

Disaster Preparedness: Protecting Your Family and Your Property

How would you react if the news came that a hurricane, tornado, or fire was heading in your direction? Would you scramble to protect your home and family, uncertain of where to begin? Or, would you calmly pull out a detailed plan for such emergencies? Would your family be ready to evacuate quickly with essential supplies? Would your house be secure?

Planning for a disaster is no different from other measures you probably take to protect yourself and your family from potential hardship, such as insuring your life, saving for retirement, and getting regular medical check-ups. Preparing for a disaster takes a small investment of time and money. Even a very basic plan could one day save you and your loved ones from financial ruin, injury, or even death.

Here are some steps you can take to prepare your family to manage in an emergency:

Plan to evacuate. Think carefully about what you and your family would do if you were advised to evacuate your home. Plan in advance where you would go. Consider both if you remained nearby and if you had to evacuate further away or even out of state, and how you would get there. Expressly discuss your plan with anyone you would be relying on for the plan to work. Establish a meeting place for family members in case you become separated. Keep your gas tank at least half full at all times. Prepare a kit of emergency supplies to last you three days, including nonperishable food and water, a first aid kit, clothing and blankets, and prescription drugs. You should also have an identifiable dedicated pouch on hand with enough cash to last your family about three days, as well as several credit cards with high available balances. Make a plan for your pets. Learn whether they would be allowed in your local (human) shelters or other evacuation destination, own an appropriate transport container for each one to keep them and potential handlers safe under stressful scenarios. Pack collars, leashes, ID and immunization tags and records (consider microchipping), blanket/bed, and medications, food, bottled fresh water, and waste bags/litter sufficient for at least several days.

Store important documents in an “evacuation box.” Collect and make copies of all your key financial and personal documents, and make a written and photographic inventory of all your valuables. Essential documents should be stored in a bank safe-deposit box located some distance from your home and/or in an airtight, waterproof, and fireproof safe or container that can easily be taken with you in an emergency evacuation. Having duplicates of these documents in another secure location may prove important should you are not able to get to a bank safe-deposit box. We can help you to identify

a capable and professional resource to help you organize your documents and records as a part of your preparedness measures.

Protect your property. If you live in an area that is frequently hit by natural disasters, consider what you can do to mitigate potential damage to your property. Depending upon the type of disaster likely to strike, you may want to take steps like having professional installation of a generator, anchoring the foundation and roof, installing hurricane shutters on windows and glass doors, adding fire-resistant siding, securing objects or furniture that could fall, moving electrical panels and furnaces to upper levels, installing extra smoke detectors, and clearing brush or compromised or aging trees from around the house. These measures should be checked at least annually – if your generator doesn't work or your hurricane shutters are seized up and stuck, your investment may not pay off when the need for them arises.

Develop an action plan for evacuation. Plan, before leaving your house, to secure outdoor furniture, unplug electrical equipment, shut down gas and water utilities, and lock windows and doors.

Get the family involved. Write the plan down and make it easy for family to remember where to find it. Assign evacuation-related tasks to each family member, cross-train them, and conduct a drill periodically (practice both during the day and during the night) to ensure that everyone in your household knows exactly what to do in an emergency situation.

Purchase necessary insurance coverage and review your policies regularly. Many people who have lost their homes to disasters find their insurance policies do not cover the type of disaster, or the cost of rebuilding. Review your homeowner's insurance policy annually to make sure it reflects the actual replacement cost of your home and its contents. Be aware that your policy may not cover damage due to specific causes, including flooding.

Your particular circumstances will ultimately determine what measures are necessary to prepare your family for weathering an emergency. Whatever action you decide to take, remember that most disasters strike with little or no warning—the time to get ready is now.