



# Are you Prepared for the next disaster?

Disaster Preparedness Resources  
**INSIDE!!!!**

Resources brought to you by 2 CLTRA Partners

**Carteret Emergency Services & St Bernard's Project (SBP)**

Printing made possible through the

Duke Doing Good in the Neighborhood Emergency Relief Fund Grant

Our goal is to reach those who do not have access to technology and internet

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**Carteret Long Term Recovery Alliance**

P.O. Box 543

Morehead City, NC 28557

"Committed to staying Carteret Strong until the last home is restored"





# More About CLTRA

## Carteret Long Term Recovery Alliance

Carteret Long Term Recovery Alliance (CLTRA) was formed five weeks after Hurricane Florence hit the NC coast in September of 2018. We seek to support all Carteret County residents in their recovery, recognizing that anyone impacted by a disaster, such as Hurricane Florence, needs support. We support community members with their recovery needs, which include, but not limited to; helping secure legal aid, help with insurance claims, FEMA/SBA Applications, hiring public adjusters, referring to emotional and spiritual care professionals and resources, home rebuild projects, restoration projects and any additional unmet needs such as temporary transitional housing, furniture, financial assistance, food, clothing, etc.

However, we recognize that the most vulnerable, lower wealth segments of the population are disproportionately impacted by disasters. Therefore, our primary focus is: to support the vulnerable, elderly, disabled survivors, veterans and/or children, or any household economically challenged with lower wealth for any reason. Our priority system targets these populations and does not discriminate based on race, creed, color, gender, sexual orientation, disability, citizenship status, or religious preference.

United Way of Coastal Carolina currently serves as our fiscal agent. We are seeking to develop a top notch non profit that will have a presence in the community for many years. United Way is helping us do that. Our partnership with them has allowed us to help survivors right away by helping us secure grants and other funding. We are striving to create a long term frame work that will continue to provide assistance to families due to Hurricane Florence, but also for survivors of future disasters.

Safe, sanitary and secure housing is the primary goal of CLTRA. Additionally, building resiliency in our community by supporting the most vulnerable and lower income families. We depend on volunteer labor. Volunteer help allows CLTRA to spread our limited funding, enabling us to help more families. Supporting CLTRA and our mission is not just helping your neighbor, but building resiliency in our community by supporting our vulnerable population.

The structure of CLTRA is very close to many of the LTRG's (Long Term Recovery Groups) springing up all over the country. We have a full slate of officers and committee chairs. The Disaster Case Management Committee has worked hard since hurricane Florence, identifying high priority homes through our Intake and scoring system. The other support committees are; Communications, Spiritual and Emotional Care, Construction, Finance and Funding, Volunteer and Unmet Needs.

The CLTRA Membership and Executive Board meet monthly and are committed to staying "Carteret Strong until the last home is restored." We are always looking for new members, volunteers and partnering with organizations interested in helping their community.



# What is CodeRED?

The Public Safety Agencies of Carteret County are using CodeRED, a high-speed mass notification system to keep you safe in the event of an emergency. The system allows us to deliver emergency messages to you via phone call to your landline or mobile device and through text and email. You will know you have received a CodeRED alert when the number **866-419-5000** appears on your caller ID. If you missed any message details, you can always dial the toll-free number back, as many times as needed.



# CodeRED®

Keeping our  
citizens informed



**Carteret County Emergency Services**

252-222-5841

## Sign-up for CodeRED

Did you know that it's free to sign up for CodeRED? It's also very important to do, because if your contact information is not in the database, then you will not receive alerts if an emergency were in your area.

Follow these simple steps to register for CodeRED:

Log on to our website to register

<http://www.carteretcountync.gov/525/Emergency-Notification>

- Click on Services
- Click on Emergency Services
- Click on Emergency Notification on the right of the screen under Important Information
- Click on Sign up here
- Fill in your contact information
- Fill in your address and preferred method of contact
- Click Verify Information

If you do not have internet access call us today to sign up!

252-222-5841

## Examples of CodeRED Messages

CodeRED will only be used for emergency situations to keep you informed. These are just a few examples of why we may use CodeRED.



BOIL WATER NOTICES



CRIMINAL ACTIVITY



EVACUATION NOTICES



FIRES



FLOODS



MISSING PERSON CASES

## CodeRED Quick Facts

- The system is geographically based, alerting only residents in the affected area
- Citizens may select how they would like to receive alerts: phone call, text and/or email
- Emergency alerts are issued by Carteret County
- A follow-up message will be issued by Carteret County to announce an "all-clear"
- Citizens must register to receive alerts
- Registering for CodeRED is free and simple
- There is also an app called **CodeRED Mobile Alert** that you can download onto your smartphone for free from iTunes or Google Play



Mobile Alert app





# Important Phone Numbers

Carteret County, NC

**Carteret County  
Emergency Management Services**

**EMERGENCY** Fire - Police - Ambulance **911**

Carteret County Sheriff.....	252-728-8400
Carteret County Emergency Services....	252-222-5841
Carteret County Chamber of Commerce.	252-726-6350
Beaufort Police Department.....	252-728-4561
Beaufort Fire Department.....	252-728-4325
Carteret Health Care (Carteret General Hospital).....	252-808-6000
Town of Newport.....	252-223-4749
Morehead City Police Department.....	252-726-5361
Town of Morehead City.....	252-726-6848
Town of Emerald Isle.....	252-354-3424
Town of Cedar Point.....	252-393-7898
Emerald Isle Police Department.....	252-354-2021



COUNTY OF CARTERET  
DEPARTMENT OF EMERGENCY SERVICES

Office 252-222-5841  
Fax 252-222-5848



3820 Bridges Street, Suite D  
Morehead City, NC 28557  
[www.facebook.com/CCES7](http://www.facebook.com/CCES7)

## HURRICANE PREPAREDNESS CHECKLIST

*Add these items for Hurricane Season 2020 – to avoid the spread of Covid-19:*

- ☐ Face coverings / masks
- ☐ Hand Sanitizer
- ☐ Disinfectant Wipes

### Items Needed for Emergency Hurricane Preparedness Kit:

- ☐ Water - 1 gallon per person per day for 3 to 7 days
- ☐ Food – non-perishable and canned food supply for 3 to 7 days
- ☐ Battery-powered or hand crank radio and National oceanic and Atmospheric Administration (NOAA) Weather Radio with extra batteries
- ☐ Cell phone with charger
- ☐ First aid kit and first aid book
- ☐ Flashlight and extra batteries
- ☐ Manual can opener for food
- ☐ Wrench or pliers to turn off water
- ☐ Blanket or sleeping bag – 1 per person
- ☐ Prescription medications and glasses
- ☐ Seasonal change of clothing, including sturdy shoes
- ☐ Toothbrush, toothpaste, soap, feminine supplies
- ☐ Extra house and car keys
- ☐ Important documents – insurance policies, copy of driver's license, Social Security card, bank account records
- ☐ Fire extinguisher
- ☐ Cash and change
- ☐ Books, games or cards

### For Baby:

- ☐ Formula
- ☐ Bottles
- ☐ Diapers
- ☐ Baby Wipes
- ☐ Pacifier
- ☐ Soap / Baby Powder
- ☐ Clothing
- ☐ Blankets
- ☐ Canned Food and Juices

### For Adults:

- ☐ Contact Lenses and Supplies
- ☐ Extra Eye Glasses
- ☐ Dentures

### For People with Functional Needs:

- ☐ Container for hearing aid/cochlear implant processor (to keep dry)
- ☐ Extra batteries for hearing aid / cochlear implant
- ☐ Communication card explaining best way to communicate with you

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**Basic First Aid Kit:**

- ☐ Two pairs of latex or other germ-free gloves (if you are allergic to latex)
- ☐ Germ-free bandages to stop bleeding
- ☐ Cleansing agent/soap and antibiotic towels
- ☐ Antibiotic cream
- ☐ Burn cream
- ☐ Adhesive bandages in a variety of sizes
- ☐ Eye wash solution to flush the eyes
- ☐ Thermometer
- ☐ Prescription medications you take every day such as insulin, heart medicine and asthma inhalers. You should periodically rotate medicines to account for expiration dates.
- ☐ Prescribed medical supplies such as glucose and blood pressure monitoring equipment and supplies
- ☐ Scissors
- ☐ Tweezers
- ☐ Tube of petroleum jelly or other lubricant

**Non-Prescription Drugs:**

- ☐ Aspirin or non-aspirin pain reliever
- ☐ Anti-diarrhea medication
- ☐ Antacid
- ☐ Syrup of Ipecac (use to induce vomiting if advised by the Poison Control Center)
- ☐ Laxative
- ☐ Potassium Iodide (for those who live near nuclear plants; use only as ordered by the State Health Director)

**Pets:**

- ☐ Canned or dry pet food
- ☐ Water for 3 to 7 days
- ☐ Food dishes
- ☐ Muzzle, collar and leash
- ☐ Immunization records
- ☐ Identification tag (should contain pet name and phone number)
- ☐ Current photos of your pets in case they become lost
- ☐ Medicine your pet requires
- ☐ Pet beds and toys
- ☐ Pet carrier
- ☐ Proper fitting muzzle



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## TIPS FOR COMMUNICATING DURING A NATURAL DISASTER

Carteret County Emergency Services would like to offer the following tips for citizens before and during a natural disaster. These tips are intended to prepare Carteret County residents for potential hurricanes or other disasters that could impact communications and power infrastructure.

### Preparing for an emergency:

1. **Do NOT Call 911 to ask questions about the impending situation.** Reach out to readily available sources for information such as [www.readync.org](http://www.readync.org), [www.carteretcountync.gov](http://www.carteretcountync.gov), [www.facebook.com/cces7](http://www.facebook.com/cces7), or your local news outlets. 911 must be used for emergencies only.
2. **Understand what type of landline telephone service you have.** Do you receive your home telephone service through traditional copper lines or do you subscribe to internet-based service that provides you telephone connections? If you aren't sure, ask your service provider.
  - a. **Traditional Telephone Service** may work during power outages, though you may need to use a "corded" phone. Many cordless phones rely on electric power to operate.
  - b. **Broadband-enabled telephone service** will NOT work during power outages without the battery backup power source to your internet modem. If you do have a battery backup you should make sure it is charged when preparing for the disaster. It is also important, during nice days, to understand how long your battery backup lasts, how to change the battery and how to recharge a backup battery, if you have one.
    - i. If your power goes out, and you don't need to use your phone right away, you can disconnect the battery to prevent it from draining. Once power is restored, remember to plug the battery back in to re-charge.
3. **Charge your wireless devices, laptops and/or tablets when the storm is coming.** Keep extra batteries, solar chargers and vehicle chargers close by so they are accessible.
  - a. **Consider using your laptop as a phone charger, if not needed.** If the power goes out, you may be able to charge your device using the laptop and a USB cable. Keep in mind it will drain the laptop battery.
4. **Consider a battery-powered radio to check news broadcasts** for emergency information during extended power outages. There are hand-crank and solar powered options that don't require batteries. Purchase spare batteries if needed.
5. **Sign-up to receive alerts and warnings to your phone or mobile device** from Carteret County Emergency Services, your school and/or workplace. Ensure that your phone settings are selected to receive wireless emergency alerts from state or local officials.



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6. **Store at least one (1) emergency contact** under the name "In Case of Emergency" in all of your mobile devices. This will help responders/rescuers identify your emergency contact if needed. Make sure you let your emergency contact know that they are your "In Case of Emergency" contact. Make sure they have any important medical or other requirements you may need.
7. **Write down important contact information** for medical providers, service providers, emergency contacts, insurance companies, veterinarian services and any other contact you may feel is important to have in case your mobile device is not usable.

**During an emergency:**

1. **Call 911 for emergencies only.** It is important that 911 lines remain open for life threatening emergencies. Calling 911 for general information about power restoration and weather-related hurricane questions are not appropriate during the emergency. Please follow the direction of your emergency management professionals regarding reporting damage and re-entry into damaged areas after the emergency has passed.
2. **Limit non-emergency phone calls.** This will maximize wireless phone network congestion and free up space for emergency communications. If you need to make a phone call, try to keep it brief and only convey vital information to emergency personnel and/or family. Limiting calls also conserves cellular device battery power.
3. **For non-emergencies, try text messaging from your wireless device.** Text messages to other wireless devices may go through when your phone call may not. There may be a delay, however, due to network congestion. **For emergencies, try texting 911 if phone lines are congested.**
4. **Adjust your wireless device settings to conserve battery power.** Check your manual for ways to conserve battery power on your device. This includes dimming the brightness of your display and disabling certain applications. Consider turning off the WiFi capability in the event cellular networks become damaged and are inoperable. The device may continue to try and search for the damaged wireless network and drain your battery while this is happening. The same is true for cellular service. If you see your phone consistently searching for signal and the number of signal bars is very low or gone, consider turning off your device or disabling the cellular features.

**\*Important Safety Reminder – If you do not have electricity in your home, be very careful when using your vehicle to charge wireless devices or listen to the radio.** Do not try and reach your vehicle outside if it is not safe to do so. Remain vigilant about carbon monoxide emissions for your vehicle, especially if it is in an enclosed space.

5. **Wait 10 seconds before redialing a call.** Redialing a wireless call multiple times in quick succession can increase network congestion, further limiting the ability of all users to place calls. If you must make a call please space out your attempts.





**DISASTER  
PREPAREDNESS**  
AT HOME

**RESOURCE GUIDE**







**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](http://SBPUSA.org)**



**Prefer videos and interactive tools to paper guides?**

See this guide's information and more come to life at:

**[SBPprotects.org](http://SBPprotects.org)**

Short, interactive trainings offer practical and actionable steps to help you reduce risk and recover more quickly when disasters occur.

**Available anytime on your desktop or mobile device.**

**1**

KNOW YOUR RISKS



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## DID YOU KNOW?

Heavy, multi-day storms are 40% more frequent,<sup>1</sup> and the heaviest rainstorms are 20% bigger than they were 30 years ago.<sup>2</sup>

80% of Houston buildings flooded by Hurricane Harvey were OUTSIDE the mandatory flood insurance zone.<sup>3</sup>

## Know Your Risks



### CHECKLIST

- ☐ **Identify the hazards most likely to occur in your community and the kinds of impacts they may have**
  - Look up your zip code at [www.disastersafety.org](http://www.disastersafety.org)
  - Check with your local public safety office for risk resources
- ☐ **Know that flood maps are not solely reliable indicators of flood risk--get flood insurance to protect your home and possessions**
  - Other factors that affect flood risk are not represented in the maps, such as new development and changes in weather
  - Major flooding is occurring more and more frequently OUTSIDE mandatory flood insurance zones (also called "Special Flood Hazard Areas" or "100-Year Floodplains")
- ☐ **Know and regularly check key information sources about any approaching hazards and local emergencies**
  - Check with your local government on emergency notification systems
  - Visit [www.ready.gov/alerts](http://www.ready.gov/alerts)
- ☐ **Download useful emergency apps: FEMA, American Red Cross, weather, local alert apps**
  - FEMA: [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app)
  - American Red Cross: [www.redcross.org/mobile-apps/emergency-app](http://www.redcross.org/mobile-apps/emergency-app)

?



# Make Your Emergency Plan



## CHECKLIST

☐ **Put together a disaster supplies kit for your family**

⇒ Include basic necessities and a week's supply of any medications your family and pets need

☐ **Make an emergency plan for your family**

⇒ Include how you will communicate with each other, evacuate, shelter at home, and take care of medical needs in the event of an emergency

⇒ Use the Family Emergency Plan template on the next page



## KEEP IN MIND

Cellphones may not work in an emergency event, and you may have difficulty recharging them.

Keep a written emergency contacts card with you (p.19) and arrange an out-of-town contact for your family to coordinate through.

## 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**

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



## Make Your Emergency Plan

### 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.

### 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
- ☐ Blankets or sleeping bags
- ☐ Entertainment items

Source: American Red Cross - "Be Red Cross Ready Checklist" - [RedCross.org](http://RedCross.org)

# Family Disaster Plan

*Adapted from American Red Cross Family Disaster Plan  
and Ready.gov Family Communication Plan*

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

**FAMILY NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## PET INFORMATION

NAME \_\_\_\_\_

TYPE \_\_\_\_\_

COLOR \_\_\_\_\_

REGISTRATION # \_\_\_\_\_

## PET INFORMATION

NAME \_\_\_\_\_

TYPE \_\_\_\_\_

COLOR \_\_\_\_\_

REGISTRATION # \_\_\_\_\_



# Family Disaster Plan

## OUT OF TOWN CONTACT

NAME \_\_\_\_\_

HOME # \_\_\_\_\_

WORK # \_\_\_\_\_

EMAIL \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

## NEIGHBORHOOD MEETING PLACE

\_\_\_\_\_

\_\_\_\_\_

## REGIONAL MEETING PLACE

\_\_\_\_\_

\_\_\_\_\_

## WORK INFORMATION

WORKPLACE \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## SCHOOL INFORMATION

SCHOOL \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## WORK INFORMATION

WORKPLACE \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## SCHOOL INFORMATION

SCHOOL \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

 \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## MEDICAL INFORMATION

DOCTOR \_\_\_\_\_

PHONE \_\_\_\_\_

DOCTOR \_\_\_\_\_

PHONE \_\_\_\_\_

PEDIATRICIAN \_\_\_\_\_

PHONE \_\_\_\_\_

DENTIST \_\_\_\_\_

PHONE \_\_\_\_\_

SPECIALIST \_\_\_\_\_

PHONE \_\_\_\_\_

PHARMACIST \_\_\_\_\_

PHONE \_\_\_\_\_

## PETCARE INFORMATION

VETERINARIAN \_\_\_\_\_

PHONE \_\_\_\_\_

KENNEL \_\_\_\_\_

PHONE \_\_\_\_\_

## INSURANCE INFORMATION

MEDICAL \_\_\_\_\_

PHONE \_\_\_\_\_

POLICY # \_\_\_\_\_

HOMEOWNER/RENTER \_\_\_\_\_

PHONE \_\_\_\_\_

POLICY # \_\_\_\_\_



# Family Disaster Plan

## ACTION PLAN

- 1.** The disasters most likely to affect our household are:

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- 2.** Our emergency meeting places are:

*Neighborhood Meeting Place:* \_\_\_\_\_

*Regional Meeting Place:* \_\_\_\_\_

- 4.** Our escape and evacuation routes are:

*Escape routes from our home:* \_\_\_\_\_

---

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*Evacuation route to our regional meeting place:* \_\_\_\_\_

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*Alternate evacuation route:* \_\_\_\_\_

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- 4.** Our plan with our neighbors for assisting each other in an emergency is:

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# Family Disaster Plan

## FAMILY MEMBER RESPONSIBILITIES

TASK	DESCRIPTION	PERSON RESPONSIBLE
<b>DISASTER KIT</b>	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.	
<b>BE INFORMED</b>	Monitor NOAA or local radio, TV, or emergency alerts for important emergency and weather information.	
<b>IMPORTANT DOCUMENTS</b>	Take important documents with us if evacuating.	
<b>TURN OFF UTILITIES, UNPLUG APPLIANCES</b>	If local authorities instruct us to, turn off utilities at main switches or valves and disconnect electrical appliances. <ul style="list-style-type: none"><li>• <b>DO NOT touch electrical equipment if wet or standing in water</b></li><li>• <b>Contact utility company to turn back on gas - never do it ourselves</b></li></ul>	
<b>PETS</b>	Evacuate our pet(s), keep a phone list of pet-friendly motels and animal shelters, and assemble and take the pet disaster kit.	
<b>SHARING AND UPDATING THE PLAN</b>	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**  
*Use the checklist on the next page*
- ☐ **Replace any missing documents**
- ☐ **Update any titles or ownership papers that do not list the current owner's name**  
*You will have to prove ownership when filing insurance claims or applying for disaster assistance*
- ☐ **Safely store records with backup copies you can access from outside your home**  
*Protect hard copies at home from water and fire*  
*Secure, online cloud storage is an ideal backup*
- ☐ **Be familiar with the types of documents FEMA and SBA require**

## RESOURCES

- Visit [FEMA.gov](http://FEMA.gov) and search:
  - Emergency Financial First Aid Kit
  - Individuals and Household Program
- Visit [RedCross.org](http://RedCross.org) and search:
  - Picking up the pieces after disaster guide
- Visit [SBA.gov](http://SBA.gov) and search:
  - Disaster Home and Property Loans program



## DID YOU KNOW?

Insurance companies, government agencies like FEMA and SBA, and charitable organizations require certain documents in order to be able to process claims and provide assistance after disaster.



## 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.



# Manage Your Documents

## 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, videos, 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



# Insurance Preparedness



## CHECKLIST



**Get right insurance coverage, especially flood insurance for your home structure and contents**

— You must have flood insurance to be covered for flood damages.

— To get flood insurance, visit your existing homeowners/renters insurance agent or call the National Flood Insurance Program (NFIP) Referral Call Center at 1-800-427-4661.

— Use the "Ask Your Agent" questions on the next page and review all of your insurance policies with your agent.



**Save for all of 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. Save for this.



**Make a home inventory**

— Take pictures or video of all your home's rooms and storage areas. Make a list of high value items with item details and receipt copies.



**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). Save for this.

**VISIT FLOODSMART.GOV TO LEARN MORE ABOUT FLOOD INSURANCE**



## KEEP IN MIND

Homeowners and renters insurance **do not** cover flooding. You must purchase flood insurance separately.



## DID YOU KNOW?

The average flood insurance policy is \$800 annually,<sup>4</sup> which is **less than \$3 a day**.

Outside the mandatory flood insurance zone, premiums can be less than \$400 annually,<sup>5</sup> or about **\$1 or less a day**.

These policies can buy you coverage of up to **\$250,000** for your home and up to **\$100,000** for your contents.



One inch of flood water can cause **\$10,000 or more in damages** to an average home.<sup>6</sup>



The average FEMA disaster assistance grant is **only \$4,600** per household after flooding disasters,<sup>7</sup> but the average flood insurance payout is **\$43,000**.<sup>8</sup>



# Insurance Preparedness

## QUESTIONS TO ASK YOUR INSURANCE AGENT

### PERILS

- ☐ What perils 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 perils I face, such as windstorms?

### PROPERTY COVERAGE

- ☐ Does my coverage include:
  - Home structure AND contents? (*structure and contents coverage are purchased separately in flood insurance policies and have separate deductibles*)
  - Detached structures (garages, sheds)?
  - 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?
- ☐ Am I insured to Replacement Cost instead of Actual Cash Value (ACV)? (*ACV covers only item value minus depreciation, not enough to replace with a similar new item*)

### 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?

- Home inventory tools:
  - Check with your insurance company on available apps or online tools
  - United Policyholders' free Home Inventory tool [www.uphelp.org](http://www.uphelp.org)
- Map and list of insurance premium discounts and incentives for mitigation: [www.smarthomeamerica.org/fortified/discounts-and-incentives](http://www.smarthomeamerica.org/fortified/discounts-and-incentives)



# 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**  
*Use the checklist on the next page*
- ☐ **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 storm shutters, elevating items above ground floor level, or laying sandbags*
- ☐ **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; see resources on the next page*

## 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.

# 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 are 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](http://DisasterSafety.org)



# Protect Your Home

## 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, such as:
  - Home elevation
  - Flood barriers or shields
- ☐ 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](http://www.dontgoof.org)



## DID YOU KNOW?

Every \$1 invested in mitigation saves an estimated \$4-\$6 in future disaster recovery costs.<sup>9</sup>

# Resources

## SBP RESOURCES

SBP has developed several resources to support preparedness and recovery:

- Preparedness Checklists & Resource Guides ([sbpusa.org/what-we-do/prepare](http://sbpusa.org/what-we-do/prepare)) for residents, small businesses & non-profit organizations
- Recovery resources ([sbpusa.org/start-here](http://sbpusa.org/start-here)) including:
  - navigating the disaster assistance process
  - avoiding contractor fraud
  - mold remediation guide
  - post-disaster insurance guide
  - home elevation and code compliance

## GENERAL RESOURCES

### NATIONAL

Some national resources available to help with preparedness planning and recovery include:

- Federal Emergency Management Agency (FEMA); [www.fema.gov](http://www.fema.gov)
- Disasterassistance.gov; [www.disasterassistance.gov](http://www.disasterassistance.gov)
- Ready.gov; [www.ready.gov](http://www.ready.gov)
- National Weather Service; [www.weather.gov](http://www.weather.gov)
- American Red Cross; [www.redcross.org](http://www.redcross.org)
- Insurance Institute for Business and Home Safety (IBHS); [www.disastersafety.org](http://www.disastersafety.org)
- Insurance Information Institute (III); [www.iii.org](http://www.iii.org)
- Better Business Bureau (BBB); [www.bbb.org](http://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



**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



OWNER \_\_\_\_\_

#### ICE (IN CASE OF EMERGENCY) CONTACTS

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

NAME \_\_\_\_\_

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**SBPUSA.ORG**



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MEDICAL NEEDS / ALLERGIES / MEDICATIONS \_\_\_\_\_

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## Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## Endnotes

- 1 US Global Change Research Program, 2017 - [https://science2017.globalchange.gov/downloads/CSSR\\_Ch7\\_Precipitation.pdf](https://science2017.globalchange.gov/downloads/CSSR_Ch7_Precipitation.pdf)
- 2 US Global Change Research Program, 2009 - <https://downloads.globalchange.gov/usimpacts/pdfs/climate-impacts-report.pdf>
- 3 Houston Public Works, 2018 - <https://goo.gl/JvufTL>
- 4 FEMA, 2018 - <https://www.fema.gov/media-library/assets/documents/163171>
- 5 FEMA, 2018 - [https://www.fema.gov/media-library-data/1527612733219-fe25b6417bd3016a492e7d963fd9f674/PRP\\_Tables\\_2018\\_Updated\\_05.10.18\\_Residential\\_ENG\\_508.pdf](https://www.fema.gov/media-library-data/1527612733219-fe25b6417bd3016a492e7d963fd9f674/PRP_Tables_2018_Updated_05.10.18_Residential_ENG_508.pdf)
- 6 FEMA, 2017 - <https://www.fema.gov/media-library/assets/documents/132744>
- 7 FEMA, 2017 - <https://www.fema.gov/media-library/assets/documents/130225>
- 8 FEMA, 2017 - <https://www.fema.gov/media-library/assets/documents/130222>
- 9 National Institute of Building Sciences, 2018 - [http://www.wbdg.org/files/pdfs/MS2\\_2017Interim%20Report.pdf](http://www.wbdg.org/files/pdfs/MS2_2017Interim%20Report.pdf)





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