



Factsheet: Home and Family Preparedness

Proper planning is essential for recovering quickly and effectively from a disaster. While a disaster can strike at any time, having an adequate plan for your home and family can save time, money, and stress post-disaster. Share this guidance on home and family preparedness with your clients to ensure that they are ready to spring into action the moment a disaster occurs.



RESEARCH YOUR LOCAL RESPONSE SYSTEM

The first step in preparing for a disaster is learning about the risks in your region and researching your community's existing response system.

Terminology

Learn the difference between an advisory, a watch, and a warning. According to the National Weather Service Forecast Office:

- **An advisory** is issued when a hazardous weather event is occurring, imminent, or likely.
- **A watch** is issued when the risk of a hazardous weather event has increased significantly, but its occurrence, location, or timing is still uncertain. It is intended to provide enough lead time so those who need to evacuate can do so.
- **A warning** is issued when hazardous weather or an event is occurring, imminent, or likely. A warning means that weather conditions pose a threat to life or property. People in the path of the storm need to take protective action (e.g., evacuate or find a safe house to shelter in place).

[Ready.gov](#)

Ready.gov provides comprehensive guidance on how to prepare for emergencies and disasters. Specific resources include:

- [Ready.gov: Be Informed](#). This resource helps you stay informed on what disasters can hit your area and helps you sign up for alerts.
- [Ready.gov: Build a Kit](#). This checklist provides information on how to build a kit of emergency supplies needed in the event of an emergency.
- [Ready.gov: Make a Plan](#). This template can be used to make a plan for your family, including communications and a family meeting place.

Learn about your community's warning signals/emergency alert systems

- Sign up for local alert systems:
 - The Emergency Alert System (EAS) is available on television, radio, and National Oceanic and Atmospheric Administration (NOAA) weather radios.
 - Wireless Emergency Alerts (WEA) are available on many smartphones.



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- Community emergency notification systems at the county or city level typically send messages to landline phones, cellphones, and email addresses.
- Subscribe to status updates about disasters provided via the local media, as well as social media, including Twitter, Facebook, and other social media tools.
- Dial 211 (toll-free) if you need information about where to donate or volunteer during a disaster, how to find transportation or evacuation routes, and where to get basic needs met such as food and shelter. You can also text your ZIP code to 898211 or visit www.211info.org.
- Find out about the disaster plans at places your household frequents (e.g., workplace, children's schools).



CREATE A HOUSEHOLD EMERGENCY PLAN

- Determine the best option for you and your household.
 - Evacuate, both short and long term. Determine the shelter options that are available to accommodate your needs.
 - Stay in your home.
- Discuss what to do in an evacuation.
 - Establish multiple meeting places.
 - Plan for emergency pet care.
 - Determine the best escape routes from your home. Identify two ways out of each room, if possible.
 - Find safe spots in your home for each type of disaster.
 - Practice evacuation drills.
- Keep emergency telephone numbers easily accessible.
 - Teach children how and when to call 911 or your local emergency medical services number for emergency help.
 - Choose an emergency contact and have everyone memorize the phone number.
- Know the common emergency telephone numbers (e.g., fire department, police station, nearest hospital). Program them into your cellphones and post them near your home phones.
- Take first aid and CPR classes.



PREPARE YOUR HOME

- Know how and when to turn off the water, gas, and electricity at your home.
- Install a fire extinguisher in your home, teach each household member how to use it, and show them where it is kept. Be sure to check the expiration date and update the equipment as needed.



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- Install smoke detectors on each level of your home, especially near bedrooms. If you rent an apartment, work with your landlord to have them installed. Whether you rent or own your home, make sure your smoke detectors are checked regularly for functionality.



STOCK EMERGENCY SUPPLIES

- Water
 - One gallon of water per person per day with a minimum three-day supply
 - Purifying agents, such as Iodine or Sodium Dichloroisocyanurate (NaDCC) tablets
- Food
 - Store at least a three-day supply of nonperishable food for each person (e.g., canned meats, fruits and vegetables, soups, powdered milk, granola bars, peanut butter, juices).
- Medications
 - Prescription, including contact lenses and solutions
 - Non-prescription, including vitamins, aspirin and other pain relievers, digestive medication, rubbing alcohol, eye wash, and hydrogen peroxide
- First Aid Kits
 - Have at least two first aid kits on hand: one for your home and one to be kept in your car
 - Bandages, cleansing agents, gauze, antiseptic spray, latex gloves, adhesive tape, tweezers, non-breakable thermometer, and so forth
- Tools and Supplies
 - Mess kits, battery- or hand crank-operated radio, cash and change, pliers, compass, signal flare, shutoff wrench for gas and water, flashlights and extra batteries, can openers and utility knives, duct tape, waterproof matches, plastic storage containers, metal whistle, dust mask and work gloves, plastic sheeting, cellphone chargers, and safety light sticks
- Sanitation
 - Toilet paper, feminine products, garbage bags, household bleach, soap, and personal hygiene items
- Clothing, Bedding, and Other Gear
 - Sturdy shoes or work boots, rain gear, blankets/sleeping bags, hats and gloves, Mylar emergency blanket, and plastic tarp
- Miscellaneous Items
 - Baby formula and diapers
 - Entertainment
 - Pet food and other pet supplies



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- “By the bed” mini-kit
 - Keep a sturdy pair of shoes and a flashlight in a bag attached to your headboard. This will prepare you to walk across debris and see where you are going if an emergency occurs at night.



GATHER IMPORTANT HOUSEHOLD DOCUMENTS

- Wills, insurance policies, contracts, deeds, stocks/bonds, car titles, pay stubs, and tax forms
- Bank account numbers
- Passports, Social Security cards, and other ID cards
- Immunization records
- Inventory of household valuables
- Checkbooks



Financial Security During a Disaster

- **Keep an emergency fund.** An emergency fund with three to six months' worth of savings is a key part of any household financial plan, but it is especially crucial in the wake of a disaster.
- **Protect your credit.** Include the contact information for your creditors in your financial preparedness kit. If you must evacuate, reach out to your creditors as soon as possible to request a temporary reprieve from payments.
- **Review your insurance.** Review your property, flood, life, and disability insurance policies once a year to ensure that you have the right coverage to be able to financially recover if a disaster strikes.



KNOW YOUR UTILITIES

- Gas
 - Locate your gas meter shutoff valve and learn how to turn the gas off.
 - If you suspect that the shutoff valve may be corroded and not working properly, call your utility company for an operational check of the valve.
 - If you smell natural gas, get everyone out and away from the home immediately. Do not use matches, lighters, and open-flame appliances or operate electrical switches.
 - Call the gas company from a phone outside of the home or building. If you can, shut off the gas at the main valve outside. Let the gas company turn the gas back on.
 - Seek the assistance of a plumber to repair gas pipe damage.
- Sewer
 - Your sewer system could be damaged during a disaster. Make sure the system is functioning as designed before using it to prevent contamination of your home and possibly the drinking water supply.
 - Have a bucket or portable toilet available for disposing of human waste. Plastic bags placed in the toilet bowl will also work.



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- Electricity
 - Locate your main electrical switch or fuse panel and learn how to turn off the electrical power.
 - If you are using a generator as a backup power supply, remember to:
 - Make sure the portable generator is properly grounded.
 - Connect the portable generator directly to the appliances to be powered using approved and properly sized power cords – do not attach to existing house wiring.
 - Operate portable generators outside the home or building, away from flammable materials, children, and pets.
 - Never add fuel when a generator is running; turn it off and let it cool first.
- Have generators connected to a utility company's electrical system inspected by the utility and the state electrical inspector. Water
 - Label the water shutoff valve and learn to turn off the water supply to your home.
 - If the shutoff valve is located outside of the home in buried housing, keep all debris out of the housing and keep the housing covered.
 - Ensure that the valve can be fully turned off. If the water valve requires the use of a special tool, make sure the tool is readily available. The valve should be turned off and on several times a year to verify proper operation.
- Note: Renters may need to work with their landlord to shut off utilities.

PREPARE FOR SPECIFIC DISASTERS

Fire

Preparation

- ✓ Install smoke detectors throughout your home. Clean them once a month and change the batteries when applicable.
- ✓ Plan two escape routes out of each room, if possible. Contact your local fire department for help in planning for the safe escape of those with disabilities.
- ✓ Make sure that windows are not nailed or painted shut. Ensure that any security grating on windows has a fire safety opening feature.
- ✓ Pick a meeting place outside of your home in the event of a fire.
- ✓ Store any flammable and combustible liquids in approved containers. Keep containers in the garage or an outside storage area.
- ✓ Inspect electrical appliances and extension cords for bare wires, worn plugs, and loose connections annually.



- ✓ Clean and inspect heating equipment annually.
- ✓ Learn how to turn off the gas and electricity in an emergency.
- ✓ Install fire extinguishers and teach household members how to use them. Inspect or service your fire extinguishers annually.

During the event

- ✓ Never open doors that are warm upon touch.
- ✓ Exit your home immediately using your identified escape routes and call 911.
- ✓ Learn more steps for what to do when a fire starts, including how to safely extinguish a fire, using these tips from the Red Cross: www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire/if-a-fire-starts

Floods

Preparation

- ✓ Determine whether you live in a flood-prone area. Be aware of streams, drainage channels, and areas known to flood suddenly.
- ✓ Ask your local emergency manager about official flood warning signals in your community.
- ✓ Consider purchasing flood insurance. If you are located in a designated flood zone, learn about FEMA's National Flood Insurance Program: www.fema.gov/national-flood-insurance-program
- ✓ Take steps to flood-proof your home.
- ✓ Keep all insurance policies and your household inventory in a safe place.

During the event

- ✓ Listen to radio or television stations for flood updates. If local authorities issue a flood watch, prepare to evacuate.
- ✓ Secure your home. If time permits, secure items located outside the home.
- ✓ Turn off utilities at the main switches, if instructed.
- ✓ Make sure your car has a full tank of gas before rainfall begins.
- ✓ Fill a sterilized bathtub with water in case your source of water is compromised.
- ✓ Stay away from flood waters.



Tornadoes and Hurricanes

Preparation

- ✓ Identify a safe place to take shelter in the event of a tornado or a hurricane.
- ✓ Consider building a safe room: www.fema.gov/mit/saferoom
- ✓ Listen to a NOAA Weather Radio to receive warnings.
- ✓ Check for weather updates on the Internet: www.weather.gov.

During the event

- ✓ Check on vulnerable populations: older adults, young children, or people with disabilities.
- ✓ Seek shelter: Stay away from windows and do not open them; move to the center of the room if a windowless room is unavailable; avoid places with wide-span roofs such as auditoriums; and leave mobile homes and go to the lowest floor of a nearby sturdy building.
- ✓ Leave your vehicle if you are driving. If you cannot find a secure structure, lie in a nearby ditch and cover your head and neck with your arms. Do not take shelter under an overpass or bridge. During a tornado, you are safer in a low, flat location. In a hurricane, find the best built structure available.
- ✓ Do not use open flames for light.
- ✓ Stay out of damaged buildings and away from downed power lines. Return home when the authorities say it is safe to do so.
- ✓ Help injured or trapped persons; give first aid, when appropriate, but do not try to move the seriously injured unless they are in immediate danger of further injury. Call for help immediately.
- ✓ Clean up spilled medicines, bleaches, and gasoline or other flammable liquids immediately. If you smell gas or chemical fumes, open a window and quickly leave the building.
- ✓ If you see sparks, or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker.
- ✓ If you suspect that sewage lines are damaged, avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap.
- ✓ Take pictures of the damage – both the house and its contents – for insurance purposes.

Earthquakes

Preparation

- ✓ Secure water heaters and gas appliances.
- ✓ Repair defective electrical wiring, leaky gas, and inflexible utility connections.
- ✓ Place large, heavy, or breakable objects on lower shelves and fasten shelves to walls. Fasten high and top-heavy objects.



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- ✓ Anchor overhead lighting fixtures.
- ✓ Locate safe spots and identify danger zones in each room.
- ✓ Consider buying earthquake insurance if you reside in a high-risk area.

During the event

- ✓ Take cover under sturdy furniture or against an inside wall if you are indoors. Stay away from the kitchen.
- ✓ Stay outside if you are there. Move away from buildings, streetlights, and utility wires.
- ✓ In a high-rise building, take cover under sturdy furniture away from windows and outside walls. Wait for instructions from safety personnel and do not use elevators.
- ✓ Stop as quickly as safety permits if you are driving, and stay in your car.
- ✓ If you smell gas or hear a hissing or blowing sound, open a window and leave the building. Shut off the main gas valve outside.
- ✓ Wear sturdy shoes if you are walking through areas covered with fallen debris or glass.
- ✓ Check your home and chimneys for structural damage.
- ✓ Clean up spilled medicines, bleaches, and gasoline or other flammable liquids.
- ✓ Visually inspect utility lines and appliances for damage.
- ✓ Do not flush toilets until you know that sewage lines are operating.
- ✓ Open cabinets cautiously and beware of objects falling off of shelves.
- ✓ Be aware of possible high water due to dam failures. Find high ground, if necessary.