



CREATING A HOUSEHOLD DISASTER PLAN

Creating a family disaster plan extends far beyond just putting together your emergency supplies kit. Follow the steps in this guide to **create your family plan** and better **equip your household** to stay safe during disaster events.

**PLANNING
ITEMS IN
THIS GUIDE:**

STEP 1: CREATING A RECOVERY PLAN

STEP 2: DEVELOPING AN EMERGENCY PLAN

STEP 3: ASSEMBLING A DISASTER SUPPLIES KIT



CREATING A RECOVERY PLAN

As natural disasters become more frequent and costly, it is important for your family to **discuss your plan for recovery**.

SET ASIDE EMERGENCY CASH

- Consider your family's cash needs** if you had to shelter away from home for 2-3 days (hotel, gas, food, water, basic necessities)
- If you have homeowners or flood insurance, you will have to **save for your deductibles**, the amount of money you are responsible for paying out of pocket toward an insured loss
- Save for unexpected costs** like clearing debris, purchasing fuel for a generator, or long-term stays away from your home if it's uninhabitable



EXPLORE YOUR CREDIT AND LOAN OPTIONS

- Meet with a financial counselor** to discuss your current household budget and plan for unexpected expenses
- The SBA offers disaster assistance in the form of **low-interest loans** to homeowners and renters located in regions affected by declared disasters. Learn more at disasterloanassistance.sba.gov

CHECK IF YOU QUALIFY FOR FEDERAL DISASTER AID

- If anyone (including previous occupants of your home) received federal disaster aid in the past for your specific home, you cannot apply again unless you **maintain insurance coverage** for a “like” event. Contact FEMA at **(800) 621-FEMA** or floodsmart@fema.dhs.gov to learn if there are any insurance mandates for your property
- Be aware that not every disaster will be big enough to **trigger a federal disaster declaration**, enabling federal assistance programs
- Know that even when available, **federal disaster assistance is limited**, with the average grant being less than \$5,000 per household¹

PURCHASE DISASTER INSURANCE COVERAGE

- The average flood insurance payout is **\$69,000²**
- Check if your homeowner’s or renter’s insurance policy **covers flood** (most policies do not)
- Ask your insurance agent about your **private and public flood insurance**



JUST ONE INCH OF FLOODWATER CAN RESULT IN MORE THAN \$25,000 IN DAMAGE³

By creating a recovery plan in advance, you can safeguard your household and your finances from the impacts of disaster events.

KEEP IN MIND:

CELL PHONES MAY NOT WORK IN DISASTER EVENTS, AND YOU MAY HAVE DIFFICULTIES RECHARGING YOUR PHONE IF YOU LOSE POWER. FILL OUT WRITTEN EMERGENCY CONTACT CARDS AND PLAN TO KEEP THEM WITH YOU SO YOU CAN STAY CONNECTED WITH FAMILY AND LOVED ONES DURING EMERGENCIES.



1. https://www.fema.gov/sites/default/files/2020-05/8.5x11_1_inch_flyer.pdf
2. <https://community.fema.gov/PreparednessConnect/s/article/Disaster-Assistance-vs-Flood-Insurance-Do-You-Know-the-Difference>
3. What Determines Flood Risk and Flood Rates (floodsmart.gov)



DEVELOPING AN EMERGENCY PLAN

Your emergency plan should cover the **emergency planning basics**, which includes a plan for communication and information, evacuating, sheltering, and emergency supplies.

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

Use our “Knowing Your Risks” guide for help identifying your risks or visit riskfactor.com.

2. Our sheltering in place plan is:

During disaster events, local authorities may direct you to shelter in place. Pay attention to any guidance for sheltering that may be **specific to certain disaster types**. For example, in the event of a tornado, shelter in a safe interior location away from doors and windows. Should you receive **mandatory evacuation orders** from local authorities, it is critical that you adhere to those orders for the **safety of yourself and your family**.

3. 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:

Alternative evacuation route:



5. Our plan with our neighbors for helping each other during an emergency is:

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

Person(s):

Plan:

7. Write down your emergency contacts so that you get in touch with family, friends, and neighbors who live close by as well as any contacts outside of the area.

8. Designate family member responsibilities for different emergency actions.

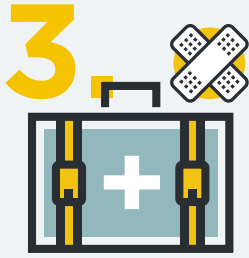
A responsibilities planning document is available on the next page.



FAMILY MEMBER RESPONSIBILITIES

TASK	DESCRIPTION	PERSON RESPONSIBLE
Disaster kit	Stock the disaster kit and take it with us if evacuation is necessary <ul style="list-style-type: none">• Include items to take to an evacuation shelter• Remember medications	
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 (Use SBP's "Protecting Your Documents" guide to gather documents well before a disaster)	
Turn off utilities, unplug appliances	If local authorities instruct us to, turn off utilities at main switches or valves and disconnect electrical appliances <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	
Take quick protective actions	Plan actions you will take to secure your property in the event of severe weather (Use SBP's "Protecting Your Home" guide for a list of actions like putting up storm shutters, securing important items, etc.)	
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	





ASSEMBLING A DISASTER SUPPLIES KIT

Your emergency supplies kit should include **basic necessities** and at least a **1-week supply of any medications** your family and pets need. The American Red Cross recommends at least a **3-day supply** for those planning to evacuate and a **2-week supply** for those planning to shelter in place.

BASIC EMERGENCY SUPPLIES KIT LIST

- Water: 1 gallon per person per day
- Non-perishable food
- Multipurpose tool
- Flashlight
- Battery-powered or hand-crank radio (NOAA Weather Radio)
- Extra batteries
- Cellphone with chargers
- First aid kit
- Medications, medical items
- Sanitation and personal hygiene items
- Emergency blanket
- Map(s) of the area
- Copies of important documents
- Family and emergency contact information
- Extra cash
- Pre-made prep kits are available at many major retail stores

ADDITIONAL ITEMS - BASED ON FAMILY NEEDS AND DISASTER RISKS

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

