

Disaster & Hurricane Preparedness Plan Residents / Guest

Family Disaster Plan

Disasters can affect any part of the world at any time of the year, swiftly and without warning. Therefore, it is important to prepare ahead of time to reduce the fear, confusion and losses that come with disaster.

Create a Family Disaster Plan

- Discuss the need to prepare for disasters. Include all family members. Explain the danger of hurricanes, tornadoes, fire, etc.
- Discuss the types of disasters that are most likely to occur and how to respond.
- Establish meeting places inside and outside the home. Make sure everyone knows how to contact each other if separated.
- Decide on the best escape routes from the home. Identify two ways out of each room.
- Plan how to take care of pets. Consider taking animals to a residence or a veterinarian located outside the disaster area.
- Select a friend or relative to be an out-of-town contact. Call this person after the disaster to let them know everyone is ok.
- Learn what to do if advised to evacuate (see sections on *Keys to Hurricane Safety and Evacuation* below).

Prepare a Checklist and Periodically Update it

- Post emergency telephone numbers by phones (fire, police, etc.).
- Teach children how and when to call 911 or the local EMS number for help.
- Show each family member how to turn off the water, gas and electricity at the main valves or switches. Check with the local utility company for instructions.
- Teach each family member how to use a fire extinguisher and keep it in a central location. Check it each year.
- Install smoke detectors on each level of the home, especially near bedrooms. Check monthly to ensure they are working properly.
- Conduct a home hazard hunt.
- Stock emergency supplies and assemble a disaster supplies kit.
- Learn basic first aid. At the very least, each family member should know CPR, how to help someone who is choking and first aid for severe bleeding and shock. The Red Cross offers basic training of this nature.
- Identify safe places in the home to go for each type of potential disaster.
- Make sure to have adequate insurance coverage.

Prepare for Evacuation

Advance planning will make evacuation procedures easier. First, have the family disaster supplies kit and plan ready. Additional steps to aid preparedness include:

- Know the home's elevation above sea level. This information is available from local Emergency Management officials. The nearest weather station office can supply flood-stage data for area streams and bayous.
- Learn potential maximum storm surge. Find out if the home is subject to storm surge (tidal) flooding. Information about the potential for inland flooding and storm surge is available through the nearest weather station office.
- Plan to relocate during a hurricane emergency when living near a coastline.
- Review possible evacuation procedures with the family.
- Plan now where to go if forced to evacuate. Consider the homes of relatives or friends who live nearby, but outside the area of potential disaster. Know the location of the nearest shelter. Emergency Management or Red Cross personnel can give the location of the shelter nearest the home and explain what to bring to the shelter. Know how to contact family members should the need arise.
- Contact the local emergency management office for information on shelters and community evacuation plans.
- Plan an escape route early. Check with emergency management personnel for low points and flooding history of the route. Check the number of hours it could take to evacuate to a safe area during peak evacuation traffic.
- Have the car checked. A thorough safety check should include ignition system, battery, lights, tires, cooling system, fuel system, exhaust system, heater and air conditioning, brakes, wiper blades and windshield washer fluid, coolant or antifreeze, high grade oil and other lubrication. Always keep fuel in the car's gas tank, especially during the hurricane season (June to November). Gas stations may be closed during emergencies. Never store extra fuel in the garage.
- Those who do not have a vehicle should make transportation arrangements with friends, neighbors or the local emergency management office.
- Inventory the property. A complete inventory of personal property will help in obtaining insurance settlements and/or tax deductions for losses. An inventory checklist can be obtained from many sources, including the insurance representative. Do not trust to memory. List descriptions and take pictures. Store these and other important insurance papers in waterproof containers or in a safety deposit box.

Insurance Coverage Pre-Claim Evaluation

- Check insurance coverage. Review insurance policies and coverage to avoid misunderstandings later.
- Take advantage of flood insurance. Separate policies are needed for protection against wind and flood damage, which people frequently do not realize until too late.
- Do not wait until a hurricane is approaching. By then it is too late. When a storm is heading to shore, insurance offices are too busy preparing for the emergency and won't be able to respond to individual requests.
- Be aware that some companies may not sell homeowners insurance before, during and after a disaster.

KEYS TO HURRICANE SAFETY-

When a Watch is Issued

- Make plans early. Listen constantly to radio or TV. Monitor storm reports and keep a log of hurricane positions. Remember that evacuation routes sometimes can be closed by wind gusting or storm surge flooding up to 20 hours before landfall.
- Locate the nearest emergency shelter. If considering moving to a shelter, refill needed prescriptions and plan for pets. Animals are usually not allowed in shelters.
- Protect property, including boats, pool pumps and motors, autos and airplanes.
- If evacuation has not already been recommended, consider leaving the area early enough to avoid long hours on routes

CHECK SUPPLIES:

- Have a transistor radio with fresh batteries. A radio will be the most useful source of information. Have enough batteries to last several days. There may be no electricity.
- Flashlights, lanterns and matches. Store matches in a waterproof container. Have enough lantern fuel for several days.
- Full tank of gasoline. Never let vehicle gas tanks get below half-full during hurricane season. Fill the tank as soon as a hurricane watch is posted. Remember: when there is no electricity, gas pumps won't work.
- Canned goods and nonperishable foods. Store several days' worth of packaged foods which can be prepared without cooking and need no refrigeration. There may be no electricity or gas. Include baby food, special diet foods.
- Manual can opener
- Containers for drinking water. Have clean, airtight containers to store drinking water for several days. The city supply will probably be interrupted or contaminated.
- First aid kit. Include extra medicines.
- Fire extinguisher.
- Materials to protect glass openings. Acquire shutters or plywood to protect large windows and doors.
- Materials for emergency repairs. Insurance policies may cover the cost of materials used in temporary repairs, so keep all receipts. These will also be helpful for any income tax deductions.
- Bleach.

When A Warning Is Issued

- Continue listening to radio or TV. Continue to monitor hurricane position, intensity and expected landfall.
- Prepare for high winds. Brace garage doors. Lower antennas. Be prepared to make repairs.
- Anchor outside furniture, awnings and other loose objects can become deadly missiles. Anchor them securely or move them indoors.
- Protect windows and other glass. Board up or shutter large windows securely. Draw drapes across windows and doors to protect against flying glass if shattering does occur.
- Move boats out of water and away from potential storm areas
- Check mooring lines of boats in water. Leave the area immediately.
- Store valuables and personal papers. Put irreplaceable documents in waterproof containers and store in the highest possible spot. If evacuated, be sure to take them. Move fragile and valuable objects to a safe location off the floor (closet).
- Prepare for storm surge, tornadoes and floods. Storm surge, tornadoes and flash floods are the worst killers associated with a hurricane. The surge of ocean water plus flash flooding of streams and rivers due to torrential rains combine to make drowning the greatest cause of hurricane deaths. During a tornado warning, seek shelter inside, below ground level if possible, or in an interior hallway, closet or bathroom on ground level. If outside, move away at right angles from the tornado if escape is impossible, lie flat in a ditch or low spot.
- Check the Disaster Supplies Kit again. If evacuated, be sure to take disaster supplies.

2

AFTER THE HURRICANE

- If evacuated, delay returning until it is recommended or authorized by local authorities.
- Beware of outdoor hazards. Watch out for loose or dangling power lines and report them immediately to proper authorities. Many lives are lost through electrocution.
- Walk or drive cautiously. Debris-filled streets are dangerous. Snakes and poisonous insects will be a hazard. Washouts may weaken road and bridge structures, which could collapse under vehicle weights.
- Guard against spoiled food. Food may spoil if refrigerator power is off more than a few hours. Freezers will keep food several days if doors are not opened after power failure, but do not refreeze food once it begins to thaw.
- Do not use water until safe. Use emergency supplies or boil water before drinking until official word is given that the water is safe. Report broken sewer or water mains to the proper authorities.
- Take extra precautions to prevent fire. Lowered water pressure in city mains and the interruption of other services may make firefighting extremely difficult after a hurricane.

The Recovery

- Insurance. Insurance representatives will be on the scene immediately following a major disaster to speed up the handling of claims. Notify the insurance agent or broker of any losses and leave word where to be contacted. Take photographs or a video of damages. Prepare an inventory of losses.
- Take steps to protect property. Make temporary repairs to protect property from further damage or looting. Use only reputable contractors (sometimes in the chaotic days following a disaster, unscrupulous operators prey on the unsuspecting). If possible, check contractors through the Better Business Bureau.
- Keep receipts for materials purchased.
- Be patient. Hardship cases will be settled first by insurance representatives. Don't assume the settlement will be the same as your neighbor's. Policy forms differ and storm damage is often erratic. In a major catastrophe, the insurance industry will have emergency offices and extra manpower to expedite claim settlements and to speed recovery. Everyone cannot be first. It takes team effort. Responsibility for the cleanup falls to numerous local, state, and federal agencies. A local Emergency Management coordinator (the mayor, county judge, or a designated representative) will be on hand to help residents in this effort.

Evacuation Safety Rules

- Before making any last-minute preparations, be certain there is time. If advised to evacuate, do so immediately. Don't wait until the last minute to leave, hoping to save possessions. Save lives.
- Move quickly and calmly. Don't take chances. Getting safely away from the storm area is the first consideration.
- Keep a radio turned on and located where it can be heard.
- Know where to go before leaving. Local officials will probably establish shelters in public buildings. If the location of public shelters is unknown, listen to the radio for evacuation instructions. If an evacuation route is suggested, use it. Other short cuts could have roads or bridges blocked or washed away, or downed power lines.
- If traveling to a shelter, take blankets or sleeping bags, flashlights, special dietary foods, infant needs and lightweight folding chairs. Register every person arriving at the shelter. Do not take pets, alcoholic beverages or weapons of any kind to shelters. Be prepared to aid shelter workers if necessary, and stress to all family members their obligations to keep the shelter clean and sanitary.

If there is limited time for evacuation preparations:

- Take only family medicines, blankets, and a battery-powered radio and take disaster supplies kit

If there is time before leaving:

- Turn off utilities.
- Relocate the most valuable possessions. Possessions that cannot be taken should be moved to higher points in the home. Check to see that everything possible has been done to protect property from damage and loss.
- Lock the house when leaving it.