

# DISASTER PLANNING

Minimizing Financial Losses from Natural Disasters



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# Disaster Planning

## Be Safe and Financially Prepared

Each year, families across the nation watch their money disappear in the fallout from natural disasters. From stockpiling emergency goods to dealing with the aftermath, personal budgets often get derailed because of a natural disaster.

This booklet is designed to help you understand the risks of natural disasters in your area and avoid financial loss. Taking the right steps before, during, and after an emergency can help protect your family and your finances.

## Taking the right steps before a disaster

### Step 1: Get set up to stay informed

Before preparing financially or gathering emergency supplies:

1. Sign up for your community's Emergency Alert System (EAS) through your city or county website; you can usually choose to receive emails, calls, or text messages.
2. Get familiar with the [National Oceanic and Atmospheric Administration \(NOAA\) alert system](#).

These resources will help you stay informed before, during, and after a storm.

### Step 2: Prepare an emergency financial kit

1. Gather important financial, personal, household, legal, insurance, and medical information for every member of your household, including pets.
2. Make a copy of all documents, capturing the back and front.
3. Store in a weatherproof storage case and create password-protected digital copies.

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4. Save money in an emergency savings account for repetitive costs (such as filling cars with gasoline and replenishing ice, propane and water).
  5. Set aside a small amount of cash in a safe place.
  6. Review your insurance policies to make sure the amount and types of coverage you have meet the requirements for natural disasters in your area.

Download [FEMA's Emergency Financial First Aid Kit](#) for a full checklist and visit [ready.gov](https://www.ready.gov) for more helpful financial preparedness tips.

### Step 3: Prepare a basic emergency supply kit

- Water (one gallon per person per day for at least three days)
- Food (at least a three-day supply of non-perishable food, including pet food)
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Wrench or pliers (to turn off utilities)
- Manual can opener
- Local maps
- Mobile phone with chargers and a backup battery

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- Keep your vehicle's gas tank at least a half-full at all times

For a complete list of recommended supplies visit [ready.gov](https://www.ready.gov)

## Tips for Specific Extreme Weather Events

Property damage and medical costs can drain your savings and lead to massive debt. The best strategy to avoid financial losses is to prepare as much as possible, follow all advisories to avoid risks, and do everything you can to protect yourself, your family, and your pets from physical harm.

## Hurricanes

### *How to prepare*

Visit [weather.gov](https://www.weather.gov) to determine the risk in your area.

### **Hurricane season runs from:**

- Eastern Pacific: May 15-November 30
- Atlantic and Central Pacific: June 1-November 30



After you've gathered supplies for your emergency kit, make an emergency plan.

1. Learn your evacuation routes by checking with your state's Department of Transportation or Office of Emergency Management website.
2. Choose an out-of-town contact, and decide on a place to stay, in case you have to evacuate.
3. Include special directions for daycare, school and the office, and choose a place to meet in case your family is separated.
4. Make sure everyone in your household knows the plan and practice it with your household and pets.

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Familiarize yourself with the terms used to describe changing hurricane conditions and be prepared to take appropriate action:

**Hurricane Advisory:** Issued when conditions are expected to cause significant inconveniences that may be hazardous. If caution is used, these situations should not be life-threatening.

**Hurricane Watch:** Within 48 hours, hurricane conditions may be a threat. Have your hurricane plan on hand and be ready to act if a warning is issued.

**Hurricane Warning:** Hurricane conditions are expected within 36 hours. Last-minute storm preparations should be completed. If authorities order residents to leave their homes and seek shelter, be ready to pick up and leave.

### *How to minimize loss*

To best protect your home from high winds:

- Prune the trees around your home; remove dead limbs and hanging branches prior to the storm
- Protect doors and windows by installing impact-resistant windows, boarding them up, or install permanent storm shutters
- Bring in garbage cans, furniture, or anything the wind can pick up

If you have to evacuate:

- Lock your doors, turn off the electricity and gas, and unplug major appliances
- Take refuge in a designated storm shelter

If you are trapped by flooding:

- Go to the highest level of the building
- Do not climb into a closed attic, as you may become trapped by flood water

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- Do not walk, swim, or drive through flood waters
  - Stay off bridges over fast-moving water

## Floods

### *How to prepare*

Visit [FEMA's Flood Map Service Center](#) to learn about the flood risk in your area. Contact your county's planning department to obtain a flood plan, relocation routes, and shelter locations.

Make an emergency plan that includes evacuation routes, shelter plans, and a flash flood response. (If flash flooding is a risk in your location, monitor your area for potential signs of flooding, such as heavy rain.)



Purchase or renew a flood insurance policy. Homeowner's policies do not cover flooding. It typically takes up to 30 days for a policy to go into effect, so make sure your policy is updated before the rainy season in your area starts. (You can get flood coverage under the [National Flood Insurance Program](#).)

Consider installing a water alarm to let you know if water is accumulating in your basement.

Make sure your sump pump is working and install a battery-operated backup in case of power failure.

When a flood is imminent forecasters use these two terms:

1. **Flood or Flash Flood Watch:** This means that there is a possibility of flooding in your area.
2. **Flood or Flash Flood Warning:** This means that flooding is either occurring or will occur soon in your area.

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## ***How to minimize loss***

If you have time to prepare, secure hazardous items, roll up rugs, move furniture, electrical items and valuables to a higher level. Place valuables and vital medical supplies into a waterproof storage in an accessible location.

Whether you leave or stay, put sandbags in the toilet bowl and over all laundry/bathroom drain holes to prevent sewage backflow.

If you decide to evacuate:

- Tell the police, your nearest State Emergency Service (SES) unit or your neighbors of your plans
- Turn off power, water and gas; take your mobile phone
- Raise furniture, clothing and valuables onto beds, tables or into roof space. Unplug electrical items and place them in the highest possible place
- Empty freezers and refrigerators and leave their doors open to avoid damage or loss if they float
- Lock your home and take recommended relocation routes for your area

Avoid flooded roads and washed out bridges, but evacuate, if advised by authorities.

- Avoid driving in flood waters at all costs and be extremely vigilant at night. If you are driving and flood waters are rising rapidly, get out of the car and move to higher ground. Do not drive into water of unknown depth and current
- Keep kids away from flood waters as they can be contaminated and can cause illnesses
- To protect your assets, record and photograph the destruction; it will come in handy when filing insurance claims

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# Tornados

## *How to prepare*

Know your area's tornado risk.

The Midwest and the Southeast regions of the United States are at greater risk for tornadoes. Know the signs of a tornado, including a rotating, funnel-shaped cloud; an approaching cloud of debris; or a loud roar— like the sound of a freight train.



Create an emergency plan that includes a place for safe shelter in the event of high winds. Pick a safe room like a basement, storm cellar, or an interior room on the lowest floor with no windows. A safe room can be built using FEMA criteria or a storm shelter can be built to [ICC 500 standards](#).

If your community has sirens, then become familiar with the warning tone.

Pay attention to weather reports because meteorologists can predict when conditions might be right for a tornado.

Your forecasts for tornados will typically include these two terms:

- **Tornado Watch:** Tornadoes are likely to strike in or near the watch area, signaling you should immediately review and discuss emergency plans with the family. Make sure that your supplies are sufficient, your safe room is in order and you are ready to act promptly if a warning is issued or if you suspect a tornado is approaching. Remember acting early saves lives!
- **Tornado Warning:** A tornado has been sighted by weather radar and indicates that a tornado is about to strike. Seek shelter immediately

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## ***How to minimize loss***

If you are caught outdoors and have time to get somewhere safe:

- Get into your vehicle immediately, buckle your seatbelt and drive to the closest sturdy building
- If debris starts flying, park, leave your seatbelt on and put your head down below the windows

If you have to seek refuge at a shelter:

- Try to keep a safe distance away from others in the shelter, if at all possible
- Bring hand sanitizer and disinfecting wipes to clean, disinfect, deodorize and remove allergens from surfaces

## **Winter Storms**

### ***How to prepare***

Know the risk in your area, and pay attention to weather reports and warnings of freezing weather and winter storms.

Prepare your home to keep out the cold with insulation, caulking, and weather stripping. If you are not able to install storm windows, cover your windows with plastic to keep cold air from coming in.

In addition to a basic emergency kit, create an emergency supply kit for your car. Include jumper cables, sand, a flashlight, warm clothes, blankets, bottled water, and non-perishable snacks.

Frostbite and hypothermia are two dangerous, potentially life-threatening conditions that can occur. Wear warm loose-fitting, lightweight clothing to protect from frostbite and hypothermia.

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## ***How to minimize loss***

Learn the signs of, and basic treatments for, frostbite and hypothermia:

1. **Frostbite:** A wind chill of -20°F accompanied with light winds can cause frostbite in just 30 minutes. If your fingers become pale or white and you're unable to feel your fingers, toes, earlobes or the tip of your nose, seek medical attention immediately; be sure to re-warm the affected areas.
2. **Hypothermia:** A condition that can kill you if the body's temperature drops to less than 95°F. Seek medical help immediately. Look for these signs – uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness and apparent exhaustion.

While you await medical care, use your body to heat the patient. Warm the body's core before the extremities. Starting with the arms and legs drives cold blood toward the heart and can lead to heart failure.

Here are some safety precautions for winter storms:

- Layer your clothing and wear mitts, hats and earmuffs
- Wear protective, waterproof shoes made for snow
- Fill up your car's gas tank to prevent the gas line from freezing
- Run your water at a trickle to prevent pipes from freezing
- Seek shelter if there are power outages in extremely cold conditions
- Avoid carbon monoxide exposure by properly ventilating alternative heating sources or fuel-burning equipment to the outside — like generators
- Inspect chimneys and fireplaces annually

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- Install and test smoke alarms and carbon monoxide detectors with battery backups
  - Avoid slick and icy roads
  - Avoid overexertion from shoveling snow, pushing a car, or walking in snow

## Fires

### *How to prepare*

Fires can happen anywhere and are usually caused by lightning or humans — like in the case of house fires.



To prepare pay attention to air quality alerts at [airnow.gov](https://www.airnow.gov), and install smoke alarms and carbon monoxide alarms in your home.

Create an emergency plan that includes:

1. Two ways out of every room in your home and neighborhood in case your primary route is blocked.
2. Make sure your entire household knows where to meet outside, and teach children not to hide from firefighters.
3. Practice feeling your way out of the house in the dark or with your eyes closed and practice how to stop, drop and roll with the whole family.
4. Make sure to include family pets and livestock in your emergency plan.

In the case of wildfires, designate a room that can be closed off from outside air, and set up a portable air cleaner to keep indoor pollution levels low when smoky conditions exist. Make sure windows are not stuck, screens can be taken out quickly and that security bars can be properly opened.

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Create an emergency supply kit that includes:

1. Fire specific supplies
2. N95 respirator masks
3. Medication for asthmatic family members

Use fire-resistant materials to build, renovate, or make repairs. Create a fire-resistant zone that is free of leaves, debris, or flammable materials for at least 30 feet around your home, and find an outdoor water source with a hose that can reach any area of your property.

### **How to minimize loss:**

- Replace smoke alarms immediately once an alarm begins to chirp
- Never open doors that are warm
- Crawl low under the smoke to escape
- Turn on lights to help rescuers find you
- Use an extinguisher if fire is contained in one area and if the room is smoke-free and everyone has gotten out of the building
- Once you are able to get out, stay out and call 911!
- Never use generator, gas and charcoal grills or propane in enclosed spaces as they can cause fires and produce deadly carbon monoxide gas

If you are under a wildfire warning:

- Get to safety right away
- Listen for emergency information and alerts, and leave if told to do so
- If trapped, call 911
- Use N95 masks and wet debris down to minimize breathing dust particles

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- Avoid hot ash, charred trees, smoldering debris, and live embers. The ground may contain heat pockets that can burn you or spark another fire
  - Wildfires can lead to increased risk of flooding in your area. Consider purchasing flood insurance if a wildfire dramatically changed landscape and ground conditions in your area

## Earthquakes

### *How to prepare*

Earthquakes can happen anywhere. Places at higher risk for earthquakes include: California, Oregon, Washington, Alaska, Hawaii, Puerto Rico and the Mississippi Valley.

To prepare, create an emergency plan that includes an out-of-state contact and a place to meet if you and your family get separated. Practice the earthquake protection measure Drop, Cover, and Hold On, and teach family members 'how to be the help until help arrives' with tips from [community.fema.gov](https://www.community.fema.gov).

Make sure your emergency supply kit includes:

1. a flashlight
2. a fire extinguisher
3. a whistle

Consider obtaining an earthquake insurance policy because standard homeowners insurance policies do not cover earthquake damage.

Consider making improvements to your building to fix structural issues that could cause your building to collapse during an earthquake.

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## How to minimize loss:

- Secure heavy items in your home — like bookcases, refrigerators, televisions and objects that hang on walls. Store heavy and breakable objects on low shelves
- If an earthquake happens and you're in a car, pull over and stop. Set your parking brake, and stay outdoors away from buildings
- If an earthquake happens and you're in bed, turn face down and cover your head and neck with a pillow
- Do not get in a doorway. Do not run outside
- Expect aftershocks to follow the main shock of an earthquake. If you are in an area that may experience tsunamis, go inland or to higher ground immediately after the shaking stops
- If you are in a damaged building, go outside and quickly move away from the building. Do not enter damaged buildings
- If you are trapped, protect your mouth, nose and eyes from dust. Send a text, bang on a pipe or wall or use a whistle instead of shouting to help rescuers locate you
- Text messages may be more reliable than phone calls

## Know the earthquake protection measure **Drop, Cover, and Hold On:**

- **Drop:** Wherever you are, drop down on to your hands and knees. If you're using a wheelchair or walker with a seat, make sure your wheels are locked and remain seated until the shaking stops
- **Cover:** Cover your head and neck with your arms. If a sturdy table or desk is nearby, crawl underneath it for shelter. If no shelter is nearby, crawl next to an interior wall (away from windows), but if you can, reach better cover without going through an area with more debris. Stay on your knees or bent over to protect vital organs

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- **Hold on:** If you are under a table or desk, hold on with one hand and be ready to move with it if it moves. If seated and unable to drop to the floor, bend forward, cover your head with your arms and hold on to your neck with both hands

## After Disaster Strikes: **STAY AWARE, STAY SAFE!**

- If you need shelter, you can find one near you by texting SHELTER and a zip code to 4FEMA (43362)
- Remain where you are until the official “All Clear” is given. Keep listening to EAS or NOAA Weather Radio for special instructions and to find out when it is safe to return and if water is safe to drink
- If you are returning home be aware that travel times will be long, and roadways may be hazardous. Avoid flooded roads and washed out bridges. Avoid driving in sleet, freezing rain or drizzle, snow or fog
- Avoid wading in flood water; it can contain dangerous debris and downed power lines which can electrify the water
- Only make emergency calls. Use social media or text messages to communicate with family and friends as phone systems are often down or busy after a disaster
- If a building has water all around it, do not enter
- Do not enter damaged buildings until you are told that they are safe. Parts of your home may be collapsed or damaged; approach entrances with extreme caution. If you hear a hissing sound or smell gas, vacate the home and call the fire department
- Assess damage to your house and property with flashlights, recording and photographing when possible to protect your assets. Document any property damage, conduct an inventory, and contact your insurance company for assistance

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- Be careful during clean-up. Wear protective clothing and work with someone else. Wear thick-soled shoes or boots, long pants, and rubber or work gloves. Handle hazardous products carefully and throw away batteries, paints, and contaminated fuel



- Observe directives regarding disposal of garbage and storm debris
- After power is restored, leave the main circuit breaker off until water has receded
- Leave air conditioner off until power has stabilized
- If it is safe to do so, turn off electricity at the main breaker or fuse box to prevent electric shock
- Follow boil water directives, purify as necessary, and use only uncontaminated water for drinking, cooking, and brushing teeth. Until you are certain that the water is safe, do not drink, cook, wash dishes, or brush your teeth with it as it may be contaminated
- Use extreme care with chainsaws
- Only use generators outdoors and away from windows
- Use gas and charcoal grills outdoors only, as they can cause fires and produce deadly carbon monoxide gas
- Don't forget to install carbon monoxide alarms. Many smoke detectors do not detect carbon monoxide. If the alarm sounds get some fresh air immediately by going outside or opening windows and doors

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## If You are in a Financial Emergency

After a natural disaster, many find themselves in a state of financial emergency. You may have questions about paying bills, insurance, and unemployment benefits. Here are some tips that may help you manage your finances during a crisis:

If you are in a presidentially declared disaster area, apply for disaster assistance at [disasterassistance.gov](https://www.disasterassistance.gov). This site can help you find shelters and up-to-date resources and information. It will also have details for avoiding scams.

In all situations, contact your state emergency management office for assistance. The Red Cross (800) RED-CROS can also help you find aid and shelters. Local organizations will establish shelters and provide vouchers for meals, clothing, and some personal goods.

Use resources at [consumerfinance.gov/recover](https://www.consumerfinance.gov/recover) if your home, property or car was damaged in a disaster. File a claim with your insurance by locating the policy information and use photos to support your claim.

- Ask for a copy of your insurance policy if you don't have one; it will help you verify what is covered
- If your insurance company denies coverage or doesn't pay you what you believe you're owed, ask for the reasons in writing and ask about an appeals process. If you believe your claim was wrongfully denied, consider filing a claim with your state insurance department or commissioner
- If you're in a presidentially declared area, start with FEMA. They provide assistance for various types of damage not covered by insurance. Applying online at [www.DisasterAssistance.gov](https://www.DisasterAssistance.gov) is the quickest way. You can also call (800) 621-3362 or (800) 462-7585 (TTY)
- If you spend money on reconstruction, lodging, or food save those receipts

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If your home is damaged to the point that you can't live in it, contact your utility company to suspend your service so you won't be charged.

Call your mortgage servicer, credit card companies, and anyone you owe bills to and let them know you were involved in a natural disaster. Figure out a repayment plan that works for you:

- Take advantage of grace periods on mortgage and credit card payments that may be offered to disaster victims. Most mortgage lenders will offer 90-day grace periods on payments and some credit card companies will offer 30-day grace periods, but victims must contact creditors in order to use them
- If you're worried about foreclosure, find a HUD-approved housing counseling agency in your local area through [hud.gov](http://hud.gov).
- If you are renting, your renters insurance pays for damage or loss of your personal property. It does not cover damage to the structure of your home, which is the landlord's responsibility

If you have lost your job or your employer is no longer in business as a result of the storm, immediately file for state unemployment benefits. Applicants must file with state unemployment agencies.

Get your benefits electronically by calling 1-800-333-1795 or sign up at the U.S. Department of Treasury's website. You can get direct deposits to a checking or savings account or a **Direct Express**® prepaid debit card to securely receive payments.

Protect your credit when making arrangements like forbearance or a reduction of your interest rate with your creditors. Check your credit report for free at [AnnualCreditReport.com](http://AnnualCreditReport.com) to make sure these arrangements aren't being misreported on your credit report. If you find errors, report them to the credit bureau that issued the report.

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## Avoid scams, and watch out for:

- **People who want you to pay up-front fees** to help you claim services, benefits, or get loans
- **Contractors selling repairs door-to-door**, especially when they ask to receive payment up front or offer deep discounts. Get estimates from more than one licensed, bonded, reputable contractor; check licenses and permits; get contracts in writing and find out what neighbors are paying for similar work. Also, pay as the work gets done, not up front. Be sure all official inspections and approvals are in place before making a final payment
- **Con artists** posing as government employees, insurance adjusters, law enforcement officials, or bank employees. Be careful about giving out your personal information. FEMA, insurance companies, and banks may need to get details like Social Security numbers to verify your identity. Most other organizations do not need this information. Government employees never charge to help you get a benefit or service and will never ask for payment or financial information
- **Limited time offers.** Anyone who offers you something and tells you that it is for a very limited time may be trying to pressure you into something that you could later regret. You should never be pressured to make a decision on the spot or to sign anything without having enough time to review it. Take your time, read and understand anything presented to you, and ask a trusted friend, relative, or attorney before acting
- **A person trying to sell you a product or service who can't or won't answer your questions.** This is a red flag that you might want to look for someone else to do business with