

# Disaster Preparedness *for homeowners*

## Resource Guide





## General Information

### SBP Resources for Homeowners

[www.stbernardproject.org/resources-for-home-owners.html](http://www.stbernardproject.org/resources-for-home-owners.html)

SBP has developed resources to support both homeowner preparedness and recovery, based on our years of experience helping families and communities rebuild as well as the expertise of our partners. Resources include:

- Homeowner Preparedness Resource Guide & Checklist
- Mold Remediation Guide
- Information on working with your insurance company post-disaster
- Information and best practices on working with contractors and protecting against contractor fraud

### National Resources

- **Federal Emergency Management Agency (FEMA):** [www.fema.gov](http://www.fema.gov)  
FEMA has a library of information and tools available to help you identify and prepare for your risks, including information on [public emergency alerts and warnings](#), [citizen preparedness](#), [flood hazard mapping](#), [taking steps to protect your home](#), and [finding assistance after a disaster](#).
- **Disasterassistance.gov:** [www.disasterassistance.gov](http://www.disasterassistance.gov)  
Disasterassistance.gov is the central location for information about available assistance and how to apply for it when there is a presidential disaster declaration.
- **Ready.gov:** [www.ready.gov](http://www.ready.gov)  
*Ready* is a national public service campaign site with many resources, including information on [what to do before, during and after specific hazards](#), [how to plan for your risks](#), [how to build a disaster supplies kit](#) and [preparedness information for kids](#).
- **American Red Cross:** [www.redcross.org](http://www.redcross.org)  
Red Cross has resources available to help [individuals and families](#), [businesses](#) and [schools](#) prepare for disasters, numerous [hazard specific safety checklists](#), and [how to get assistance after a disaster](#).
- **Insurance Institute for Business and Home Safety (IBHS):** [www.disastersafety.org](http://www.disastersafety.org)  
IBHS's has numerous resources available on identifying, understanding and mitigating the risks that natural hazards pose to residential and commercial buildings, including a risk analysis tool, risk-specific best practices library and the [FORTIFIED Home program](#).
- **Insurance Information Institute (III):** [www.iii.org](http://www.iii.org)  
III has many useful resources about preparedness, safety and disasters with a focus on insurance coverage, including the [Know Your Stuff and Know Your Plan](#) tool and apps.

- **Better Business Bureau (BBB):** [www.bbb.org](http://www.bbb.org)  
The BBB provides information about trusted local businesses that can aid you in selecting professionals for home building and retrofitting projects.

## Local Resources

- **State Emergency Management Office**  
Your state emergency management office has detailed information about risks and hazards in your state, state emergency plans and resources.
- **State Department of Insurance**  
Your state department of insurance has state-specific insurance information, information about your insurance rights, and contact information if you need assistance.
- **Local Emergency Management Office**  
Your local emergency management agency has important information about local hazards and risks, local emergency plans and evacuation procedures, the latest emergency alerts and local assistance resources.
- **Local Planning Department**  
Your local planning department will have information about the local building code, regulations, permit requirements and other useful resources when considering physical protections for your home and property.
- **Local American Red Cross**  
Your local American Red Cross can provide information about emergency preparedness, response and recovery, as well as tools and resources if you need assistance after an emergency or disaster.
- **Local United Way and 2-1-1**  
Your local United Way and 2-1-1 service can provide information about available resources in your community and referrals to organizations that may be able to provide assistance after an emergency.



# Know Your Hazards

## Alerts and Warnings

Know the systems public safety officials use to alert you and your family in the event of emergencies or disaster and what tools can help keep you informed.

- [Ready.gov Alerts](#)
- [FEMA Alerts and Warnings Factsheet](#)

## Identify Area Hazards

<https://www.disastersafety.org/>

IBHS has an online zip code-based tool to help you identify hazards most likely to impact your area.

## Flood Hazard Resources

- **Floodsmart.gov One-Step Flood Risk Profile** - <https://www.floodsmart.gov/floodsmart/>  
The National Flood Insurance Program's website has an easy-to-use tool that allows users to identify flood risk at their address, estimate flood insurance premiums and find area agents in one step.
- **FEMA Flood Map Service Center** - <https://msc.fema.gov/portal>  
The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.
- **FEMA National Flood Hazard Layer Map Web Service**  
<https://hazards.fema.gov/femaportal/wps/portal/NFHLWMSkmzdownload>  
Users can view FEMA's National Flood Hazard Layer (NFHL) using Google Earth. FEMA offers two applications, "Stay Dry" and "FEMA NFHL," that display flood hazard zones, Flood Insurance Rate Maps, flood-related geography and other key information.

## Emergency Apps

Smartphone users can download emergency apps from your mobile app store with information about how to prepare, respond to and recover from a disaster, as well as receive weather and emergency alerts.

- FEMA App: [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app)
- American Red Cross Emergency App: [www.redcross.org/mobile-apps/emergency-app](http://www.redcross.org/mobile-apps/emergency-app)



# Make Your Emergency Plan

## American Red Cross: Be Red Cross Ready

<http://www.redcross.org/prepare/location/home-family>

The American Red Cross has tools and resources to make sure you and your family are as prepared as you possibly can be for potential disasters and other emergencies. Use the templates and checklists to get a kit, make a plan and be informed.

- [Editable Family Disaster Plan](#)
- [Be Ready Cross Ready Checklist](#)
- [Disaster & Financial Planning - A Guide for Preparedness & Recovery](#)

## Ready.gov: Plan for Your Risks

<http://www.ready.gov/plan-for-your-risks>

Ready.gov has many resources available to help you plan for the hazards and risks you and your family face, at home, at work, at school and other areas, including:

- Sheltering: <http://www.ready.gov/shelter>
- Evacuating: <http://www.ready.gov/evacuating-yourself-and-your-family>

## Basic Emergency Supplies Kit List: *(source: [Be Red Cross Ready checklist](#))*

- |  |  |
|--|--|
| <input type="checkbox"/> Water: one gallon per person, per day   | <input type="checkbox"/> Medications (7-daysupply), medical items                            |
| <input type="checkbox"/> Food: non-perishable, easy-to-prepare<br><i>(Food &amp; water: 3-day supply for evacuation,<br/>2-week supply for home)</i> | <input type="checkbox"/> Multipurpose tool   |
| <input type="checkbox"/> Flashlight  | <input type="checkbox"/> Sanitation and personal hygiene items                               |
| <input type="checkbox"/> Battery-powered or hand-crank radio<br>(NOAA Weather Radio, if possible)  | <input type="checkbox"/> Emergency blanket   |
| <input type="checkbox"/> Extra batteries   | <input type="checkbox"/> Map(s) of the area  |
| <input type="checkbox"/> First aid kit   | <input type="checkbox"/> Copies of important documents                                       |
|  | <input type="checkbox"/> Cellphone with chargers Family and<br>emergency contact information |
|  | <input type="checkbox"/> Extra cash  |

## Additional Items (based on family needs and disaster risks):

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

# FAMILY DISASTER PLAN

FAMILY NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

## FAMILY INFORMATION

Name \_\_\_\_\_  
Date of birth \_\_\_\_\_ SSN \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Facebook \_\_\_\_\_ Twitter \_\_\_\_\_  
Important Medical Information \_\_\_\_\_

Name \_\_\_\_\_  
Date of birth \_\_\_\_\_ SSN \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Facebook \_\_\_\_\_ Twitter \_\_\_\_\_  
Important Medical Information \_\_\_\_\_

Name \_\_\_\_\_  
Date of birth \_\_\_\_\_ SSN \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Facebook \_\_\_\_\_ Twitter \_\_\_\_\_  
Important Medical Information \_\_\_\_\_

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Email \_\_\_\_\_  
Facebook \_\_\_\_\_ Twitter \_\_\_\_\_  
Important Medical Information \_\_\_\_\_

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Date of birth \_\_\_\_\_ SSN \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Facebook \_\_\_\_\_ Twitter \_\_\_\_\_  
Important Medical Information \_\_\_\_\_

## PET INFORMATION

Name \_\_\_\_\_  
Type \_\_\_\_\_  
Color \_\_\_\_\_  
Registration # \_\_\_\_\_

Name \_\_\_\_\_  
Type \_\_\_\_\_  
Color \_\_\_\_\_  
Registration # \_\_\_\_\_

**OUT-OF-TOWN CONTACT**

Name \_\_\_\_\_  
Home # \_\_\_\_\_  
Work # \_\_\_\_\_  
Email \_\_\_\_\_  
Facebook \_\_\_\_\_ Twitter \_\_\_\_\_

**NEIGHBORHOOD MEETING PLACE**

\_\_\_\_\_  
\_\_\_\_\_

**REGIONAL MEETING PLACE**

\_\_\_\_\_  
\_\_\_\_\_

**WORK INFORMATION**

Workplace \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_  
Facebook \_\_\_\_\_  
Twitter \_\_\_\_\_  
Evacuation Location \_\_\_\_\_

**SCHOOL INFORMATION**

School \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_  
Facebook \_\_\_\_\_  
Twitter \_\_\_\_\_  
Evacuation Location \_\_\_\_\_

Workplace \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_  
Facebook \_\_\_\_\_  
Twitter \_\_\_\_\_  
Evacuation Location \_\_\_\_\_

School \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_  
Facebook \_\_\_\_\_  
Twitter \_\_\_\_\_  
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 # \_\_\_\_\_

## 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? Our plan with our neighbors for assisting each other is:

4. Our [plan for people in our household with a disability or functional needs](#) is:  
 Person's Name: \_\_\_\_\_ Plan: \_\_\_\_\_

5. 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:

6. 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:

## FAMILY MEMBER RESPONSIBILITIES

Task	Description	Person Responsible
<b>Disaster kit</b>	Stock the disaster kit and take it if evacuation is necessary. Include items you might want to take to an evacuation shelter. Remember to include medications and eye glasses.	
<b>Be informed</b>	Maintain access to NOAA or local radio, TV, email or text alerts for important and current information about disasters.	
<b>Important documents</b>	Make sure our important documents are taken with us if evacuation is necessary.	
<b>Turn off utilities, unplug appliances</b>	If local authorities instruct you to do so, turn off utilities at main switches or valves and disconnect electrical appliances. <i>DO NOT touch electrical equipment if you are wet or in standing water.</i>	
<b>Pets</b>	Evacuate our pet(s), keep a phone list of pet-friendly motels and animal shelters, and assemble and take the pet disaster kit.	
<b>Sharing and updating the plan</b>	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 Key Documents

### FEMA's Emergency Financial First Aid Kit (EFFAK)

FEMA's EFFAK can help you identify and organize your important documents, medical records, and household contracts

Guide, checklist and forms: <http://www.fema.gov/media-library/assets/documents/96123>

### Key Documents Checklist

---See Section III: Manage Your Key Documents in checklist at the end of this guide (pp.16-17), download the detailed EFFAK checklist or summary [FEMA documents checklist](#).

### Updating and Replacing Documents

If you need to update a document to reflect current information, obtain a clear title, or replace any missing or lost documents, the following are resources that can assist you.

<b>Driver's License, vehicle registration, ownership papers</b>	Local Department of Motor Vehicles office. <a href="#">Listing of state departments of transportation.</a>
<b>Government Issued ID</b>	Contact the issuing authority
<b>Insurance policies</b>	Your insurance agent or company
<b>Military discharge papers</b>	U.S. National Archives and Records Administration: (866) 272-6272; <a href="#">Veterans Records</a>
<b>Passports</b>	National Passport Information Center: (877) 487-2778 or <a href="#">website</a>
<b>Green Card</b>	<a href="#">Green Card information</a>
<b>Naturalization documents</b>	<a href="#">Citizenship and Immigration Services</a>
<b>Birth, adoption, death, marriage, and divorce certificates</b>	State health or social services administration office. The CDC maintains a <a href="#">state-by-state contact list</a> .
<b>Social Security or Medicare cards</b>	Local Social Security office, 1-800-772-1213 or <a href="#">website</a>
<b>Credit cards</b>	The issuing companies as soon as possible <ul style="list-style-type: none"><li>• MasterCard, 1-800-627-8372</li><li>• VISA, 1-800-847-2911</li><li>• American Express, 1-800-528-4800</li><li>• Discover, 1-800-DISCOVER</li></ul>
<b>Titles and deeds</b>	Records department of the area in which the property is located
<b>Stocks and bonds</b>	Issuing company or your broker
<b>Wills</b>	Your attorney
<b>Income tax record</b>	The IRS center where filed, your accountant or 1-800-829-1040
<b>Mortgage papers</b>	Lending institution

Sources: American Red Cross, [Picking Up the Pieces After Disaster](#), 2003 and FEMA, [Emergency Financial First Aid Kit](#), 2015

## Safe Storage Options

Once you have gathered your key documents, it is important to store copies safely so that you will be able to access them in the event that your home is damaged; this means having backup copies in another physical location and/or online storage. Some secure storage options include:

For paper copies:

- Bank safety deposit box
- Waterproof fire chest or home safe

For electronic copies:

- Flash or external hard drive in your safe
- Secure online cloud storage

Safely storing copies with your emergency supplies kit as well, either on paper or a flash drive, will help ensure that you can quickly grab everything you need if you must evacuate. Be sure to put them in sealed waterproof plastic bags. Also consider leaving a sealed copy of your documents with an attorney, financial advisor or trusted friend.

## Disaster Assistance: Individuals and Households Program (IHP)

<https://www.fema.gov/recovery-directorate/assistance-individuals-and-households>

Information about federal disaster assistance available through IHP, including the types of assistance, eligibility requirements and what information and documents you will need to apply.

## Disaster Home and Personal Property Loans

<https://www.sba.gov/content/home-and-personal-property-loans>

Information about disaster home and personal property loans available through the Small Business Administration (SBA), including loan amounts and use details, eligibility requirements and what information and documents you will need to apply.



## Getting the Right Insurance

### National Flood Insurance Program (NFIP)

[www.floodsmart.gov](http://www.floodsmart.gov)

Floodsmart.gov is the website of the NFIP, which offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Floodsmart.gov has information about flood risks, flood maps and insurance coverage options.

- [Residential Coverage](#) - coverage basics and information about policies for homeowners, renters, condo owners
- [Questions to Ask Your Agent About Flood Insurance](#)
- [Measure Your Damage Tool](#) - estimates the cost to your home per inch of flood water

## Questions to Ask About Insurance Coverage

Note that specific insurance policies and coverage options can differ from company to company.

Sources:

- Insurance Information Institute, [www.iii.org/article/making-sure-your-home-properly-covered-disaster](http://www.iii.org/article/making-sure-your-home-properly-covered-disaster);
- Alabama Center for Insurance Information and Research, [aciir.culverhouse.ua.edu/shoppersguide/](http://aciir.culverhouse.ua.edu/shoppersguide/)

## Reviewing Your Existing Coverage

Ensure your current insurance policies cover the perils you may face, all of your important property, the full cost to repair or replace your damaged property, and additional needs that you may have. After reviewing your policy, you may decide that it makes sense to shop around for other coverage options; if so, see the next section for useful tools.

### PERILS

- What perils are covered AND excluded in my policy?**
- Do I have insurance for flooding and other perils I may face, and is it adequate to cover my level of risk?**
  - Flood and earthquake insurance are NOT included in your homeowners policy and MUST be obtained separately if these are risks you face. Depending on your location, wind and hail damage may also be excluded from your homeowners policy and require separate coverage.
  - [Flooding is the most common, most costly natural hazard in the US](#). **Everyone lives in a flood zone and faces some level of flood risk**, and low-moderate flood risk areas are responsible for more than 20% of all flood insurance claims. One inch of flood water can cause as much as \$10,000 in damages, so it's very important to be financially protected against flooding.
  - Flood insurance is available through the National Flood Insurance Program (NFIP). Important coverage details:
    - You must live in the house at least 80% of the year and insure at least 80% of its replacement cost (or the maximum amount of coverage provided by NFIP, whichever is reached first) to meet coverage conditions
    - Maximum coverage limits include \$250,000 on dwelling and \$100,000 for contents; excess flood protection above these limits may be available from other insurers
    - There is a 30-day waiting period before NFIP policies go into effect (with a few exceptions), so you must plan ahead to obtain coverage
  - Damage from water or sewer backup is generally also excluded from a homeowners policy and must be obtained separately.

## PROPERTY

- Does the coverage for my home include detached structures like garages or workshops?
- Does the coverage for my contents include all of my possessions, or do I need separate policies for things like antiques, artwork or jewelry?
  - The full value of special items like antiques may not be covered in your standard policy. A separate policy and appraisal may be required to fully insure these items.

## VALUE

- What are the current values listed for my home and contents, and are they up to date?
- What are my current coverage limits and deductibles?
  - Ask your agent what percentage of your dwelling and contents must be insured to avoid a coinsurance penalty. Make sure that your coverage level is sufficient, based on the current value of your home and property, to avoid that penalty.
  - Make sure that your deductible amount is affordable for your budget in the event of significant property damage. Talk with your agent about all of your insurance policies and any potential situations where you may have to pay multiple deductibles so that you can evaluate what deductible amounts best fit your budget.
- Am I insured to full replacement value or to actual cash value (ACV)/market value?
  - A Replacement Cost policy pays for the repair or replacement of damaged property with materials of similar kind and quality with no deduction for depreciation. An Actual Cash Value (ACV) or Market Value policy pays for repair or replacement with similar kind and quality of materials, *minus the cost of depreciation*, meaning that this coverage will generally not cover the entire cost to repair or replace damaged property. Replacement Cost coverage is **strongly** recommended.
  - Extended Replacement Cost may also be available, which provides additional insurance coverage, typically 20 percent or more, over the limits in your policy, and can be valuable if a widespread disaster inflates the cost of building materials and labor.

## ADDITIONAL NEEDS

- Do I have coverage if my home is damaged and I need to rebuild to newer building code requirements?
  - If your home is damaged, you may be required to rebuild it to meet new building codes. Ordinance or law coverage pays a specific amount toward these costs. This coverage is typically offered as a percentage of the insured value of your home; you may wish to consider higher percentage coverage for older homes.

- Do I have coverage if I need to live somewhere else for an extended period of time while my home is being repaired?**
  - Additional Living Expenses (ALE) coverage pays the extra costs of temporarily living away from your home if you can't live in it due to an insured disaster. It covers hotel bills, restaurant meals, transportation and other living expenses incurred while your home is inaccessible. *Note: it covers only those expenses that are over and above your regular living expenses, so it would not cover your mortgage, or regular trips to the grocery store.*
  
- Do I have coverage to protect my assets in the event of a lawsuit?**
  - It is also important to have adequate liability protection. Liability Coverage protects you against lawsuits for bodily injury or property damage that you, your family members or pets may cause to other people. It covers both the cost of defending you in court and for any damages a court rules you must pay—up to the limits of your policy.

## LEARNING ABOUT FILING CLAIMS

While reviewing your policy with your agent, also ask about the process for filing a claim so you know what steps to take in the event that property is damaged.

- 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?**

## Shopping for New Coverage

Taking the time to obtain quotes from multiple insurers can help you find the best available coverage at the most affordable price. On the follow pages are two forms created by the Alabama Center for Insurance Information and Research, Coastal Alabama Partnership and Smart Home America for the "[Alabama Coastal Insurance Shoppers Guide](#)" that may be helpful for anyone looking to get and compare homeowner insurance quotes.

In addition to comparing the types and costs of coverage options that different insurers can provide, it's also good practice to research the companies themselves before selecting the right company for you.

- Assess the financial strength of your potential insurance companies.  
Resources include:
  - [A.M. Best Company](#)
  - [Fitch Ratings](#)
  - [Moody's Investor Services](#)
  - [Standard & Poor's Ratings](#)
  
- Review consumer ratings. Resources include:
  - [Consumer Reports](#)
  - [JD Power](#)
  - Your state department of insurance

# Homeowners Comparison Checklist

Property Information		
Address:		
City / Zip:		
Distance to Gulf:		
Construction Type:		
Exterior Finish:		
Year Built:		
Square Feet:		
Roof Material:		
Roof Shape:		
Roof Straps: Y/N		
Foundation Type:		
# Stories:		
Shutters / Protective Glass:		
Alarm:		
Flood Zone:		
FORTIFIED: Y/N, B/S/G		
Swimming Pool: Y/N		
Property Updates	Year	Full/Partial
Roof		
Wiring		
Plumbing		
HVAC		
Requested Coverage Limits		
Dwelling:	RCV/ACV	
Other Structures:		
Contents:	RCV/ACV	
Additional Living Expense:		
Liability:		
Medical Payments:		
*AOP Deductible:		
Named Wind Deductible:		
*AOW Deductible:		
Flood:		
Ordinance or Law:		
* AOP = All Other Perils, *AOW = All Other Wind; **B/S/G = Bronze/Silver/Gold		

	Quote 1		Quote 2		Quote 3		Quote 4	
Insurer:								
Coverage	Limit	RCV?	Limit	RCV?	Limit	RCV?	Limit	RCV?
Dwelling:								
Other Structures:								
Contents								
Add. Living Exp:								
Liability:								
Medical Payments:								
*AOP Deductible								
Named Wind Ded								
*AOW Deductible								
Flood:								
Ordinance or Law:								
Annual Premium:								

## Elevation Certificate

<http://www.fema.gov/media-library/assets/documents/32330>

If your home or business is in a high-risk area, your insurance agent will likely need an Elevation Certificate (EC) to determine your flood insurance premium. FEMA's Fact Sheet provides more information about what an Elevation Certificate is, who needs one, and how to obtain it.

## Home Inventory Tools

### Know Your Stuff Online Home Inventory Tool

<https://www.knowyourstuff.org/iii/login.html>

This free online application from the Insurance Information Institute makes creating and updating your home inventory easy--you can use it on your computer and smartphone. Free, secure online storage allows you to access to your inventory anywhere.

### MyHome Scr.app.book Inventory App

[http://www.insureuonline.org/insureu\\_type\\_home.htm](http://www.insureuonline.org/insureu_type_home.htm)

This free mobile app from the National Association of Insurance Commissioners lets you take pictures of and record your home inventory on your smartphone.

### Home Inventory Printable Checklist

[http://www.insureuonline.org/home\\_inventory\\_checklist.pdf](http://www.insureuonline.org/home_inventory_checklist.pdf)

This is an example of a paper inventory that can be used to record your home contents and value, developed by the National Association of Insurance Commissioners.

### What's My Stuff Worth? Tool

<https://www.allstate.com/anon/whatsyourstuffworth/index.aspx#/index>

This free tool from Allstate Insurance Company can help you estimate the value of what you own using average values for common goods.

### Home & Property Value Research

Some real estate companies and banks have estimation tools that can be useful starting points when looking for information about the value of your home and property, such as those from: [Zillow](#), [RedFin](#), [Chase](#) or [Bank of America](#).

### Insurance Company Online Tools & Apps

Check to see if your insurance company has a home inventory online tool or app available.





# Protect Your Home

## FEMA: Protecting Homes

<http://www.fema.gov/protecting-homes>

FEMA has developed a toolkit with guides on techniques for protecting your property from general hazards, earthquakes, floods, fires and extreme wind, including guides for:

- [Protecting Your Home and Property from Flood Damage](#)
- [Protecting Your Home and Property from High Winds](#)

## IBHS: FORTIFIED Home Program

<https://disastersafety.org/fortified/fortified-home/>

IBHS has developed a set of science-based construction practices that offer enhanced protection for homes at risk for various types of natural hazards. The FORTIFIED Home program has many resources available, including building standards to protect against:

- [Hurricanes](#)
- [High Wind & Hail](#)

[ApprovalZoom](#) - National product search registry lists building and retrofitting products (such as impact-rated doors, windows and window coverings) that meet FORTIFIED requirements.

## Property Inspection Checklist

Keeping your property well maintained and free of hazards can help reduce potential damage and losses from severe weather. Below are good steps to take to keep your property.

- Clear dead trees and vegetation:** Inspect your property for and clear out any dead trees, broken branches or other vegetation that could be blown about by storm winds.
- Remove yard debris:** Remove any types of debris from your yard that could become an air-borne hazard, block drains or otherwise cause damage in a storm.
- Clean drains and gutters:** Ensure all drains, gutters, culverts, ditches, and other drainage areas are kept clear and properly functioning.
- Avoid having bare ground:** If flooding is a hazard in your area, make sure your yard does not have large bare areas which could be sources for mudflows during a storm event. Planting bare areas with vegetation can help prevent this.
- Inspect yard structures:** Inspect patios, sheds, retaining walls and other yard structures to ensure they are kept in good repair.
- Inspect sloped areas:** Visually inspect all sloped areas for signs of gulying, surface cracks, slumping, etc. Also inspect patios, retaining walls, garden walls, etc. for signs of cracking or rotation, which may indicate slope movement. If noticed, have your property inspected by a geotechnical engineer.
- Secure outdoor furniture:** In advance of a storm, put away or secure outdoor furniture and any other outdoor items that could become air-borne hazards or be swept away by flood waters.

## Roof Inspection Checklist

<https://disastersafety.org/ibhs-risks-hurricane/roof-damage-checklist/>

### Inspect Roof Cover

Shingles are the most popular style of roof covering. Whatever roof covering you use the condition and attachment of the materials are critical to roof performance. If you have a shingle roof 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
- Check for the following:

### 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

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