RESOURCE GUIDE

DISASTER PREPAREDNESS
AT HOME
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 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

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

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.

Source: American Red Cross - “Be Red Cross Ready Checklist” - RedCross.org
Family Disaster Plan

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

FAMILY NAME ___________________________ DATE ____________________

FAMILY INFORMATION
NAME _________________________________________
DATE OF BIRTH ________________________________
SSN ________________________________
PHONE _______________________________
EMAIL ________________________________
Facebook _________________________________
IMPORTANT MEDICAL INFORMATION __________________

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ACTIONS PLANNED

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 and search:
  - Plan for Your Risks
  - Sheltering
  - Evacuating

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

## FAMILY MEMBER RESPONSIBILITIES

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<td><strong>DISASTER KIT</strong></td>
<td>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.</td>
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<td><strong>BE INFORMED</strong></td>
<td>Monitor NOAA or local radio, TV, or emergency alerts for important emergency and weather information.</td>
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<tr>
<td><strong>IMPORTANT DOCUMENTS</strong></td>
<td>Take important documents with us if evacuating.</td>
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| **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
- 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 and search:
  - Emergency Financial First Aid Kit
  - Individuals and Household Program
- 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?**

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.
### 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

### Manage Your Documents
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.

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.

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.insureuonline.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
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.

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

DID YOU KNOW?

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

### 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:

- 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
**IN CASE OF EMERGENCY**

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**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

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OWNER _________________________________________

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**IMPORTANT CONTACTS**

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**MEDICAL NEEDS / ALLERGIES / MEDICATIONS**

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