



**CREDIT.ORG**  
Where Financial Freedom Begins



# DISASTER PREPAREDNESS AND RECOVERY

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# About Credit.org



## Credit.org is a Nonprofit Consumer Credit Counseling Agency Formed in 1974

Our mission is simple, yet vital: Improve the financial well-being of individuals and families by providing quality financial education and counseling. We offer personal assistance with money, credit, and debt management through educational programs and confidential counseling.



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# Our Services

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## Financial Education Programs

We offer seminars, workshops, and educational materials on topics such as budgeting and money management, identity theft, and understanding credit.

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## Debt Management Programs

If you choose this option, we can work with your creditors to reduce costs and repay debt through one monthly payment.

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## Confidential Debt Counseling

Our certified consumer credit counselors will discuss your financial situation with you, help you understand what may cause financial stress, and help you create a personalized budget, an action plan and give you options to help manage your finances more effectively.

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## Credit Report Review

Our certified counselors work with you to break down your credit report, answer questions, and give guidance for improving your credit score over time.

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## Housing Counseling

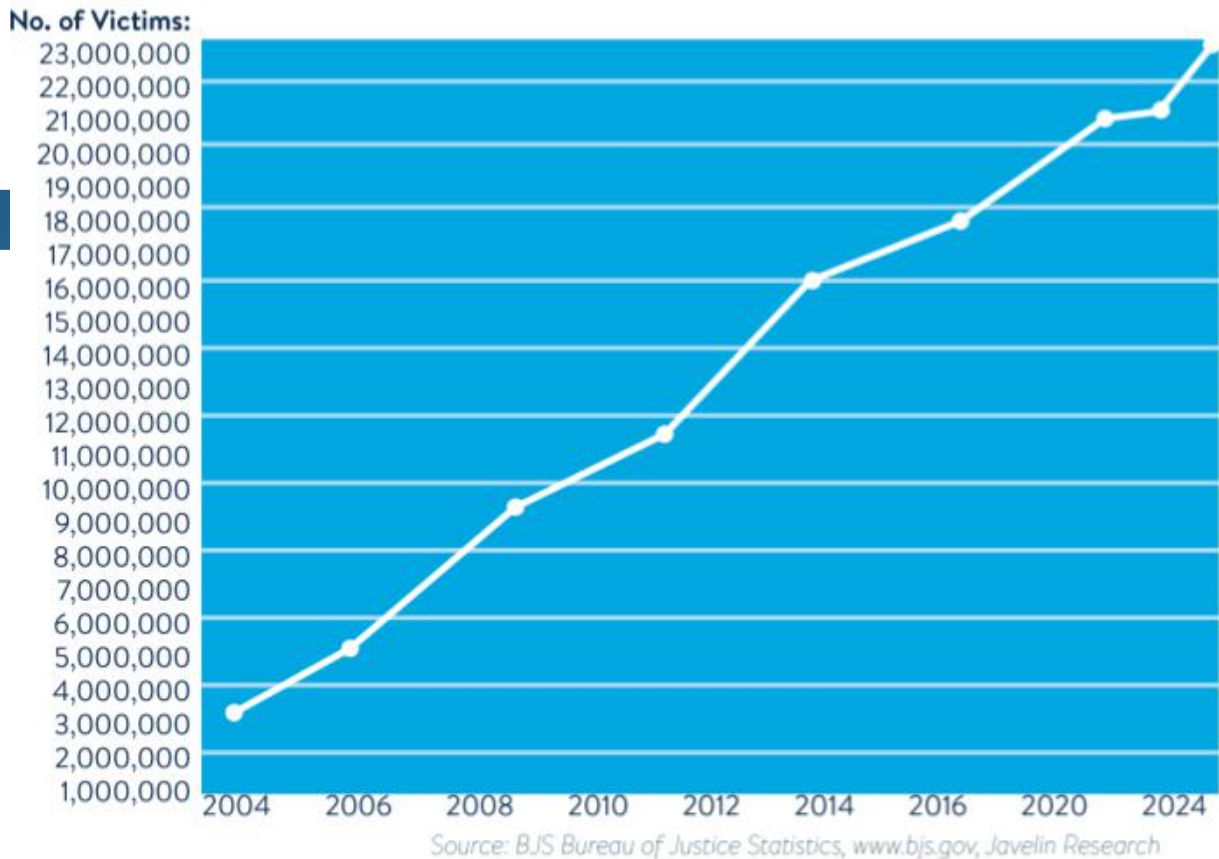
We are a HUD-approved housing counseling agency. We provide homebuyer education seminars, mortgage counseling, foreclosure prevention assistance, landlord/ tenant counseling, post-homebuyer education, and reverse mortgage counseling (please call ahead for reverse mortgage appointments).

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## Bankruptcy Pre-petition Credit Counseling

We provide counseling (and a certificate of completion as mandated by the bankruptcy reform law) for those considering bankruptcy. We also provide financial education (and a certificate of completion as mandated by the bankruptcy reform law) for those completing their bankruptcy discharge.

# Basic Preparedness



Everyone needs to be prepared in case of a disaster or emergency. Some events are more or less likely depending on your location, but everyone can take some common steps to be read for a worst-case scenario.

## Insurance

The first line of defense will be adequate insurance. People are insured to protect their assets in case of a car accident or medical event—natural disasters and emergencies should be insured against in the same way.

The cost and nature of the insurance you need will vary greatly depending on your situation. Being adequately covered begins with documenting your property.

- Inventory your property

We're going to delve deeper into creating a home inventory in the next section.

Take photos or a video as you record your belongings. For all of your items with any value, document the condition, the year you acquired it, and any identifiers, like make & model or serial numbers.

You'll want a printed copy of your home inventory for your emergency kit (more on the emergency kit later), and you could save an electronic copy to a flash drive or external hard drive as well.

# Basic Preparedness (Cont.)

## ***What kind of insurance do you need:***

### *Homeowner:*

A homeowner's policy should cover the dwelling itself, and any other structures on the property. It will also cover items contained in the property, like appliances, furniture, etc. Then you may have loss-of-use coverage to compensate you if you are forced to relocate.

Personal liability coverage should be included to protect you in case an accident or injury occurs on the property, along with medical coverage for the injured party.

You may have special insurance protection if you live in a particular kind of property, like a farm, condominium or manufactured home.

### *Renter:*

Renters insurance should cover most of the items in the homeowner's policy, like loss-of-use, personal property and medical liability. It won't include coverage for the dwelling itself: your landlord will be responsible for that coverage.

### *Business:*

If you own a business, insurance should protect your commercial property, liability and interruption of business income. Don't assume your homeowner's insurance covers these things if you have a home-based business.

You'll want specialized coverage for your business vehicles, workers' compensation, and other things that won't be covered by general insurance. Flood insurance, earthquakes terrorism, and other things should be considered. Work with a professional insurance provider to get your business covered for these eventualities.

# Basic Preparedness (Cont.)

## ***Making insurance more affordable***

There are some steps you can take to save money or get discounts on insurance coverage:

- Get auto and homeowners' insurance from the same place.
- Get proper safety equipment, like smoke detectors, alarms, etc.
- Reinforce your windows, shutters and roof against hazards.
- Maintain a good credit score.
- Take advantage of membership discounts in any groups you belong too.
- Get senior citizens/retiree discounts.
- Staying with the same insurer for a long time may get you a discount.
- Review your insurance to set proper limits and deductibles.
- If your home is certified as a "green" home, you may qualify for extra discounts.
- Nonsmokers get cheaper medical and homeowners insurance rates.

## ***Making Claims***

If you have a covered event, file claims as soon as you can. In a disaster, there will be many claimants, so you want to be at the front of the line.

Keep documentation for all of your expenses resulting from the event, and fully document the damage to your property. Keep duplicate copies of all the documentation you gather.

Communicate with your insurance agent and adjuster to make sure your paperwork is complete and you have provided them everything they need.

## ***Settling claims***

Depending on the type of insurance you have, you might get different kinds of settlements from your insurance company:

- Replacement - will pay you the cost to rebuild your home and replace your belongings. This can be complicated with older homes, and with increased repair costs after a major disaster. Coverage can include "extended" replacement cost to cover the higher prices.

# Basic Preparedness (Cont.)

- Functional replacement cost - also called “market value”, this can cover replacing older construction with more modern materials, and complying with updated building codes.
- Actual cash value - this will cover the current value of the home and or property, so your insurance company will not pay you for the full cost of replacing your belongings, only the cost to replace them with used goods of similar quality.
- Stated value - this is a pre-determined value that you list on your insurance policy.

The kind of settlement type your insurance policy includes will affect the cost of the coverage, but be sure to get adequate insurance for your needs.

## ***Home Inventory***

For your insurance, and for your larger disaster preparedness needs, you should complete a home inventory.

There are many ways to do this, and different tools you can use, but however you document your belongings, be sure you can print a version of the inventory that you can keep safe.

You might do this in writing, or use an excel spreadsheet, or a smartphone app. See appendix I of this guide for a sample home inventory worksheet. Another option is the home inventory app from NAIC (National Assoc. of Insurance Commissioners). With this you can photograph belongings and scan bar codes right within the app.

When creating your inventory, follow some basic steps:

- **Be organized.** Go room by room, starting with a smaller more manageable space, like a storage closet. Be systematic so you don't miss anything.
- **Include new purchases.** Get in the habit of adding new purchases to your inventory as you go.
- **Group certain items.** You might list some categories as a group. If you have 4 sweaters, 6 throw pillows, etc., then you won't need to list those items individually, unless you have one that was particularly expensive.

# Basic Preparedness (Cont.)

- **Record enough info.** Gather serial numbers for every appliance or electronic, and record where you bought items that might be harder to replace or appraise.
- **Take photos.** Photograph each item, and if you have receipts, include a photo of that as well.

Don't forget to include anything you own that isn't in the home—anything you've loaned out or is in a storage locker still belongs to you and should be inventoried.

When you've completed your inventory, store it in a safe place, either off site or in a fireproof safe.

## ***Emergency Training***

Someone in your home should know how to do CPR. The Red Cross can help you find courses near you.

Emergency first aid training is also helpful and will serve you well throughout your life.

Be sure to know how to use any first aid kits you have, including specialized gear like tourniquets, defibrillator, compress, etc.

Beyond emergency medical training, there is specialized disaster response training available.

- **CERT-Community Emergency Response Team:** this training is available to help volunteers learn to help during disaster response.
- **FEMA training-**The Federal Emergency Management Agency offers programs including the Emergency Management Professional Program and the National Emergency Management Basic Academy. Some local emergency management agencies offer free training (<https://www.fema.gov/emergency-managers/national-preparedness/training>).
- **CDP-**The Center for Domestic Preparedness offers training courses online and has a YouTube channel with training info (<https://cdp.dhs.gov>).

# Basic Preparedness (Cont.)

You may not need to spend the time and money it takes to get certified for emergencies, but if anyone in your neighborhood or family has this training, it's good to take note of that.

## ***Home Safety Equipment***

We'll talk at length about creating an emergency preparedness kit later. But for basic preparedness, it's important to have certain safety equipment in any home:

- *Fire extinguisher* - The national Fire Protection Association sets minimum size recommendations for fire extinguishers. Have at least one 10-pound extinguisher in your home.
- *Fire escape ladder* - If you live in a multi-story home or on an upper floor of an apartment building, you may need an emergency escape ladder. Collapsible ladders are available for convenient storage.
- *Smoke alarms* - you need a smoke detector, and preferably a combo unit that detects carbon monoxide as well.
- *Flashlights* - have a flashlight and batteries handy in case you lose power.
- *Home security system* - a good burglar alarm can get you a better rate on homeowner's or renters' insurance. These days, you can get Wi-Fi-enabled security systems that don't require a subscription with a security company.
- *Air filters* - get MERV (medium efficiency reporting value) filters for your furnace or air conditioners to reduce pollen, dust, smoke, mold, etc.
- *Water leak sensor* - there are Wi-Fi enabled detectors that can alert you if your home is flooding or has a leak.



# Targeted Preparedness

Beyond general disaster or emergency preparation, everyone has to know what kinds of events are most likely in their area and take specific steps to be prepared for those events:

- Floods
- Hurricanes
- Thunderstorms
- Tornadoes
- Blizzards/extreme cold
- Extreme heat
- Earthquakes
- Volcanoes
- Landslides
- Tsunamis
- Wildfires
- Nuclear Plant
- Hazardous Material
- Terrorism

## **Floods**

- We'll talk about evacuation later in this guide. If you live in a flood-prone area, have an evacuation plan in place. Don't hesitate to leave if ordered to evacuate.
- Know the routes in and out of your area that avoid flood-prone streets, bridges, etc. You never want to drive or walk into flood waters.
- If you live below a flood plain, you will need supplemental flood insurance. Your mortgage lender may require this if you're in a high-risk area, and homeowners and renters' insurance does not cover flood damage. To find coverage that is partnered with the NFIP (National Flood Insurance Program), visit [floodsmart.gov](https://www.floodsmart.gov) or call 1 (888) FLOOD29.

## **Hurricanes**

- If you live in an area that gets hit by hurricanes, you should take some steps to prepare your property—have shutters, plywood, tarps, sandbags, etc. Keep these things stored on site so you won't have to battle crowds to buy them at the last minute.
- Know the evacuation routes, but be sure to have a NOAA (National Oceanic Atmospheric Administration) weather radio so you can be alerted to specific evacuation instructions prior to a storm.
- Have a designated place in the home if you end up sheltering in place—you'll need a room or hallway without windows, on the lowest floor, that is not prone to flooding.

## **Thunderstorms**

- Keep trees trimmed, especially near your house, as a storm could cause heavy damage.
- Have surge protectors, lightning rods, or some other lighting protection system to defend your home and electronics.
- Be ready to shelter indoors in case of thunder and lightning, but be alert to potential flooding.

## **Tornadoes**

- Come up with a tornado drill for your family and practice at least annually.
- People who live in tornado-prone areas should have a storm cellar or safe room in which to take shelter during a storm.
- Sign up for emergency alerts with the EAS (Emergency Alert System) or NOAA.

## **Blizzards and Extreme Cold**

- Besides all of the other things we'll discuss in our emergency kit, include extra items to keep everyone warm, like blankets, gloves, etc. Also have snow removal gear, ice melt, etc. purchased well in advance.
- Make sure your home is properly insulated and winterized before winter comes. Know what to do to keep your pipes from freezing.
- Know the signs of hypothermia and frostbite and be vigilant about them if a cold snap comes. Statistically, people are 9 times more likely to die from extreme cold than from heat.

## **Extreme Heat**

- Install weather-stripping and proper drapes or shades to your windows. Look into window reflectors to redirect heat back outside.
- Part of your disaster plan should include a second location to retreat to that you know will be cooled, like a public library or shopping center.
- Know the signs of heat stroke, cramps and exhaustion. Include correct responses to these in your first aid training and disaster plan.

## **Earthquakes**

- Make sure heavy items in the home are secured, like large shelves, appliances or hanging objects.
- Look into earthquake insurance; your standard homeowner's policy will not cover damage from earthquakes.
- Identify a safe place in your home to shelter. Avoid windows, mirrors, or any other place where shattered glass could be present. A sturdy desk or table to hide under is best, but be sure there aren't loose power cables where you will take shelter.

## **Volcanoes**

- Include proper respiratory masks in your emergency kit along with your other supplies.
- Follow evacuation instructions immediately; have a NOAA radio to get updates.
- Have a roof rake or other equipment to clear ash from your roof; the weight of an ash fall can cause a home collapse.

## **Landslides**

- Before buying any home in a region with landslide issues, have an inspection done by a geologist or engineer and discuss how to mitigate landslide hazards.
- While most causes of landslides are unavoidable forces of nature, there are some human caused-landslides. Avoid them:
  - Allowing drainage onto a steep grade or slope
  - Having no drainage at all
  - Putting too much weight on a steep slope
  - Improper excavation
  - Improper fill or septic tank placement
  - Badly installed irrigation systems
- Look for signs of land movement:
  - Tilting trees
  - Sagging power lines
  - Cracks in the ground, roads, walls, or around doors/windows
  - Doors and windows that start sticking
  - Leaking pipes
  - Soil moving away from a building foundation
  - Earthen mounds on a slope
  - Water stops flowing in streams or a new spring emerges

## **Tsunamis**

- Tsunamis include the damage of earthquakes coupled with flooding; take all the prep for both.
- Have flotation equipment in case of a severe and sudden flood.
- Identify an evacuation zone that is at least 100 feet above sea level or at least 1 mile inland.

## **Wildfires**

- Create a fire-resistant zone around your house. Clear any leaves or branches or any flammable debris from a 30-foot radius around the house.
- Keep your roof and gutters free of debris.
- Have a hose that can reach all areas of your property. Train everyone in the family on using a fire extinguisher effectively.

## **Nuclear Plant**

- If you live near a nuclear plant, follow the Emergency Alert System for instructions in a disaster. Stay indoors unless directed to evacuate, and always move away from any source of radiation.
- A basement or cellar is best when sheltering from radiation. Be ready to shut down any ventilation or central air units quickly. Print clear instructions and keep them near your ventilation system's controls.

## **Hazardous Material**

- If you live near a rail line or pipeline, be alert to derailment or spills. Have a plan for closing vents and dampers and shutting down any central air system quickly.
- Have PPE equipment and ventilation masks in your emergency kit. Also have plastic sheeting and duct tape on site to seal off rooms.

## **Terrorism**

- It's harder to prepare for acts of man, as they could strike anywhere regardless of climate or region. Talk to your family about where to meet safely in an emergency.
- Practice RUN HIDE FIGHT in the event of an active shooter:
  - Run. Leave your belongings and move immediately. Take others to safety and call 911 when you are safe.
  - Hide. Avoid the shooter, lock doors and turn off lights, close blinds, etc. Silence your mobile phone and do not hide in a group. Stay low, still and silent.
  - Fight. If you have no other choice, use improvised weapons and seek to incapacitate the shooter quickly. Use all necessary force and don't hold back.
- Cyber attack is particular kind of terrorism you can guard against:
  - Use strong passwords to protect your accounts and your wifi network
  - Use a VPN when connecting to unfamiliar networks
  - Back up your important data; seek to have 3 copies of everything, with at least one of those copies backed up off-site or online
  - Don't share personal info online
  - Check your statements and credit reports regularly to look for signs of ID theft



# My Hazards Worksheet

Consult FEMA or the Red Cross in your area to determine your level of risk for various hazards:

Natural disasters	My risk level (none, low, moderate, high)	Steps to reduce my risk:
Floods		
Hurricanes		
Thunderstorms		
Tornadoes		
Blizzards/Cold		
Extreme Heat		
Earthquakes		
Volcanoes		
Landslides		
Tsunamis		
Wildfires		
Technological hazards		
Hazardous material/spill		
Power plants		
Terrorism		
Explosions		
Biological attack		
Chemical attack		
Cyber attack		
Radiological Dispersion Device		

You can consult FEMA’s National Risk Index online at <https://hazards.fema.gov/nri/>.



# Preparing an Emergency Kit

Every household should have supplies on hand for an emergency. Many of the items in your kit would be common to any household, but there may be some specific things you need based on your region and the nature of the hazards you are likely to face.

You should keep this kit safe, but accessible. It should be in a secure place that won't be prone to water damage, but not so hard to reach that you can't get to it immediately if needed.

Basic emergency supplies	
Water	Store one gallon per person per day—have 3 days' worth for the household
Food	Store 3 days' worth, make sure it isn't food that will make you thirsty or require a lot of water to prepare.
Flashlight	Try not to rely on candles in case of a gas leak. Be sure to have fresh batteries.
Portable radio	Get a NOAA radio with a hand crank or have batteries on hand.
Whistle or airhorn	Be ready to signal for aid if trapped.
First aid kit	A standard kit should have most of what you need.
Sanitation/hygiene items	Disinfectant wipes, moist towelettes, extra garbage bags with plastic ties. Feminine supplies and spare personal hygiene items.
Masks	Depending on your area, be ready to filter particulate matter.
Matches	Have waterproof matches, but beware of potential gas leaks.
Clothing	Have extra clothing on hand in your emergency kit; winter clothes for warmth, or a change of clothes to shed any contaminated apparel. Have spare shoes that are appropriate to your climate.
Infant Care	If you have little ones, have everything you need depending on their age (formula/breast pump, infant/chewable pain reliever).
Physical records	Have copies of any veterinary or medical records you may need. Also prepare an EFFAK (Emergency Financial First Aid Kit) which we'll cover in the next section.
Cash	Have some hard money available for emergency purchases.
Medications/special needs	If anyone needs an epipen, have a spare in your kit. Have spare eyeglasses for anyone who uses them. Also snacks/glucose if anyone is diabetic. Keep your regular prescription medications organized and ready to grab in an emergency.
Pet food	Have enough extra water for your pets as well.
Sleeping bags	This will save you a lot of money on hotel expenses if you have to shelter in place for a day or two.
Mess kit	Have spare cups, paper plates, plastic utensils, etc.
Paper and pencil/marker	You may need to post signs for rescue workers.
Car kit	Keep in your car a supply of food/water, first aid, flares, jumper cables and seasonal supplies.
Books/activities	Have playing cards or something tangible to keep children occupied; assume there won't be a way to recharge tablets or cell phones.



# EFFAK (Emergency Financial First Aid Kit)

Besides all of the emergency gear you’ll want to have ready, you should prepare copies of important documents that could make disaster recovery smoother.

Prepare your EFFAK and review it annually, either around tax time or new year’s. Be ready to change and update the documentation whenever you move, get new insurance, get married or divorced, have kids or change schools or jobs.

Have a physical printed file with this documentation in a fire proof safe. You can also save a digital copy online and on a portable flash drive. For each document, photograph or photocopy the original for your emergency kit.

Personal records	Date added	N/A	Notes
Driver’s license			Copy front and back
Passports			Copy at least first 2 pages
Social Security Card			Call SSA at (800) 772-1213 for replacement
Birth certificates			Also adoption/child custody documents
Marriage license			
Divorce decree			
Home title/deed			Will be needed for federal disaster assistance
Car title			
Other ID			Green card, naturalization paperwork, military ID
Child ID			Have recent photos, ID cards with fingerprints, dental or DNA swabs
Pay stubs			Proof of income will be needed to determine benefits during recovery
Tax returns			Have an extra copy of the last 3 returns
Will/Living Trust			Keep a copy for worst-case scenarios

Loan documents	Account Number	Contact info for lender
Mortgage		
Home Equity Loan		
Auto Loan		
Credit Card		
Credit Card #2		
Student Loan		
Other debt:		

Utilities	Account Number	Contact info
Rent		
Internet Service		
Cable/Satellite		
Water		
Sewer		
Gas		
Electric		
Phone		
Other:		

Financial accounts/insurance	Account Number	Contact Info
Homeowners/renters insurance		
Auto insurance		
Medical insurance		
Checking Account		
Savings Account		
Investment Account		
Other:		

Pet documentation	Date added	N/A	Notes
Pet ID tags			
Registration/microchip info			Have proof of ownership; pictures of you with your pets
Veterinary records			Include your vet's business card
Vaccination records			Shelters will not allow unvaccinated pets
Service animal certification			You may need special documentation for areas that normally prohibit pets
Emotional support prescription			Have a letter that shows you are under licensed care

Medical documentation	Date added	N/A	Notes
Physician contact info			Include doctor's business card
Pediatrician contact			
Health insurance card			
Pharmacy ID card			
Medicare Card			
Immunization record			
List of prescriptions			
Vision prescription info			
Inventory medical equipment			Include serial numbers and model # for all equipment
Disability documentation			
Advance directives/ medical power of attorney			
Living will/trust			
Allergy information			Have a MedicAlert bracelet for severe allergies
Pet immunization records			
Pet prescriptions			

## Contact Info

There is certain contact info you'll want to collate for your emergency kit. You want search-and-rescue operatives to be able to reunite your family, so include current photos of everyone in the household.

<b>Your name</b>		
<b>Last:</b>	<b>First:</b>	<b>Middle:</b>
<b>Date of Birth:</b>	<b>Place of Birth:</b>	
<b>Current Address:</b>		
<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Home phone:</b>	<b>Cell:</b>	<b>Work:</b>
<b>Email:</b>	<b>Other:</b>	
<b>Employer:</b>		
<b>Address:</b>	<b>State:</b>	<b>Zip</b>
<b>Supervisor or work contact:</b>	<b>Phone:</b>	<b>Email:</b>

<b>Spouse's name</b>		
<b>Last:</b>	<b>First:</b>	<b>Middle:</b>
<b>Date of Birth:</b>	<b>Place of Birth:</b>	
<b>Current Address:</b>		
<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Home phone:</b>	<b>Cell:</b>	<b>Work:</b>
<b>Email:</b>	<b>Other:</b>	
<b>Employer:</b>		
<b>Address:</b>	<b>State:</b>	<b>Zip</b>
<b>Supervisor or work contact:</b>	<b>Phone:</b>	<b>Email:</b>

<b>Emergency Contact:</b>	<b>Relationship:</b>
<b>Work Phone:</b>	<b>Email:</b>
<b>Home Phone:</b>	<b>Cell Phone:</b>

<b>Child's name</b>		
<b>Last:</b>	<b>First:</b>	<b>Middle:</b>
<b>Email:</b>	<b>Cell:</b>	<b>Date of Birth:</b>
<b>Email:</b>	<b>Other:</b>	
<b>School/Employer:</b>		
<b>Supervisor or school contact:</b>	<b>Phone:</b>	<b>Email:</b>

Remember, for children you want current photos included, and a fingerprint/DNA swab if possible. Include online accounts kids might use for communication in lieu of email (Snapchat, WhatsApp, Discord, Messenger, etc.)

You'll also include important contacts for everyone in the family to be aware of. For professional contacts, consider including a current business card. Don't assume your cell phone will be operational in a disaster; you need a written backup of crucial contacts.

- Landlord or mortgage company
- Health care provider
- Insurance agent
- Case manager or representative (for military, social services or disability benefits)
- Lawyer
- Financial Advisor
- Bank or credit union
- Church or civic leadership

<b>Contact card</b>		
<b>Last Name:</b>	<b>First Name:</b>	<b>Title:</b>
<b>Company:</b>		
<b>Street address:</b>		
<b>City:</b>	<b>State:</b>	<b>Zip</b>
<b>Work Phone:</b>	<b>Email:</b>	



# Evacuation

In many emergencies, it will be necessary for you to evacuate your area.

According to FEMA, evacuations are more common than most people realize. You can take steps to be prepared for emergency evacuation:

- Keep your tank full of gas whenever possible. You may not be able to get gas in an emergency.
- Have your emergency kit ready. Keep it in waterproof “grab and go” containers for easy evacuation.
- Check for current evacuation instructions. Use your NOAA radio to find out what direction you’re supposed to go in the moment.
- Be ready to shut off utilities. For safety you will want to shut down your systems before you evacuate. Have the necessary tools in a convenient spot (i.e. keep a pipe wrench near your water or gas shutoff valves).
  - Gas-natural gas leaks can lead to fire or explosions after a disaster. Have simple instructions printed and posted near your gas valve so anyone can shut it off in an emergency.
  - Water-a water leak can do tremendous financial damage, and cracked pipes can contaminate your drinking water during a natural disaster. Like with gas, label the shutoff valve with clear instructions. After shutoff, flush a toilet on the lowest level of the house to drain water out of the lines.
  - Electricity-Clearly label the main shutoff switch in your main circuit box. Keep a spare flashlight nearby if this is in a room without natural light.
- Unplug appliances to avoid damage due to power surges:
  - Refrigerators-if you do shut off power, the refrigerator should keep your food preserved for around 4 hours. Longer than that and you’ll have to throw everything out.
  - Freezers- your freezer can keep food safe without power for up to 48 hours if you keep it closed.
  - Washer and dryer. You might be able to run the washer to get water out of the lines to avoid burst pipes from freezing, etc.

- Unplug appliances to avoid damage due to power surges (con't):
  - TVs & computers-sensitive electronic equipment can be damaged by a surge when power is restored all at once.
  - Heaters-unplug any baseboard heaters, space heaters, etc. You don't want these things coming back on when you're not home or asleep.
  - Lights-leave at least one lamp or light plugged in so you'll have an indication when power is restored.
  - Water heater-if you're evacuating during a blizzard or extreme cold, drain your water heater to avoid damage from freezing. You can pour some antifreeze into your household drains to protect the drainage system.
- Make sure everyone in the family has contact info and a meeting place to retreat to in an emergency.
- If you have pets, scout for a shelter that will allow them. Having current immunization records is a must if evacuating with pets.
- Have the FEMA mobile app installed (<https://www.fema.gov/about/news-multimedia/mobile-products>) and consult it for real-time alerts and evacuation orders.
- Be sure to leave a note if you evacuate your home to let rescuers, family and friends know that no one should be there.
- Charge your devices whenever you can to stay in contact with loved ones. Keep friends and family up to date on your situation.
- When taking shelter, stay alert to updates about the situation—if the emergency seems likely to be long-term, you may want to take more care with the provisions in your emergency kit.
  - Water: experts advise not to ration water too strictly. Make sure everyone gets as much to drink as they need. Start with water you know is not contaminated, only move to water that must be boiled or purified after you've run out of safe water.
    - Water from melted ice, your water heater, or household pipes can be safe to drink. Water from radiators, boilers, fish tanks or toilets is unsafe. You can use water from a pool or spa for cleaning and hygiene, but not for drinking.
    - § Food can be eaten if it's from undamaged cans or still refrigerator cold. Avoid any food that looks or smells unusual.
    - § Medicine that needs to be refrigerated should be handled with care. Come up with a system to preserve perishable prescriptions—look for a TSA approved medication cooler for your emergency kit.



# DISASTER RECOVERY PLAN

## After the Disaster

One can never be fully prepared for everything; some natural disasters will thwart all of our best-laid plans.

If you suffer from a disaster that is likely to affect your personal finances and disrupt your household, there are some steps you can take to protect yourself and ease your family's recovery.

First steps:

- **Register for assistance.** FEMA may have a Disaster Recovery Center near the affected area, or you can visit <https://www.disasterassistance.gov> or call (800) 621-FEMA (3362) to get started. You will need to document what you lost due to the disaster, so you might take stock of the damage before you reach out for federal assistance.
- **Document the damage.** Take photos/video and consult your inventory and other records to assess what you've lost.
- **Contact your insurance company.** If your home was damaged, contact your homeowners' provider, and your auto insurer if your car was damaged. You might need to file a claim within a time limit, and in an emergency you will want to be closer to the front of the line.
- **Contact your creditors & lenders.** Let each one know your situation. In a bona fide natural disaster, your creditors will be likely to defer payments or offer some sort of relief. With each lender, whether it's student, credit card, auto, etc. ask about hardship or disaster forbearance options.
- **Contact a housing counseling agency.** Get HUD-approved counseling if your mortgage will be impacted. Let them know what your lender's response was when you explained the situation to them.
- **Contact your utility providers.** Your EFFAK should have all the contact info you need. Depending on the disaster they may suspend service for safety reasons, and work with you on your recovery. If you're evacuating for some time, you might ask to suspend services just so you aren't paying toward utilities you're not using.
- **Create a budget.** Work with a nonprofit credit counselor to assess your bills and create a budget to get through the crisis. Take steps early to avoid taking on debt to get through an emergency.
- **Pull your credit reports.** If your creditors agree to forbearance, a debt management plan or some other relief to get you through the crisis, you want to be sure it is not mis-reported to your credit reports. Order free credit reports from [annualcreditreport.com](https://annualcreditreport.com) and review them for errors. Dispute anything that is inaccurate to have it corrected.

It's important to understand what will be expected of you. If your lenders agree to defer payments, will they expect those payments to be made up at a particular date, or will they be tacked onto the end of your loan term?

When rebuilding after a disaster, be careful about getting into a financial obligation to contractors—you want to be sure the insurance company will reimburse you or pay the contractor directly. Some insurance companies pay the mortgage lender, not you, after a disaster. Know the process before you hire anyone to do any work.

### **Avoiding Scams and Fraud**

Many scammers emerge in the chaos of a natural disaster and prey upon the victims. Be very careful of anyone claiming they can help you rebuild or get disaster relief funds unless you initiated the contact and they are a bona fide nonprofit or government agency.

#### ***Beware of the following:***

- Someone who claims to be a federal aid worker and accepts or solicits payment. No federal workers should ask for money and should decline it if offered.
- Anyone going door-to-door after a disaster offering building contractor services. Never provide any of your personal financial information to a contractor.
- Any third party charging up-front fees to help you get benefits. In extreme cases where you need to hire an attorney to file for benefits, you should not have to pay them before they provide service.
- Any insurance agent who offers to sell you coverage after the damage is done—no legitimate operator provides after-the-fact policies.
- Suspiciously named agencies or charities; if an organization names itself similarly to a government agency, that's suspicious.

#### ***Best practices:***

- Always ask for official identification, and contact the organization the person represents to verify their employment.
- Ask for recent recommendations from other people they've helped.
- Don't sign anything you don't fully understand. Take time to read everything, and beware of anyone pressuring you to make a quick decision.
- Never pay anyone by wire transfer, gift cards, digital currency or cash. Use a method that offers you some protection and that you can dispute in the event of fraud. Never make final payment until all work is done.
- In a disaster, when goods become scarce, it's natural for prices to go up, so not all price increases are "price gouging". Be aware, however, of anyone who offers to get you to the front of the line in exchange for payment, or who pressures you to buy quickly before a threatened price hike.
- If you're concerned about your identity, put a security freeze in place on your file until disaster recovery is complete.

## Common post-disaster scams

- Fake charities: confine your donation to well-established charities after a disaster. These days, AI can generate compelling photo and video footage. Don't fall for a fake charity, especially an online scammer who only takes virtual currency.
- Fake FEMA representatives: people have been known to wear FEMA shirts, jackets or hats and pose as relief workers. Anyone claiming to be FEMA who asks for money is a scammer. Don't provide any personal info unless you've verified their authenticity with FEMA at (800) 621-3362.
- Mortgage relief scams: foreclosure relief scammers may show up after a disaster trying to buy out your mortgage on the cheap. Your lender will work with you if you talk to them directly or work with a HUD-approved housing counselor.
- Robocallers: when a recorded message comes in saying they represent the government, that's suspicious. Typically, you have to reach out for help after a disaster, not the other way around. Don't give any of your info to an unsolicited caller.

## Where to report fraud

The National Center for Disaster Fraud will investigate scams and fraud reports related to a natural disaster. Call their hotline at (866) 720-5721 to file a report.

FEMA's Investigations and Inspections division can be reached at 866-223-0814, or by email at [StopFEMAFraud@fema.dhs.gov](mailto:StopFEMAFraud@fema.dhs.gov). If you get an official letter from FEMA but haven't yet applied for aid, call their helpline at 800-621-3362.

Also contact your local law enforcement. In a disaster, your state's Attorney General may be responsive to reports of fraud (<https://www.naag.org/find-my-ag/>).

Your state's consumer protection office will be a good resource as well (<https://www.usa.gov/state-consumer>).

# Appendix I: Home Inventory Template

Living Room					
Item	Description Brand/Serial/Model #	Purchase Date	Cost	Replacement Cost	Actual Cash Value
Bookcases/shelves					
Books* (itemized, attached)					
CD player/stereo					
Chairs					
Couches, sofa, sectional					
Coffee Tables					
Curtains/drapes					
Décor/knickknacks* (itemized)					
Desk + contents					
DVD player/disks* (itemized)					
End tables					
Fireplace tools, screen, etc.					
Footstools/ottoman					
Lamps					
Mirrors					
Piano/bench					
Pictures/wall hangings*					
Pillows					
Plants					
Radio					
Rugs					
Speakers, turntable, LPs*					
Television					
Vases					
Other furniture:					
Total					

\* List these items in their own section

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Dining Room					
Item	Description Brand/Serial/Model #	Purchase Date	Cost	Replacement Cost	Actual Cash Value
Buffet					
Chairs					
China*					
Cabinet/hutch					
Clocks					
Crystal*					
Curtains/drapes					
Décor/knickknacks* (itemized)					
Dining Table					
Electric appliances*					
Flatware*					
Glassware*					
Lamps					
Mirrors					
Piano/bench					
Pictures/wall hangings*					
Rugs					
Silverware*					
Linens, placemats, etc.*					
Vases					
Wines, liquors					
Other furniture:					
Total					

\* List these items in their own section

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<b>Kitchen</b>					
<b>Item</b>	<b>Description Brand/Serial/Model #</b>	<b>Purchase Date</b>	<b>Cost</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
Baby seat/high chair					
Baker's rack					
Butcher block					
Cabinets					
Cannisters/jars/storage					
Chairs					
Clocks					
Coffeemaker					
Cookbooks*					
Cutlery*					
Cutting boards/butcher block					
Dishes*					
Dishwasher					
Toaster					
Waffle Iron					
Hand Mixer					
Pasta machine					
Stand Mixer					
Pressure Cooker/Instant Pot					
Smart speaker (Echo, Nest, HomePod)					
Rugs					
Slow cooker					
Refrigerator/freezer					
Garbage disposal					
Utensils					
Knives*					
Microwave					
Oven/cooktop					
Pictures/wall hangings*					
Pots, pans, cookware					
Radio					
Serving bowls/platters					
Spice Rack					
Pantry staples					
Tea Kettle					
Towels					
Total:					

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<b>Bedroom</b>					
<b>Item</b>	<b>Description Brand/Serial/Model #</b>	<b>Purchase Date</b>	<b>Cost</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
Bed frames					
Bedspreads, blankets*					
Books* (itemized, attached)					
Bookcases					
Ceiling fan					
Chaise longue / loveseat					
Chest of drawers/dresser					
Clocks					
Clothing*					
Curtains/drapes					
Décor/knickknacks* (itemized)					
Desk + contents					
Hope chest					
Humidifier					
Jewelry*					
Lamps					
Mattresses					
Mirrors					
Night stand/end table					
Pictures/wall hangings*					
Pillows					
Plants					
Radio					
Rugs					
Sheets, pillowcases*					
Television					
Vanity					
Vases					
Other furniture:					
<b>Total</b>					

\* List these items in their own section

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<b>Bedroom (baby)</b>					
<b>Item</b>	<b>Description Brand/Serial/Model #</b>	<b>Purchase Date</b>	<b>Cost</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
Baby swing					
Bed, bassinet or crib					
Blankets*					
Books* (itemized, attached)					
Bookcases					
Car seat					
Chairs/rocker					
Changing table					
Chest of drawers/dresser					
Clocks					
Clothing*					
Curtains/drapes					
Décor/knickknacks* (itemized)					
Humidifier					
Infant carrier/baby seat					
Lamps					
Linens					
Mattresses					
Mirrors					
Mobiles					
Night stand/end table					
Pictures/wall hangings*					
Pillows					
Playpen					
Rocking Horse					
Rugs					
Sheets, pillowcases*					
Stroller					
Toybox/chest					
Walker					
Other furniture:					
<b>Total</b>					

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<b>Master Bath</b>					
<b>Item</b>	<b>Description Brand/Serial/Model #</b>	<b>Purchase Date</b>	<b>Cost</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
Baskets					
Cabinets					
Clothes hamper					
Contact Lenses					
Cosmetics*					
Curling Iron					
Curtains/drapes					
Electric rollers					
Eyeglasses					
First Aid kit					
Hair dryer					
Hearing aids					
Heating pad					
Knickknacks*					
Medicine* (prescription and OTC)					
Mirrors					
Pictures/wall hangings*					
Pillows					
Plants					
Radio					
Razor					
Rugs					
Scale					
Shower curtain					
Soap dispensers					
Toothbrush, electric					
Towels*					
Wastebasket					
Other:					
Total					

\* List these items in their own section

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Family Room					
Item	Description Brand/Serial/Model #	Purchase Date	Cost	Replacement Cost	Actual Cash Value
Baskets					
Binoculars					
Board games*					
Books* (itemized, attached)					
Bookcases					
CDs/music*					
Chairs					
Children's toys*					
Collectibles*					
Couches, sofa, sectional					
Curtains/drapes					
Décor/knickknacks* (itemized)					
Desk + contents					
Entertainment Center					
Exercise equipment*					
Fireplace tools/grate/screen					
Game consoles					
Lamps					
Hobby equipment & supplies*					
Mementos*					
Musical Instruments*					
Photo albums*					
Pictures/wall hangings*					
Pillows					
Plants					
Pool table/ping-pong					
Rugs					
Stereo equipment					
Television					
Video games*					
Other:					
Total					

\* List these items in their own section

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<b>Home office</b>					
<b>Item</b>	<b>Description Brand/Serial/Model #</b>	<b>Purchase Date</b>	<b>Cost</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
<b>Awards/diplomas</b>					
<b>Books* (itemized, attached)</b>					
<b>Bookcases</b>					
<b>CDs/music*</b>					
<b>Chairs</b>					
<b>Computer, monitor, keyboard*</b>					
<b>Collectibles*</b>					
<b>Décor/knickknacks* (itemized)</b>					
<b>Desk + contents</b>					
<b>Filing cabinets</b>					
<b>Lamps</b>					
<b>Modem/router</b>					
<b>Photocopier</b>					
<b>Mementos*</b>					
<b>Pictures/wall hangings*</b>					
<b>Rugs</b>					
<b>Shredder</b>					
<b>Software*</b>					
<b>Tablet computer</b>					
<b>Typewriter</b>					
<b>Wastebasket</b>					
<b>Other:</b>					
<b>Total</b>					

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<b>Laundry Room</b>					
<b>Item</b>	<b>Description Brand/Serial/Model #</b>	<b>Purchase Date</b>	<b>Cost</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
<b>Broom, mop</b>					
<b>Cabinets</b>					
<b>Dryer</b>					
<b>Laundry Baskets</b>					
<b>Sewing Machine</b>					
<b>Iron &amp; Ironing board</b>					
<b>Vacuum cleaner</b>					
<b>Washing machine</b>					
<b>Water heater</b>					
<b>Water softener</b>					
<b>Rugs</b>					
<b>Total</b>					

\* List these items in their own section

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Garage/basement/porch/deck					
Item	Description Brand/Serial/Model #	Purchase Date	Cost	Replacement Cost	Actual Cash Value
Auto equipment					
Benches					
Bicycles					
Cabinets					
Camping gear					
Canned goods					
Exercise equipment*					
Freezer (+contents*)					
Furnace & AC equipment					
Garden tools					
Gym/swing set					
Seeds, fertilizer					
Grill					
Hobby supplies*					
Holiday decorations*					
Hoses/sprinklers					
Hot tub/spa					
Ladders					
Lawn decorations					
Lawnmower					
Luggage					
Patio furniture					
Planters					
Snowblower					
Sporting goods*					
Tools*					
Trash cans					
Workbench					
Other:					
Total					

\* List these items in their own section

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Create linked spreadsheets for all of the itemized goods, and if you have an attic or storage unit, create a sheet to inventory those spaces. Add additional bedrooms as needed. You should be able to find apps that will help you complete a home inventory without having to start from scratch.

# Appendix II: Links and Resources

Be sure to verify any sources of aid or assistance to verify they are official government representatives or legitimate nonprofit organizations. Never agree to pay in advance for any kind of disaster relief assistance.

- American Red Cross: ([www.redcross.org](http://www.redcross.org)) Provides disaster relief services, first aid and CPR training.
- Military OneSource: (<https://www.militaryonesource.mil>) Provides assistance for military service members and their families. 800-342-9647
- FEMA (Federal Emergency Management Agency): ([www.fema.gov](http://www.fema.gov)) Provides disaster assistance. 1 800-621 FEMA (3362).
- DisasterAssistance.gov ([www.disasterassistance.gov](http://www.disasterassistance.gov)) Helps you find personalized assistance.
- USDA Disaster Resource Center: (<https://www.usda.gov/topics/disaster-resource-center>)
- US Small Business Administration: (<https://lending.sba.gov/search-disaster/>) can offer small business loans to replace or repair damaged property.
- Salvation Army: (<https://disaster.salvationarmyusa.org>) Provides disaster relief programs and services.
- LIHEAP (Low Income Home Energy Assistance Program): (<https://www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing>) Can help with heating and cooling bills after a disaster.
- Homeownership.org: ([www.homeownership.org](http://www.homeownership.org)) HUD-Approved housing counseling and assistance.
- Pet Safety In Emergencies: (<https://www.cdc.gov/healthy-pets/emergency-preparedness/index.html>) A resource from the Centers for Disease Control.
- Farmers.gov: (<https://www.farmers.gov/protection-recovery/disaster-tool>) A disaster assistance discovery tool from the USDA (US Dept. of Agriculture)
- Disaster Relief for FHA Homeowners: ([https://www.hud.gov/program\\_offices/housing/sfh/nsc/gaho0121](https://www.hud.gov/program_offices/housing/sfh/nsc/gaho0121)) A resource from HUD (US Dept. of Housing and Urban Development)
- D-SNAP (Disaster Supplemental Nutrition Assistance Program): (<https://www.fns.usda.gov/snap/state-directory>) offers short term funds for food in declared disaster areas.
- Ready.gov (<https://www.ready.gov>): The official preparedness site of the US Dept. of Homeland Security.
- SAMHSA Disaster Distress Helpline: (<https://www.samhsa.gov/find-help/disaster-distress-helpline>) Crisis counseling from the Substance Abuse and Mental Health Services Administration. 1-800-985-5990
- National Flood Insurance Program: (<https://www.fema.gov/flood-insurance>) Official site from FEMA. See also [www.FloodSmart.gov](http://www.FloodSmart.gov) or call 877-336-2627.
- Emergency Preparedness and Response: (<https://emergency.cdc.gov>) from the Centers for Disease Control.
- State Unemployment Offices: (<https://credit.org/client-resources/employment-assistance-programs>) Scroll down on this page to find direct links for all 50 state unemployment office locations, which you can contact to ask about disaster-related unemployment benefits.
- United Way (<https://www.unitedway.org/our-impact/community-resiliency/disaster-recovery>): Supports disaster relief and the 211 hotline (<https://www.211.org>) for local help.



# Disaster Preparedness and Recovery

**Credit.org**

1825 Chicago Avenue  
Suite 240  
Riverside, CA 92507

PO Box 5438  
Riverside, CA 92517-5438

**(800) WISE-PLAN (800) 947-3752**

**[www.credit.org](http://www.credit.org)**

