Emergency Preparedness

Getting Your Home Ready

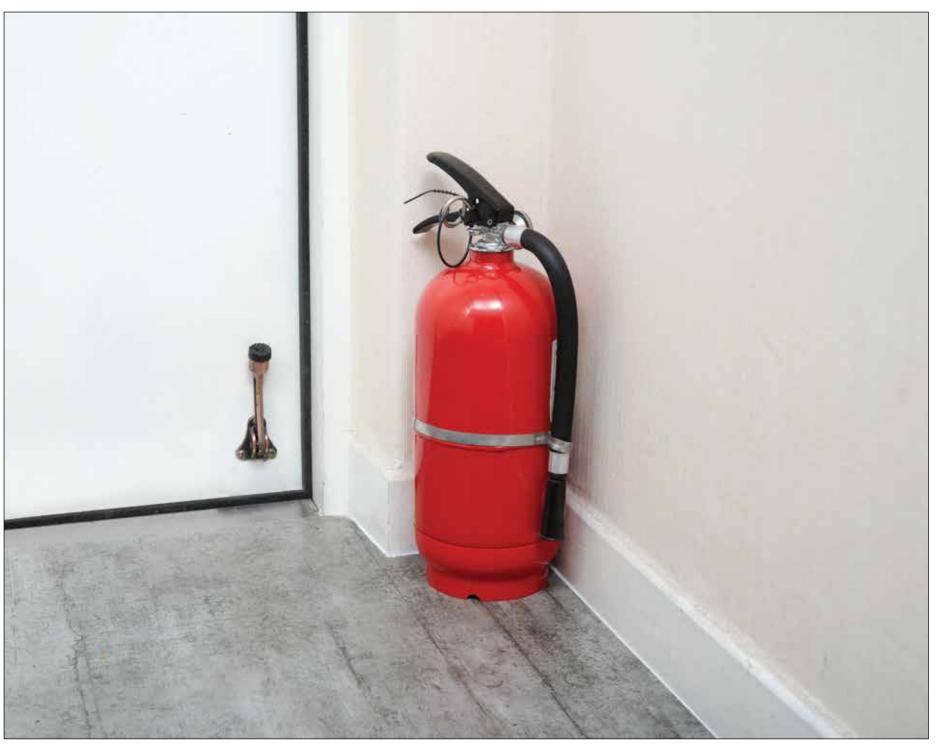
Check off a few key things around the house before disaster strikes.

Emergencies can strike at any time, which is why every home needs a family plan, a strategy for communicating and a well-stocked supply kit. You and your loved ones will come through a disaster in better shape if you have prepared your home with such things as working fire extinguishers and the knowledge of how to shut off your utilities.

FIRE EXTINGUISHERS

Every home needs at least one current fire extinguisher. Additionally, everyone in your household needs to know where it is and how to use it. Make sure everyone has proper training in both its functions and maintenance. If you want to brush up on fire extinguishers and how to use them, stop by your local fire department. Practice fire safety to be prepared during emergency situations.

Keep flammable materials and liquids away from heat sources. Never use stoves, ovens or ranges for heating your home. Don't leave cooking food unattended – and always turn off the stove if you have to step away from the kitchen, even briefly. Maintain a safe distance between portable heaters and combustible materials. At least three feet is recommended. Make sure that heaters are equipped with an



automatic shut-off feature, in case they tip over. Talk to your children about the dangers of fire. Store matches and lighters well out of their reach.

DISCONNECTING UTILITIES

Electrical sparks can ignite

natural gas and other flammable materials. So, if you're in the path of a natural disaster, be prepared to disconnect your electricity at the circuit breaker. Just remember to turn off individual circuits before shutting down the main circuit. Find the main water valve for your home before emergencies happen. Once located, label it for easy identification. Then verify that it can be completely shut off, since the valve may be corroded or malfunctioning. Keep the water supply turned off until authorities confirm it is safe to use again. © ADOBE STOCK

In the wake of earthquakes, hurricanes and tornadoes, natural gas leaks can lead to fires and even explosions. Each type of meter has its own shut-off procedure. Contact your gas provider to learn how to disconnect gas service to your home.

EMERGENCY PREPAREDNESS | COMMON TERMS

What It All Means

When disaster strikes, you'll hear lots of terms and acronyms. Here's how to sort them out.

Going through an emergency situation can be difficult enough without confusion over the meaning of warnings, technical words and abbreviations. These key terms will be critical to assessing and preparing for a disaster, then addressing the aftermath.

Active shooter. This describes an individual actively discharging a firearm. During an active shooter incident, experts say the most effective response is to flee if possible. Seek shelter if escape is not an option. Resort to fighting only as a last measure.

Aftershocks. These are tremors that follow an earthquake and can persist for days or even weeks after the initial event.

EAS: The Emergency Alert System provides public notifications of critical emergency information with mandated broadcasts.

Fallout. Radioactive particles and debris return to earth after a nuclear explosion. Fallout poses serious health risks to anyone who comes in contact with it.

Hypothermia. A serious condition suffered by people who experience abnormally low body temperature due to



prolonged exposure to cold. A temperature falling below 95 degrees is considered a medical emergency. Symptoms of hypothermia may include shivering, slurred speech, difficulty with coordination and signs of fatigue or confusion.

Landslides. Landslides result in some 25 to 50 fatalities and more than a billion dollars in damages annually. These natural disasters are triggered by environmental factors like heavy rainfall, volcanic activity, snow drifts and earthquakes, among other things. Landslides can reach speeds of 55 to 100 miles per hour.

NFIP. The National Flood Insurance Program provides coverage for flood damage, which is not typically included in standard homeowners policies. This federal program is accessible through your insurance provider. Costs are determined by your designated flood zone.

Major hurricane. A hurricane rated as a Category 3 or above.

Red flag warning. A notification indicating an existing or impending critical fire weather situation.

Severe thunderstorm. A thunderstorm with wind

speeds exceeding 58 miles per

hour and hail measuring one inch or larger. **Watch.** A watch indicates that conditions are favorable for severe weather such as a

for severe weather such as a winter storm or tornado to occur. **Warning.** A warning, on the

other hand, confirms that severe weather is imminent and poses a potential risk to life or property.

Before You Evacuate

Pre-planning is a crucial element in keeping your home and family safe.

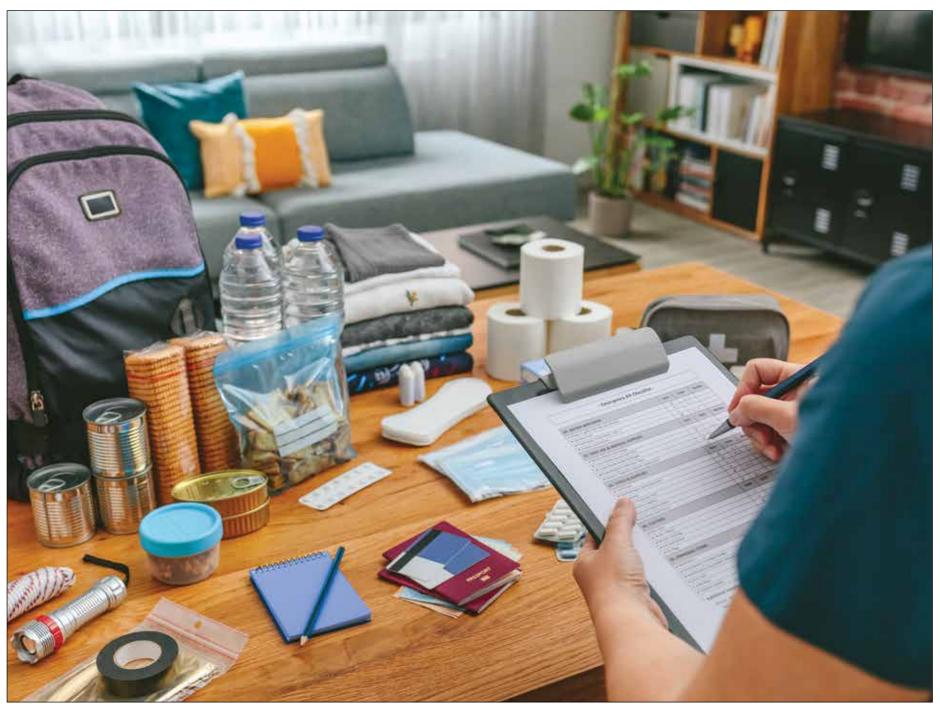
Some emergencies happen without warning. Others may be associated with certain seasons of the year or take place after lots of watch announcements and warnings. Either way, have a plan in place for evacuating well in advance. Make tandem plans to shelter in place, should that be necessary.

EMERGENCY KIT

Experts suggest assembling an emergency kit with at least 24 hours' worth of non-perishable food supplies for your car. Remember to refresh these items every six months. Label everything with dates to track their freshness. Consuming expired food can lead to illness, and that would complicate an already challenging situation. Also include blankets and a rain poncho in your kit, and make sure to have an ample supply of water.

EVACUATION ROUTE

Outline an evacuation route beforehand, following expert guidelines as available. Keep cell phone chargers on hand, since that's essential for getting news updates and maintaining communication. Make sure your car or truck is in optimal running condition and has plenty of gas. A breakdown during an emergency can pose serious risks. Check



fluid and oil levels, along with tire pressure. Avoid driving through deep water, as even six inches can significantly affect vehicle traction.

ON THE ROAD

If you have vehicle issues during a storm or emergency, you'll probably need to resolve the situation on your own. So, keep a vehicle-specific toolkit on hand to deal with any roadside emergencies. Essential items include jumper cables, wrenches, a flashlight with extra batteries, a tire gauge, cat litter for improved traction, duct tape, a multi-tool, a socket-wrench set and water for cooling engine components. Make sure your spare tire is adequately inflated. Consider investing in a flare or reflective triangle to signal your presence to other drivers. Depending on the weather, an ice scraper may also be necessary.

Always keep a well-stocked first-aid kit in your vehicle for any injuries, including antibiotic ointment, bandages, tape, scissors, gauze, rubbing alcohol or a similar sanitizer and aspirin. If storms arrive without warning, never attempt to outrun tornadoes or hurricanes.

Instead, develop a shelterin-place plan and follow it. Stay updated with news reports and follow all official guidance.

© ADOBE STOCK

EMERGENCY PREPAREDNESS | COMMUNICATION

Staying Aware

A trio of systems have been set up to alert us to possible emergencies.

We've never had more advance warning when it comes to natural disasters, whether it's a phone alert, a radio broadcast or a scrolling message at the bottom of our screens. The federal government requires that all citizens have access to emergency warnings, including those with disabilities.

The Common Alerting Protocol allows for the transmission of multimedia attachments and links within these critical messages, so industry partners can create accessible content for individuals with special needs. Warnings can even be broadcast in other languages.

You'll receive them through wireless messages, the Emergency Alert System or a special NOAA Weather Radio. Here's a look at the three major alert systems:

WIRELESS ALERTS

Loud notifications from mobile devices originate from the wireless emergency alert service, which transmits emergency messages from authorities on the federal, state and local levels, as well as tribal and territorial authorities. These messages can be issued by public safety officials, including the National Weather Service, local police departments, the National Center for Missing and Exploited Children, and even the president of the United States. There are no charges for receiving WEAs, and no subscription is necessary. The

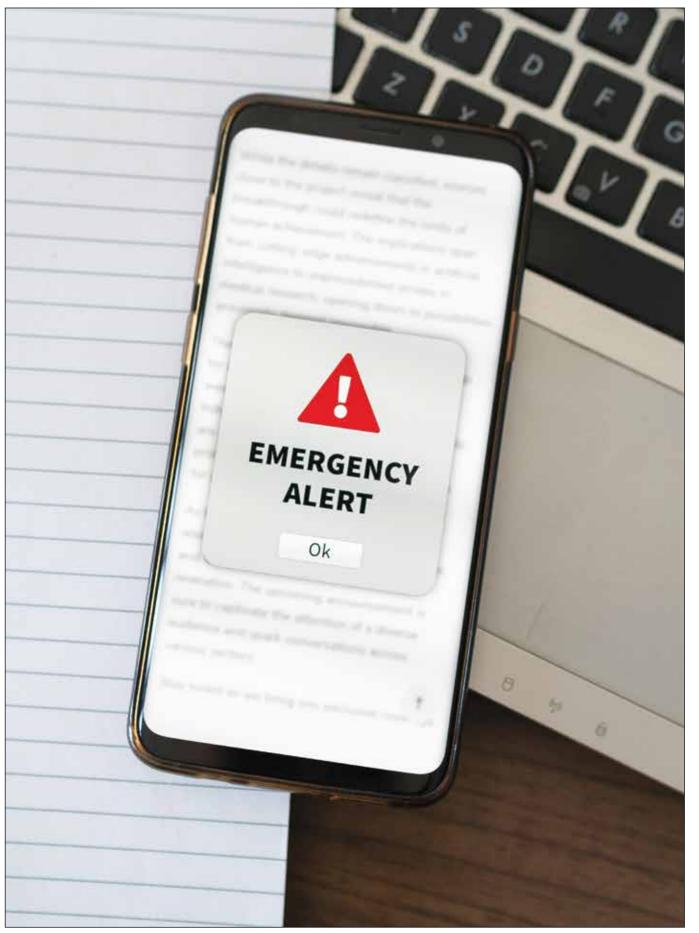
service is automatically provided by your wireless carrier.

EMERGENCY ALERT SYSTEM

The Emergency Alert System serves as a national public warning mechanism. State and local authorities use this system to relay critical information, including weather alerts, imminent threats, AMBER alerts and other emergency updates. The president can use EAS to communicate with the nation within 10 minutes during a national crisis. These alerts are distributed through various channels, including traditional broadcasters, cable television systems, direct broadcast providers, satellite digital audio services and wireless cable systems.

NOAA WEATHER RADIO

Consider adding a NOAA weather radio to your emergency preparedness kit. Certain models automatically activate the radio when an alert is issued. Radio stations nationwide provide continuous weather updates through NOAA's All Hazards Network using the nearest National Weather Service office based on your location. You'll receive weather forecasts, official warnings and watches, and other hazard information on a 24-hour, seven-days-a-week basis. The network may issue alerts for non-weather-related emergencies, such as public safety threats.



Fire Safety in the Home

Each year, thousands of Americans lose their lives, and tens of thousands sustain injuries in residential fires.

Fires can engulf a home within minutes, so these emergencies necessitate a prompt response. Don't wait until tragedy strikes to think things through. That can be extraordinarily difficult in the chaos of the moment. Many fires occur while residents are asleep, and those without a predetermined escape plan may find themselves too confused upon waking to make the best decisions.

The consequences can be devastating: Beyond the human toll, the financial effect of property damage from fire reaches into the billions of dollars annually.

ROOT CAUSES

Always exercise plenty of caution in the kitchen, where the majority of house fires originate. Other frequent causes that are regularly identified by experts include sparks from fireplaces, faulty wiring, improperly disposed of smoking materials and malfunctioning appliances, among others.

MAIN CONCERNS

For most people, burns are the primary concern – but that's not the biggest threat posed by a house fire. Instead,



smoke kills most people. In the event of a house fire, smoke can reach areas that flames don't, posing serious risks to everyone throughout the building. The intense heat can damage delicate lung tissue, and the air may contain harmful gases. Experts report asphyxiation deaths at a rate of three to one. Those trapped in smoke may experience drowsiness or confusion, making escape more difficult.

STAYING SAFE

Unfortunately, it's impossible to make a home completely fireproof, but there are several measures experts recommend that will build up its fire resistance. Install smoke detectors in every room for more timely alerts. Purchase one or more fire extinguishers, since they can be critical to controlling small fires before they escalate. Fire doors can be very beneficial: They help contain flames and smoke, allowing time for you and your family to safely evacuate.

If you have a wood-burning stove or fireplace, make sure it's regularly maintained. Use a sturdy screen to catch any sparks and prevent logs from rolling out. Always confirm that all fires are completely extinguished before leaving the room. Replace carpets with newer fire-resistant models that offer greater protection. Traditional wool or synthetic options can actually promote the spread of fire.

© ADOBE STOCK

Sheltering In Place

Sometimes, the best thing to do in an emergency is stay put.

Not every situation leads to an order of evacuation. Public safety officials will sometimes advise residents to seek shelter instead. That might involve staying inside your home or current location, or it could mean quickly relocating to a nearby emergency shelter.

STAYING AT HOME

Sheltering in place requires you to stay exactly where you are, whether at home, work, school, or during an appointment. When instructed to remain at home, it's important to stay indoors - typically away from windows and doors. Look for an interior room, basement or storm shelter. This will help keep you safe from winds, hail and the possibility of flying debris. Follow any updates through the Emergency Alert System, wireless warnings or a NOAA Weather Radio. Local officials, weather experts and media representatives will provide continuous updates and instructions.

SEALING THE ROOM

Sheltering in place may be ordered when there is a risk of airborne contaminants.

If you are instructed to seal your room, the objective is to prevent bad air from entering. Keep plenty of plastic sheeting and duct tape on hand to seal crevices in doors, windows



and air vents. Begin by getting your family and pets inside a secure place with few or no windows. Lock all doors, close the windows and begin closing air vents and fireplace dampers. Turn off any fans, forced air heating systems and air conditioning units. The plastic sheeting should be pre-cut to

several inches larger than each opening and labeled for future use. Begin by taping the corners, then secure all edges thoroughly.

DISASTER SHELTERS

Local authorities will typically open shelters to offer assistance to those who've been affected by disasters. They may provide essentials like bedding and basic sanitation facilities, along with water and food. Just note that the availability of specific items may vary, so it's smart to prepare your own emergency kit. Include non-perishable food items, first-aid supplies and © ADOBE STOCK

cleaning supplies like soap, disinfecting wipes and hand sanitizer. Many public shelters do not allow pets, so make arrangements for your furry friends before departing. Leaving them behind during an emergency is now considered a criminal offense in many states.

EMERGENCY PREPAREDNESS | LOSING POWER

Preparing for Outages

The lights are typically the first thing to go off when severe weather strikes.

You may suffer an outage even if your home and neighborhood were spared the brunt of a natural disaster. Sometimes, the power is off for days or even weeks. Typical conveniences such as gas stations and grocery stores may not function as usual following a major weather-related event. Fallen trees may obstruct roads, blocking your path to stores while disrupting supply lines. That's why it's best to stock up on food and water, gather other essential supplies and, if possible, secure a backup power source.

GENERAL SUPPLIES

The specific supplies needed by an individual household will vary based on your climate, health and lifestyle. For example, those who depend on refrigerated medications or medical devices should schedule a pre-consultation with a healthcare provider to discuss the proper storage of prescriptions and alternative methods to power essential equipment.

In general, however, the American Red Cross recommends preparing a disaster kit with a series of key supplies. You'll need one gallon of water per person, per day, on hand with a two-week reserve. Build



a first-aid kit with a one-week supply of medications, medical supplies and personal hygiene products. And don't forget the tools, including flashlights, extra batteries, hand-cranked or battery-operated weather radios, and portable chargers for cell phones.

FOOD CONCERNS

You should have enough non-perishable, easy-to-prepare items to last at least 14 days, as well. But what to do about the rest of your groceries? Have a plan already in place for preserving everything in your refrigerator and freezer. Keep a few extra coolers available and identify local sources of ice. If you cannot cool your food within a reasonable timeframe after the outage, discard perishable items like meat, milk or eggs to avoid health risks. If you're uncertain about something, it's better to err on the side of caution and simply dispose of any questionable items. © ADOBE STOCK

In the event of an extended outage, it may be necessary to move to a public shelter – particularly if your area is dealing with extreme temperatures. Some homeowners have found a way to avoid these disruptions by purchasing a generator to serve as an alternative energy source.