



## Chapter 1: *Making a Disaster Plan*

**T**he topics discussed in this booklet were designed to provide financial guidance on many important aspects of disaster preparedness. This chapter takes a look at two additional considerations: making a family disaster plan and putting together a disaster supplies kit.

### *Family Disaster Plan*

To prepare yourself to best handle a disaster, you need a family disaster plan—one that the entire family understands.

#### *What is a family disaster plan?*

A family disaster plan is your own plan for how to prepare for an emergency and what to do when one occurs. The great thing about the plan itself is that it doesn't cost a thing. Here are some suggestions:

- ◆ Discuss the types of disasters that are most likely to happen where you live and what to do in each case.

If you're not sure what the risks are in your area, ask your local Red Cross or local emergency management agency. Think about measures you quickly can take to protect your property, such as closing window shutters and unplugging appliances, **if you have time to do so safely.**

- ◆ Plan how you will take care of your pets, and assemble a kit for your pets' food, water, and medication needs.
- ◆ Know where your utilities are and how to turn them off.
- ◆ Post emergency phone numbers in a conspicuous place.



- ◆ Teach children when and how to dial 9-1-1.
- ◆ Find out about disaster plans at work and at your children's school or child-care center. Make sure they have your emergency contact number.
- ◆ Pick two places to meet if you and your family are separated in a disaster—one that's right outside your home and another outside your neighborhood.
- ◆ Choose an out-of-town contact. Teach your children how to call that person.
- ◆ Discuss what you will do if authorities advise you to evacuate. Plan escape routes. Emergency shelters are opened in different places, depending on the type and size of the disaster. Listen to local radio for information on where shelters have opened.
- ◆ Discuss what you will do if you are asked to stay where you are. Identify the safest places in your home.

- ◆ Check once a month to make sure your smoke alarms, carbon monoxide detector, and fire extinguishers are working. Change the batteries every year.
- ◆ Do fire and emergency evacuation drills at least twice a year.
- ◆ Conduct a home hazard hunt at least once a year.
- ◆ Assemble a disaster supplies kit.

## *Disaster Supplies Kit*

The kit should include items that would meet your needs for at least three days, whether you are asked to evacuate your home or stay there. Store your supplies in sturdy, waterproof, easy-to-carry containers, such as backpacks or duffle bags, so you are ready to “grab and go” if necessary. You might even consider keeping a smaller version of the kit in your car.



### What should I put in a disaster supplies kit?

Inexpensive items to include in your disaster supplies kit:

- ◆ Water for at least three days (one gallon per person per day)
- ◆ Food that won't spoil or need much cooking (replace this food every six months)
- ◆ A change of clothes, comfortable shoes, and blankets or sleeping bags
- ◆ Battery-powered radio or television, flashlight, extra batteries, lighter or matches, sanitation supplies, basic tools, and a few dishes and kitchen utensils
- ◆ An extra set of car and house keys
- ◆ A basic first-aid kit
- ◆ A manual can opener
- ◆ Personal hygiene items to last at least three days
- ◆ A reminder to grab your prescriptions (or include copies of prescriptions)

Note: Do not include candles—and do not light candles—after a disaster due to the fire risk.

### Finding Help

The following are just a few of the agencies and organizations that provide disaster advice and assistance:

- ◆ **Federal Emergency Management Agency (FEMA).** FEMA is part of the U.S. Department of Homeland Security. FEMA has available extensive information about preparing for and responding to emergencies, including a detailed guide to emergency preparedness called *Are You Ready? A Guide to Citizen Preparedness*. Call FEMA at 1-800-480-2520 or go to [www.fema.gov](http://www.fema.gov). For information related to a terrorist attack, call the Department of Homeland Security at 1-800-BE-READY (1-800-237-3239) or go to [www.ready.gov](http://www.ready.gov). Under the Get the Brochure heading at right, click Download PDF to view the brochure titled *Preparing Makes Sense. Get Ready Now*.
- ◆ **American Red Cross.** Visit [www.redcross.org](http://www.redcross.org) and enter your ZIP code in the red Find Your Local Red Cross area at left. At [www.redcross.org/prepare](http://www.redcross.org/prepare), you'll find a section called *Together*
- ◆ *We Prepare* along with many more facts and tips on disaster preparedness. Or call your local chapter listed in the phone book.
- ◆ **Salvation Army.** Call your local Salvation Army or go to [www.salvationarmyusa.org](http://www.salvationarmyusa.org).
- ◆ **Volunteers of America.** To find a local office, call 1-800-899-0089 or go to [www.voaa.org](http://www.voaa.org).
- ◆ **National Voluntary Organizations Active in Disaster.** This Web site lists other national and state organizations that can help. Go to [www.nvoad.org](http://www.nvoad.org).
- ◆ **State and county offices of emergency preparedness.** Look in the blue pages (government section) of your local telephone book.



# Planning for Special Needs

If you have some type of disability, you may need to make special plans. For example, if you need physical help to evacuate, you will want to make a plan for who can help you and how you will reach them. Be sure to identify a backup person if the first person is unavailable.

## *I have a disability.*

### *What special plans should I make?*

Here are a few suggestions:

- ◆ Register with your local office of emergency management or fire department, so needed help can be provided quickly in an emergency.
- ◆ Create a network of neighbors, relatives, friends, and co-workers to aid you in a disaster. Discuss

your needs with them, give trusted individuals a key to your home, and make sure they know how to operate necessary equipment. For example, if you don't drive, you may need transportation assistance. If you are hearing impaired, you may need someone to warn you of a disaster.

- ◆ Discuss your needs with your employer in case a disaster strikes at home while you are at work.
- ◆ Wear medical alert tags or bracelets to identify your disability in case of an emergency.
- ◆ If you live in an apartment building, ask the management to mark accessible exits clearly and to make arrangements to help you evacuate the building.
- ◆ Keep extra wheelchair batteries, oxygen, special foods, medications, etc. on hand. Keep a list of your prescriptions and the type and model numbers of needed medical devices.

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