Are You Ready?

An In-Depth Guide to Citizen Preparedness

P-2064 | September 2020

FEMA

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Prepare for Disasters

Not if, but when: Every U.S. state and territory is at risk of disasters.

Disasters disrupt thousands of lives every year, leaving behind lasting effects on people and property. After a disaster, many others in your community need help as well. For this reason, local first responders and other assistance may not be able to reach you right away. You and your family can take simple steps now to prepare for emergencies. By doing so, you **take back control**—even in the uncertainty of disaster.

This **comprehensive guide** will provide you with detailed information on how best to prepare for disasters within your family and in your community. In this document you will learn general disaster preparedness tips for before, during, and after disasters, as well as best practices to inform your preparedness decisions about **specific disasters**, such as hurricanes, earthquakes, and active shooters.

Benefits of Planning Ahead

There are many benefits to planning ahead for disasters. The most important benefits are staying safe and helping yourself and your community recover.

People and families that plan for emergencies will:

- Help keep people safe;
- Limit property damage;
- Know what to do during and after a disaster;
- Better manage their savings;
- Support community preparedness; and
- Help their community get back up and running after a disaster.

Taking simple actions to protect against disaster helps you, your family, your community, and your country in important ways.

How to Prepare for Disasters

To prepare yourself and your family for a disaster, you should: **1) Know Your Risks**; **2) Make a Plan**; and **3) Take Action**.

1. Know Your Risks

Understand the risks you and your family may face. Most communities face many types of hazards. It is important to learn the risks specific to your home and the ways to assess your risks if you are away from home. Know how and when to take action before, during, and after different hazards.

2. Make a Plan

Make a communications plan and prepare for both evacuating and sheltering. Prepare for your family's unique needs with customized plans and supplies. In addition, use your social networks to help friends and family members prepare and participate in community-wide disaster preparedness activities. Moreover, you should gather emergency supplies and secure the information and important documents you will need to start your recovery

3. Take Action

Put your plan into action. Be ready and able to face disasters, no matter where you are and when they occur. It is important to get the insurance you need and understand your coverage options. Moreover, you should make a list of your personal property and its condition and protect your property by considering how to minimize damage. Practice your disaster plans, take advantage of existing alert and warning systems, and explore ways to serve your community.

Know Your Risks: Actions to Protect Yourself and Others

Individuals and families face many different types of hazards. It is important to **learn the risks you face** and ways to stay up-to-date with current conditions. Taking action now may give you and your family the power to protect yourselves and your property. This section will discuss the many simple actions that you can take to prepare for all types of disasters, as well as those for specific hazards.

Determine Your Risks

There are many different types of disasters and hazards. Your risk of becoming affected by each type depends on the **possibility** of an event and your **vulnerability** to it.

Hazard

A source of danger

Vulnerability

Being open to attack or damage

Risk

Possibility of loss or injury

A key first step in disaster preparedness is understanding the types of hazards prevalent in your community. To do this, visit your state and local government's emergency management websites to look for more information about the common types of disasters and whether disaster plans exist for your area. If available, you should also sign up for your community's alert and warning systems which can notify community members of impending disasters or of actions to take following a disaster. Lastly, talk to your friends and neighbors to understand the types of emergencies they are preparing for and what actions they take to prepare.

Basic Protective Actions for all Disasters

There are proven measures or **"protective actions"** that you can take to protect your family and property **before, during, and after a disaster**. The better we as a Nation understand these measures, the more lives we can protect and save.

These important actions will help keep you prepared for all disasters:

- Have the skills to **assess the situation** quickly and to take effective action to **protect yourself**.
- Get involved with preparedness **training** and **volunteer** programs.
- Put together an **emergency fund** of cash and supplies.
- **Decrease the potential impacts** of hazards.
- Prepare a **family disaster plan** and practice the plan.

Remember to be inclusive in your disaster planning and consider the needs of children, the elderly, and those with disabilities or access and functional needs. Also, be sure to consider the transportation needs for you and your family, recognizing that a disaster may impact normal route and transportation methods. Finally, you should also make sure to plan for your pets and service animals, which are frequently overlooked in disaster planning.

Many disasters happen with little or no warning. You need to be ready with the appropriate skills and knowledge to act immediately—often before you have instructions from authorities. After an event, it is important to first assess the situation before deciding to stay or change your location.

1. Assess the Situation

When something happens without warning, it is important to take a few seconds to figure out your most effective next steps. This includes identifying the type of event that occurred and whether there is immediate danger, such as damaged buildings or downed power lines. The goal is to be safe and stay out of harm's way.

2. Decide to Stay or Change Location

The next step is to decide whether it is safe to stay in your current location. In some situations, you should stay where you are, while in others the safest option is to change locations. For example, if you are inside when a tornado occurs, you must stay indoors. In contrast, in an active shooter situation, you can try to run to another location.

Key Protective Actions for Specific Hazards

The protective actions that you should take differ depending on the hazard. Below are some key actions to take to protect yourself and your family from specific hazards.

Active Shooter

- If you see something or someone who is acting suspicious, report it to local law enforcement.
- **Run, Hide, or Fight.** You may need to use more than one option.
  - **Run.** Getting away from the shooter(s) is the top priority. If safe to do so, warn others nearby and call 9-1-1. Describe each shooter, their locations, and weapons.
  - **Hide.** If you cannot get away safely, find a place to hide. Get out of the shooter's view and stay quiet. Silence your electronic devices, lock and block doors, close blinds, and turn off the lights. Do not hide in groups—spread out along walls or hide separately. Try to communicate with police silently— such as through text messages or by putting a sign in an exterior window.
  - **Fight.** As a last resort, defend yourself. Commit to your actions and act aggressively to stop the shooter.
- Take a training course to learn first aid skills, including how to stop bleeding and perform CPR (cardiopulmonary resuscitation). Learn how to help others at Ready.gov.
- Make an emergency plan for places you visit often and practice that plan.
- Identify two nearby exits each time you visit a building.
- Map out places to hide. Good hiding places include: rooms without windows, behind solid doors with locks, under desks, or behind heavy furniture.
- Keep hands visible and empty.
- Know that law enforcement's first task is to end the incident. They may have to pass injured persons along the way.
- Follow law enforcement's instructions and evacuate in the direction they describe.

Avalanche

- Always travel in pairs. Use a guide familiar with the area.
- Take a training course to learn how to identify hazardous conditions, places to avoid, and the right way to use safety and rescue equipment.
- Sign up for alerts on current avalanche danger, snowpack, and mountain weather conditions.
- Watch for signs of increased danger, including recent avalanches and shooting cracks along slopes.
- Avoid areas of increased risk like slopes steeper than 30 degrees or areas downhill of steep slopes.
- Wear a helmet to help reduce head injuries and an avalanche beacon to help others locate you.
- Carry a collapsible avalanche probe and a small shovel to help rescue others.
- If an avalanche buries your partner or others, call 9-1-1 and then begin to search.
- Treat others for suffocation, hypothermia, traumatic injury, or shock.

Cyberattack

- Keep software and operating systems up-to-date.
- Use strong passwords and two-factor authentication.
- Watch for suspicious activity. This could be any message that asks you to complete a task immediately, offers something that seems too good to be true, or asks for personal information.
- Use encrypted (secure) internet communications.
- Have antivirus and firewall solutions to block malware and other threats.
- Regularly back up your files in an encrypted file or encrypted file storage device.
- Limit the personal information you share online. Change privacy settings and deactivate location features.
- Protect your home network by changing the administrative and Wi-Fi passwords regularly.

Earthquake

- **Drop, Cover, and Hold On**
  - **Drop** to your hands and knees to minimize injuries from falls, and minimize movement to avoid debris— walking or running makes you vulnerable to moving, flying, or falling objects.
  - **Cover** your head and neck with your arms and other objects. If sturdy furniture is nearby and you are able to crawl there without going through debris, cover under sturdy furniture to protect your body, and cover your head and neck with your arms and other objects.
  - **Hold on** to stay covered during shaking.

- Secure household and workplace items and appliances (bookshelves, light fixtures, mirrors, televisions, computers, refrigerators) to protect against falling debris.
- Strengthen home and workplace structures based on a professional review to prevent possible damage from falling debris and buildings.
- Do not run outside. If indoors, stay there until the shaking stops. If in bed, stay there and cover your head and neck with a pillow.
- If in a vehicle, stop in a clear area that is away from buildings, trees, overpasses, underpasses, or utility wires. If near slopes, cliffs, or mountains, be alert for falling rocks and landslides.
- If you are in a high-rise building, expect fire alarms and sprinklers to go off. Do not use elevators.
- After the shaking stops, if you are in a damaged building and there is a safe way out through the debris, leave and go to an open space outside. Do not go back inside until an authority figure tells you it is safe.
- Expect aftershocks to follow the largest shock of an earthquake sequence.
- If you are trapped, send a text or bang on a pipe or wall. Cover your mouth for protection and instead of shouting, use a whistle.

Extreme Heat

- If you are in an area prone to tsunamis, go inland or to higher ground immediately after the shaking stops.
- Stay indoors in a place with working air conditioning.
- Know methods for reducing heat impact. Use shades to block sun, wear light-colored and loose-fitting clothing, and stay hydrated to reduce heat impact.
- If outdoors, seek shaded areas. Wear a wide-brimmed hat to protect your face from the sun. Avoid overexertion and physically demanding activity, especially during the warmest times of the day.
- Never leave a child, adult, or animal alone inside a vehicle on a warm day.
- Check on your family and neighbors.
- Know and watch the signs of heat-related illnesses. Watch for cramps, exhaustion, and heat stroke. Learn quick treatment options and when to get medical help.
- Extremely high body temperature, skin that is hot and red, dizziness and confusion, and a rapid and strong pulse are all heat stroke symptoms and may be a medical emergency. Call 9-1-1 or get the victim to a hospital immediately. Do not give the person anything to drink. Cool the person by removing their clothing and moving to a cooler environment. Try a cool bath, sponging, ice packs, or wrap in cold, wet sheets. Use fans and air conditioners, if available. Watch for breathing problems until emergency medical personnel arrive.

Financial Preparedness

- Safeguard important documents. Gather financial, household, and medical documents using the Emergency Financial First Aid Kit (EFFAK) as a guide to assist in securing critical information. Download a copy of the EFFAK from FEMA.gov.
- Save money for a rainy day. Saving money and maintaining an emergency fund are smart practices that put you in a position to help yourself, your loved ones, and your community after a disaster. Set aside a certain amount of

money each month or each pay period to add to your emergency reserve. You can use this reserve to help pay for rental, home, and/or flood insurance, and to purchase life-saving items like food, shelter, and water in an emergency.

- Establish a cash-in-hand reserve. During disasters, you may experience extended power outages, the closing of banking institutions and limited or no access to credit cards and ATMs. To be prepared, you should keep cash on-hand in an easily-accessible but secure location. Keep a mixture of bills including ones, fives, and tens, with the highest bill being a twenty, to eliminate the challenge of finding change during an emergency.
- Know your insurance coverage. Having insurance for your home, apartment, or business will help you repair, rebuild, or replace damage that occurs during a disaster. Review your insurance policies periodically and make sure they cover your needs. Your coverage may need to include additional policies for floods, earthquakes, water damage, tornadoes, or high winds in hurricane-prone areas. Learn more at FloodSmart.gov.
- For additional resources and information, read the accompanying Hazard Information Sheets or visit Ready.gov/be-informed. To find supplementary information on financial preparedness, visit Ready.gov/financial-preparedness

Flood

- When you come across flooded roadways: **Turn Around, Don't Drown®**. Six inches of moving water may be enough to knock you off your feet. As little as 12 inches of moving water may lift a small vehicle. Flood water depth is hard to determine and may contain hidden, dangerous debris.
- Find out the type of flood risk(s) likely for your area. Depending on the specific location and type of flooding, plan for your evacuation, shelter, or move to a higher location nearby.
- Take action to make sure your home or business buildings are prepared for floods. Elevate the structure of new construction according to local floodplain management guidelines, so floods are less likely to damage it. Elevate critical utilities and waterproof basements. Move furniture, valuables, and important documents to a safe, elevated place.
- Purchase flood insurance. Standard insurance policies do not cover flooding.
- If told to evacuate, do so immediately. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
- Seek high ground right away if you expect flooding.
- If trapped in a building, go to the highest level of the building. Avoid basements and lower floors, but do not climb into a closed attic, as you may become trapped there if floodwater rises. Go onto the roof only if necessary. Signal for help.
- After a flood, avoid wading in floodwater, which can contain dangerous debris and be contaminated.
- Underground or downed power lines can also electrically charge the water.
- Do not go into flooded buildings until an authority figure tells you it is safe to do so.
- Use protective clothing like safety goggles, work gloves, hard hats, and waterproof boots when cleaning up after a flood. Be aware that snakes and other animals may be in your house.
- Use a generator or other gasoline-powered machinery only outdoors and away from windows.
- Be aware of the risk of electrocution. Do not touch electrical equipment if it is wet or if you are standing in water. If it is safe to do so, turn off the electricity to prevent electric shock.

Hurricane

Before hurricane season begins, make plans for both evacuation and sheltering in place.

- Become familiar with your evacuation zone, the evacuation route, and shelter locations.
- Practice going to a safe shelter for high winds, such as a safe room or ICC 500 storm shelter. The next best protection is a small, interior, windowless room in a sturdy building on the lowest level that is not subject to flooding.
- Gather needed supplies for at least three days. Keep in mind each person's specific needs, including medication. Don't forget the needs of pets.

- Keep important documents in a safe place or create password-protected digital copies.
- Prepare your home for both high winds and possible flooding. Declutter drains and gutters. Install check valves in plumbing to prevent backups. Consider hurricane shutters. Trim or remove damaged tree limbs on your property. Review insurance policies.
- Prepare your home for both high winds and possible flooding. Inspect your roof, windows, and doors to ensure they work properly. Trim or remove damaged tree limbs on your property.
- If told to evacuate, do so immediately. Do not drive around barricades.
- If trapped in a building by flooding, go to the highest level of the building. Do not climb into a closed attic. You may become trapped by rising flood water.
- Purchase flood insurance. Standard insurance policies do not cover flooding.

Landslide

- Get regular professional reviews of new and existing construction in landslide risk areas.
- Avoid building in areas at risk for a landslide, such as steep slopes or property close to cliffs, or near drainage ways or streams.
- Plant ground cover and build walls to direct the mudflow around buildings.
- Sign up to get emergency notifications for information on current conditions, or download emergency mobile phone applications like the Federal Emergency Management Agency (FEMA) app.
- Recognize landslide warning signs, including new cracks in the ground or building foundations, soaked ground, soil moving away from foundations, changes in stream water levels, tilting objects indoors (such as doors) or outdoors (such as fences and poles), and unusual cracking or rumbling sounds.
- Evacuate an area immediately after authorities tell you to. Signs of a landslide may not be visible, but the danger still exists.
- Move away from the path of a landslide or debris flow. You may not be able to escape from the mudslide or debris flow once it starts, so stay away from the outer edges.
- During landslide conditions, avoid rock ledges, bases of steep slopes, ravines, drainages, or narrow canyons.
- After a landslide, stay away from the sliding area because more earth, rock, or debris may come loose.
- Watch for flooding after a landslide, mud flow, or debris flow. Floods sometimes follow because they may be started by the same event.

Nuclear Explosion

- Get inside the nearest building to avoid radiation. The best locations are underground and in the middle of larger buildings made of brick or concrete.
- Stay away from the outer walls and roof. This will help provide protection from the blast, heat, and radiation of the detonation.
- Stay inside for 24 hours unless local authorities provide other instructions.
- Remove contaminated clothing and wipe off or wash unprotected skin if you were outside after the fallout arrived.
- Protect yourself then clean any pets that were outside after the fallout arrived. Gently brush your pet's coat to remove any fallout particles and wash your pet with soap and water.
- Stay tuned to any media available for official information such as when it is safe to exit and where you should go.
- Your family should stay where they are inside. Reunite later to avoid exposure to dangerous radiation. Keep your pets inside.
- Before an event, identify the best shelter locations near the places where you spend the most time, such as your home, work, or school.
- Maintain a 24-hour emergency supply kit in your home and office.
- Keep a battery-powered or hand crank radio on hand. These will continue to function after a nuclear event, while mobile phone, text messaging, television, and internet services may not.
- Do not consume food or liquids that were left uncovered outdoors and may be contaminated by fallout.

Pandemics

- Know how the virus spreads. When a disease is novel, meaning it hasn't been seen in humans before, there is usually not a vaccine to prevent its spread. The coronavirus disease 2019 (COVID-19), for example, spreads from person to person. The best way to prevent getting sick is to avoid being exposed to the virus.
- Wash your hands often with soap and water for at least 20 seconds, especially after you have been in a public place and after blowing your nose, coughing, or sneezing. If soap and water are not available, use a hand sanitizer that contains at least 60 percent alcohol.
- Avoid close contact with people who are sick by keeping a distance of six feet between you and other people. If possible, stay home and practice social distancing.
- Wear a cloth face covering that covers your mouth and nose when going out in public.
- Clean and disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.

Power Outage

- Take an inventory now of the items you need that rely on electricity. Make backup plans, including relocation plans, if you have medical equipment or assistive technology devices that are dependent on power for life-sustaining purposes.
- Plan for batteries and other alternatives to meet your needs when the power goes out.
- Install battery-powered smoke detectors and carbon monoxide detectors in central locations on every floor of your home and outside of bedrooms. Electric detectors with battery backup are also acceptable.
- Keep mobile phones and any battery-powered devices charged, and make sure you have backup charging methods such as a car charger.
- Keep your car's gas tank full. If you use your car to charge devices, do not leave the car running in a garage, partly closed space, or near a home to avoid carbon monoxide poisoning.
- During a power outage, only use flashlights for lighting. Avoid using candles, as they could be a fire hazard.
- Review your household power outage supplies. Ensure you have at least one flashlight with extra batteries per household member and a ready supply of nonperishable food and water.
- Turn off or disconnect appliances and other equipment to protect them from quick power surges. Whenever possible, use surge protectors.
- Avoid carbon monoxide poisoning. Generators, camp stoves, or charcoal grills should always be used outdoors and at least 20 feet away from windows. Never use a gas stovetop or oven to heat your home. Follow manufacturer instructions.
- Check on your neighbors. Older adults and young children are especially vulnerable to extreme temperatures.
- Keep perishable food cold to avoid illness. Keep a thermometer in your refrigerator and freezer to monitor the temperature. When in doubt, throw it out! Throw away any food that has been exposed to temperatures 40 degrees or higher for two hours or more, or that has an unusual odor, color, or texture.
- If the power is out for more than a day, discard any medication that should be refrigerated, unless the drug's label says otherwise.

Thunderstorm, Lighting, and Hail

- When thunder roars, go indoors. When you hear thunder or see lightning, immediately get inside a sturdy building or enclosed vehicle with a metal roof.
- Do not take shelter in small sheds, gazebos, dugouts, bleachers, or in a convertible car. If necessary, take shelter in a car with a metal top and sides. Do not touch anything metal.
- If boating or swimming, get to land and find a sturdy, grounded shelter or vehicle immediately.
- When you expect thunderstorms, plan to be near sturdy shelter. Find a safe location nearby to immediately go to at the first sound of thunder.
- Cut down or trim trees that may be in danger of falling on your home.

- Secure outdoor objects that could blow away or cause damage.
- Charge your mobile phone before the storm arrives.
- Unplug all chargers when the storm arrives.
- During thunderstorms, avoid running water or using landline phones. Electricity can travel through plumbing and phone lines.
- During thunderstorms, pay attention to alerts from public officials. Watch for fallen power lines and trees.
- Consider buying surge protectors, lightning rods, or a lightning protection system to protect your home, appliances, and electronic devices.

Tornado

- In the case of a tornado watch, stay close to a safe room, shelter, or sturdy building.
- Know the signs of a tornado, including a rotating funnel-shaped cloud, an approaching cloud of debris, or a loud roar—similar to a freight train.
- Know where to go in your community should a tornado form. Consider building or installing your own safe room in your home or business. Every safe room that complies with FEMA guidelines will have a sign showing the entrance location.
- The best shelter from a tornado is in a safe room built to FEMA P-361 standards, or a storm shelter built to ICC 500 standards. If you cannot get to a storm shelter or safe room, the next best protections are: an identified Best Available Refuge Area (BARA); or a small, interior, windowless room on the lowest level of a sturdy building that is not at risk of flooding. For more information, please visit FEMA.gov for guidance about community and residential safe rooms.
- During a tornado warning, seek shelter. The National Weather Service defines "Watch" and "Warning" differently for specific hazards, as explained at Weather.gov. Generally, a watch means conditions are possible, while a warning means an event is expected, imminent, or already happening. Follow both watches and warnings carefully to know the next actions to take.
- Do not stay inside mobile homes or modular structures when tornadoes threaten. They are not safe.
- Wear thick-soled shoes, long pants, and work gloves during cleanup.
- After a tornado, take safety measures to avoid injury from debris, contaminated water, carbon monoxide poisoning, and electrocution.

Tsunami

- If you live near or visit a coastal area, learn about the tsunami risk. Some communities disproportionately affected by tsunamis have maps with evacuation zones and routes.
- Sign up for local tsunami alerts and follow the guidance provided.
- Learn the signs of a potential tsunami, such as an earthquake, a loud roar from the ocean, or unusual ocean behavior, such as a sudden rise or wall of water or sudden draining showing the ocean floor.
- Know and practice community evacuation plans and map out your routes from home and work. Pick shelters 100 feet or more above sea level or at least one mile inland.
- Get as elevated or as far inland as possible in the event of an official or natural tsunami warning.
- Stay tuned for alerts and warnings once you are in a safe, elevated place.
- After a tsunami, only return home or enter flood damaged buildings when authorities tell you it is safe to do so.

Volcano

- Learn about community warning systems, and evacuation and shelter plans. The U.S. Geological Survey (USGS) Volcano Notification Service (VNS) also gives notifications.
- Follow evacuation orders. If authorities give an evacuation order, evacuate immediately from the volcano area to avoid flying debris, hot gases, lateral blast, and lava flow.
- Avoid areas downwind and river valleys downstream of the volcano. Wind and gravity will carry rubble and ash.
- Take temporary shelter from volcanic ash where you are if you have enough supplies. Cover ventilation openings, and seal doors and windows.

- Avoid driving in heavy ash fall. Volcanic ash may clog engines and stall vehicles. Moving parts—including bearings, brakes, and transmissions—may become damaged from abrasion.
- If outside, protect yourself from falling ash that can irritate skin and injure breathing passages, eyes, and open wounds. Wear goggles and eyeglasses (instead of contact lenses) and long-sleeved shirts and pants to reduce exposure to ash.
- Keep several N95 respirators in your emergency kit to avoid breathing dangerous particles during and after an event. Fit test each mask to ensure a tight seal on the face. For more information about N95 respirators, visit CDC.gov.

Wildfire

- Set up defense zones around your home and property.
- Remove gas, oil, propane, and other sources of fuel from within 30 feet of your property, as well as items likely to catch on fire, such as garbage and yard waste.
- Reduce vegetation from 30 to 100 feet of your property. Trim trees, remove stray branches, and clear driveways. Work with your neighbors to remove underbrush and thin trees.
- Remove tree and shrub canopies that patch together within 200 feet from any structure in the neighborhood.
- Use fire-resistant construction materials when renovating or building new homes. Always check and comply with local building codes and regulations before building.
- Find an outdoor water source with a hose that can reach any area of your property.
- Stay informed of weather conditions and other emergencies that may cause a wildfire.
- Evacuate immediately once a notice has been issued to avoid your evacuation route being blocked by the wildfire.
- Keep several N95 respirators in your emergency kit to avoid breathing dangerous particles during and after an event. Fit test each mask to ensure a tight seal on the face. For more information about N95 respirators, visit CDC.gov.
- Listen to authorities to find out if it is safe to return home and whether water is safe to drink.
- Avoid hot ash, charred trees, smoldering debris, and live embers. The ground may contain heat pockets that can burn you or spark another fire. Consider the danger to pets and livestock walking the ground.

Winter Storm

- Prepare your home to keep out the cold with insulation, caulking, and weather stripping.
- Include warm clothing and blankets in your emergency supply kits.
- Create an emergency supply kit for your car. Include jumper cables, sand, a flashlight, bottled water, and non-perishable snacks. Keep the gas tank full.
- Install battery-powered smoke detectors and carbon monoxide detectors in central locations on every floor of your home and outside of bedrooms. Electric detectors with battery backup are also acceptable.
- Limit your time outside. If you need to go outside, wear layers of warm clothing. Watch for signs of frostbite and hypothermia.
- Avoid driving. If you are trapped, stay in your vehicle.
- Avoid carbon monoxide poisoning. Only use generators and grills outdoors and away from windows. Never heat your home with a gas stovetop or oven.
- Take refuge with family or friends if your home loses power or heat for more than a few hours, or if you do not have supplies to stay warm in your home overnight.
- Use designated public shelters if no other safe refuge is available.
- Check on neighbors. Older adults and young children are more at risk in extreme cold.

Make a Plan

An emergency plan can help you reach loved ones when normal communication methods are not working or are inaccessible. Most importantly, it may help you stay safe in a disaster and give you peace of mind. Consider making plans for evacuation, communication, and to protect critical documents and your property.

Create a Family Emergency Communication Plan

Know how to contact and meet family members before, during, or after a disaster by making a Family Emergency Communication Plan. The first step is to collect all contact information from your family and add it to the communication plan. Include contact information for other important people or organizations as well, such as medical facilities, doctors, schools, or service providers. You should also set an out-of-state point of contact, which enables everyone in your family to share updates through that person if local communication is unavailable. Be sure to have at least two forms of contact for that person.

You may also use social media as an important method of communication with your family. Encourage your entire family to sign up for social media applications such as Facebook Safety Check or American Red Cross Safe and Well.

Make sure everyone understands the Family Emergency Communication Plan and carries a digital or wallet card copy at all times. You should also post a copy in a central location in your home, such as on your refrigerator or family bulletin board. You can find premade templates to build wallet cards and large print plans at Ready.gov. It is vital that your family practice your plan once you have developed it—just like you would a fire drill. Have regular household meetings to go over your communication plan and meeting place after a disaster.

Know Local Plans and Resources

Knowing what plans already exist can help you understand what you need to plan for and what resources are available. Ask local officials about your community's emergency preparedness plans and learn about opportunities for education and training.

Parents and guardians should make sure that schools and daycare centers have emergency response plans. Ask how schools will communicate with parents and guardians during a crisis, and whether they keep enough food, water, and other basic supplies on hand. In addition, find out if schools are prepared to shelter in place, whether they have designated evacuation locations, and whether they have plans to reunite families. Knowing your loved ones are safe when away from home will give you peace of mind in emergencies.

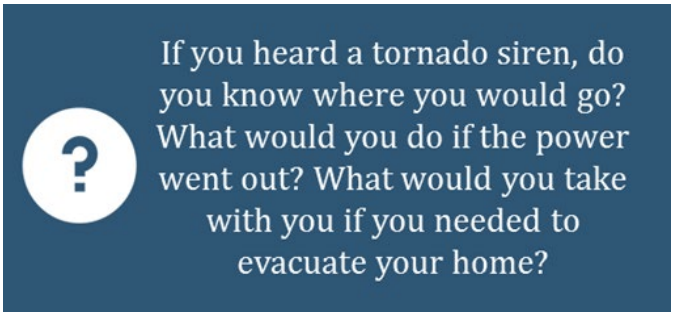
Make an Evacuation and Shelter Plan

You must find protection for you and your family when disaster strikes. Deciding whether to evacuate or to shelter in place depends on many factors, including the hazard you are facing and whether your shelter will keep you safe.

Evacuation: Local officials declare when a mandatory evacuation will occur. Local officials may also advise, but not require, evacuations.

Sheltering: The best protection in high winds, tornadoes, and many other events is to find shelter in an interior room away from windows, doors, and flood waters. The next section—Take Action: Protect Yourself, Your Property, and Manage Risk—describes other things you may do to help strengthen your home against possible hazards, keeping you and your family safe.

While this section gives guidance on evacuation and shelter, **you should always follow the orders and advice of local government authorities and first responders.**



When you and your family evacuate, follow these guidelines:

- Pick safe meeting places in several different directions so you will always have somewhere to go in an emergency. One should be within your immediate neighborhood and another should be further away, such as in a nearby town.
- Make sure that everyone in your household knows where to go during different types of disasters. Consider the locations that everyone goes to often.
- Make sure these locations are accessible for household members and create a plan on how they will get there in the event of an emergency.
- If you have a vehicle, keep a full tank of gas in it if an evacuation seems likely, and remember to never allow your gas tank to drop below half full. Plan to take only one car per family to reduce traffic and help others evacuate safely.
- Become familiar with alternate routes and backup modes of transportation to get out of your area.
- Leave early enough to avoid being trapped by severe weather. Follow the recommended evacuation routes and do not take shortcuts because they may be blocked.
- Be alert for road hazards such as washed-out roads or bridges and downed power lines. Do not drive into flooded areas.
- If you do not have a car, plan your transportation in case of an evacuation. Make plans with family, friends, or your local government.
- Take your emergency supply kit with you during an evacuation.
- Pay attention to your radio or smartphone/tablet and follow local evacuation instructions.
- Take your pets with you but understand that only service animals may be allowed in public shelters. Research pet friendly shelters or places to board your pets before a disaster strikes.

If you have enough time before evacuating:

- Call, text message, or email the out-of-state contact in your Family Emergency Communication Plan to inform them of where you are going.
- Keep your home safe by closing and locking doors and windows.
- Unplug electrical equipment such as radios, televisions, and small appliances. Leave freezers and refrigerators plugged in, unless there is a risk of flooding.
- If there is damage to your home and you are told to do so, shut off water, gas, and electricity before leaving. Learn how to do this before a disaster from a professional plumber or electrician, your local utility provider, or at Ready.gov.
- Leave a note telling others when you left and where you are going.
- Wear sturdy shoes and clothing that give protection such as long pants, long-sleeved shirts, and a hat.
- Check with neighbors who may need a ride.

Gather Emergency Supplies

Gathering emergency supplies for an emergency supply kit is an essential component to disaster preparedness. You should store emergency supplies in different places, such as your home, office, and vehicle. Your basic emergency supply kit should include the following:

- **Water.** Keep one gallon of drinking water, per person, per day in your kit. Depending on where you live, you may wish to keep 3, 7, or even 14 days of water on hand.
- **Food.** Keep as much non-perishable food, like cans and dry goods, as your family will need to survive a major disaster.
- **Cash.** Keep enough cash on hand to buy food, fuel, and a few nights in a hotel in case you need to evacuate.
- Battery-powered or hand crank radio and a National Oceanic and Atmospheric Administration (NOAA) All Hazards-Weather Radio with tone alert—keep extra batteries for both.
- Flashlight and extra batteries.
- First aid kit.
- Whistle.
- N95 respirator masks. Keep several in your kit and fit test each mask to ensure a tight seal on the face. They are light and small, but may keep you safe from smoke and chemicals.
- Wrench or pliers to turn off utilities.
- Can opener and other food preparation tools.
- Local maps.

After an emergency, you may need to survive on your own for several days.

Being prepared means having your own **food**, **water,** and other **supplies** to last for at least **72 hours**. Most of the items recommended for a disaster supply kit are inexpensive and easy to find, and any one of them could **save your life**.

Other items you may want to add to your emergency supply kit:

- Prescription medications and glasses.
- Infant formula and diapers.
- Pet food and extra water for your pet.
- Important family documents.
- Cash and change.
- Emergency reference material (e.g., a first aid book or information from Ready.gov).
- Sleeping bag or warm blanket for each person; you may need extra bedding if you live in a cold climate.
- Complete change of clothing, including a long-sleeved shirt, long pants, and sturdy shoes.
- Water purification system.
- Fire extinguisher.
- Personal feminine hygiene products.
- Camping mess kits for cooking, paper cups, plastic plates and utensils, and paper towels.
- Paper and pencil.
- Books, games, puzzles, or other activities for children and adults.

- Cleaning supplies, soap, and hand sanitizer that has at least 60 percent alcohol.

This list serves **only as a guide**. Consider additional factors such as ages, diets, health, mobility, and the local climate. For additional resources, please visit Ready.gov.

Since you do not know where you will be when an emergency happens, prepare supplies for home, work, and vehicles. Have separate, smaller sets of emergency supplies for your vehicle and workplace to last at least 24 hours in case you need to stay where you are. Include any essential medications in all supply kits.

Home: Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept.

Office: Be prepared to shelter at work for at least 24 hours. Your work kit should include food, water, comfortable walking shoes, and other necessities like medicines.

Vehicle: In case you become stranded, keep a kit of emergency supplies in your car.

After putting together your emergency supply kits, check your needs every six months. Update your kit regularly, especially as your family's needs change, to ensure it is ready and safe when disaster strikes.

Maintain your kit by taking the following actions:

- Keep canned foods in a dry, cool place.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend shelf life. Be sure to write the storage date on all containers.
- Throw out any canned good that is expired or has become swollen, dented, or corroded.
- Use foods before they go bad and replace them with fresh supplies.
- Place new items at the back of the storage area and older ones in the front.
- Keep items in airtight plastic bags and put your entire disaster supply kit in one or two easy-to-carry containers, such as an unused trashcan, camping backpack, or duffel bag.

Store commercially bottled water with your kit, not tap water. For more information about clean drinking water and how to sanitize water if no clean water is available, visit Ready.gov.

Prepare Your Critical Documents

It is important to find and gather your valuables and information that will help you recover quickly and effectively after a disaster. Collect these documents and make a list of your household belongings and valuables. This is a critical step because you may need this inventory list for insurance records.

An overview of the items you should keep track of is below:

- Household identification documents such as property deeds or leasing agreements.
- Financial and legal documents like bank statements and paystubs.
- Medical information and proof of insurance, including medical records and your doctor's contact information.
- Emergency or hotline contact information.

For a more detailed checklist and tips to help you prepare financially, read the Emergency Financial First Aid Kit.

Once you have put together your financial, legal, and contact information, it is important to protect it. Keep paper copies of these documents at home in a fire- and waterproof box or safe, in a bank safe deposit box, or with a person you trust. Keep electronic copies of these documents in a password protected, encrypted format on a removable flash or external hard drive in your fire- and waterproof box or safe, or use a secure cloud-based service.

Take Action: Protect Yourself, Your Property, and Manage Risk

There are many simple actions that you can take *now* to prepare yourself and your property for a disaster. For example, you should regularly practice your disaster plan with your family and review and understand your insurance coverage. This section will describe other preparedness actions you and your family can take.

Keep Informed: Alerts and Warnings

There are many alert and warning systems to keep you and your family up-to-date while at work, home, school, or away. Learn which are available in areas you spend a lot of time and subscribe to them. Once you have signed up, officials in your area can send you text or email messages about local emergencies. Some may have mobile apps to ensure that you can receive the information when disasters happen. Workplaces, schools, and community-based or faith-based groups may have their own similar opt-in notification systems.

You can also use mobile apps with local alert functions to stay informed of hazards in your area. For example, the FEMA app offers notifications with information on local threats. Double check that your mobile devices can get Wireless Emergency Alerts (WEAs). Make a list of all the alert systems available to you, and make sure everyone in your household gets the alerts as part of your household communication plan.

With all notification systems, make sure you can find and understand the messages that are sent. Assistive communication devices can help people with disabilities and others with access and functional needs get forecasts, warnings, and emergency messages.

Know Your Insurance Options and Document Your Property

Understanding your insurance needs is an important step to prepare yourself and your family for a disaster. Getting the right type and amount of insurance may mean the difference between a quick recovery from disaster and years of financial challenges. Take the following actions now to find and secure the appropriate insurance policies to protect your family's financial health.

Different lines of insurance are available to cover the many types of potential damage caused by a disaster. Homeowners' and renters' insurance policies usually give you the following areas of coverage:

- **Dwelling –** coverage for your house.
- **Other structures –** coverage for structures such as garages, decks, and fences.
- **Personal property –** coverage for items such as furniture, clothing, and appliances.
- **Loss-of-use –** payments if you need to move temporarily due to covered damage.
- **Personal liability –** coverage for accidents happening on your property.
- **Medical protection –** payments for someone who is injured on your property.
- **Property damage to others –** coverage if you accidentally break or damage someone else's property.

Many landlords and property management companies will want to see proof of a renter's insurance when you sign a lease. If you own a business, you will need to purchase business (or commercial) insurance to protect your property and employees.

Manufactured homes, condominiums, and farms have special insurance policies. Your bank or mortgage lender may also have minimum insurance requirements as a condition of your loan. Always make sure you have enough coverage to rebuild or replace what you lose if disaster strikes.

What's Covered? Understand Your Policy.

The insurance industry identifies a cause of loss, such as fire or theft, as a "peril." Insurance only applies when your policy covers the peril that caused the loss. Be sure to check your policy to see which perils it covers, and in what situations. A homeowner's policy may cover different perils for the house and for personal property. The policy may also have different deductibles based on the peril.

Always check your individual policy for specific details. For example, basic property insurance policies may not cover losses caused by flooding, wind, earthquakes, terrorism, or pollution. You can purchase flood insurance coverage through the National Flood Insurance Program. In addition, you can purchase earthquake, terrorism, and pollution coverage separately or as an add-on to an existing policy by visiting FloodSmart.gov.

Did you know?

Most standard insurance policies do not cover flood damage. Only flood insurance protects from the emotional and financial devastation of flooding.

To learn more about flood insurance, please visit **FloodSmart.gov.**

Do You Need Flood Insurance? Understand Your Flood Risk.

Flooding is the most common and costly disaster in the U.S. Talk with your insurance agent if your property is at risk for flooding or mudflows, including flooding caused by hurricanes or earthquakes. You can purchase flood insurance coverage through the National Flood Insurance Program. Other flooding impacts, such as mold or mildew damage, can also be

covered with basic property insurance, but may have a limited amount of loss payable.

Flooding is the most common natural disaster in the U.S.

Floods impact every region and state and may happen anywhere. Almost 25 percent of flood claims come from properties that are not in a high-risk flood zone. The damage from just one inch of water may cost more than $25,000. For more information, please visit **FloodSmart.gov**.

If you live in a high-risk flood area, your Federally-backed mortgage lender will require you to purchase flood insurance. Even if you are not in a high-risk area, it is a good idea to purchase coverage in the event of a flood. **Nearly 25 percent of all flood insurance claims come from outside of the high-risk flood area.**

The cost of flood insurance is a fraction of the cost of the damage that even minor flooding can cause. There is usually a 30-day waiting period between the time when you purchase flood protection to the date when coverage begins, so do not delay your insurance purchase. The insurance agent who helped you purchase your auto, homeowners, or life insurance can help you purchase flood insurance. If you are unable to find an insurance company offering a policy that meets your needs, contact your state insurance department.

Document Your Property

Keep a detailed record of your valuable belongings to help you recover and file a claim more quickly. Remember that you may be able to get tax credits or deductions for your losses, but documentation is important.

For your home inventory, take photos or videos to record your belongings and write down descriptions, including year, make, and model numbers. Take photos or videos of the inside and outside of your home as well, including spaces like closets and cabinet interiors. Also, consider getting an appraisal for high value items. Then, keep your inventory on a portable computer drive like a CD or flash drive, in online remote storage like a cloud storage system, in an electronic file, or written down on paper.

Keep your inventory somewhere away from your home where it can be accessed after a disaster. For more information and links to insurance resources, visit FEMA.gov.

Protect Your Property

There are actions that you can take right now that can **mitigate** (i.e., to make less severe) the impact that a potential disaster might have on your home or property. Trimming trees away from your home, installing working shutters, anchoring your manufactured home, or creating a tornado safe room to protect your family are all examples of mitigation.

Mitigation techniques that strengthen your home are often beneficial for more than one type of disaster. While a professional must complete most structural mitigation, there are many do-it-yourself mitigation techniques as well. For details, visit Ready.gov and FEMA.gov.

If you are constructing a new home or building, use mitigation techniques to help you avoid damage in the future. First, find out if your site is subject to flooding or storm surge, exposed to possible significant ground shaking from earthquakes, built on a steep slope, or close to hazardous facilities. Once you select a suitable site, construction should **meet and/or exceed relevant building codes**. These include requirements for fire protection and life safety, as well as other measures like strengthening structures against high winds.

People who live in existing homes can take actions to mitigate their structures for disasters, too. Examples include actions such as upgrading windows, doors, and garage doors to meet high-wind or windborne debris impact standards. Additionally, you can retrofit protective measures like tornado safe rooms into an existing home with professional help. Do not forget to let your insurance agent know about any mitigation measures you take—they may qualify you for more discounts or savings. See Ready.gov for more risk mitigation resources.

Practice Your Disaster Plans

Make a schedule to practice, update, and tailor your plans. Take the following actions regularly:

- Test your evacuation and shelter plan.
- Test your communication plan.
- Refresh your emergency supplies (at least every six months).
- Hold an emergency response drill.
- Keep your critical documents safe and updated.
- Review your inventory (update as your belongings change).
- Have an insurance checkup.

The following is a proposed one-year timeline for implementing your disaster plan:

MONTH 1: Sign up for CPR and first aid training, as well as other hazard-specific training offered in your area or online.

MONTH 2: Make and document a customized plan for your family. Consider the impact to your plan if multiple hazards occur at the same time, such as a pandemic and hurricane or an earthquake and tsunami.

MONTH 3: Build your financial savings, and keep a small amount of cash at home in a safe place.

MONTH 4: Test your evacuation and shelter plan. Participate in a preparedness drill.

MONTH 5: Test your Family Emergency Communication Plan.

MONTH 6: Safeguard your important documents.

MONTH 7: Plan with your neighbors and community leaders.

MONTH 8: Find ways to make your home safer.

MONTH 9: Make sure that everyone in your household knows where to go during different types of disasters.

MONTH 10: Assemble or update supplies.

MONTH 11: Get involved in your community.

MONTH 12: Document and insure property. Purchase flood insurance or other relevant coverage.

Take Part in Your Community

You can help support your community before, during, and after a disaster. Contact your local emergency manager to learn about opportunities near you. Nonprofits, faith-based organizations, schools, and civic groups are all great places to begin your search.

Volunteer

There are many ways to volunteer your time to help your community, including delivering food to older adults or organizing your own community project. Consider any special skills you can offer.

Train

Take training in CPR and basic first aid, as well as other hazard-specific training, such as active shooter safety.

Donate

Donating cash to a recognized disaster relief organization is the most effective way to contribute. Even small donations can make a big impact.

Below are some options to get you started in supporting community disaster resilience:

- **Community Emergency Response Team (CERT) Program** (Ready.gov/CERT). CERT programs teach you basic disaster response skills, such as fire safety and emergency medical operations.
- **Participate in Community Emergency Preparedness Planning.** (FEMA.gov). Many communities have local emergency preparedness councils that provide preparedness resources and plan for emergencies. To learn more, contact your local emergency manager.
- **Medical Reserve Corps** (mrc.hhs.gov). The Medical Reserve Corps is committed to improving the health, safety, and resiliency of local communities.
- **Neighborhood Watch** (nnw.org) and **Volunteers in Police Service** (theiacp.org/VIPS). Both programs empower the public to protect their community through volunteer crime prevention.
- **Fire Corps** (firecorps.org). Fire Corps lets community members volunteer their time and skills to local fire departments for non-emergencies.
- **American Red Cross** (redcross.org). Local American Red Cross chapters can help train you in CPR and first aid and volunteer to help mass care and sheltering operations.
- **Voluntary Organizations Active in Disaster (VOAD)** (nvoad.org). VOAD is a group of organizations that have made disaster-related work a priority and volunteer to help communities post-disaster.
- **Meals on Wheels America** (mealsonwheelsamerica.org). Meals on Wheels America gives meals and important disaster preparedness information to older adults through community nutrition programs.
- **Civil Air Patrol** (gocivilairpatrol.com). The Civil Air Patrol finds lost persons; gives comfort in times of disaster; and promotes science, technology, engineering, and mathematics (STEM) education.
- **American Radio Relay League** (arrl.org). The American Radio Relay League trains people interested in learning how to use ham radios.
- **You Are the Help Until Help Arrives** (community.fema.gov/until-help-arrives). Until Help Arrives is a program that teaches simple life saving skills to use until emergency services come to help.
- **Youth Preparedness** (Ready.gov/kids). FEMA Youth Preparedness programs offers steps for young people to get involved in their community's preparedness.
- **Join or Start a Preparedness Project** (nationalservice.gov/serve). Learn how to find a need in your community, build a team to help, and complete your project.
- **Teach Others to Be Prepared** (Ready.gov). Once you have prepared yourself and your family, become a leader in preparedness.
- **Make a Financial Donation** (FEMA.gov/volunteer-donate-responsibly). Support major disasters by donating cash or goods that may help meet the needs of your community in times of disaster.

Recovering from a Disaster

Recovering from a disaster can be a slow process. Returning home, cleaning up, and repairing damage can be challenging and stressful. Personal safety and mental and physical well-being are primary concerns, and loss of property and money are also important. You should file insurance claims as soon as possible and know what to expect to reduce uncertainty. If help is available, knowing how to find it makes the process faster and less stressful.

Health and Safety Guidelines

Be sure to follow safety guidelines after a disaster and pay attention to your health. During disaster cleanup, beware of exhaustion. Do not try to do too much at once: set priorities, pace yourself, and take breaks for rest. Drink plenty of clean water and eat well. Wear sturdy work boots and gloves and wash your hands thoroughly with soap and clean water often when working in debris.

Be aware of new safety issues created by the disaster. Look for washed-out roads, contaminated buildings, contaminated water, gas leaks, broken glass, damaged electrical wiring, and slippery surfaces. Let local authorities know about health and safety issues, including chemical spills, downed power lines, washed-out roads, smoldering insulation, and dead animals.

Returning Home

Be careful and plan ahead when returning home after a disaster. To stay safe, **wait until local authorities say it is OK to return**.

The first thing that you should do after returning home is contact your insurance company. Take pictures and videos of damage and keep accurate records of repair and cleaning costs. For more information about coming back home, visit **Ready.gov/returning-home**.

Before You Enter Your Home

Use a flashlight to inspect your home. If you do not see much damage, carefully walk around the outside and check for loose or downed power lines, gas leaks, and/or structural damage.

If your house has been damaged, a qualified inspector should check to be sure it is safe to enter and occupy. Not only will you learn if the building is safe, but you will also learn what repairs you need to make. Never enter if you smell gas, notice floodwaters around the building, or if your home has fire damage that a qualified official has not yet inspected. If you have any doubts about safety, leave the area immediately and ask for an inspection by a qualified building inspector or structural engineer.

Inside Your Home

Be careful when going inside your home after a disaster and keep the following things in mind:

Natural Gas

If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Only professionals should turn on your home's gas supply. Do not smoke or use oil, gas lanterns, candles, or torches for lighting until you are sure there is no leaking gas or other flammable materials there.

Sparks, Broken, Or Frayed Wires

Do not check the electrical system if you are wet, standing in water, or unsure of your safety. If possible, turn off the electricity at the main fuse box or circuit breaker. Do not turn on the lights until you are sure they are safe to use. You may want to have an electrician inspect your wiring.

Roof, Foundation, And Chimney Cracks

Do not enter a building that shows any sign of structural damage like cracks in the walls, windows and doors out of square, or shifts in the foundation.

Appliances

If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Next, unplug appliances and allow them to dry. Have appliances checked by a professional before using them again. Have the electrical system checked by an electrician before turning the power back on.

Water and Sewage Systems

Check with your local water authority that your water is safe to drink. You may have a Boil Water Notice in affect for your area.

Food and Other Supplies

Food in the refrigerator should be safe during a power outage if the power is out for no more than four hours, and if you kept the door closed. Throw away any perishable food (such as meat, poultry, fish, eggs, and leftovers) that have been above 40 degrees Fahrenheit for over two hours. Throw away all food and other supplies that may have been contaminated or have come into contact with floodwater or fire.

Basements

If your basement has flooded, pump it out slowly (about one third of the water per day) to avoid damage. The walls may collapse, and the floor may buckle, if you pump out the basement while the surrounding ground is still saturated.

Cabinets

Be careful as you open cabinets; objects may fall.

Pests or Vermin

Be aware of potential pest problems, such as mice, rats, insects, or snakes that may have come with the storm. Remember that disasters and life-threatening situations will increase the unpredictable nature of wild animals. Contact your local animal control office, wildlife resource office, emergency management office, or health department for more help.

File an Insurance Claim

If a covered peril damages your home, you should act quickly to make the claims process go smoothly. Below are the steps to file a homeowner's claim after the event.

Step 1

Get in Contact with Your Insurance Company to Start the Claims Process

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the necessary information handy, including your policy number and a telephone and/or email address where you can be reached at all times. An adjuster should contact you within several days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

Step 2

Document the Damage and Protect Your Property

Separate your damaged property from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Take photographs of all the damaged property, including discarded objects, structural damage, and standing floodwater levels. In addition, make a list of damaged or lost items and include their date of purchase, value, and receipts, if you have that information.

If your home is severely damaged and you need to find somewhere else to stay while repairs are made, keep records and receipts of all extra expenses you incur (e.g., hotel and restaurant expenses). Most homeowner insurance policies cover the "loss of use" of their home. Be aware that many policies do not cover these extra expenses if your home was subject to a mandatory evacuation order and there is no loss to your home.

Step 3

Work with Your Adjuster and Complete A Proof of Loss to Support Your Claim

Working with your adjuster can save time and help you get your settlement on time. Your adjuster will assist you in preparing a Proof of Loss, which is your sworn statement of the amount you are claiming including necessary supporting documentation. A Proof of Loss can contain many things, but must include the specific details set forth in your insurance policy.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If a major claim event occurs, it may take longer than normal to process claims and make payments because of the number of claims submitted. If you have any questions about the laws of filing a claim in your state, call your insurance agent or your state insurance department.

Coping with Disaster

Disasters can have a significant impact on your mental health and that of your family, especially if your home, business, or personal property is destroyed. Seek crisis counseling if you or someone in your family is having issues with disaster-related stress. People may also be worried about infectious disease outbreaks like COVID-19. This can lead to discrimination against people, places, or nations. You can stop discrimination and stigma by knowing the facts and sharing them with your community.

Make sure you understand the individual effects of a disaster, recognize signs of disaster-related stress, and always handle and receive help for that stress. The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business, or personal property. For more information, visit Ready.gov/coping-with-disaster.

Giving and Receiving Support

Physical, emotional, and financial support after a disaster are important aspects of recovery. Make sure to get the support you and your family need to fully recover after an event.

Disaster Assistance

After a disaster, it's important to check local radio or television reports and other media sources for information about where to get emergency housing, food, first aid, clothing, and financial help. Post-disaster economic assistance programs may be available for some people. Direct help with food, shelter, supplies, and cleanup efforts can come from many organizations, including the American Red Cross, the Salvation Army, and local volunteer organizations. Following major disasters, the Federal Government can also provide support to people through temporary housing, counseling (for post-disaster trauma), low-interest loans and grants, and in other ways. The Federal Government also has programs that help small businesses and farmers.

Most Federal aid becomes available when the President of the United States declares a "Major Disaster" for the affected area. FEMA will give information through the media and community outreach about Federal aid and how to apply.

Federal Disaster Assistance

For more information about Federal grants and assistance programs, visit Disasterassistance.gov where you will be able to:

Find Assistance

Apply Online

Check Your Status

Protect Yourself from Disaster-Related Fraud and Scams

If you have any doubt about why you need to give personal information, **do not do it**, and report people claiming to be government workers to local authorities.

To protect against disaster-related fraud, FEMA officials suggest the following precautions:

- **Ask for official laminated photo ID**. A FEMA shirt or U.S. Small Business Administration (SBA) jacket is not absolute proof of identity.
- **Protect your personal information.** Do not give out your personal information, such as Social Security or bank account numbers, unless you are sure it is safe. FEMA inspectors never need this information to begin services. During follow-up calls, a FEMA representative may ask for the last four digits of an applicant's Social Security number to confirm identity or claim number.
- **Beware of people going door-to-door.** People going door-to-door to damaged homes, or calling homeowners claiming to be building contractors could be attempting to scam you, especially if they ask for financial information.
- FEMA Disaster Survivor Assistance Teams give out fliers with guidance about what you should have on hand when you **call or go online to apply for help**. You might need to have your personal information such as Social Security and bank account numbers ready to apply for help.
- **Federal workers do not ask for or accept money.** FEMA and SBA staff never charge applicants for disaster help, inspections, or help in filling out applications. FEMA inspectors check damage, but do not hire or support specific contractors to fix homes or recommend repairs.

You should report suspicious activity to local authorities and the FEMA Disaster Fraud Hotline at **1-866-720-5721**. Your state may have more resources to report or protect against disaster-related fraud.

Give Support

There are many ways you and your family can offer support to those in need after a disaster. If you can, help your neighbors to restore your community. If possible, donate cash to disaster relief organizations, and be sure to check with local officials before volunteering or donating goods. Children, elderly people, non-native English speakers, people with disabilities, and others with access and functional needs are significantly affected after a disaster may need special care.

FEMA

FEMA P-2064
Catalog No.17219-1