

Emergency Scenarios for Housing Counseling Agencies and Clients

Depending on location, there are many types of emergencies that housing counselors and clients might need to be knowledgeable about when working together. The scenarios below are meant to provide housing counselors and clients with examples of potential emergencies in their region that can be applied in both individual and group education sessions.

Housing counselors and clients should understand the various types of disasters and tailor their emergency preparedness and recovery materials to the types of disasters most common in their communities. This sheet is intended to provide a short overview for counselors to print out and use with clients; for a comprehensive list of emergencies and preparedness techniques, visit [Ready.gov](https://www.ready.gov).

Individual Emergency Events

Individual emergencies occur at the household level and can happen anywhere, regardless of location.

Emergency	Description
Chemical Accident	Chemical products such as cleaning products, pesticides, motor oil, kerosene, and other combustible products may accidentally be spilled or ingested. Chemicals could also cause an explosion or fire if they are combined or come into contact with heat. Most chemicals include written warning instructions that should be read prior to use. Read more about chemical emergencies on Ready.gov.
Power Outage	A power outage is when the electrical power goes out unexpectedly. Power outages may cause food spoilage and prevent the use of medical devices at home. A community power outage may also disrupt communications, water service and/or safety, and transportation systems, as well as close retail businesses, grocery stores, gas stations, ATMs, banks, and other services. Read more about power outages on Ready.gov.
Fire	A home fire occurs in a residence and may have a variety of different causes. A study conducted by the US Fire Administration estimates the following causes of injury in residential fires in 2017: Cooking (32.2%), Unintentional or Careless Behavior (11.8%), Open Flame (7.9%), Electrical Malfunction (6.6%), Smoking (6.3%), and all other causes (35.2%). Read more about home fires on Ready.gov.

Community-Wide Emergency Events

Community emergencies occur at the community-wide level and are often dependent on the location of the community.

Emergency	Description	Location	Example
Avalanche	An avalanche is a large amount of snow moving quickly down a mountain, typically on slopes of 30–45 degrees. <ul style="list-style-type: none"> On average, 28 people die in avalanches every winter in the U.S. When an avalanche stops, the snow becomes solid, like concrete, and people are unable to dig out. Read more about avalanches on Ready.gov	Can occur anywhere with snow	N/A
Drought	A drought is a prolonged period of abnormally low rainfall, leading to a shortage of water. <ul style="list-style-type: none"> Droughts can be devastating to an area’s economy and dangerous for human health. According to NOAA, droughts cost the U.S. around \$9 billion a year. 	Dry, arid regions, such as California and Arizona , but can occur anywhere	Drought of 1988 affecting the Great Plains, West Coast, and Northwest

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	<ul style="list-style-type: none"> As the demand for water and population increases and the supply of water decreases, so will there be the likelihood of a drought. <p>Read more about droughts on Ready.gov.</p>		
Earthquake	<p>An earthquake involves the shifting of the Earth’s tectonic plates, resulting in a sudden shaking of the ground that can last from a few seconds to a few minutes.</p> <ul style="list-style-type: none"> Within seconds, mild initial shaking can strengthen and become violent. Earthquakes happen without warning and can happen at any time of year. <p>Read more about earthquakes on Ready.gov.</p>	Certain states are more prone to earthquakes, particularly California, Hawaii, Nevada, and Washington . Less frequent earthquakes have occurred in other states.	Alaska Earthquake 2018
Epidemic and Pandemic	<p>An epidemic is a widespread occurrence of an infectious disease in a community at a particular time. A pandemic is when an epidemic spreads throughout the world.</p> <p>Read more about pandemics on Ready.gov.</p>	Can occur anywhere	Coronavirus Disease (COVID-19) national emergency 2020; Severe Acute Respiratory Syndrome (SARS) epidemic 2003
Flood	<p>A flood is an overflow of water that covers or submerges land that is usually dry.</p> <ul style="list-style-type: none"> Floods are one of the most common disaster events in the U.S. Floods can be caused by hurricanes and tropical storms, failed dams or levees, or prolonged rain events. Flash floods can occur within a few minutes or hours of excessive rainfall. The physical destruction of a flood can vary, with some carrying away everything in its path, including houses, bridges, cars, and even people who may be trapped in high and rapid moving water. <p>Read more about floods on Ready.gov.</p>	Coastal areas in the U.S. are most vulnerable to flooding, particularly during hurricane season. Large rivers in the U.S., such as the Mississippi, Colorado, and Rio Grande have all flooded neighboring areas as well.	Arkansas, Louisiana, Montana, and South Dakota Flooding 2019
Hurricane and Tropical Storm	<p>A hurricane, tropical storm, or tropical cyclone is a type of storm which forms over tropical or subtropical water.</p> <ul style="list-style-type: none"> Hurricanes typically occur between June 1 and November 30 in the northern hemisphere. The Saffir-Simpson Hurricane Wind Scale is a 1-5 rating or category based on a hurricane’s maximum sustained winds. The higher the category, the greater the hurricane’s potential for damage. Hurricanes that affect the U.S. generally occur in the Atlantic Ocean, Caribbean Sea, and Gulf of Mexico. They can also occur in the Pacific Ocean but are less common. If originating in the northwestern Pacific Ocean, these storms are referred to as “typhoons.” If occurring in the south Pacific or Indian Ocean, these storms are referred to as “cyclones.” <p>Read more about hurricanes on Ready.gov.</p>	Hurricanes affect millions of people who live along the Atlantic and Gulf of Mexico coasts each year. Parts of the Southwest U.S. and the Pacific Coast can also experience severe weather associated with hurricanes, which include tornadoes, floods, and heavy winds.	Hurricane Harvey (TX), Irma (PR, USVI, FL and GA) in 2017, Hurricane Florence (NC, SC) 2018
Landslide	<p>A landslide can be caused by many factors including earthquakes, heavy prolonged rainstorms, volcanic eruptions, fire, human modification of land, and natural shifting of rocky and mountainous topography. The more deadly landslides are the ones that occur quickly, like debris flows, often with little notice.</p>	Can occur anywhere	Landslide occurring after 1980 eruption of Mount St. Helens

Emergency	Description	Location	Example
	Read more about landslides on Ready.gov.		
Mass Violence	<p>An incident of mass violence is a human-caused tragedy that can impact whole communities and the country at large. These types of disasters, which include shootings and acts of terrorism, often occur without warning and can happen anywhere.</p> <p>Read more about attacks of mass violence on Ready.gov.</p>	Can occur anywhere	Sandy Hook Elementary School 2012; Terrorism attacks 9/11/01
Tornado and Severe Storm	<p>A tornado is a powerful thunderstorm that appears as a rotating, funnel-shaped cloud.</p> <ul style="list-style-type: none"> Tornadoes can vary in speed dramatically from 30 to 70 miles per hour and can be stationary or in motion on the ground for miles. Tornadoes can strike quickly with little or no warning, giving those in impacted areas little time to take shelter. Tornadoes can cause minor to severe personal injury and major destruction to property. <p>Read more about tornadoes on Ready.gov.</p>	The Midwest and Southeast are at the greatest risk for tornados in the U.S.; however, each state is at some risk.	Louisiana and Oklahoma Tornadoes 2019
Volcanic Eruption	<p>A volcano is an opening in the Earth’s crust that allows molten rock, gases, and debris to escape to the surface.</p> <ul style="list-style-type: none"> Volcanic ash can travel hundreds of miles and cause severe health problems. A volcanic eruption can contaminate water supplies, damage machinery, reduce visibility through smog and harmful gases that may threaten low-lying areas, cause difficulty breathing, and irritate the skin, eyes, nose, and throat. <p>Read more about volcanoes on Ready.gov.</p>	Alaska, Hawaii, California, and Oregon have the most active volcanoes, but other states and territories have active volcanoes, too.	1980 eruption of Mount St. Helens
Wildfire	<p>A wildfire is an unplanned or uncontrolled fire in areas of combustible vegetation, such as forests, grasslands, or prairies.</p> <ul style="list-style-type: none"> Wildfires are usually triggered by severe drought, lightning, or accidents and often go unnoticed at first. Wildfires can spread quickly, damage acres of land, and are especially destructive if they occur near where people live. <p>Read more about wildfires on Ready.gov.</p>	Dry areas located adjacent to forests, grasslands, or prairies, such as Montana, Idaho, Wyoming, Washington, Colorado, Oregon, and California.	West Coast Wildfires in 2020

Further Reading

- [HUD Exchange - Community Resilience Resources by Disaster Type](#)
- [Ready.gov - The National “Ready Campaign”](#)
- [Substance Abuse and Mental Health Services Administration \(SAMHSA\) - Disasters by Type](#)
- [US Fire Administration \(USFA\) Data](#)