

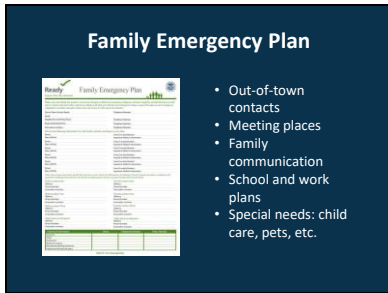
Make a Plan

Slide 1



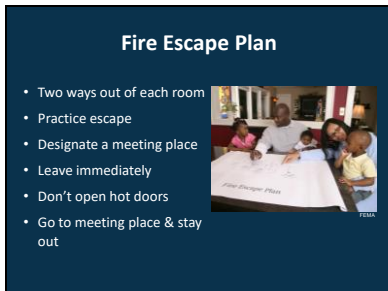
Now that you have your disaster kit, prepare your family by creating a family disaster plan. You may create your own document based on this information or use a fill-in-the-blank document.

Slide 2



Begin the process by completing a Family Emergency Plan document like this one at www.ready.gov. Fill in phone numbers, out-of-town contacts, meeting places and information about each family member. Include how to communicate with family members, school and work contacts, and other important information. Know the school's policy about when children will be evacuated or held at school, and plan for children in child care. Have a family meeting to talk about this information and what you would do if family members are not home when a warning is issued.

Slide 3



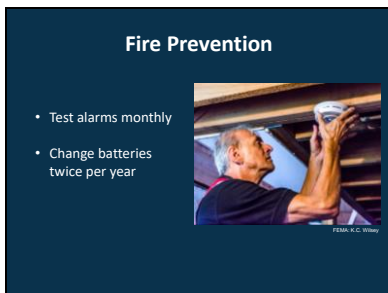
Plan for emergencies that may only affect your family, such as a home fire.

- Plan two ways out of each room.
- Practice the escape plans with home fire drills.
- Designate a meeting location near but safely away from your home, such as a neighbor's house.

If a home fire does occur:

- Immediately leave your home.
- Never open doors that are hot to the touch.
- Once you're out, stay out. (www.FireSafety.gov)

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Also, test smoke alarms monthly, and change the batteries when daylight-saving time begins and ends, so twice a year.

Make a Plan

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Planning to Stay or Go

- Shelter in place?
- Evacuate?
- Know where to get accurate information



FEMA Photo Lynch

For a disaster that is affecting more than one home, the first important decision is whether you stay where you are or evacuate. Plan for both possibilities. In the event of a disaster, watch TV, listen to the radio or check the internet often for information or official instruction as it becomes available. Then either evacuate or shelter in place. This decision will be based on what you have learned or been instructed to do.

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Shelter in Place

- Immediate shelter where you are
- Small interior room without windows or large mirrors
- Below ground for tornadoes & above ground for chemicals



Photo: Dan Taylor

Shelter in place means to take immediate shelter where you are – at home, work or school. Your family must plan for the possibility of sheltering in place. Plan a safe room in your home. FEMA provides these guidelines for safe rooms:

- Choose a small interior room without windows or large mirrors.
- Shelters should be below ground for tornadoes but above ground for chemical releases.
- Because warning times for tornadoes can be very short, quick access to the safe room is important in choosing the location. Go to the basement or an interior room on the lowest level away from windows, doors and outside walls.
- Safe rooms often are used for other nonemergency purposes. Bathrooms and large closets are a frequent choice.
- Consider special accessibility needs of family members and pets when choosing the location and design of your safe room.

If you must shelter in place, grab your disaster supplies kit if it's not already stored in your safe room.

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Shelter in Place

Have:

- Supplies kit
- Radio
- Duct tape
- Pre-cut plastic



FEMA

If there's a chemical, biological or radiological release, shelter immediately in an interior room typically on the ground level but higher or lower if recommended by local authorities. If you have time, turn off ventilation and heating systems, and close windows, vents, fireplace dampers, exhaust fans and clothes dryer vents. Use plastic sheeting and duct tape to seal vents, doors and windows to keep out contaminants. However, the longer you and your family spend in a sealed environment, the less oxygen and the more carbon dioxide will be produced. Extended lack of oxygen and carbon dioxide exposure could cause illness or possibly death. With 10 feet of space for each individual, you should have enough air for three to five hours in a sealed room.

While sheltering in place, stay tuned to a local radio station or an official internet site for instructions.

Make a Plan

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Evacuations

- Take supplies kit
- Wear appropriate clothing
- Turn off lights & appliances
- Dispose of or take perishables
- Lock home



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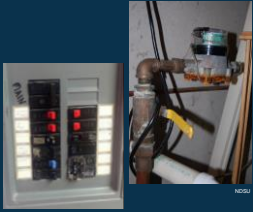
Evacuations are more common than many people realize. Hundreds of times each year, transportation and industrial accidents release harmful substances, forcing thousands of people to leave their homes. Fires and floods cause evacuations even more frequently. Almost every year, people along the Gulf and Atlantic coasts evacuate in the face of approaching hurricanes. Your family should create evacuation plans for all types of disasters. If you must evacuate:

- Listen to local authorities for instructions.
- Take your disaster supplies kit.
- Wear appropriate clothing.
- Turn off all lights and appliances.
- Dispose of or take perishable foods.
- Lock your home.

Slide 9

Shutting Off Utilities

- Gas
- Electricity
- Water




Floor: Lynn Friedman

Know how to turn off utilities, but do it *only* when told to by local authorities. Gas, electricity and water coming into the home may need to be turned off by professionals, but you can turn off utilities within your home. A special tool may be needed to turn off some types of utility connections. Natural gas leaks and explosions are responsible for a significant number of fires following disasters, so household members should know how to shut off natural gas. Also, electrical sparks have the potential to ignite many different chemicals and household items, so teach your family where and how to shut off the electricity. In addition, water quickly becomes a precious resource following many disasters, so your family should learn how to shut off the water at the main house valve to alleviate unnecessary damage and potential water loss for the community.

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Evacuation Routes



MapQuest

If you're instructed to leave your home, also:


- Use travel routes specified by local authorities. In your family plan, write or draw out several evacuation-route options since some streets and roads may be closed.
- Take pets to a predesignated animal shelter.
- Know where to go for shelter. This may be a public shelter, hotel, or family or friend's home.

Make a Plan

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Designate Meeting Places

- Where will we meet?
 - Within neighborhood
 - Outside of neighborhood





FOCUS

Have in your family plan two places to meet if family members are separated during an emergency: one in the neighborhood and one outside of the neighborhood. The neighborhood site should be used if you're all home or in the nearby area when the disaster happens. However, if you're not all home when the disaster strikes, family members who are away may not be allowed into the area, so you need a place to meet outside the neighborhood. Also, this meeting place is to reconnect if you evacuate in multiple vehicles and get separated.

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School and Work Plans

- Does my child's school have a plan?
 - Do I know what it is?
- Do I have an emergency plan at work?



Old Stone Women
Photo: Philia Carabott

Be aware of school plans for students and also for those in child care. Children will be subject to the school's or care center's rules and not allowed to leave without a parent or other predesignated adult. If your school or care center doesn't have an emergency plan, consider helping create one. Also, what is the emergency plan at your workplace? Cooperate with others to develop evacuation and shelter-in-place plans and meeting places.

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Family Communication

- Out-of-town contact
- Contact cards



Family Emergency Plan
Name: _____ Date: _____
Address 1: _____ Date: _____
Address 2: _____ Date: _____
Cell Phone: _____ Other Contact: _____
Special Needs, Medical Conditions, Allergies, Appointments/Activities: _____
Ready!

Photo: W

Family communication plans establish contacts for families in case they are separated or disoriented in a disaster. During an emergency, it might be easier to make a phone call out of state, so designate a single relative or friend as an out-of-state contact. If family members are separated, this contact can help account for each person and relay information for your family. Work with your family to complete a contact card for each member, and discuss the information with children. The more they're involved in the creation of the directory, the more likely they will remember to use it in high-stress times of disaster. Have family members keep these cards handy in wallets, purses, backpacks and other places. You also may want to send one to school with each child to keep in the school's file. Don't assume your cell phone's contacts list will be available.

PDFs of adult and child folding wallet cards at www.ready.gov/make-a-plan

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Safety Training

- CPR
- First aid
- Community Emergency Response Team (CERT)




Photo: FEMA/John W. Stone


Another way to help your family be prepared for disasters is to have first aid and CPR training, which is often available through your local American Red Cross and other agencies for a small charge. The Community Emergency Response Team (CERT) program educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations – skills that will help your family in case of a disaster.

Make a Plan

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Documents and Records

- Birth, death, marriage, divorce, adoption, child custody
- Passport, Social Security card
- Mortgage, rental agreement
- Insurance policies
- Financial & tax documents
- Medical records
- Will, power of attorney
- Cash



When a disaster occurs, stress will cause most individuals to lose the ability to gather important documents and records. Purchase a fireproof and waterproof safe to store your important documents near your grab-and-go disaster supplies kit so they can be grabbed quickly if you must evacuate.

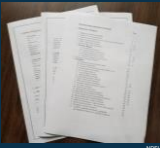
Include these kinds of documents. **(Go through list on slide.)** You might want to have these document both printed and saved electronically on a flash drive or in the cloud.

Because banks and ATMs may be unavailable during a disaster, keep enough cash in your safe in small bills to sustain your family for a couple of weeks. About \$200 is often recommended.

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Inventory

- List, photograph and/or video possessions
- Review annually
- Store in safe place




Complete a home inventory because, in the event of loss, you will need proof of your property. You may create your own lists or use fill-in-the-blank documents from www.ready.gov, or your insurance company may have a website or app to help you with this inventory.

Make a list of your possessions in each room, including those in the attic, in the garage and on the patio. List the model and serial numbers and an estimated or appraised value. Take photos or a video of these items, including your home itself, vehicles, recreation items and things in outbuildings. Keep the list up to date, maybe by reviewing it annually on a certain date. Keep this list and the photos or video in your fireproof safe.

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Inventory

- List separately which possessions you'd grab and where they are
- Examples:
 - Family portrait – north living room wall
 - Silver candlesticks – mantle
 - Wedding album – family room shelf



Which possessions are most valuable to you? If you had 10 minutes to gather things, what would they be? Take the time before a disaster to jot down the important items to save and where they are located. In the event of a disaster, you will not be able to think of what is important and where it is located. If other people arrive to help you, having a list of items and their locations will aid you in saving many articles. Keep this list in a secure spot at home that you could access, even under stress.

Make a Plan

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Important Documents



- Photos of each family member
- Possibly fingerprints, dental records or DNA samples

Include in your Family Emergency Plan a photo of each family member, including pets that may get lost. In the event of total loss, these may be the only photos you will have. You also may want to consider fingerprints or dental records for identification.

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Location of Important Documents

Papers	Location	Papers	Location
Deed to House		Marriage Certificates	
Household Inventory		Death Certificates	
Birth Certificates or Adoption Records		Military Records	
Social Security Cards		Passports	
Tax Returns		Baptism	
Citizenship Papers		Wills & Living Wills	
Automobile Titles		Passwords List	

Next, gather all the important documents that are listed here. Keep the originals or copies in your fireproof and waterproof safe box you can grab quickly if you evacuate. If originals are stored elsewhere, list where that is.

Update the photos and review the documents annually since people and information change. As things change, update, add to and delete from your to-go box. Births, deaths, moves, marriages, divorces and other changes occur. You may buy a new house, acquire real property or sell some. Your to-go box will work for you as long as you keep it current.

Many individuals and families have lost documents and information and taken years to recover. Make sure you will not be one of these.

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Summary of Important Documents

	Mom	Dad	Daughter	Son
Social Security #				
Passport				
Birth Certificate				

Create a summary of important documents, such as Social Security numbers and passport numbers of each family member. Or make a photocopy of each family member's documents. Be sure to keep these secure.

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Contacts

Advisor	Name	Phone #s	Address
Banker			
Attorney			
Accountant			
Insurance Agent			
Executor			
Work Contact			
Work Contact			

Also, document information for important professional contacts, such as your banker, attorney, insurance agents and others.

Make a Plan

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Financial Accounts

Type	Institution	Name on Account	Account #	Location
Checking				
Joint Checking				
Savings				
CD				
IRA				
401K				
VISA Card				
Master Card				

Compile account numbers and other information from all your financial documents.

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Medical Records

Name	Dr. Name & Contact Info	Conditions	Prescriptions	Vaccinations

Always keep at least a three-day supply of prescriptions on hand, and keep a copy of the written prescription with your other important documents. In your Family Emergency Plan, write down all medications each family member takes.

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Insurance


Type	Company	Policy #	Agent Contact Info	Policy Location
Health				
Life				
Home				
Liability				
Vehicle #1				
Vehicle #2				
Long-term Care				
Disability				

Summarize information about all your insurance policies, including type, company, policy number, agent contact information and where the official policy is stored.

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Special Insurance Coverage

- Flood
 - Contact agent or National Flood Insurance Program at Floodsmart.gov or 800-611-6122
- Earthquake
 - Contact agent
 - Contents, masonry & plate glass separate



Floods are the #1 natural hazard in the U.S., but regular homeowner policies don't cover damage from flooding. First, learn about the chances of flooding in your area. Then, contact your insurance agent or the National Flood Insurance Program at www.Floodsmart.gov or 888-379-3689 to learn more about flood insurance.


About 90% of Americans live on or near fault lines, but earthquake damage also isn't included in regular homeowner insurance. The construction of your home – for example, brick or wood – and the area in which you live will determine your earthquake insurance premium. Earthquake coverage for the contents of a home usually is separate. You also may need separate coverage for masonry and plate glass. Discuss policies with your insurance agent.

Make a Plan

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Making an Insurance Claim

- Contact agent with name, address, policy number, date & time of loss
- Document losses using inventory list & photos
- Document costs for repairs, cleaning, rental equipment, living expenses



If you suffer a loss, filing an insurance claim will take time, so start the process as soon as possible. First, contact your agent with your policyholder name and address, the policy number, and the date and time of loss. Be sure to document losses in as much detail as possible, including photos of damage and receipts for repairs, cleaning, rental equipment, disaster-related living expenses such as hotel and car rental, and other expenses. Pull out your inventory list that documents the value of damaged or destroyed items.

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Take Time

- To settle your insurance claim
 - Have insurance adjuster inspect
 - Get several estimates
- To get repairs done
 - Use reputable repair people
 - Include payment plan & schedule in contract



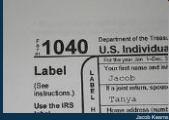
Even though you may need the money, take time to settle the claim. Have an insurance adjuster evaluate the damage before repairs. Get several estimates for repair work, and be confident of the fair value. Identify items that can't be repaired but for which an "appearance loss" will be paid.

After a disaster, you'll want to get your life back to "normal" as soon as possible. However, remember to use reputable people for restoration and rebuilding. Contractors may be in short supply after a disaster, and many fly-by-night companies and individuals may come to the area. Contact your state attorney general's office to find who is licensed or has had complaints. Don't pay cash ahead for work to be done. In the contract, specify when the work must be completed.

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Tax Deductions for Property Loss

- Property losses from natural disasters are tax deductible
- Get appraisals
- Itemize deductions
- Consult tax adviser or IRS



Property losses from natural disasters are tax deductible. These could greatly reduce the amount of federal income tax owed for the year of the disaster. Be sure you have appraisals of damages; even appraisal fees are deductible. Itemize deductions to document loss of fair market value after the disaster as compared to before. Most importantly, consult a tax adviser or the Internal Revenue Service for information since each disaster and each individual situation is different.

Make a Plan

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Grab-and-Go Documents

- Place items in folders or envelopes
- Place in waterproof containers



Now that you have all this documentation printed out and on a flash drive or in the cloud, organize it as part of your grab-and-go disaster kit.

- Place your items in paper folders or envelopes with like documents together. Mark each envelope.
- Next, place these inside sealed airtight and waterproof plastic bags. In case of extremely high temperatures, the plastic could melt. If it melts directly on your items, you will have a big mess. That is why you put the items inside a thick paper folder or envelope and then put them inside the plastic. Special waterproof and fireproof bags may be purchased, or high-quality freezer bags may be used.

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Grab-and-Go Documents

- Store in disaster-resistant locked box



Now store the plastic bags in a durable sealed box, preferably a locking one. A portable fireproof and waterproof box is recommended. Try to find one that is easy to grab. Remember you're making a to-go box, something easy to pick up on a moment's notice. A big, bulky cardboard box or plastic tub may not be practical. Companies that manufacture safe boxes make them highly resistant to fire, flood, heat, earthquakes, hurricanes, explosions or other disastrous conditions. However, the key word here is "resistant." There is no 100% guarantee against damage, and substantial losses sometimes occur. If you have a box, be sure that you have a key in a secure spot.


Store your grab-and-go documents box in a safe and secure location near your disaster supplies kit where it's easily accessible.

You might have for display an example of envelopes or folders in plastic bags and one or two secure boxes.

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Keep Documents Secure

- Keep documents box with you at all times
- Don't leave unattended in car, at disaster stations or in shelters




If you must evacuate, keep the box with you at all times. Don't leave it in your unlocked vehicle or unattended at a disaster station or shelter. Remember, this is sensitive information that you do not want to lose or share with just anyone.

Make a Plan

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Backup Documents

- Secure a second set at another location, maybe on flash drive or in the cloud



123456789

In addition to the grab-and-go documents in your home, secure another set of all the documents in another location. Choose a trusted relative or a bank safety deposit box in a location that would not be affected by the same disaster you would experience. These could be electronic scans and word processing documents saved on a flash drive or in the cloud.

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Make A Plan

Your family emergency plan is now complete along with your disaster supplies kit. Now to become more informed.