

## Make a Written Plan

t might seem obvious, but the first step in being prepared for an emergency is literally taking the effort to do so.

Do you have an emergency plan in place? Do you know what to do in the event of a fire, a flood, a tornado or an earthquake? Each crisis could require a different plan and response to navigate safely, and the heat of the moment is not the time to think about a response for the first time.

## PREPARE, PREPARE, **PREPARE**

The Department of Homeland Security notes there are actions that should be taken before, during and after a disaster that are unique to each hazard. Identify the hazards that have happened or could happen in your area and plan for the unique actions for each. Do you live in a flood plain? Research flood safety. In an area with heavy tornado activity? Be prepared when storms roll in.

Local emergency management offices can help identify the hazards in your area and outline local plans and recommendations for each. Share hazard-specific information with family members and include pertinent materials in your family disaster plan.

## **HOW WILL YOU KNOW** WHAT'S HAPPENING?

Find out from local govern-

ment emergency management how you will be notified for each kind of disaster, both natural and manmade. You also should inquire about alert and warning systems for workplace, schools and other locations.

Methods of getting your attention vary from commuvia emergency radio and TV broadcasts.

You might hear a special siren, or get a telephone call, or in rare circumstances, volunteers and emergency workers may go door to door alerting people.

## **HOW WILL YOU GET IN TOUCH WITH OTHERS?**

Along with being aware of the threat yourself, you also should have a communication plan in place to make contact with your children, spouse or family members, even if cell phone networks are down, in the event of an emergency.

## **SHOULD I STAY** OR GO?

Depending upon the nature of the emergency and your circumstances, one of the first important decisions is whether to stay where you are or evacuate. You should understand and plan for both possibilities.



## Be Ready for a Flood

loods are among the most frequent and costly natural disasters and — even if you don't live on an obvious flood plane — they still can wreak havoc on your home.

As the Red Cross notes, conditions that cause floods include heavy or steady rain for several hours or days that saturates the ground. Flash floods occur suddenly due to rapidly rising water along a stream or low-lying area.

## **BE AWARE OF WHAT'S HAPPENING**

You will likely hear weather forecasters use these terms when floods are predicted in your community, and it's important to know what they mean: "Flood/flash flood watch" means flooding or flash flooding is possible in your area; "flood/flash flood warning" means flooding or flash flooding is already occurring or will occur soon in your area.

The Red Cross recommends those affected by storms listen to area radio and television stations and a NOAA Weather Radio for possible flood warnings and reports of flooding in progress or other critical information from the National Weather Service.

## WHAT TO DO **DURING A FLOOD**

As the water rises, be prepared to evacuate at a moment's notice. When a flood or flash flood warning is issued for your area, head for higher ground and stay there. Stay away from floodwaters. If you come upon a flowing stream where water is above your ankles, stop, turn around and go another way. Six inches of swiftly moving water can sweep you off of your feet.

If you come upon a flooded road



while driving, turn around and go another way. If you are caught on a flooded road and waters are rising rapidly around you, get out of the car quickly and move to higher ground. Most cars can be swept away by less than 2 feet of moving water.

Keep children out of the water. They

are curious and often lack judgment about running or contaminated water. Be especially cautious at night when it is harder to recognize flood danger.

#### **AFTER THE FLOOD**

The Red Cross recommends you only return home only when officials have declared the area safe. Before entering your home, look outside for loose power lines, damaged gas lines, foundation cracks or other damage. Parts of your home may be collapsed or damaged. Approach entrances carefully. Ensure that porch roofs and overhangs have all their supports.

## Stock Your Emergency Kit

hen an emergency strikes, you're usually not prepared. That's just the nature of emergencies. That's why it is crucial to have a stocked emergency kit ready for use at a moment's notice.

In the event of a disaster, the Center for Disease Control and Prevention notes you might not have access to food, water or electricity for several days. Statistics show approximately half of adults in the United States do not have resources and plans in place for an emergency. Preparing emergency kits for your family is an important step in keeping them safe and healthy during a disaster.

## HAVE ENOUGH WATER AND FOOD

We all need water to survive and food to keep up our strength, and depending on how many people are in your family, you might need to stock up on quite a lot of it. Make sure you have at least a threeday supply of food and water, which translates to one gallon of water per person per day, and a food supply that won't easily spoil (such as canned soup, dry pasta, powdered milk, etc.), as well as the tools to prepare that food (such as a manual can opener and basic utensils).

The CDC also recommends three days of health supplies.

### **HYGIENE, SAFETY ITEMS**

Along with food and water, you'll also want to stay relatively healthy and clean in the



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event of a disaster. The CDC recommends packing soap, toothbrushes and toothpaste, baby wipes, contact lenses or glasses, a first aid kit, an emergency blanket, a multipurpose tool (that can act as a knife, file,

pliers and screwdriver), and a whistle (to alert rescuers to your location, if needed).

## **ELECTRONIC GEAR, OTHER ITEMS OF USE**

OTHER ITEMS OF USE Along with keeping a weath-

er radio in your house, you also should stock an extra (along with fresh batteries) in your emergency kit. The CDC also recommends keeping a flashlight, hand-crank radio, cell phone and chargers= and extra

batteries on hand.

A map, cash, extra sets of keys and copies of important documents (Social Security card, insurance, critical medical information, etc.), and emergency contact info.

# Know What's Happening

nowing about a weather or emergency threat is the best way to safely overcome it, though it does take some effort to do so effectively.

#### **BUY A WEATHER RADIO**

This is one of the easiest things to do, and arguably one of the most important. A weather radio, with a battery back-up, is the first line of defense against dangerous storms and weather that could strike your area. The Department of Homeland Security recommends a NOAA Weather Radio All Hazards (NWR), which uses a nationwide network of radio stations broadcasting continuous weather information from the nearest National Weather Service office. The NWR broadcasts official warnings, watches, forecasts and other hazard information 24 hours a day, seven days a week.

Along with weather updates, these stations also broadcast alerts of non-weather emergencies such as national security, natural, environmental and public safety through the Emergency Alert System. They're very loud and do an excellent job of grabbing your attention when bad weather strikes.

## KEEP INFORMATION IN YOUR POCKET

During an emergency, officials need to provide the public with life-saving information quickly. Wireless



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Emergency Alerts (WEAs), made available through the Integrated Public Alert and Warning System (IPAWS) infrastructure, are just one of the ways public safety officials can quickly and effectively alert and warn the public about serious emergencies, according to DHS.

WEAs can be sent by state and local public safety officials, the National Weather Service, the National Center for Missing and Exploited Children and the president of the United States

WEAs can be issued for three alert categories: imminent threat, AMBER and presidential. WEAs look like text messages, but are designed to get your attention and alert you with a unique sound and vibration, both repeated twice. WEAs are no more than 90 characters and will include the type and time of the alert, any action you should take, as well as the agency issuing the

alert. WEAs are not affected by network congestion and will not disrupt texts, calls or data sessions in progress.

Mobile users are not charged for receiving WEAs, and there is no need to subscribe. To ensure your device is WEA-capable, check with your service provider.

# Seeking Out Shelter

nowing an emergency situation is underway is half the battle, but where do you go once you know something is happening? That's a question you need to have answered well before the moment of truth.

As DHS notes, choosing to take shelter is necessary in many emergencies. Taking appropriate shelter is critical in times of disaster. Sheltering is appropriate when conditions require that you seek protection in your home, place of employment or other location when disaster strikes. Sheltering outside the hazard area could include staying with friends and relatives, seeking commercial lodging or staying in a mass care facility operated by disaster relief groups.

#### WHERE TO GO

To effectively shelter, you must first consider the hazard and then choose a place in your home or other building that is safe for that hazard.

For example, for a tornado, a room should be selected that is in a basement or an interior room on the lowest level away from corners, windows, doors and outside walls. In the event of a flood, head for higher ground or perhaps track down a flood shelter if there is one nearby, as a safe place to ride out the storm. During a tornado, plan to seek shelter at a government shelter or in your own (or a neighbor's) basement. The safest locations to seek shelter vary by hazard. Be Informed about the

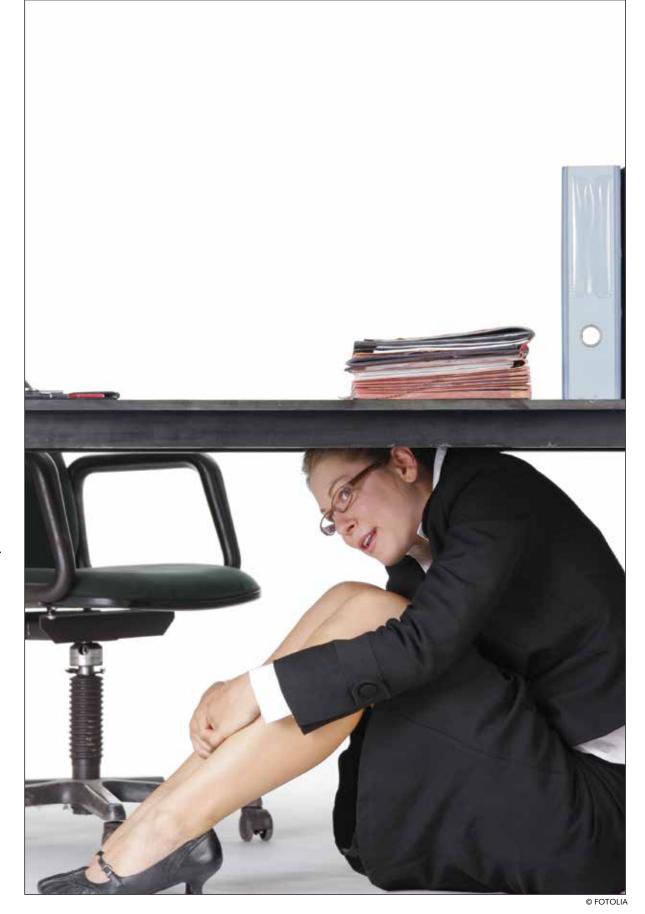
sheltering suggestions for each hazard.

## SOMETIMES IT'S SAFEST TO STAY

There may be situations, depending on your circumstances and the nature of the disaster, when it's simply best to stay where you are and avoid any uncertainty outside by sheltering in place. If a tornado is coming and you have a basement or storm shelter, that is likely the safest place to go. The length of time you are required to shelter may be short, such as during a tornado warning, or long, such as during a winter storm or a pandemic. It is important that you stay in the shelter until local authorities say it is safe to leave. Additionally, you should take turns listening to radio broadcasts and maintain a 24-hour safety watch.

## BE PREPARED FOR THE LONG HAUL

During extended periods of sheltering, you will need to manage water and food supplies to ensure you and your family have the required supplies. Bring supplies with you, and work with organizers to disseminate information and follow the rules.



## Know Your Warnings

Then storms strike, terms can get thrown around in the news and on the weather, but not everyone understands the nuances between the various watches and warnings. Here's a breakdown, according to the Red Cross.

### **TORNADOES**

Tornado watch: Tornadoes are possible in and near the watch area. Review and discuss your emergency plans, and check supplies and your safe room. Be ready to act quickly if a warning is issued or you suspect a tornado is approaching. Acting early helps save lives.

Tornado warning: A tornado has been sighted or indicated by weather radar.

Tornado warnings indicate imminent danger to life and property. Go immediately under ground to a basement, storm cellar or an interior room (closet, hallway or bathroom).

## **HEAT WAVE**

Excessive heat watch: Conditions are favorable for an excessive heat event to meet or exceed local Excessive Heat Warning criteria in the

next 24 to 72 hours.

Excessive heat warning:
Heat index values are forecast to meet or exceed locally defined warning criteria for at least two days (daytime highs = 105-110° Fahrenheit).

Heat advisory: Heat Index values are forecast to meet locally defined advisory criteria for one to two days (daytime highs=100-105° Fahrenheit).

## WINTER STORMS

Winter storm outlook: Winter storm conditions are possible in the next two to five days.

Winter weather advisory:
Winter weather conditions are expected to cause significant inconveniences and may be hazardous. When caution is used, these situations should not be life threatening.

Winter storm watch: Winter storm conditions are possible within the next 36 to 48 hours. People in a watch area should review their winter storm plans and stay informed about weather conditions.

Winter storm warning: Life-threatening, severe winter conditions have begun or will begin within 24 hours. People in a warning area should take precautions immediately.

### **THUNDERSTORMS**

Severe thunderstorm watch: Severe thunderstorms are possible in and near the watch area. Stay informed and be ready to act if a severe thunderstorm warning is issued.

**Severe thunderstorm warning:** Severe weather has been reported by spotters or indicated by radar. Warnings indicate imminent danger to life and property.



## Know Your Coverage

natural disaster can be a trying time, so it's important to take stock of things before an emergency.

What does your insurance cover? Do you have an accurate list of all your belongings, in case tragedy strikes?

### **CHECK YOUR INSURANCE**

You know all that fine print on your home and vehicle insurance plan? Read it. It's important to know what type of insurance you have, what it covers and how much it covers for different types of tragedies. Make a point to sit down with your insurance agent to dig into all the details, to make sure you're comfortable with your deductible levels, amount of coverage and different types of coverage. It might seem trivial now, but these could be absolutely critical in the event of a disaster.

Know those things beforehand, and make sure you will be covered.

### **FLOOD PREP**

According to the Red Cross, most standard homeowner's insurance doesn't cover flooding, so it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S. Even if you don't live in a flood plain, enough

rain and storms still could potentially drive water toward your home and property. Do some research to determine which creeks or rivers are nearby, and pay attention the next time it rains to determine how water flows around your property. If water levels were to rise enough, could they impact you? If you think you may need coverage, check with your insurance provider to see what options are available.

#### **KNOW WHAT YOU HAVE**

If your home or property is destroyed by a natural disaster, your insurance company will almost certainly need a running list of the items that were in your home and potentially lost. It's much easier to take stock of your belongings while you actually have them, and it can save time and energy to already have a list in place and ready for use in the event of a disaster. Keep a hard copy backed up in a safe, and store a digital copy in the cloud, so you can access it from anywhere if needed. By doing this outside of the heat of the moment, you're much more likely to remember items and have a much more accurate tracking of what was lost.