

CREATING YOUR EMERGENCY PLAN



EMERGENCY PLAN

INSTRUCTIONS Pages 1-2 | **WORKSHEET** Pages 3-4 | **CONTACT CARDS** Pages 5-6

Why make a plan? So you and those you care about can get in touch and meet back up after a major emergency. While documenting your plan is crucial, a big part of it is simply talking and planning together

How do I start? It just takes a simple conversation-starter to get the ball rolling. Keep it simple – something like “Hey, can we talk about how we’d handle an emergency?”

How do I use it? Read through the instructions, fill out the worksheet and contact cards as a group, and do a home walkthrough together. You’ll find instructions for each step as you go. When you’re done, you’ll have a written plan of what each person will do in an emergency.

Where do I keep it? Keep the filled-out worksheet in your emergency kit. For extra credit, make copies of your emergency plan for the refrigerator and glove compartment of your car. Contact cards go in each person’s wallet.

WORK / SCHOOL EMERGENCY PLAN

It’s likely you’ll be at work or school when an emergency hits, so it’s important to have a plan. Talk about the plans with children, and decide who would pick them up in an emergency. Make sure everyone’s phones are signed up for alerts from their school, workplace, and local government.

Places to consider: **Work** | **School** | **Childcare** | **Senior Center**

STEP 1

Examples:

SCHOOL NAME: *Tilden Elementary* EMERGENCY CONTACT: *Mrs. Hiller*
ADDRESS: *968 Roosevelt Ave. Petaluma, CA 94952* PHONE: *(555)555-4272*
PLAN: *Stay at school and wait to be picked up. Tilden Elementary has a 48 hr emergency plan in place.*

COMPANY NAME: *One West Bank* EMERGENCY CONTACT: *Jack Peterson*
ADDRESS: *72 Grant St. Pasadena, CA* PHONE: *(555)555-4271*
PLAN: *The company has some emergency food, but not much. Dad will leave work and pick up Mason if possible, then home.*

GETTING IN TOUCH

It’s important that everyone can communicate, even when your phones are dead and local calls aren’t working. You need written contact information you can access, and an alternative plan for communicating.

STEP 2



TEAM CONTACTS

The people you are making a plan with
Family | **Friends** | **Neighborhood**

STEP 3



LOCAL CONTACTS

Locals that can lend a hand
Neighbor | **Family** | **Friends**

STEP 4



OUT-OF-TOWN CONTACT

Communication hub in an emergency
Relatives | **Out-of-State Friend**

OUT-OF-TOWN CONTACT

It’s crucial to identify someone outside of your area who can act as a central point of contact to help you reconnect. It may be easier to call long-distance in an emergency than to call across town because local phone lines can get jammed.

Make a plan to share and distribute group info - decide how often you’ll call in (and who calls when) to keep things organized.

EMERGENCY PLAN

INSTRUCTIONS (CONTINUED)

MEETING UP

Ideally, everyone meets up at home and takes shelter together there. That isn't always possible, so having a backup plan is important.

What if you are separated, can't communicate, and someone doesn't show up at the first accessible meeting point? If one parent is supposed to pick up a child and bring them to the meeting point, how long should the group wait until sending someone else to pick them up?

Think through the 'what ifs' together and make a plan for each one. Decide where you'll meet up and how long you'll stay if you can't communicate.

STEP 5



NEIGHBORHOOD

If home isn't an option, your next best place

Local Park | Neighborhood Fire Station



ACROSS TOWN

If your neighborhood is inaccessible

Friend's House | Town Landmark



OUT-OF-TOWN

If you must evacuate your town

Relatives House | Campground

STEP 6

Don't forget to build or buy a mini get-home bag for everyone to keep at work or school. You'll need some essentials to navigate back to your meeting point and group. Think about what you'll need if transit and highways aren't an option, and see our checklist for inspiration.

HOME WALK THROUGH

Hopefully you'll already be home when an emergency strikes. It's important to walk through your home together and call out risks that need addressed, so you can identify common sense strategies and emergency tools to make your home a safer place.

Walk through each room together, and spend a few minutes identifying the following:

STEP 7

SAFE PLACES - Where can you safely take cover during an earthquake? Look for strong pieces of furniture to drop, cover and hold on under. Which room is safest during a major storm? Look for windowless, interior rooms like the basement or bathroom.

Learn the risks where you live, and call out the safest places to take cover and hold on.

EMERGENCY EXITS - Can you identify two exits from each room? If fire or debris blocks the main exit, what's the backup plan? Should you consider fire escape ladders or a pry bar to increase your options? Agree on the best way to evacuate from any part of the home.

HAZARDS - Our homes are filled with hazards and potential dangers, but they are hard to recognize until you stop and think about it.

You can't remove all risk, but there are easy fixes for most basic hazards. Secure heavy furniture with straps and fasteners. Watch for windows above beds, sharp corners, broken latches, and flammable or poisonous materials storage.

STEP 8

EMERGENCY TOOLS + SUPPLIES - Most home hazards have simple, smart solutions - that's why redfora exists!

What tools and supplies should you have to manage your risks and hazards? If you have them in place (and in working order), make sure everyone knows where they are and practice how to use them. If you don't already have them, get them today and start fresh!

EMERGENCY PLAN

WORKSHEET

WORK / SCHOOL EMERGENCY PLAN

STEP 1

School Plan

SCHOOL NAME: _____ EMERGENCY CONTACT: _____

ADDRESS: _____ PHONE: _____

PLAN: _____

Daycare/Caregiver Plan

COMPANY: _____ EMERGENCY CONTACT: _____

ADDRESS: _____ PHONE: _____

PLAN: _____

Work Plan

COMPANY: _____ EMERGENCY CONTACT: _____

ADDRESS: _____ PHONE: _____

PLAN: _____

TEAM CONTACTS

STEP 2

FULL NAME: _____ PHONE: _____

OTHER # OR SOCIAL MEDIA: _____ EMAIL: _____

MEDICAL / OTHER INFORMATION: _____

FULL NAME: _____ PHONE: _____

OTHER # OR SOCIAL MEDIA: _____ EMAIL: _____

MEDICAL / OTHER INFORMATION: _____

FULL NAME: _____ PHONE: _____

OTHER # OR SOCIAL MEDIA: _____ EMAIL: _____

MEDICAL / OTHER INFORMATION: _____

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FULL NAME: _____ PHONE: _____

OTHER # OR SOCIAL MEDIA: _____ EMAIL: _____

MEDICAL / OTHER INFORMATION: _____

FULL NAME: _____ PHONE: _____

OTHER # OR SOCIAL MEDIA: _____ EMAIL: _____

MEDICAL / OTHER INFORMATION: _____

LOCAL CONTACT

STEP 3

FULL NAME: _____ PHONE: _____

ADDRESS: _____ EMAIL: _____

ADDITIONAL INFORMATION: _____

EMERGENCY PLAN

WORKSHEET (CONTINUED)

STEP 3

LOCAL CONTACT (CONTINUED)

FULL NAME: _____ PHONE: _____

ADDRESS: _____ EMAIL: _____

ADDITIONAL INFORMATION: _____

OUT-OF-TOWN CONTACT

STEP 4

FULL NAME: _____ PHONE: _____

ADDRESS: _____ EMAIL: _____

ADDITIONAL INFORMATION: _____

MEETING PLACES

STEP 5

NEIGHBORHOOD MEETING PLACE: _____

ADDRESS: _____

ADDITIONAL INFORMATION: _____

ACROSS TOWN MEETING PLACE: _____

ADDRESS: _____

ADDITIONAL INFORMATION: _____

OUT-OF-TOWN MEETING PLACE: _____

ADDRESS: _____

ADDITIONAL INFORMATION: _____

GET-HOME BAG CHECKLIST

STEP 6

- | | | |
|---------------------------------|--|--|
| <input type="checkbox"/> Snack | <input type="checkbox"/> Emergency Blanket | <input type="checkbox"/> N95 Mask |
| <input type="checkbox"/> Water | <input type="checkbox"/> Flashlight | <input type="checkbox"/> First Aid Kit |
| <input type="checkbox"/> Poncho | <input type="checkbox"/> Whistle | <input type="checkbox"/> Contact Card |

HOME WALK THROUGH

STEP 7

LIST THE TOP 3 SAFEST PLACES IN THE HOUSE:

LIST ALL EMERGENCY EXITS:

HAZARDS TO ADDRESS

EMERGENCY TOOL CHECKLIST* Need to be updated / replaced / recharged

STEP 8

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Emergency Kit* | <input type="checkbox"/> Flashlights + Headlamps* | <input type="checkbox"/> Pry Bar | <input type="checkbox"/> Smoke / Carbon Monoxide Detectors* |
| <input type="checkbox"/> Car Emergency Kit* | <input type="checkbox"/> Power Station or Generator* | <input type="checkbox"/> Gas Shutoff Tool | <input type="checkbox"/> Fire Extinguisher* |
| <input type="checkbox"/> Backup Food + Water* | <input type="checkbox"/> Furniture Straps & Anchors | <input type="checkbox"/> First Aid Kit* | <input type="checkbox"/> Fire Escape Ladder |

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DIAL 911 FOR EMERGENCIES

NEIGHBORHOOD MEETING PLACE: _____

ACROSS TOWN MEETING PLACE: _____

OUT-OF-TOWN MEETING PLACE: _____

MEETING PLACES

EMERGENCY CONTACTS

EMERGENCY CONTACT NAME: _____
PHONE: _____

LOCAL CONTACT NAME: _____
PHONE: _____

OUT-OF-TOWN CONTACT NAME: _____
PHONE: _____

OTHER INFORMATION: _____



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OTHER INFORMATION: _____



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INTRO

Now that you've covered the basics by [Building Your Emergency Kit](#), let's help you create your emergency plan. Emergency planning and preparation amplify your emergency kit(s) by considering what happens when we set our physical surroundings up for safety and pool resources to support others.

Our biggest risk as a community is being hit by an emergency or disaster unprepared and without a plan, with disorganized people desperate for resources and safety. What's proven to help is talking about emergencies before they happen, encouraging each other to prepare, and organizing with our communities.

Remember, community is whatever you define it as - you and one other person, a household, a group of friends, nextdoor neighbors on your block or in your apartment complex, and anything in between or beyond. Chances of thriving increase innumerablely when we prepare with and give and receive support from others. We built this guide to help you get started.

CHAPTER 1

HOW TO START THE CONVERSATION

Discussing emergency planning can be difficult - it's scary and uncomfortable to acknowledge that disasters (and their aftermath) can and do happen. Yet, the first step to preparation is communication. Unfortunately, many people associate emergency preparation with the extreme - paranoid doomsdayers. In reality, emergency planning is for everyone and normalizing these conversations can and will help save lives.

In the same way you keep a rainy day fund or keep a spare tire in your car, these conversations are not only necessary, they're smart. This chapter gives you tips on starting the conversation and encouraging those you love to join in.

Initiating the Conversation

It sounds easy, but “Hey, can we talk about how we’d handle an emergency?” can be a scary sentence for some to say or hear. Here are some some ideas for getting started.

TALKING TO...

Family

The simplest route is usually the best route. If you're trying to get family on board, ask them what they plan to do in an emergency. If they don't have a plan, suggest choosing a time to create a plan together. Make it fun by chatting over a bottle of wine or turning it into a pizza night.

Children

The unknown can be frightening for children, so it's important to normalize emergency planning as much as possible. Here are our tips for talking to children about disasters:

- Have an age-appropriate conversation. Explain things in concise, clear terms they can understand.
- Use visuals whenever possible. Younger children may respond well to pictures alongside clear, concise language to help them remember key points in your plan. Older children and teenagers may respond better to a written plan along with an evacuation map.
- Incorporate technology. [Ready.Gov](#) has a great kids' section full of games and worksheets to help facilitate discussion.
- Follow up with your kids. Check in with kids to alleviate fears and answer questions, and provide resources as needed.
- Practice. Your children should know where to go, how to get there, and what to do if they aren't with you. Practice your evacuation routes and visit your meeting point.

Friends, Roommates, or Acquaintances

These conversations are just as crucial for those who are living alone or with housemates to create a disaster plan. Talk to your friends and housemates about planning together. It could be as easy as asking, "Have you thought about what you'd do if an earthquake hit?" or "Do you have an [emergency kit](#)?" Let them know you've been thinking about it recently and like the idea of making a plan together. Whether it's with just one friend, a group of friends, or housemates, collaboration and coordination will make navigating an emergency far more successful.

Employers / Schools

Familiarize yourself with your [workplace emergency and evacuation plans](#), and understand what resources are provided. If you have children, you'll want to be familiar with their school's plans as well.

COMMON OBJECTIONS

Perhaps you've already tried discussing disaster planning with the people you care about, but were met with resistance. For some, even thinking about disasters can trigger anxiety, while others think the topic is a waste of time. It's important to meet people where they are. Here's a list of common objections to emergency preparation, with notes to help understand where they're coming from and how to move around them.

“We will be fine.”

This dismissive attitude can be hard to work with, but it is very common. It's so common that it has a name: the normalcy bias. This bias causes people to underestimate both the likelihood and the severity of a disaster. The only surefire way to “be fine” in an emergency is to prepare.

In this case, it can be helpful to let the person or people know that you trust you'll be fine too, but that still want to be prepared - the same as the rainy day fund or spare tire examples. It's smart and reasonable preparation, just in case.

“The odds of a disaster happening are low.”

Whether the odds are low or high, a disaster is always a possibility. Again, using examples of rainy day funds or spare tires as very smart ways to prepare for an unlikely event can help others see emergency preparation differently.

“I don't want to jinx anything.”

Talking about natural disasters will not manifest them, and most rational humans know that. What this objection is really saying is, “I'm afraid to imagine myself in a natural disaster. It's scary and I'd rather not think about.”

Unfortunately, avoidance only increases the chance of being taken by surprise and decreases the chance of thriving in an emergency. It's normal to feel scared of the changes that would come with a natural disaster, and we encourage acknowledging that in your conversation. Then, move forward to acknowledging that having conversations and preparing is the only way to transmute that fear into confidence.

“We don't have time.”

Luckily, contrary to popular belief, emergency preparation actually takes very little time. It can be as easy as [ordering an emergency kit](#) and having a conversation about planning. Take an hour or two to prioritize preparation, and then keep moving forward with day-to-day life as usual.

What this objection is really saying is, “I don't prioritize emergency planning.” We all have the same amount of time in a given day, and what we do with it shows what we prioritize. We have the time, but sometimes it takes adjusting priorities.

Our own objections

Self-sabotage is real, friends. It's very easy to talk ourselves out of something that's good for us, particularly if it involves doing something uncomfortable. Think about why you're holding back on initiating these conversations.

Are you worried that you may be considered paranoid? Maybe you haven't done a lot of research and don't want to come across as uneducated? Whatever the reasons, we encourage you to acknowledge them, write them down if it's helpful. Then, own them.

Our insecurities or vulnerabilities can be a great starting point. "I was worried about bringing this up because I didn't want you think I'm paranoid, but I think it's important. Do you have time to talk with me about emergency and disaster planning?" Or, "I haven't done a lot of research on this yet, but I've been feeling vulnerable about what I'd do if an earthquake hit. Are you open to doing some research with me and talking about how we can prepare together?"

How would you respond to those statements from a friend or family member? If you're like us, you'd probably want to help. Your family and friends care about you, and their desire to help you is a great reason for them to start thinking about preparedness too. Work through a few moments of discomfort to get the ball rolling - it will be worth it, and your bravery could help save lives.

You're not paranoid and you don't need to be an expert to have a valid concern; government agencies from FEMA to the CDC recommend having these conversations with the people you care about, no matter where you live or what your situation is.

The fact is that disasters do happen, the same as flat tires and unexpected accidents. It doesn't have to be a fear-based conversation. Normalizing emergency preparation alongside all the other smart ways we prepare ourselves for the unexpected is key. Disasters can and do happen every day, so preparing for them should just as common.

Don't let objections or self-sabotage hold you back. Encourage yourself and the people you care for to examine what's holding you back. Remind yourself and them that preparing for disasters leads to two things: preparedness and peace of mind.

Use Redfora's [Building Your Emergency Kit Guide](#), along with our [Emergency Planning Worksheet](#) and [Contact Cards](#), to help facilitate the conversation and start making your plan today.

CHAPTER 2

CREATING YOUR EMERGENCY PLAN

After you've initiated the conversation, it's time to start building your plan. Here's a step-by-step outline to direct your planning and cover all the necessary bases, from communication to tools.

Communication and Regrouping

STEP 1: ESTABLISH YOUR TEAM

Build a communication team to ensure those close to you have a plan to contact each other, whether they are safe or in need of assistance following a natural disaster. Consider including immediate friends, family members, and coworkers. Depending on your circumstances, also consider including adults who supervise young or elderly loved ones, pets, or other dependents.

We recommend starting a group text now (yes, right now!), titled something notable like "Emergency Team", so you have easy access to reaching everyone simultaneously.

STEP 2: CONTACT CARDS

In an emergency, phone and text lines are likely to be down, so each member of your team should have access to a list of contact information for all members of the team close by. And, if someone is hurt or injured, emergency responders can easily contact their communication team. Further, communication cards are helpful for family members who speak different languages or are nonverbal. We recommend a combination of physical and digital.

For physical contact cards, use Redfora's Emergency Contact Cards - they're printable, include a comprehensive outline of what to include, and are easily laminated (which we recommend for durability). For digital, this takes just minutes to set up - low investment and incredibly high reward. Get it out of the way - we recommend taking a break from the reading to set these up right now.

- For iPhone users, see more about [iPhone's Medical ID](#).
- For Android users, there isn't a built-in medical ID, but we recommend the [Medical ID \(Free\): In Case of Emergency](#) app.

Contact cards typically include:

- Names and addresses
- Emergency contact information (oftentimes a family member, partner or spouse, or close friend)
- Allergies and any other medical conditions

We recommend considering additional information:

- Bilingual or pictorial speech prompts similar to hospital communication boards
- Neighbors' contact information, who you can ask to check on your family or pets if you're away
- Local hospital, police, fire department, health care providers
- Addresses of meeting points
- Photos of family members, digital and/or printed (useful when searching for lost family members)

You'll want this information easily accessible during an emergency, but it's great to keep it on your person and accessible even during your day-to-day activities. Be creative with where you store contact cards:

- One card in each of your emergency kits at home, at work, or in your car
- Children's backpacks
- Wallet, purse, luggage, bicycle bag, and any other travel bags
- On the refrigerator
- Digitally in your cell phone

STEP 3: OUT-OF-TOWN CONTACTS

Your team should also include at least one out-of-town emergency contact. Local phone lines can often be jammed following a disaster, but long-distance calls usually still go through. If you can't get in touch with your local team directly, having a reliable person in another city or state as the central point of contact for everyone in your team is a safe bet for making consistent contact.

Practice texting and calling. Have each person practice sending a text message or calling your out-of-town contact and sending a group text to your mobile phone group list.

STEP 4: MEETING POINTS

Designate a few meeting locations. Your primary will be your home, but you'll need backup locations in case your home is inaccessible or unsafe. The secondary meeting point should be local and the third meeting point should be more distant. Consider adding more options if you commute far from home, if you have young children in school, etc.

Practice getting all everyone in the home or building together at your indoor and neighborhood emergency meeting points, and talk through how each of you would get there. Does someone in your group have a disability or special circumstances? Talk through how you'll make sure their needs are met.

Example of meetings points:

- Home
- A nearby park
- Friend's home at the edge of town
- Relative's home in the next city

Ensure these locations are safe and accessible to all members of your team, including individuals with differing abilities, children, pets, and other dependents.

Once you know the safety and whereabouts of all your team members after an emergency or disaster, head toward your emergency meeting location.

STEP 5: COMMUNICATION & MEETING TIMELINE

Finally, your plan should include a timeline for when, where, and how each team member should communicate after an emergency.

Make a simple plan for each family member call your central point of contact at established intervals to give updates. This way, the central point of contact can give each family member news and updates each time they call or text. Keep texting or calling until the family is reunited.

Example of contact timeline:

- Dad: Call/text on the hour (1:00, 2:00, 3:00...)
- Mom: Call/text at 15 past (1:15, 2:15, 3:15...)
- Child: Call/text at 30 past (1:30, 2:30, 3:30...)

The best communication plans should factor in worst case scenarios. What if you can't make contact or no one shows up to the meeting location?

Some of the protocols you must establish include:

- How long should you wait at the primary meeting point for a family member before going to the secondary meeting point?
- If changing locations, how will you communicate this (such as by informing the Central Contact person, or by writing notes on the wall)?
- Transportation protocols – should each person move towards the meeting point on their own, or should certain family members wait to be picked up?
- Familiarize yourself with the emergency procedures at your kids' schools

STEP 6: COMMUNICATION TOOLS

The tools you choose will vary based on the size of your communication team, your location, and your communication plan. Here's a list of the communication tools we think are most helpful in an emergency.

Cell Phones

Most of us will have cell phones on us, so make sure to have your team's contact information readily accessible. Again, if you haven't already, start a group text right now. Though, in the event of a major emergency, reception may be difficult or impossible to find for days or weeks, so you'll need backup plans.

Text typically works best during an emergency, but it's hard to know for certain. If you do make a phone call and manage to get through, keep it brief and get the most crucial information across quickly and efficiently.

Be careful using your phone battery - you'll likely need to conserve it! Close any apps you aren't using, reduce the brightness on your screen, and put it in airplane mode when you aren't using it.

Internet

Social media and email are another fast way to send bulk messages to friends and family. Send one status report to everyone, instead of wasting precious network space to call each individually. Though, similar to cell phones, internet may not be available.

Landlines

If your cell phone and internet aren't working, try a landline. Landlines generally work during a power outage because power is sent to the phones through

the phone line from power companies. The power companies have battery and generator backup, which can support for well over a week during a power outage.

Landlines can also become congested from mass calling. However, landlines should still be part of your communication plan – especially when an out-of-state landline is used as your “Central Contact.”

Radios

Walkie-Talkies, CB radios, or HAM radios are an excellent choice to use in a large-scale disaster. With the likelihood of jammed signals and downed cell towers, radios are an analog solution that will keep your team connected.

Written Messages

When all else fails, use written messages. For instance, if you need to leave your home, you can leave a message on a window or wall.

CHAPTER 3

FUNDAMENTAL HOME PREPARATION

Emergency preparation starts at home - as in, the foundation and walls under and around you. Prepare your home for safety with Redfora's expert tips, so you can rest easier knowing your home is as safe as it can possibly be.

Home Tools

From the everyday to the extraordinary, consider the tools below to stay ready for emergencies.

FIRE EXTINGUISHER

Fire extinguishers are a safety staple. They're the most efficient and effective tool to manage everything from a minor cooking disaster or a major natural disaster.

SMOKE & CARBON MONOXIDE ALARMS

Most of us have smoke detectors in our homes, but carbon monoxide detectors are less common. Yet, they are equally important, especially for homes using natural gas. If an earthquake or other emergency disrupts your gas lines while you're sleeping, a carbon monoxide detector will alert you.

BACKUP POWER AND LIGHT OPTIONS

It's likely you'll lose power during a disaster, so we recommend having an array of backup options. The key components are simple: a solar panel to collect energy when the grid is down, and a large capacity battery pack or full power station to store the energy. You'll use this to power lights and devices.

GAS SHUTOFF TOOL

If an emergency disrupts or detaches your gas lines, you'll need want this tool to shut off the gas supply. Keep it securely attached to your gas valve using string or velcro for easy access.

FURNITURE WALL STRAPS OR ANCHORS

Wall straps are used to secure heavy furniture and televisions to the wall so they don't tip during an earthquake.

- Wall straps are used for large electronics, like televisions, because they don't require drilling into the product.
- Anchors are attached securely to furniture using screws, making them perfect for things like bookshelves and dressers.

Key items to consider securing include water heaters, furniture, air conditioners, large appliances, and televisions.

EARTHQUAKE HOLD PUTTY

This putty is useful for securing heavy or breakable objects that might otherwise fall off a shelf during a strong quake. It is easily moved and reusable, making it perfect for renters.

Common Home Hazards

[Redfora](#) recommends regularly inspecting your home, checking and correcting any potential concerns.

- Foundations, masonry, and roofs
 - Check your foundation and masonry for any obvious cracks. Roofs should be inspected for water damage, weak spots, or loose tiles. Make notes and hire a contractor to review anything suspicious.
- Windows
 - Keep beds away from large windows that could shatter. Sometimes this isn't possible, so we recommend using a window film, which is a clear, adhesive piece of plastic that contains any glass fragments if the window breaks.
- Gas & Water Connections
 - Use flexible connectors on all gas and water appliances. When an earthquake or other disaster occurs, it might shift around some crucial elements in your home, potentially breaking gas and water connections that will lead to more problems. Flexible connectors can withstand the earth's movements and are much less likely to break or detach, keeping your home safe until you can disconnect the lines.

- Heavy Objects
 - Keep heavy objects safely secured to the wall or on low shelves. Avoid hanging anything heavy, such as shelving or mirrors, above beds and cribs.
- Hazardous materials
 - Store hazardous or toxic materials on floor level, well away from your water and food supply to avoid possible contamination.

CHAPTER 4

DISASTER INSURANCE

If you're a homeowner, it's likely you may already have homeowners insurance. Typical insurance policies cover damage caused by fires, lightning, storms, wind, and hail. However, natural disasters are not usually covered under this type of insurance. In fact, if you live in a high-risk area, it's likely that hazards specific to your region will not be covered. You'll likely have to purchase a supplemental policy, so it's important to ask your insurance agent what policies and coverage are available in your area, based on regional hazards.

Disaster insurance, sometimes referred to as hazard or catastrophe insurance, is for the unpredictable natural disasters that can damage or destroy your home. You'll likely need to purchase individual insurance plans specific to disasters common to your region.

Different types of disaster insurance include:

- Flooding
 - Plumbing-related flooding is typically covered by homeowners insurance; flooding from natural causes is not.
- Storm Coverage (Hurricanes or tornadoes)
 - Wind-related damage is typically covered by homeowners insurance, while the flooding is not.
- Earthquakes
 - Costs are determined by proximity to fault lines, type of construction materials, foundation integrity, soil type, and policy features
- Volcanoes
 - Most homeowners are already covered by homeowners insurance, no matter where you live.
- Fires
 - Most homeowners are already covered by homeowners insurance, but double check your coverage.

- Landslide
 - Landslides and mudslides typically aren't covered - they are considered a type of "earth movement", which is almost always excluded from homeowners insurance.

Other things to look out for:

- There is usually a 30-day waiting period prior to coverage starting
- Some policies, like flood insurance, require you to pay in full or put down a percentage out-of-pocket
- Disaster policies aren't always comprehensive; some cover only structural damage
- Flood insurance premiums are the same price everywhere, because [coverage is actually provided by the federal government](#)

Generally, you'll need to initiate these coverages with your insurance agent. Without disaster insurance, you may be personally responsible for costs of restoration and repairs.

To put it in perspective, there was [more than \\$20 billion in combined residential and commercial damage after Hurricane Florence](#). Yet, approximately 85% of residential loss was uninsured. What we're saying is: if you're a homeowner, disaster insurance is a major and fundamental step to emergency preparation.

Insurance Preparation

- Make an inventory sheet of your home belongings
 - Note the make, model, serial number, purchase price, and date of purchase for any new or major home purchases
 - Take photos of your valuables and their receipts and save in a file in the cloud
 - Take photos of your property and home
- Have your art and jewelry appraised
- Store a copy of your insurance policy information with your emergency kit
- Read the fine print carefully for caveats - for example, homeowners in high-risk areas may find it hard to file claims after a hurricane due to how the terms "wind damage" and "water damage" are defined in their policy

Insurance can be complex, especially when considering supplementary insurance policies that cover disasters. However, the process is worth it if you live in an area prone to natural disasters.

CHAPTER 5

COMMUNITY ORGANIZING

The old adage is true - there's strength in numbers. As we mentioned earlier, collaboration and coordination will make navigating an emergency far more successful. Alone, the burden falls on you to supply food, water, shelter, medical supplies, sustainable power, transportation, and communication. Coming together with friends and family, you can assign responsibilities and rely on each other to carry the load.

Whether it's coordinating only within your household or with neighbors in your building or on your block, managing things like [backup power](#), sustainable communication, and transportation become much more feasible. Together, you are stronger, safer, and far more resilient.

Government Programs and Materials for Community Preparedness

Your community can mean more than just your household or neighbors. Even city, state, and federal government agencies come together to form a disaster relief community. Several federal and state agencies that advocate for community preparedness and response.

One of those programs is the [Community Emergency Response Team \(CERT\) program](#). This program, sponsored by FEMA, educates volunteers about disaster preparedness so they can assist their communities in a time of need. Volunteers also learn basic response skills like fire safety, search and rescue, and disaster medical assistance. And, joining your neighborhood CERT is a great way to meet others that are thinking about emergency planning too.

If you're considering creating a CERT, it's very likely that there are already some existing programs in your community.

There are over 2,700 local CERT programs nationwide and you can choose to join an existing team or create a local one within your community. Government programs like CERT or [Citizen Corps](#) provide the necessary materials and assistance needed to organize. If there are no local organizations, contact your city council to see how you can begin creating a local team.

- [This guide](#) can help you and your city council recruit team local members.
- Learn how to start a CERT program in your area with [this guide](#) by the Corporation for National and Community Service.

RESOURCES

- [Information about CERTs](#)
- [Community Preparedness Toolkit](#)
- [FEMA's Preparedness Portal](#)
- [FEMA's information packed regarding preparing the whole community](#)

Use these resources to talk to your community. Depending on where you live and the subcultures you're part of, getting to know neighbors may seem foreign in 2019. Luckily it doesn't have to be awkward. It can be as simple as leaving a short note with your email address for neighbors to contact you if they're interested in participating.

Once you have your community engaged, set a date, time, and place to meet. Open the discussion on disaster preparedness by discussing your own concerns. For instance, "Living in San Francisco has me thinking about what I'd do if an earthquake hit. Is anyone here already working on preparedness in some way? Can we explore ways we can organize to support each other?"

Work together to identify ways you can assist each other in times of need and determine who is already able or would like to help own community responsibilities.

ORGANIZE

Start with a local team, either a smaller neighborhood team or a bigger organization. Whichever you choose, the idea is the same: find like minded individuals in your area who are willing and able to work together in preparing your community for and responding to disasters.

Here are a few guidelines to get your community conversation started:

Resources:

- What can your team do with what they already have?
- If your team is hyper-local, such as a neighborhood group, assign someone to use the [Redfora Definitive Emergency Kit Checklist](#) to record which emergency categories and items you already have and items you still need.
- Which resources can be shared and which must stay with their owners?

Skills:

- What preparedness and survival skills are already present on your team, and what skills are still needed?
- Consider, but do not limit your team to, skills such as search and rescue, outdoorsmanship, and medical and injury assistance.

Needs:

- What are your unique community's needs? Identify common, fundamental needs in addition to outlying needs. This will help your team determine where your time, energy, and resources will be best spent.
- Common needs include, but are not limited to, a communication plan, a community evacuation plan, a response team phone tree, and a triage plan for injury and clean up.
- Your community's needs will vary based on your geographical location, the skills and resources of your members, and differing abilities within the group.

Training

One of your first goals as a team should be to find training. In addition to CERT, there are several other training programs for first responders.

- [Rural Domestic Preparedness Consortium](#)
 - This organization provides free training across the country, specifically for first responders in rural areas.
- [CERT](#)
 - In addition to training provided by your local CERTs, FEMA provides an independent study course online for individuals interested in becoming a CERT member.
- [FEMA's IS-909 Program](#) (Community Preparedness: Simple Activities for Everyone)
 - This program is for community members who are interested in learning the basics about disaster preparation and recovery efforts. Course

modules include Preparedness on a Shoestring, Fire Extinguisher Operation, and Disaster Planning. You can take the online course or, if you plan on sharing it with your team, download [this guide](#) to print the course materials for distribution.

- [Other Training Programs by FEMA](#)
 - FEMA offers a catalogue of Independent Study programs, including several regarding disaster preparedness.

FUNDRAISING

In addition to partnering with local organizations, your team can also seek grants from philanthropic organizations with an interest in promoting community preparedness.

Federal Grants

- The official [Department of Homeland Security website](#) helps you find and apply for grants relating to preparedness.
- [Four important grant programs](#) for disaster preparation and relief to consider.

Private Foundations

- [The Lions Clubs International Foundation](#) offers several grants for disasters preparedness and relief.

Ask for help and put the word out! Other local organizations and nonprofits are there to help provide the funding you need.

Disaster Relief Resources

Your greater community is a resource as well. The federal government partners with state agencies to provide assistance. If you ever need it, [The United States Disaster Assistance](#) website is the best place to start. You can determine whether your area has been declared for individual assistance, apply online for assistance, and find local resources to help you in the meantime.

IF YOU NEED HOUSING...

- If your area has not been declared for individual assistance, you can still navigate the website to find other means of immediate assistance.
- [DisasterAssistance.gov](#) offers a list of all forms of federal disaster relief assistance, which can be sorted by category or Federal Agency

IF YOU NEED FOOD OR WATER...

- The [Federal Emergency Management Agency \(FEMA\)](#) is the organization in charge of providing assistance following a natural disaster
- [USDA FNS Food Assistance for Disaster Relief](#) provides food and shelter for those in immediate, critical need. They also run the Disaster Supplemental Nutrition Assistance Program (D-SNAP) program

IF YOU NEED FINANCIAL ASSISTANCE...

- [U.S. Department of Housing and Urban Development \(HUD\)](#) is another available resource. The HUD works with FEMA, USDA, and the United States Small Business Administration (SBA) to offer recovery assistance.