



RESOURCE GUIDE





SBP is a national nonprofit whose mission is to shrink the time between disaster and recovery.

SBP eliminates unnecessary suffering by helping those affected by disasters to rebuild and recover. By educating residents about resilience before disasters occur and making the post-disaster recovery process more understandable, SBP lessens the amount of time people experience stress and trauma.

Learn more at SBPUSA.org



Know Your Risks

CHECKLIST Identify the hazards most likely to occur in your community and the kinds of impacts they may have // Look up your zip code at www.disastersafety.org // Check with your local public safety office for risk resources Know that flood maps are not reliable indicators of flood risk--get flood insurance to protect your home and possessions // Major flooding is occurring more and more frequently OUTSIDE mandatory flood insurance zones (also called "Special Flood Hazard Areas" or "100-Year Floodplains") Know and regularly check key information sources about any approaching hazards and local emergencies // Check with your local government on emergency notification systems // Visit www.ready.gov/alerts Download useful emergency apps: FEMA, American Red Cross,

weather, local alert apps

// FEMA: www.fema.gov/mobile-app // American Red Cross: www.redcross. org/mobile-apps/emergency-app

DID YOU KNOW?

?

Today heavy, multi-day rainstorms are 40% more frequent,¹ and the heaviest storms 20% bigger,² than in the past.

More than 80% of Houston buildings flooded by Hurricane Harvey were OUTSIDE the manadatory flood insurance zone.³

Make Your Emergency Plan



KFFP IN MIND

Cellphones may not work in an emergency event, and you may have difficulty recharging them.

Keep a written emergency contacts card with you (p.19) and arrange an out-of-town contant for your family to coordinate through.

BASIC EMERGENCY SUPPLIES KIT LIST

Ш	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

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

Cellphone with chargers Family and

emergency contact information

☐ Extra cash

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

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

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

FAMILY NAME	DATE
FAMILY INFORMATION	FAMILY INFORMATION
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OUT OF TOWN CONTACT NAME	NEIGHBORHOOD MEETING PLACE
HOME # WORK # EMAIL	REGIONAL MEETING PLACE
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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 # POLICY # POLICY #

ACTION PLAN

1.	The disasters most likely to affect our household are:
2.	Our emergency meeting places are:
	Neighborhood Meeting Place:
	Regional Meeting Place:
4.	Our escape and evacuation routes are:
	Escape routes from our home:
	Evacuation route to our regional meeting place:
	Alternate evacuation route:
4.	Our plan with our neighbors for assisting each other in an emergency is:

ACTION PLAN

5.	Our plan for people in our household with disabilities or functional needs is:
	Person(s):
	Plan:
ò .	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 and search:
 - Plan for Your Risks
 - Sheltering
 - Evacuating

- Visit RedCross.org and search:
 - Be Red Cross Ready Checklist
 - Disaster & Financial Preparedness Planning

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	If local authorities instruct us to, turn off utilities at main switches or valves and disconnect electrical appliances. 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 // Use the checklist on the next page Replace any missing documents Update any titles or ownership papers that do not list the current owner's name // You will have to prove ownership when filing claims or applying for assistance Safely store records with backup copies you can access from outside your home // Protect hard copies at home from water and fire // Secure, online cloud storage is an ideal backup

Be familiar with the types of

RESOURCES

- Visit FEMA.gov and search:
 - Emergency Financial First Aid Kit
 - Individuals and Household Program

documents FEMA and SBA require

- Visit RedCross.org and search:
 - Picking up the pieces after disaster guide
- Visit SBA.gov and search:
 - Disaster Home and Property Loans program

? **DID YOU KNOW?**

Insurance companies, government agencies like FEMA and SBA, and charitable organizations require certain documents in order to be able to process claims and provide assistance after disaster.

KEEP IN MIND

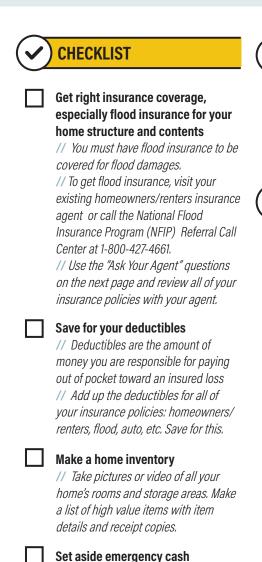
Having important documents organized, protected and backed up electronically so they are safe and accessible in an emergency can help you avoid disaster recovery delays.

Manage Your Documents

KEY DOCUMENTS CHECKLIST

PERSONAL ID		HOUSEHOLD INFORMATION & CONTACTS		
	Driver's license and ID cards		Family emergency and out of	
	Birth certificate, adoption and child custody records		town contacts Employer information and contacts	
	Marriage and divorce licenses		School information and contacts	
	Passport, green card, naturalization documents		Local government, emergency services contacts	
	Social security card		Service and utility providers	
	Military ID, discharge records		Repair and contractor services	
	Pet ID & proof of ownership information	MEI	DICAL	
FIN	ANCIAL & LEGAL		Physician and pharmacy contact information	
Ц	Housing records (deed, lease, rental agreement, mortgage, home equity line of credit)		Health insurance ID cards and policy information	
	Other financial obligations (bills, loans, credit cards, family support, recurring payments)		Medicare/Medicaid ID cards	
	Bank & investment account information		Immunization, allergy and medical history	
	Vehicle title and registration		Current prescription copies,	
	Insurance policies		medication list	
	Inventory of property and contents (descriptions, photos, videos, receipts,		Caregiver agency contract or service agreement	
	ownership papers, appraisals)		Medical equipment models, serial	
	Income sources (pay stubs, benefits statements)		numbers and supplier information Disabilities documentation	
	Tax records (keep returns a minimum of 3 years)		Living will	
	Will, trust, power of attorney		Pet immunization, prescriptions and veterinarian contact information	

Insurance & Finances



// Consider your family's cash needs if

you had to shelter away from home for

2-3 days (hotel, gas, food, water, basic

necessities), Save for this,

KEEP IN MIND

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

DID YOU KNOW? ?

> The average flood insurance policy is \$800 annually,4 which is less than \$3 a day.

Outside the mandatory flood insurance zone, premiums can be less than \$400 annually,5 which is about \$1 or less a day.

One inch of flood water can cause \$10K or more in damages to an average home.6

The average FEMA disaster assistance grant is only \$4.6K per household after flooding disasters,7 but the average flood insurance payout is \$43K.8

VISIT FLOODSMART.GOV TO LEARN MORE ABOUT FLOOD INSURANCE

Insurance & Finances

QUESTIONS TO ASK YOUR INSURANCE AGENT

PERILS		ADD	ADDITIONAL NEEDS		
	What perils are covered and excluded in my policy?		Do I have enough coverage if:		
	Do I have flood insurance to cover the risk of flood damage to my home and possessions? Do I have the right coverage for the other perils I face, such as windstorms? OPERTY COVERAGE		I need to rebuild to newer building code requirements?		
_			I need to live somewhere else for an extended period of time while my		
ш			home is being repaired?		
PRO			To protect my assets in the event of a lawsuit?		
	Does my coverage include:	FILI	NG A CLAIM		
	Home structure AND contents? (structure and contents coverage		What forms do I need to complete? Is there an app I can use?		
	are purchased separately in flood insurance policies and have separate deductibles)		What information and documentation will I need about my losses?		
	Detached structures (garages, sheds)?		How soon after an incident do I need to file the claim?		
	Special items (antiques, jewelry)?		What do I need to know about making temporary repairs?		
VAL	UES				
	Are the values listed for my home and contents up to date?		What do I need to know about working with contractors to repair damage to insured property?		
	Are my current coverage limits and		ilisureu property?		
	deductibles in line with my needs? If not, what adjustments can I make?		ome inventory tools: Check with your insurance company on		
	If I have one, have I met my coinsurance percentage minimum?		available apps or online tools United Policyholders' free Home Inventory tool www.uphelp.org		
	Am I insured to Replacement Cost instead of Actual Cash Value? (Actual Cash Value covers only item value less depreciation, not enough to replace)	an sm	ap and list of insurance premium discounts d incentives for mitigation: www. narthomeamerica.org/fortified/discounts- d-incentives		

Protect Your Home

see resources on the next page

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\bigcirc	CHECKLIST		
	Regularly inspect your property	PR	OPERTY INSPECTION CHECKLIST
	and keep it clear of hazards such as dead trees or blocked drains		Clear dead trees and vegetation
П	Regularly inspect your roof and		Remove yard debris
	keep it in good repair // Use the checklist on the next page		Clean drains and gutters
	Plan actions you will take to secure your property in the event of severe		Avoid having bare ground (plant vegetation where possible)
	weather or emergencies // Such as bringing outdoor items		Inspect yard structures and keep in good repair
	inside, putting up storm shutters, elevating items above ground floor level, or laying sandbags		Inspect any sloped areas, patios and retaining walls; have examined by a geotechnical engineer if you see signs or
	Look into the cost and safety		slope movement or structural damage
	benefits of different protective measures for your home, and take those that make sense for your risk		Secure outdoor furniture in advance of storms.
	situation and budget // Often easiest to do during new construction, repoyation, or re-roofing:		

Protect Your Home

ROOF INSPECTION CHECKLIST Inspect for roof leaks ☐ Inspect Roof Cover Evaluate for signs of damage Is your roof covering in good condition from outside: and securely attached? For shingle roofs, look for: Leaks inside the attic Loose shingle tabs Water stains on roof decking – look around the chimney, around vents and Cracks in shingles pipes and valleys Broken or missing tabs Discolored roofing deck, rafters or trusses Buckling or curling shingles Evaluate for signs of leaks from inside: Blistering of tabs Water stains on ceiling Majority of granules worn off tabs Cracked wall or ceiling paint ☐ Inspect Roof Penetrations Peeling wall paper Are penetrations well sealed and tight? SECURING FOR EMERGENCIES Are there gaps and/or signs of missing sealant? If severe weather is forecast, plan what steps you'll take to protect your property, such as: Are there badly deteriorated holes and gaps? Bring any outdoor items indoors or put in secure storage ■ Inspect Off-Ridge Vents Put up protective window covering/ • Do vents wiggle back and forth? storm shutters • Are they well attached? Move items above ground floor level Are there screws attaching turbines or caps off-ridge vent? Disconnect electrical appliances Inspect ridge vents Know how to shut off utilities (do so only if instructed) • Are vents tightly screwed down? Check and lock all windows and doors If nails are used, are they are if leaving

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

properly attached?

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, such as:
 - Home elevation
 - Flood barriers or shields
- ☐ 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 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
- Roofing tips and information:
 - www.dontgoof.org

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DID YOU KNOW?

Every \$1 invested in mitigation saves an estimated \$4-\$6 in future disaster costs.⁹

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/starthere) including:
 - navigating the disaster assistance process
 - avoiding contractor fraud
 - mold remediation guide
 - post-disaster insurance guide
 - · home elevation and code compliance

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.

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Notes

Endnotes

- US Global Change Research Program, 2017 https://science2017.globalchange.gov/downloads/CSSR_Ch7_ Precipitation.pdf
- 2 Union of Concened Scientists, 2011 https://www.ucsusa.org/global-warming/science-and-impacts/impacts/global-warming-rain-snow-tornadoes.html#WzNzxKczo2w
- 3 Houston Public Works, 2018 https://goo.gl/JvufTL
- 4 FEMA, 2018 https://www.fema.gov/media-library/assets/documents/163171
- 5 FEMA, 2018 https://www.fema.gov/media-library-data/1527612733219-fe25b6417bd3016a492e7d963fd9f674/

PRP_Tables_2018_Updated_05.10.18_Residential_ENG_508.pdf

- 6 FEMA, 2017 https://www.fema.gov/media-library/assets/documents/132744
- 7 FEMA, 2017 https://www.fema.gov/media-library/assets/documents/130225
- 8 FEMA, 2017 https://www.fema.gov/media-library/assets/documents/130222
- 9 National Institute of Building Sciences, 2018 http://www.wbdg.org/files/pdfs/MS2_2017Interim%20Report.pdf