

12-13
FINANCIAL PREPAREDNESS

14-16
PROTECT YOUR HOME

17
RESOURCES

18-19
IN CASE OF EMERGENCY
CONTACT CARDS

Know Your Risks

CHECKLIST

- 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

RESOURCES

- Zip code hazard lookup:
 - <https://www.disastersafety.org/>
- FEMA Flood Map Service Center:
 - <https://msc.fema.gov/portal>
- Alerts and Warnings:
 - <https://www.ready.gov/alerts>
- FEMA App:
 - www.fema.gov/mobile-app
- American Red Cross Emergency App:
 - www.redcross.org/mobile-apps/emergency-app

Make Your Emergency Plan



CHECKLIST

- Put together a disaster supplies kit, including a week's supply of any medications your family and pets need
- 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



DID YOU KNOW?

98% of U.S. counties have been impacted by a flooding event

BASIC EMERGENCY SUPPLIES KIT LIST

- Water: one gallon per person, per day
- Food: non-perishable, easy-to-prepare
- Flashlight
- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- First aid kit
- Medications, medical items
- Multipurpose tool
- Sanitation and personal hygiene items
- Emergency blanket
- Map(s) of the area
- Copies of important documents
- Cellphone with chargers Family and emergency contact information
- Extra cash

Pre-made prep kits are available at many major retail stores

Make Your Emergency Plan

DID YOU KNOW?



You should have enough supplies to meet your family's basic needs for at least 3 days. A 3-day supply for evacuation and 2-week supply for sheltering at home is even better.

ADDITIONAL ITEMS (BASED ON FAMILY NEEDS AND DISASTER RISKS)

- Medical supplies (hearing aids with extra batteries, glasses, syringes, cane)
- Baby supplies (bottles, formula, diapers)
- Games and activities for children
- Pet supplies
- Two-way radios
- Whistle
- N95 or surgical masks
- Matches
- Rain gear
- Towels
- Work gloves
- Tools/supplies for securing your home
- Extra clothing, hat and sturdy shoes
- Plastic sheeting, duct tape and scissors
- Household liquid bleach
- Entertainment items
- Blankets or sleeping bags

Source: American Red Cross - "Be Red Cross Ready Checklist" - RedCross.org

Family Disaster Plan

*Adapted from American Red Cross Family Disaster Plan
and Readygov Family Communication Plan*

Post this plan on your refrigerator. Laminate for safe keeping.

FAMILY NAME _____ **DATE** _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

PHONE _____

EMAIL _____

f _____  _____

IMPORTANT MEDICAL INFORMATION _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

PHONE _____

EMAIL _____

f _____  _____

IMPORTANT MEDICAL INFORMATION _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

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IMPORTANT MEDICAL INFORMATION _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

PHONE _____

EMAIL _____

f _____  _____

IMPORTANT MEDICAL INFORMATION _____

PET INFORMATION

NAME _____

TYPE _____

COLOR _____

REGISTRATION # _____

PET INFORMATION

NAME _____

TYPE _____

COLOR _____

REGISTRATION # _____

Family Disaster Plan

OUT OF TOWN CONTACT

NAME _____

HOME # _____

WORK # _____

EMAIL _____

f _____  _____

NEIGHBORHOOD MEETING PLACE

REGIONAL MEETING PLACE

WORK INFORMATION

WORKPLACE _____

ADDRESS _____

PHONE _____

f _____  _____

EVACUATION LOCATION _____

SCHOOL INFORMATION

SCHOOL _____

ADDRESS _____

PHONE _____

f _____  _____

EVACUATION LOCATION _____

WORK INFORMATION

WORKPLACE _____

ADDRESS _____

PHONE _____

f _____  _____

EVACUATION LOCATION _____

SCHOOL INFORMATION

SCHOOL _____

ADDRESS _____

PHONE _____

f _____  _____

EVACUATION LOCATION _____

MEDICAL INFORMATION

DOCTOR _____

PHONE _____

DOCTOR _____

PHONE _____

PEDIATRICIAN _____

PHONE _____

DENTIST _____

PHONE _____

SPECIALIST _____

PHONE _____

PHARMACIST _____

PHONE _____

PETCARE INFORMATION

VETERINARIAN _____

PHONE _____

KENNEL _____

PHONE _____

INSURANCE INFORMATION

MEDICAL _____

PHONE _____

POLICY # _____

HOMEOWNER/RENTER _____

PHONE _____

POLICY # _____

Family Disaster Plan

ACTION PLAN

1. The disasters most likely to affect our household are:

2. What are the escape routes from our home?

3. If we have to evacuate outside our neighborhood, what is our route to get to our regional meeting place, and an alternate route if the first one is impassable?

4. Our plan with our neighbors for assisting each other in an emergency is:

Family Disaster Plan

ACTION PLAN

5. Our plan for people in our household with disabilities or functional needs is:

Person(s): _____

Plan: _____

6. If local authorities tell us to take shelter at home from extreme winds, such as a tornado, the safe interior location in our home away from doors and windows where we can go is:

7. During certain emergencies local authorities may direct us to “shelter in place” in our home. An accessible, safe room where we can go, seal windows/vents/doors and listen to emergency broadcasts for instructions, is:

RESOURCES

- Visit [Ready.gov](https://www.ready.gov) and search:
 - Plan for Your Risks
 - Sheltering
 - Evacuating
- Visit [RedCross.org](https://www.redcross.org) and search:
 - Be Red Cross Ready Checklist
 - Disaster & Financial Preparedness Planning

Family Disaster Plan

FAMILY MEMBER RESPONSIBILITIES

TASK	DESCRIPTION	PERSON RESPONSIBLE
DISASTER KIT	Stock the disaster kit and take it if evacuation is necessary. Include items we want to take to an evacuation shelter. Remember medications and eye glasses.	
BE INFORMED	Monitor NOAA or local radio, TV, or emergency alerts for important emergency and weather information.	
IMPORTANT DOCUMENTS	Take important documents with us if evacuating.	
TURN OFF UTILITIES, UNPLUG APPLIANCES	<p>If local authorities instruct us to, turn off utilities at main switches or valves and disconnect electrical appliances.</p> <ul style="list-style-type: none"> • DO NOT touch electrical equipment if wet or standing in water • Contact utility company to turn back on gas - never do it ourselves 	
PETS	Evacuate our pet(s), keep a phone list of pet-friendly motels and animal shelters, and assemble and take the pet disaster kit.	
SHARING AND UPDATING THE PLAN	Share the completed plan with those who need to know. Meet with the family every 6 months or as needs change to update the plan.	

Manage Your Documents



CHECKLIST

- 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 (such as a safety deposit box, sealed copy left with an attorney or relative, 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

RESOURCES

- Visit [FEMA.gov](https://www.fema.gov) and search:
 - Emergency Financial First Aid Kit
 - Individuals and Household Program
- Visit [RedCross.org](https://www.redcross.org) and search:
 - Picking up the pieces after disaster guide
- Visit [SBA.gov](https://www.sba.gov) and search:
 - Disaster Home and Property Loans program



DID YOU KNOW?

The maximum amount of disaster assistance FEMA can provide to a household through the Individuals and Households Program is \$34K. **However, average payment is significantly less.**



KEEP IN MIND

Having documents organized can help you avoid delay after disaster.

Manage Your Documents

KEY DOCUMENTS CHECKLIST

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

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

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

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

Financial Preparedness



CHECKLIST

- Have emergency cash on hand and consider saving for an emergency fund as your budget allows.
- 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 insurance policies with your agent to determine if you have any coverage gaps you should address, especially when it comes to flooding.



DID YOU KNOW?

An estimated 80% of people in the path of Hurricanes Harvey and Irma didn't have flood insurance.



KEEP IN MIND

Homeowners and renters insurance **do not** cover flooding. You must purchase flood insurance separately.

Flooding is the most common, costly natural hazard in the US. **Everyone lives in a flood zone.**

Replacement Cost coverage in your homeowners or renters policy is **strongly** recommended.

RESOURCES

- Visit FEMA.gov and search:
 - National Flood Insurance Program
 - Elevation Certificate
- Home inventory tools:
 - Check with your insurance company on available apps or online tools
 - United Policyholders' free Home Inventory tool www.uphelp.org
 - Sample Printable Checklist at www.insureonline.org
- Check with your bank or real estate sites such as Zillow or RedFin for home and property value information
- Map and list of insurance premium discounts and incentives for taking steps to protect homes from severe weather:
 - www.smarthomeamerica.org/fortified/discounts-and-incentives

Financial Preparedness

QUESTIONS TO ASK YOUR INSURANCE AGENT

PERILS

- What perils are covered and excluded in my policy?
- Do I have adequate insurance to cover my risk for flooding, windstorms, and other perils I may face?**

PROPERTY COVERAGE

- Does my coverage include:
 - Home structure AND contents? (contents coverage is typically optional in flood insurance policies)
 - Detached structures (garages, sheds)?
 - Special items (antiques, jewelry)?

VALUES

- Are the values listed for my home and contents up to date?
- Are my current coverage limits and deductibles in line with my needs?
- If I have one, have I met my coinsurance percentage minimum?
- Am I insured to Actual Cash Value or Replacement Cost Value?

ADDITIONAL NEEDS

- Do I have enough coverage if:
 - I need to rebuild to newer building code requirements?
 - I need to live somewhere else for an extended period of time while my home is being repaired?
 - To protect my assets in the event of a lawsuit?

FILING A CLAIM

- What forms do I need to complete? Is there an app I can use?
- What information and documentation will I need about my losses?
- How soon after an incident do I need to file the claim?
- What do I need to know about making temporary repairs?
- What do I need to know about working with contractors to repair damage to insured property?

Protect Your Home



CHECKLIST

- 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 (*often easiest to do during new construction, renovation, or re-roofing*)

PROPERTY INSPECTION CHECKLIST

- Clear dead trees and vegetation
- Remove yard debris
- Clean drains and gutters
- Avoid having bare ground (plant vegetation where possible)
- Inspect yard structures and keep in good repair
- Inspect any sloped areas, patios and retaining walls; have examined by a geotechnical engineer if you see signs of slope movement or structural damage
- Secure outdoor furniture in advance of storms.

Protect Your Home

ROOF INSPECTION CHECKLIST

Inspect Roof Cover

Is your roof covering in good condition and securely attached? For shingle roofs, look for:

- Loose shingle tabs
- Cracks in shingles
- Broken or missing tabs
- Buckling or curling shingles
- Blistering of tabs
- Majority of granules worn off tabs

Inspect Roof Penetrations

- Are penetrations well sealed and tight?
- Are there gaps and/or signs of missing sealant?
- Are there badly deteriorated holes and gaps?

Inspect Off-Ridge Vents

- Do vents wiggle back and forth?
- Are they well attached?
- Are there screws attaching turbines or caps off-ridge vent?

Inspect ridge vents

- Are vents tightly screwed down?
- If nails are used, are they are properly attached?

Inspect for roof leaks

Evaluate for signs of damage from outside:

- Leaks inside the attic
- Water stains on roof decking – look around the chimney, around vents and pipes and valleys
- Discolored roofing deck, rafters or trusses

Evaluate for signs of leaks from inside:

- Water stains on ceiling
- Cracked wall or ceiling paint
- Peeling wall paper

SECURING FOR EMERGENCIES

If severe weather is forecast, plan what steps you'll take to protect your property, such as:

- Bring any outdoor items indoors or put in secure storage
- Put up protective window covering/storm shutters
- Move items above ground floor level
- Disconnect electrical appliances
- Know how to shut off utilities (do so only if instructed)
- Check and lock all windows and doors if leaving

Source: Insurance Institute for Business and Home Safety (IBHS) - DisasterSafety.org

Protect Your Home

PROPERTY IMPROVEMENTS

Protective measures you may wish to consider for your property could include:

- Roof protection, for example:
 - Sealing your roof deck
 - Installing wind and impact-rated roof cover
 - Using ring shank nails to secure roof cover, attachments
 - Protecting attic vents
 - Bracing any gable end roof framing
 - 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 with your local storm shelter registry if you install one)

RESOURCES

- Visit [FEMA.gov](https://www.fema.gov) and search:
 - Protecting homes
 - Bracing gable end roof framing
 - Bracing garage doors
 - Flood protection
 - Raising electrical system components
 - Safe rooms
- IBHS FORTIFIED Home construction & retrofitting standards:
 - [DisasterSafety.org](https://www.DisasterSafety.org)
- Roofing tips and information:
 - www.dontgoof.org



DID YOU KNOW?

Every \$1 invested in mitigation saves an estimated \$4-\$6 in future disaster costs

GENERAL INFORMATION

SBP RESOURCES

SBP has developed several resources to support preparedness and recovery:

- Preparedness Checklists & Resource Guides (sbpusa.org/what-we-do/prepare) for residents, small businesses & non-profit organizations
- Recovery resources (sbpusa.org/start-here) including:
 - navigating the disaster assistance process
 - mold remediation guide
 - post-disaster insurance guide
 - working with contractors and protecting against fraud

MAIN RESOURCES

NATIONAL

Some national resources available to help with preparedness planning and recovery include:

- Federal Emergency Management Agency (FEMA): www.fema.gov
- Disasterassistance.gov: www.disasterassistance.gov
- Ready.gov: www.ready.gov
- National Weather Service: www.weather.gov
- American Red Cross: www.redcross.org
- Insurance Institute for Business and Home Safety (IBHS): www.disastersafety.org
- Insurance Information Institute (III): www.iii.org
- Better Business Bureau (BBB): www.bbb.org

STATE & LOCAL

Many state and location organizations have information, tools and support available for preparedness and recovery. Below are some common agencies you can search the internet to find for your area.

- State Emergency Management Office
- State Department of Insurance
- Local Emergency Management Office
- Local Planning Department
- Local American Red Cross
- Local United Way and 2-1-1



CUT OUT CARDS AND LAMINATE AFTER FILLING IN.

Every member of
your household
should carry one
in their wallet,
purse, or bag.

IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

NAME _____

RELATIONSHIP _____ PHONE _____

NAME _____

RELATIONSHIP _____ PHONE _____

IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

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RELATIONSHIP _____ PHONE _____

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OWNER _____

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OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

NAME _____

RELATIONSHIP _____ PHONE _____

NAME _____

RELATIONSHIP _____ PHONE _____

SBPUSA.ORG



IMPORTANT CONTACTS

NAME _____ PHONE _____

NAME _____ PHONE _____

NAME _____ PHONE _____

NAME _____ PHONE _____

MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

SBPUSA.ORG



IMPORTANT CONTACTS

NAME _____ PHONE _____

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

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IMPORTANT CONTACTS

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IMPORTANT CONTACTS

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____



IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

NAME _____

RELATIONSHIP _____ PHONE _____

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IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

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OWNER _____

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OWNER _____

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IMPORTANT CONTACTS

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

SBPUSA.ORG



IMPORTANT CONTACTS

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IMPORTANT CONTACTS

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IMPORTANT CONTACTS

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____



SBPUSA.org