



DISASTER PREPAREDNESS

DISASTER PREPAREDNESS AT HOME HOUSEHOLD GUIDE

ABOUT SBP

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



**ACCESS MORE OF OUR
PREPAREDNESS RESOURCES**

**1. VISIT OUR BE
PREPARED WEBSITE**



TABLE OF CONTENTS

Know your risks	4
Get the right insurance	6
Protect your home	10
Manage your important documents	14
Create a household disaster plan	17
Resources	23





KNOWING YOUR RISKS

Extreme weather events are becoming more frequent and more intense, and as a result, **risks to natural disaster events are increasing**. Take action now to learn about your specific risks and get plugged into key information sources so you can stay safe in the face of future disasters.



IDENTIFY THE HAZARDS MOST LIKELY TO OCCUR IN YOUR COMMUNITY AND THE KINDS OF IMPACTS THEY MAY HAVE

- Did you know that government flood maps are not reliable indicators of flood risk? Look up your address or zip code at www.riskfactor.com to analyze your home's risks from flooding, wildfire, or extreme heat



DOWNLOAD USEFUL PHONE EMERGENCY APPS - NEW APPLICATIONS CAN BE DOWNLOADED IN GOOGLE PLAY OR THE APP STORE

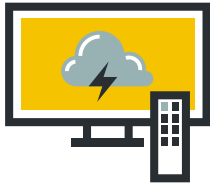
- Download the app "**FEMA**" and receive real-time weather and emergency alerts from the National Weather Service by signing up under "alerts"
- Download the Red Cross app "**Emergency: Alerts**", which allows you to customize weather alerts and find open Red Cross shelters
- Check if your **local emergency management department** has its own notification system by visiting its website



**FACT: OVER
5.9 MILLION**

**PROPERTIES AND PROPERTY OWNERS ACROSS THE US FACE
SUBSTANTIAL RISK OF FLOODING DESPITE BEING OUTSIDE
FEMA'S SPECIAL HAZARD AREAS¹**

3.



**KNOW AND REGULARLY CHECK KEY INFORMATION
SOURCES FOR ANY APPROACHING HAZARDS AND
LOCAL EMERGENCIES**

- Search for your local radio station that broadcast continuous weather information from the nearest National Weather Service office at www.weather.gov/nwr/station_search
- Tune in to your **local TV news stations**. Many local emergency management departments work with them to provide you with information during an emergency

TIP: If there is a power outage, save your phone's battery by closing apps you're not using and reducing the brightness of your screen

4.



**IF YOU ARE BUYING A HOME, FIND OUT INFORMATION
ABOUT PAST FLOODING**

- Ask the current owners, but also employ a professional home inspector with flood experience to help **uncover possible water damage** or mold issues from any previous flooding
- Contact your local emergency management department for information on **past flood events** in the area

**DID YOU KNOW: THAT MOST STATES DO NOT REQUIRE HOME SELLERS TO
DISCLOSE PAST FLOODING TO THEIR HOMES?**

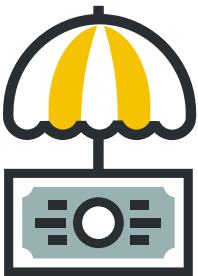




GETTING THE RIGHT INSURANCE

Those with insurance recover better and faster than those without. Getting the right **insurance coverage is the best way to financially protect yourself and your family** from future disaster events. Take time to learn about your coverage and make any necessary changes to ensure that your home and your belongings are properly insured.

1.



GET THE RIGHT INSURANCE COVERAGE

Homeowners and renters insurance **do not cover flooding**, so you must purchase flood insurance separately.

- Ask your insurance agent about National Flood Insurance Program policies or visit www.floodsmart.gov/flood-insurance/buy
- Ask your insurance agent about **private flood insurance** options
- Check out ways to get insurance premium discounts at www.smarthomeamerica.org/fortified/discounts-and-incentives
- Use the **“Ask Your Insurance Agent” questions** on the next page and review all of your insurance policies with your agent

DID YOU KNOW?

THE AVERAGE FEMA DISASTER ASSISTANCE IS LESS THAN \$5,000 PER HOUSEHOLD AFTER FLOODING DISASTERS, BUT THE AVERAGE FLOOD INSURANCE PAYOUT IS \$69,000. WHICH WOULD YOU CHOOSE?¹



2.



SAVE FOR ALL YOUR DEDUCTIBLES

Deductibles are the amount of money you are responsible for **paying out of pocket** toward an insured loss.

- Add up the deductibles** for all of your insurance policies (homeowners/renters, flood, auto, etc.)
- Create a plan** to set these funds aside

DID YOU KNOW

OUTSIDE THE MANDATORY FLOOD INSURANCE ZONE, PREMIUMS CAN BE LESS THAN \$400 ANNUALLY OR ABOUT \$1 OR LESS A DAY.²

3.



MAKE A HOME INVENTORY

This will serve as useful evidence of the **pre-disaster value** of your personal property.

- Take pictures and videos** of all rooms and storage areas in your home
- Make a list** of high value items and include copies of receipts if available
- Check with your insurance company on available **apps or online tools** or use United Policyholders' free Home Inventory tool at **www.uphelp.org**

TAKE ACTION

IF A STORM IS APPROACHING, LAY SANDBAGS NEAR DOORWAYS AND MOVE VALUABLES OFF THE GROUND FLOOR. JUST ONE INCH OF WATER IN A HOME'S FIRST FLOOR CAN CAUSE \$25,000 IN PROPERTY DAMAGE.³



1. Disaster Assistance vs. Flood Insurance: Do You Know the Difference? (fema.gov)
2. <https://www.fema.gov/data-visualization-floods-data-visualization>
3. What Determines Flood Risk and Flood Rates (floodsmart.gov)

QUESTIONS TO ASK YOUR INSURANCE AGENT

DISASTERS (INSURANCE AGENTS MIGHT REFER TO THEM AS PERILS):

- What disasters are **covered and excluded** in my policy?
- 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 hazards I face, such as windstorms?

PROPERTY COVERAGE:

- Does my policy cover **home structure AND contents**?
- Does my policy cover **detached structures** (garages, sheds)?
- Does my policy cover **special items** (antiques, jewelry, etc.)?

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 not, what adjustments can I make?

- If I have one, have I met my **coinsurance percentage minimum**? (Coinsurance is the amount you must pay toward a covered claim after the deductible is satisfied)
- Am I insured for **Replacement Cost instead of Actual Cash Value (ACV)**? (ACV covers only item value minus depreciation, which is not enough to replace with a similar new item)

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?



QUESTIONS TO ASK YOURSELF

DO I HAVE ENOUGH COVERAGE AND SAVINGS:

- If I need to rebuild to newer **building code requirements**?
- If 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?

COMMON HOMEOWNER POLICY EXCLUSIONS:

- Flood • Earthquake • Pipes freezing
Drain/sewer backup • Natural wear and tear
Collapse • Water seepage • Pest damage
- Purchase **separate flood and earthquake policies** depending on your risks
 - Keep up with **regular inspections and maintenance** to prevent large structural issues that may not be covered (See SBP's "Protecting your Home" guide)
 - Most policies cover "sudden and accidental" discharge of water from a plumbing source, but **not the replacement of the pipe** itself

QUICK TIP

FOR MORE CONSUMER RESOURCES ON INSURANCE ISSUES, SBP RECOMMENDS VISITING UNITED POLICYHOLDERS' WEBSITE AT WWW.UPHELP.ORG.





PROTECTING YOUR HOME

If you are a homeowner, there are many actions that you can take to **reduce your risks and safeguard your property against future disaster events**. Taking action now can help you **avoid costly future disaster repairs**.



1. REGULARLY INSPECT YOUR PROPERTY AND KEEP IT CLEAR OF HAZARDS

- Clear **dead trees and vegetation** and remove **yard debris**
- Clean **drains and gutters**
- Inspect **yard structures** and keep them in good repair
- Have **sloped areas, patios and retaining walls** inspected if they show signs of sloping or cracking



2. SECURE YOUR PROPERTY PRE-DISASTER

- Bring **outdoor items** indoors or put them in secure storage
- Put up protective **window covering/storm shutters**
- Move items **above ground floor** level
- Disconnect **electrical appliances** (do so only if instructed)
- Check and lock all **windows and doors** in the event that you evacuate
- Deploy **temporary flood barriers**, such as portable flood gates or shields, sandbags, inflatable floodwalls, and flood skirts

TIP: Sandbags are effective temporary flood barriers that can slow floodwaters and divert water away from your property. Get prepared affordably by making your sandbags at home. Use doubled plastic bags, pillow cases, or tarps for the bags and any heavy and moldable items for the filling, like potting mix, kitty litter, or old clothing, rags, and blankets.



3.



REGULARLY INSPECT YOUR ROOF AND KEEP IT IN GOOD REPAIR

Keeping your roof in good repair is one of the best ways to **safeguard your home against natural disaster events**. If your roof is in poor shape, your home can develop problems such as **leaks and mold and mildew growth**. Even a small leak can cause large-scale water problems across major home systems.

ROOF INSPECTION CHECKLIST

STEP 1: CHECK FOR LEAKS

Evaluate for signs of damage from **outside**:

- Water stains on roof – look around the chimney, vent, pipes, and valleys
- Discolored roofing

Evaluate for signs of leaks from **inside**:

- Water in attic or stains on ceiling
- Cracked/peeling wall paint or wallpaper

STEP 2: CHECK THE SEALS

Cracked or otherwise-deteriorated sealant is a **leak threat**.

- Check all structural openings (including areas with plumbing, venting, or joints)

STEP 3: CHECK FOR VISIBLE SURFACE DEGRADATION

For shingle roofs, **signs of degradation** include:

- Mold, rotting or rust
- Loose, worn, cracked or missing shingles

STEP 4: CHECK FOR BLOCKED DRAINS

Following heavy rains, **loose debris on a roof can block drains** which may worsen issues of water pooling on the roof

- Remove leaves, roofing material, animal waste, or other materials from drains
- Have a professional inspector use snake cameras to check drains for blockages

STEP 5: CHECK FOR BLOCKED HVAC VENTS

High temperatures resulting from **blocked HVAC vents** can start degrading/or melting roofing

- Heating and air conditioning equipment should be inspected, cleaned, and serviced at least once a year
- Check the heating system in the fall and air conditioning system in the spring





MAKE PROPERTY IMPROVEMENTS

- Consider the **benefits of different mitigation options** for your home (available on pages 3-4) and implement those that make sense for **your risk and budget**.

PROPERTY IMPROVEMENTS

FOR PROTECTION AGAINST HURRICANES AND TORNADOES

While some property improvements can be costly, **mitigation actions are the most effective way to safeguard households** from disaster events. Every \$1 invested in mitigation saves an estimated \$6 in future disaster recovery costs¹.

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

PROTECTION FOR WINDOWS AND DOORS

- Installing **hurricane shutters**
- Installing **impact-rated models**
- Adding **bracing** for garage doors

ROOF PROTECTION

- Sealing your **roof deck**
- Installing **wind and impact-rated** roof cover
- Using **ring shank nails** to secure roof cover and attachments
- Protecting **attic vents**
- Bracing any **gable end** roof framing
- Installing **hurricane straps** to strengthen roof and wall connections

STORM SHELTER OR SAFE ROOM

- Register with your **local storm shelter registry** if you install one

Learn more about these options and others at **www.disastersafetly.org**.

NEED A NEW ROOF?

If your roof needs significant repair or replacement, consider upgrading to a FORTIFIED Roof. The **FORTIFIED Roof program** was specifically designed by the Insurance Institute for Business & Home Safety (IBHS) to **prevent damage** that commonly occurs during high winds, hurricanes, hailstorms, severe thunderstorms, and even tornadoes up to EF-2

Learn more about requirements at: **<https://fortifiedhome.org/roof>**



BUDGET-FRIENDLY FLOOD MITIGATION OPTIONS

Protecting your home from floods **does not have to be expensive**. Consider the following budget-friendly options to **reduce damage** from flood events.

EXTERIOR OPTIONS:

- Maintain proper **water runoff and drainage**
- Improve **lot grading**
- Reduce **impervious surfaces** around your home
- Install a **rain barrel**
- Protect **outdoor utilities and service equipment**

INSIDE YOUR HOME:

- Seal your **foundation and basement walls**
- Install **flood vents** (can reduce flood insurance premium)
- Install a **sump pump**
- Prevent sewer backups by installing **backflow preventers**
- Raise **electrical system** components
- Protect **utilities and service equipment** (can reduce flood insurance premium)
- Install a flood **alert system**

USE FLOOD-RESISTANT BUILDING MATERIALS:

- Replace **wooden floorboards and carpets** with ceramic tile, vinyl, rubber, or other flood-resistant materials
- Replace **internal walls and ceilings** with flood-resistant material (such as lime plaster, cement board, concrete, or pressure-treated and decay-resistant wood)
- Replace **wooden doors and window frames** with metal or other flood resistant options

GET YOUR ELEVATION CERTIFICATE

Elevation certificates document the elevation of your building. Getting your elevation certificate is one of the **easiest ways to reduce insurance premium** costs. Learn more at www.floodsmart.gov/elevation-certificates

HIGH COST, HIGH IMPACT OPTIONS:

While expensive, **elevating your home or filling in your basement** are worth considering depending on your flood risk, financial situation, and the age of your home. Both options **reduce flood insurance premiums**.

Learn more about these options and others at floodsmart.gov and disastersafety.org





MANAGING YOUR IMPORTANT DOCUMENTS

Organizing key documents after a disaster can be challenging, especially if they have been lost, destroyed, or are otherwise inaccessible. Gathering important documents in advance will expedite the process of submitting an insurance claim or applying for federal aid. **This will save you critical time in your recovery.**

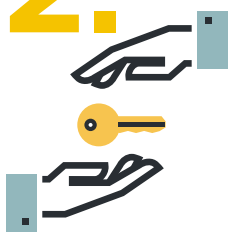
1.



GATHER AND ORGANIZE THE TYPES OF IMPORTANT DOCUMENTS AND RECORDS YOU MAY NEED AFTER A DISASTER

- Use the **checklist** on the next page to go through your documents
- Replace** any missing documents

2.



UPDATE ANY TITLES OR OWNERSHIP PAPERS THAT DO NOT LIST THE CURRENT OWNER'S NAME

- Record updated deeds with your municipality (you will have to **prove ownership** when filing insurance claims or applying for disaster assistance)

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.



3.



PROTECT HARD COPIES OF RECORDS

- Protect records from water by storing them in a **water-proof bag** or from fire by securing them in a **fi e-proof box**
- Know where your records are stored, which will allow **grab-and-go convenience** if you evacuate

4.



SAFELY STORE RECORDS WITH BACKUP COPIES YOU CAN ACCESS FROM OUTSIDE YOUR HOME

- Take photos of your records and store them on **your smartphone**
- OR upload copies of your records to a **USB** that can be stored with a family member or friend in a **remote location**
- OR upload your records to secure, online **cloud storage service**

5



BE FAMILIAR WITH THE TYPES OF DOCUMENTS FEMA AND SBA REQUIRE

- Visit **SBA.gov** and search for information on the “Disaster Home and Property Loans program”
- Visit **FEMA.gov** and search for information on the “Individuals and Household Program”

QUICK TIP:

MAKE A PLAN TO HELP OLDER FAMILY MEMBERS AND FRIENDS SECURE THEIR MOST IMPORTANT DOCUMENTS IN A WAY THAT THEY, OR A TRUSTED PARTY, CAN EASILY ACCESS.





KEY DOCUMENTS CHECKLIST

PERSONAL IDENTIFICATION

For disaster aid applications, FEMA must be able to **verify applicants' identities** with a valid SSN and/or other alternative forms of documentation.

- Social security card
- Driver's license and ID cards
- Birth certificate, adoption and child custody records (if applying for assistance on behalf of a U.S. minor)
- Marriage and divorce licenses (to confirm proof of maiden name)
- Passport, green card, naturalization documents
- Military ID, discharge records

If you get separated from loved ones, the following documents are helpful to find them:

- Photographs of family and pets
- Pet microchip numbers, IDs, or proof of ownership information

HOUSEHOLD INFO & CONTACTS

Gather important contact information in advance so you can **get in touch** with loved ones, local emergency services, and others in your network more quickly **during an emergency**.

- Family emergency and out-of-town contacts
- Employer information and contacts
- School information and contacts
- Local government and emergency services contacts
- Service and utility providers
- Repair and contractor services

FINANCIAL AND LEGAL

Having copies of your financial information will **expedite the process** of applying for aid, submitting a claim, or making any necessary payments after a disaster.

- Housing records (deed, lease, rental agreement, mortgage, home equity line of credit)
- Insurance policies
- Vehicle title and registration
- Income sources (pay stubs, benefits statements)
- Other financial obligations (bills, loans, credit cards, family support, recurring payments)
- Tax records (keep returns a minimum of 3 years)
- Bank & investment account information
- Will, trust, power of attorney

MEDICAL

After a disaster, your medical needs may be met by an outside provider. **Having your records available** is critical so you may receive the best care.

- Physician and pharmacy contact information
- Health insurance ID cards and policy information
- Medicare/Medicaid ID cards
- Immunization, allergy and medical history
- Current prescription/medication list
- Caregiver agency contract
- Medical equipment models, serial numbers and supplier information
- Disabilities documentation
- Pet prescriptions and vet contact information





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.

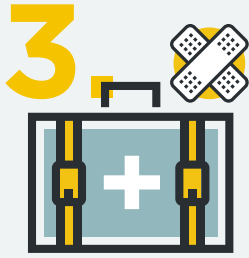
A responsibilities planning document is available on the next page.



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



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

SPONSORS

