Resources for Living®



Preparing for a disaster resource guide

Please note: This guidebook offers general information only. It's critical to follow any specific instructions from your local authorities in the event of a disaster.

If your life has unfortunately been turned upside-down by a disaster or if you just want to be ready for anything, this guidebook can help. You can learn more about preparing for a disaster and emotional recovery from our other guidebooks:

After a Disaster Emotional Recovery After a Crisis

Table of Contents

General preparation	4
Developing a family disaster plan	5
Step one: Getting started	
Step two: Making your plan	6
Step three: Putting your plan in motion	7
Creating a family disaster supply kit	
Preparing your kit	10
Suggestions and reminders	13
Protecting family and home	14
Safer home checklist	
Hurricanes	
Hurricane Watch	
Hurricane Warning	
Wildfires	
Stay informed	20
Evacuation guidelines	21
We're here for you	22
When You Call	



General preparation

What disasters are likely to occur in your area? Do you know? Are you prepared for them? If you're not sure, you can speak with local authorities or your state's emergency preparedness department to find out.

How will local authorities contact you if there's a disaster? It's important for you to know.

Stay abreast of your area's weather conditions for the latest information. Especially during seasons when local disasters are more likely to occur.

You can contact your nearest Red Cross chapter for details about community disaster education presentations. Ask if they can be provided in your workplace, school or other community organizations. You can also find out about how to learn CPR and First Aid. That can teach you how to respond if someone gets hurt in a disaster or emergency.



Developing a family disaster plan

They say, "The best offense is a good defense." That certainly holds true when it comes to preparing for a disaster. It's human nature to feel as if a disaster will never happen to us. And so many—if not most of us—tend to put off getting ready for any kind of disaster—natural or man-made. Many of us have family to think about, too. If you have children, parents or pets who depend on you, being prepared is even more critical.

The goal of this section is to help you get prepared. With this three-step plan, you can build a defensive strategy to protect you, your loved ones and your home.

Step one: Getting started

The best starting places are your local emergency management agency or civil defense office and your local American Red Cross chapter. Contact them to first determine:

- What types of disasters are most likely in your area?
- What kinds of warning systems are in place?
- How can you help avoid any disasters that might be preventable?
- What should you do after a disaster?

Step two: Making your plan

Have a family meeting and discuss the types of disasters which could occur. Involve children in the discussion and plans. Let them know that planning helps keep them safe. Together you can put plans in place that address all of the elements below.

Preparation

911 saves lives. Teach children how and when to dial 9-1-1 or the local Emergency Medical Services (EMS) number for emergency help.

Fire safety

- If you don't have a fire extinguisher, get one. Then be sure everyone
 knows where you'll keep it and how to use it. Be sure to inspect it at
 suggested intervals.
- Clean roofs and gutters regularly and inspect chimneys at least twice a
 year. Have them cleaned once a year. Chimneys and stove pipes
 should also be equipped with spark arrestors.
- Clear flammable debris (shrubs, leaves, dead limbs, etc.) within a 30 to 100 foot zone around the house, and from underneath porches and decks. Stack firewood at least 100 feet away and uphill from your home.
- Store flammable materials such as gasoline, turpentine, oil, etc. in approved containers and away from the base of your home.
- Maintain a garden hose that can reach all areas of the house and identify another outside water source such as a hydrant, pond, swimming pool, etc. that can be used in the event of a fire.
- Consider investing in protective shutters or fire-resistant drapes. If you are building a new home, consider adding a sprinkler system for the interior.



Alarm yourself.

Install and test smoke alarms on each level of the house. That includes finished basements and attics. You should have alarms:

- Inside and outside each bedroom
- In or just outside the kitchen
- In or just outside any other room where you might cook
- At the top of every stairway

For those with trouble hearing, consider models with strobe lights and/or vibrating pads that shake you awake.

Make sure your children can hear the alarm in their sleep. Many children sleep so soundly that alarms don't wake them up. Have a plan for making sure the kids get up right away.

You'll want to test each alarm once a month. And change the batteries at least once a year.

Emergency shut-off.

Show responsible family members how and when to shut off water, gas and electricity at main switches.

Shelter.

Identify the safe spots in your home.

Sweep for danger.

Conduct a home hazards hunt and take action to address any issues you find.

Identify actions you can take to prevent disasters (such as a fire) and further protect your home in the event of a disaster.

Home evacuation

- Find two ways out of each room in the house.
- Identify two or more meeting places:
 - 1. Right outside the premises for a sudden emergency, such as a fire.
 - 2. Outside your neighborhood in case you can't return home. Be sure you all know the addresses and phone numbers of these locations.
- Make plans to take care of any pets.

Area evacuation

- Identify one or more routes for evacuating the area.
- Determine the best place to go in the event of an evacuation. You'll want to discuss the possibility ahead of time. Especially if your plan involves staying with friends or family members. If not, it may be helpful to contact your local emergency preparedness office. Ask what sites they use for family shelters. If you have pets, be sure to ask about the closest site that accepts them.

Communication plan

- Ask an out-of-state friend or family member to serve as your "family contact." During a disaster, it can be easier to call long distance than local. Family members can call this person, who can keep track of where everyone is.
- Be sure everyone knows the family contact's name, address and phone number.

Neighborhood plan

- Plan how the people you live near could work together after a disaster. Know your neighbors' skills (medical, technical).
- Consider how you could help neighbors who have special needs, such as elderly or disabled persons.
- Make plans for child care in case parents can't get home.

Disaster supply kit

See the section below on creating a family disaster supply kit.

Step three: Putting your plan in motion

It's a good idea to involve the whole family. The more engaged children are in preparing, the more likely they'll be able to handle a disaster if it happens. Important items on the to-do list include:



- Posting emergency numbers on each phone in the house. Or ensuring everyone has them in their cell phone contact list.
- Taking First Aid and CPR classes through the local Red Cross chapter.
- Practicing your disaster plans. Quiz your children every so often to help them remember.
- Making a disaster supply kit.



The Federal Emergency Management Agency's (FEMA) Community and Family Preparedness Program and the American Red Cross Disaster Education Program are nationwide efforts to help people prepare for disasters of all types. For more information, just contact your local or State Office of Emergency Management and your local American Red Cross chapter. Ask for "Your Family Disaster Plan" and the "Emergency Preparedness Checklist." Or get information online at www.redcross.org or www.fema.gov.



Creating a family disaster supply kit

After a disaster, local officials and relief workers will be on the scene. But they can't reach everyone right away. You could have to wait hours for help. Or it might take days. Would your family be prepared to cope with the emergency until help arrives?

One way to help prepare is by assembling a disaster supply kit. Once disaster hits, you won't have time to shop or search for supplies. A highway spill of hazardous material could mean instant evacuation. An earthquake, flood, tornado or any other disaster could cut off basic services—gas, water, electricity and phone—for days or weeks. Having the things you might need all in one place can help.

There are six basics you should always stock in your home:

- Water
- Food
- First Aid kit
- · Clothing and bedding
- Tools and emergency supplies
- Special items

Keep the items you would most likely need during an evacuation in an easy-to-carry container. Possible containers include:

- Large, covered trash container
- Camping backpack
- Suitcase
- Duffle bag

Preparing your kit

- Review the checklists in this document
- Gather the supplies that are listed
- Place the supplies you'd most likely need for an evacuation in an easy-to-carry container.

Water

Store water in plastic containers. Avoid using containers that will decompose or break, such as milk cartons or glass bottles. The average active individual needs to drink at least two quarts of water each day. Hot climates and intense physical activity can double that amount. Children, nursing mothers and people who are ill will need more.

- Store one gallon of water per person per day (two quarts for drinking, two quarts for preparing food and washing)
- Keep at least a three-day supply of water for each person in your household. That would be three gallons per person.
- Be sure to store several extra gallons of water in the bathroom(s) for refilling the toilet tank between flushes in an outage.



Food

Store at least a three-day supply of non-perishable food. Select foods that require no refrigeration, preparation or cooking and little or no water. If you must heat food, pack a can of sterno. Select food items that are small and light to carry. Be sure to pack a manual can opener, too.

Include a selection of the following foods in your disaster supply kit:

- Ready-to-eat canned meats, fruits and/or vegetables
- Canned juices, milk, soup (if powdered, store extra water)
- Basics such as sugar, salt and pepper
- High energy foods
 - Peanut butter
 - Jelly
 - Crackers
 - Granola bars
 - Trail mix
- Vitamins
- Foods for infants, the elderly or those on special diets
- Comfort/stress foods
 - Cookies
 - Hard candy
 - Sweetened cereals
 - Lollipops

- Instant coffee
- o Tea bags

First Aid kit

Assemble a First Aid kit for your home and one for each car. Contact your local American Red Cross chapter to get a basic First Aid manual. A First Aid kit should include:

- Sterile adhesive bandages in assorted sizes
- 2-inch sterile gauze pads (4-6)
- 4-inch sterile gauze pads (4-6)
- Hypoallergenic adhesive tape
- Triangular bandages (3)
- 2-inch sterile roller bandages (3 rolls)
- 3-inch sterile roller bandages (3 rolls)
- Scissors
- Tweezers
- Needle
- Pre-moistened towelettes
- Antiseptic
- Thermometer
- Tongue depressors (2)
- Tube of petroleum jelly or other lubricant
- Assorted sizes of safety pins
- Cleansing agent/soap
- Latex gloves (2 pairs)
- Sunscreen

Non-prescription drugs

- Aspirin or non-aspirin pain reliever
- Anti-diarrhea medication
- Antacid (for upset stomach)
- Syrup of ipecac (use to induce vomiting if advised by the Poison Control Center)
- Laxative
- Activated charcoal (use if advised by the Poison Control Center)

Tools and supplies

- Mess kits or paper cups, plates and plastic utensils
- Emergency preparedness manual
- Battery-operated radio and extra batteries
- Flashlight and extra batteries
- Cash or traveler's checks, change
- Non-electric can opener, utility knife
- Fire extinguisher: small canister
 - ABC type
 - A. Trash, wood, paper



- B. Liquids (such as oil, gas, kerosene or paint)
- C. Electrical equipment
- Tent(s)
- Pliers
- Tape
- Compass
- Matches in a waterproof container
- Aluminum foil
- Plastic storage containers
- Signal flare
- Paper, pencil
- · Needles, thread
- Medicine dropper
- · Shut-off wrench, to turn off household gas and water
- Whistle
- Plastic sheeting
- Map of the area (for locating shelters)

Sanitation

- Toilet paper, towelettes
- Antibacterial soap, liquid detergent
- Feminine supplies
- Personal hygiene items
- Plastic garbage bags, ties (for personal sanitation uses)
- Plastic bucket with tight lid
- Disinfectant
- Household chlorine bleach

Clothing and bedding

Include at least one complete change of clothing and footwear per person.

- Sturdy shoes or work boots
- Hat and gloves
- Rain gear
- Thermal underwear
- Blankets or sleeping bags
- Sunglasses

Special Items

Remember family members with special needs, such as infants, older adults or anyone with a disability.

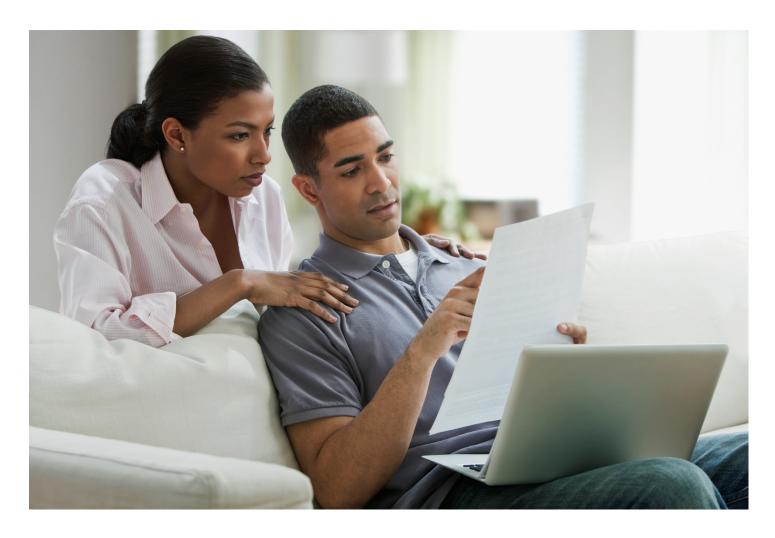
- For baby
 - Formula
 - Diapers
 - Bottles
 - Powdered milk
 - Medications
- For adults



- Heart and high blood pressure medication
- Insulin
- Other prescription drugs, as needed
- Denture needs
- Contact lenses and supplies
- Extra eye glasses
- Entertainment--games and books
- Important family documents (store in a fire- and waterproof portable container).
 - Will, insurance policies, contracts, deeds, stocks and bonds
 - Passports, social security cards, immunization records
 - Bank account numbers
 - Credit card account numbers and companies
 - Inventory of valuable household goods, important telephone numbers
 - Family records (birth, marriage, death certificates)

Suggestions and reminders

- Store your kit in a convenient place known to all family members. Keep a smaller version of the disaster supply kit in the trunk of your car.
- Keep items in air-tight plastic bags.
- Change your stored water supply every six months so it stays fresh.
- Rotate your stored food every six months.
- Re-think your kit and family needs at least once a year. Replace batteries, update clothes, etc.
- Ask your doctor or pharmacist how to store your prescription medications.



Protecting family and home

The National Flood Insurance Program is a pre-disaster flood program. It's designed to reduce the rising costs by making federally backed flood insurance available to residents and business owners.

Since flood damage is not typically covered by homeowner's insurance, consider purchasing a flood insurance policy.

Meet with your insurance agent to review your policies and discuss whether flood insurance is right for you. Be sure you understand exactly what types of coverage you have, as well as the limits.

Consider adding safety features to your home, particularly if the home is an older structure. The emergency preparedness office, building contractors and home improvement stores can provide information on features you can consider to better protect your home. Local building code staff are also a great source for this information. They can also advise you on building code requirements.

One of the most important precautions you can take to reduce damage to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it's critical to strengthen the home's exterior to prevent wind or large debris from tearing large openings in it. Some areas to think about include:

- Roof
- Doors, windows and shutters
- Weather stripping
- Garage doors
- Siding
- Vents
- Landscaping

A great time to start securing – or retrofitting - your house is when you're making other improvements or building an addition to the structure.

Make a list of the protective items your house might need (e.g. storm shutters and plywood sheets). Then buy them in advance. Consider getting a generator in case you lose power.

You may also want to get a professional home inspection for a clear and detailed picture of your home's condition.

Preparing for high winds

- Conduct a home hazard hunt and perimeter search. You'll want to deal with any items that could move, fall, break or cause a fire.
- Make trees more wind resistant by removing diseased or damaged limbs.

Safer home checklist

Understanding how a home was built and what natural hazards it may face are just as important as any of the visual features that first attracted you. If you're in the market for a house or live in an older home, you can use this checklist to determine some of the risk factors to keep in mind.

Location of natural disasters

- **Is the house near a wooded area?** If so, it may be more vulnerable to wildfire. Consult local fire officials about proper precautions.
- Is the coast within 50 miles? If so, you'll need protection against hurricanes, high winds and wind-driven rain. Look for signs of water damage inside on ceilings, walls and around windows.
- Can you see a river or lake from the house? If the response is yes, it may be more prone to flooding. Check for outside damage.
- **Is the house in an earthquake zone?** If so, ask if the owners have made any structural changes for added protection.

Assessing the condition of the house

• What year was the house built? This will help you determine what building codes may have been in place at the time of construction. Modern, well-enforced codes can help homes better withstand natural disasters or severe weather events.



- What materials were used? Some materials are better suited than others when it comes to holding up against natural threats. You can talk to the local or state emergency management office, the area's building inspection department and/or local contractors for details on the strength of various types of building materials.
- How's the roof holding up? If you can see obvious signs of wear, such as missing shingles, sagging or damage, it may need to be repaired or replaced.
- **Do the floors appear level?** Do they feel solid when you walk through the house? If not, there may be foundation problems or prior water damage.
- Will the appliances be sold along with the house? Be sure to inspect any appliances over five years old. Are there any potential hazards?
- **Does the house have a history of plumbing problems?** Older homes will likely be more prone to these types of issues.



Hurricanes

Living on the coast or in a coastal area - or very near large bodies of water - brings a special set of pleasures. These include gorgeous sunsets, the gentle sound of water lapping on the sand and beautiful marine life. But such settings can also bring their share of hazards. Hurricane hazards include:

- Storm surges
- Tornadoes
- High winds
- Flooding
- Debris

Hurricane-related property damage can amount to billions of dollars from just a single storm.

If your immediate area or the area surrounding you is threatened by a hurricane, stay on top of the news for updates and evacuation information. Two weather terms are key here: "Hurricane Watch" and "Hurricane Warning." What's the difference?

Hurricane Watch

A **Hurricane Watch** indicates the possibility of tropical storm speed winds (between 39 and 73 miles per hour) within 48 hours. A watch should trigger your family's disaster plan. And you should start preparing right away. If you need to evacuate, don't wait until the last minute.

- Get a battery-operated radio, flashlight and extra batteries.
- Bring in outdoor objects such as lawn furniture, potted plants, bikes, toys and tools. Anchor objects that can't be brought inside.
- Remove outside antennas.
- Close all windows and doors. Cover the outsides of windows and sliding glass doors with storm shutters or precut plywood.
- Turn the refrigerator and freezer to the coldest setting. Open only when absolutely necessary and close quickly.
- Fill your vehicle's gas tank.
- Check your disaster supply kit, including food, water, medicines and clothing. Replace any expired items.
- Store valuables and personal papers in a waterproof container on the highest level of your home.

Hurricane Warning

A **Hurricane Warning** indicates tropical storm winds are expected within 48 hours. Once this warning has been issued, your family should be in the process of completing protective actions and determining the safest place to be during the storm.

- Listen to the advice of local officials, and leave if they tell you to do so.
- Before evacuating, consider registering with the Safe and Well website at www.redcross.org/safeandwell
- If you live in a mobile home, check tie-downs and evacuate as told by local authorities.

• If time permits and you live in an identified surge zone, elevate furniture or move it to a higher floor to protect it from flooding.

- Unplug appliances and turn off electricity and the main water valve.
- Bring your disaster supply kit.
- Take warm, protective clothing, blankets, sleeping bags and prescription medications.
- Tell someone outside of the storm area where you're going.
- Lock your home and leave right away.
- Avoid flooded roads and be alert for washed out bridges.
- If you see water, turn around!



- Stay inside, away from windows (even if they are shuttered), skylights and glass doors.
- Fill your bathtubs with water to be used for flushing toilets or washing.
- Do NOT use open flames, such as candles and kerosene lamps as a source of light.

If you lose power, turn off your appliances and unplug them. This can prevent damage from any power surges when the power comes back on.





Wildfires

Wildfires are often caused by people. For information on fire laws in your area, simply contact your local fire department or forestry office. Some other ways you can help include:

- Immediately report any hazardous conditions you notice that could cause a wildfire. For example, a smoldering campfire or any smoke you see.
- If you must build a campfire:
 - Follow all posted or local rules and regulations.
 - Keep it small. And build away from overhanging branches, dry grass, etc.
 - Clear out any litter or burnable material within a 10-foot radius to avoid spreading.
 - Keep extra water on hand.
 - Be sure the fire is completely out before you leave the area.
 - Stir and douse it again to make sure. The coals should be cold. You should be able to touch them safely with your bare hands.
- Where smoking is permitted, smoke only in areas where there are at least three feet cleared out around you. Grind your tobacco out in the dirt, never on a stump or log.
- Follow all manufacturers' instructions when using lanterns, stoves or heaters out of doors. Always be sure they're completely cool before refueling. Move them to a new clearing before lighting. Never light lanterns,

- stoves or heaters inside a tent, trailer or camper. And if you move them inside, make sure there's enough ventilation.
- If you must burn trash or debris, observe local regulations. Some areas have laws against this. Instead of burning on the ground where ashes or sparks can be blown around, use a burn barrel in an area that's clear of branches, overhead wires, etc.
- Make sure the spark arrestors are working on chain saws, generators, trail bikes, etc. if they are used in wooded areas.

Stay informed

If your immediate area or the area surrounding you is threatened by wildfires, stay on top of the news. Watch for updates and evacuation information.

- Create and review an emergency plan with your family. Get your disaster supply kit in order. Make plans in case of evacuation. Be sure to be ready to care for all family members and any pets as well.
- Back your car into the garage or park it facing the escape route. Close the garage door and windows against smoke. Leave the keys in the ignition and disconnect automatic garage door openers (in case of a power failure) for a fast getaway.
- Smoke and ash from fires can impact air quality. Stay inside. Use an air conditioner, preferably with an air filter if you have health problems, especially asthma, emphysema, other lung problems or heart conditions. People in good health should still exercise caution when air quality is low.
- If possible, arrange to stay with a friend or relative in a safe area if you are instructed to evacuate.

If instructed to evacuate:

• Do so immediately. Go to a friend or relative's home. Or to a designated community shelter. Let a relative or friend in another part of the country know where

vou aro

- Wear protective clothing. For example, sturdy shoes, cotton or wool long pants and longsleeved shirt, gloves and a handkerchief to cover your face and prevent burns.
- Take your disaster supply kit and keep cell phones or two-way radios handy.
- Choose an escape route as far as possible from the fire.

If you are certain you have time before evacuating:

- Close windows, doors, vents, blinds, etc. Remove flammable window coverings.
- Turn off gas at the meter and pilot lights (Note: You will need a professional to have the service turned back on.)
- Open the fireplace damper and close the fireplace screen.
- Turn on lights in each room so your house will be more visible through heavy smoke.
- Seal attic and ground vents with plywood.



- Connect the garden hose to outside taps. Wet the roof and/or place lawn sprinklers on the roof or near above-ground fuel tanks. Wet or remove shrubs within 15 feet of your home.
- Move flammable outdoor furniture inside.

Evacuation guidelines

You should evacuate under the following conditions:

- If you are directed by local authorities to do so. Be sure to follow their instructions.
- If you live in a mobile home or a temporary structure. These types of structures are particularly vulnerable.
- If you live in a high-rise building.
- If you live in a high-risk area. This can include the coast, on a floodplain, near a river or on an inland waterway.
- If you feel you are in danger.

When evacuating:

- Keep a full tank of gas in your car if an evacuation seems likely. Gas stations may be closed or unable to pump gas.
- Plan to take one car per family to reduce traffic and delay.
- Arrange transportation with friends or contact the local emergency management office if you don't have transportation. In many instances, the community authorities provide transportation for those who need it.
- Listen to a battery-operated radio and follow local evacuation requirements.
- Leave early enough to avoid being trapped by severe weather.
- Follow recommended evacuation routes. Shortcuts may be blocked.
- Be alert for washed out roads and bridges. Do not drive on or across flooded areas. The rule is simple: If you
 cannot see the road or its line markings, do not drive through the water. It takes less than a foot of water to
 wash most cars off the road.



We're here for you

When challenges arise, we provide support, guidance, information and resource referrals to you and your eligible household members.

We can help with many issues, including:

- Managing stress and anxiety
- Enhancing parenting skills
- Handling conflict
- Locating childcare or eldercare
- Balancing work and family... and much more.

Services are confidential and free -24/7, 365 days a year.

When You Call

We'll partner with you to assess your needs. If you and/or others in your family need counseling, you will be referred to a local provider. If you need help finding community or government resources, we'll perform a comprehensive search and provide you with resource options appropriate for your specific situation.

We can't promise you a stress-free life. But we can provide you with tools and support to awaken your own resiliency. Start now.

Help is just a call or a click away!

Resources For Living
The EAP is administered by Resources For Living, LLC.
All EAP calls are confidential, except as required by law. This material is for informational purposes only. It contains only a partial, general description of programs and services and does not constitute a contract. Information is believed to be accurate as of the production date; however, it is subject to change.
©2015 Resources For Living 44.05.914.1-RFL A (11/15)