



Lutheran Services Florida

3627A West Waters Ave.

Tampa FL 33614

Family Disaster Preparedness

LSF Preparedness Training

HURRICANES - ARE YOU READY?

Hurricanes can be dangerous killers. Learning the hurricane warning messages and planning ahead can reduce the chances of injury or major property damage.

BEFORE

Plan an evacuation route.

Contact the local emergency management office or American Red Cross chapter, and ask for the community hurricane preparedness plan. This plan should include information on the safest evacuation routes and nearby shelters.

If on the coast, learn safe routes inland. Be ready to drive 20 to 50 miles inland to locate a safe place.

Have disaster supplies on hand.

- Flashlight and extra batteries
- Portable, battery-operated radio
- and extra batteries
- First aid kit and manual
- Emergency food and water
- Non-electric can opener
- Essential medicines
- Cash and credit cards
- Sturdy shoes

Pets may not be allowed into emergency shelters for health and space reasons. Contact your local humane society for information on local animal shelters.

Make sure that all family members know how to respond after a hurricane.

Teach family members how and when to turn off gas, electricity, and water.

Teach children how and when to call 9-1-1, police, or fire department and which radio station to tune to for emergency information.

Protect your windows.

Permanent shutters are the best protection. A lower-cost approach is to put up plywood panels. Use 1/2 inch plywood--marine plywood is best--cut to fit each window. Remember to mark which board fits which window. Pre-drill holes every 18 inches for screws. **Do this long before the storm.**

Trim back dead or weak branches from trees.

Check into flood insurance. You can find out about the National Flood Insurance Program through your local insurance agent or emergency management office. *There is normally a 30-day waiting period before a new policy becomes effective.* Homeowners policies do not cover damage from the flooding that accompanies a hurricane.

Develop an emergency communication plan. In case family members are separated from one another during a disaster (a real possibility during the day when adults are at work and children are at school), have a plan for getting back together.

Ask an out-of-state relative or friend to serve as the "family contact." After a disaster, it's often easier to call long distance. Make sure everyone in the family knows the name, address, and phone number of the contact person.

Hurricane Watches and Warnings

A hurricane watch is issued when there is a threat of hurricane conditions within 24-36 hours. A hurricane warning is issued when hurricane conditions (winds of 74 miles per hour or greater, or dangerously high water and rough seas) are expected in 24 hours or less.

DURING A HURRICANE WATCH

- Listen to a battery-operated radio or television for hurricane progress reports.
- Check emergency supplies.
- Fuel car.
- Bring in outdoor objects such as lawn furniture, toys, and garden tools and anchor objects that cannot be brought inside.
- Secure buildings by closing and boarding up windows. Remove outside antennas.
- Turn refrigerator and freezer to coldest settings. Open only when absolutely necessary.
- Store drinking water in clean bathtubs, jugs, bottles, and cooking utensils.
- Review evacuation plan.
- Moor boat securely or move it to a designated safe place. Use rope or chain to secure boat to trailer. Use tiedowns to anchor trailer to the ground or house.

DURING A HURRICANE WARNING

- Listen constantly to a battery-operated radio or television for official instructions.
- If in a mobile home, check tiedowns and evacuate immediately.
- Store valuables and personal papers in a waterproof container on the highest level of your home. Avoid elevators.

If at home:

Stay inside, away from windows, skylights, and glass doors.

Keep a supply of flashlights and extra batteries handy. Avoid open flames, such as candles and kerosene lamps, as a source of light.

If power is lost, turn off major appliances to reduce power "surge" when electricity is restored.

If officials indicate evacuation is necessary:

Leave as soon as possible. Avoid flooded roads and watch for washed-out bridges.

Secure your home by unplugging appliances and turning off electricity and the main water valve.

Tell someone outside of the storm area where you are going.

If time permits, and you live in an identified surge zone, elevate furniture to protect it from flooding or better yet, move it to a higher floor.

Bring pre-assembled emergency supplies and warm protective clothing.

Take blankets and sleeping bags to shelter.

Lock up home and leave.

AFTER

Stay tuned to local radio for information.

Help injured or trapped persons.

Give first aid where appropriate.

Do not move seriously injured persons unless they are in immediate danger of further injury. Call for help.

Return home only after authorities advise that it is safe to do so.

Avoid loose or dangling power lines and report them immediately to the power company, police, or fire department.

Enter your home with caution.

Beware of snakes, insects, and animals driven to higher ground by flood water.

Open windows and doors to ventilate and dry your home.

Check refrigerated foods for spoilage.

Take pictures of the damage, both to the house and its contents and for insurance claims.

Drive only if absolutely necessary and avoid flooded roads and washed-out bridges.

Use telephone only for emergency calls.

INSPECTING UTILITIES IN A DAMAGED HOME

Check for gas leaks--If you smell gas or hear blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbor's home. If you turn off the gas for any reason, it must be turned back on by a professional.

Look for electrical system damage--If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. If you have to step in water to get to the fuse box or circuit breaker, call an electrician first for advice.

Check for sewage and water lines damage--If you suspect sewage lines are damaged avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid the water from the tap. The best bet is to boil your water.

Check air conditioner (air handler, etc.) to be sure it is not submerged or wet before turning on the AC.



Your Family Disaster Supplies Kit

After a disaster, local officials and relief workers will be on the scene, but they cannot reach everyone immediately. You could get help in hours, or it may take days. Would your family be prepared to cope with the emergency until help arrives?

Your family will cope best by preparing for disaster before it strikes. One way to prepare is by assembling a Disaster Supplies Kit. Once disaster hits, you won't have time to shop or search for supplies. But if you've gathered supplies in advance, your family can endure an evacuation or home confinement.

To prepare your kit

- Review the checklists in this document.
 - Gather the supplies that are listed. You may need them if your family is confined at home.
 - Place the supplies you'd most likely need for an evacuation in an easy-to-carry container. These supplies are listed with an asterisk (*).
- ✓ Disasters happen anytime and anywhere. And when disaster strikes, you may not have much time to respond.
- ✓ A highway spill of hazardous material could mean instant evacuation.
- ✓ A winter storm could confine your family at home. An earthquake, flood, tornado or any other disaster could cut off basic services--gas, water, electricity and telephones--for days.

Meet with your neighbors.

Plan how the neighborhood could work together after a disaster. Know your neighbors' skills (medical, technical). Consider how you could help neighbors who have special needs, such as elderly or disabled persons. Make plans for child care in case parents can't get home.

Water

Store water in plastic containers such as soft drink bottles. Avoid using containers that will decompose or break, such as milk cartons or glass bottles. A normally active person needs to drink at least two quarts of water each day. Hot environments and intense physical activity can double that amount. Children, nursing mothers and ill people will need more.

Store **one gallon of water per person per day** (two quarts for drinking, two quarts for food preparation/sanitation)*

Keep at least a three-day supply of water for each person in your household.

Food

Store at least a three-day supply of non-perishable food. Select foods that require no refrigeration, preparation or cooking and little or no water. If you must heat food, pack a can of sterno. Select food items that are compact and lightweight.

*Include a selection of the following foods in your Disaster Supplies Kit:

Ready-to-eat canned meats, fruits and vegetables
Canned juices, milk, soup (if powdered, store extra water)
Staples--sugar, salt, pepper, instant coffee, coffee creamer, instant tea
High energy foods--peanut butter, jelly, crackers, granola bars, trail mix
Vitamins
Foods for infants, elderly persons or persons on special diets
Comfort/stress foods--cookies, hard candy, sweetened cereals, lollipops, nuts, Jerky

SUPPLIES

There are six basics you should stock in your home: water, food, first aid supplies, clothing and bedding, tools and emergency supplies and special items. Keep the items that you would most likely need during an evacuation in an easy-to-carry container--suggested items are marked with an asterisk(*). Possible containers include a large, covered trash container; a camping backpack; or a duffle bag.

First Aid Kit

Assemble a first aid kit for your home and one for each car. A first aid kit should include:*

Sterile adhesive bandages in assorted sizes	Antiseptic
2-inch sterile gauze pads (4-6)	Thermometer
4-inch sterile gauze pads (4-6)	Tongue blades (2)
Hypoallergenic adhesive tape	Tube of petroleum jelly or other lubricant
Triangular bandages (3)	Assorted sizes of safety pins
2-inch sterile roller bandages (3 rolls)	Cleansing agent/soap
3-inch sterile roller bandages (3 rolls)	Latex gloves (2 pair)
Scissors	Sunscreen
Tweezers	
Needle	
Moistened towelettes	

Non-prescription drugs

Aspirin or non-aspirin pain reliever	Laxative
Anti-diarrhea medication	Activated charcoal (use if advised by the Poison Control Center)
Antacid (for stomach upset)	
Syrup of Ipecac (use to induce vomiting if advised by the Poison Control Center)	

Contact your local American Red Cross chapter to obtain a basic first aid manual.

Tools and Supplies

Mess kits, or paper cups, plates and plastic utensils*	Matches in a waterproof container
Emergency preparedness manual*	Aluminum foil
Battery-operated radio and extra batteries*	Plastic storage containers
Flashlight and extra batteries*	Signal flare
Cash or traveler's checks, change*	Paper, pencil
Non-electric can opener, utility knife*	Needles, thread
Fire extinguisher: small canister, ABC type	Medicine dropper
Tube tent	Shut-off wrench, to turn off household gas and water
Pliers	Whistle
Tape	Plastic sheeting
Compass	Map of the area (for locating shelters)

Sanitation

Toilet paper, towelettes*	Plastic garbage bags, ties (for personal sanitation uses)
Soap, liquid detergent*	Plastic bucket with tight lid
Feminine supplies*	Disinfectant
Personal hygiene items*	Household chlorine bleach

Clothing and Bedding

*Include at least one complete change of clothing and footwear per person.

Sturdy shoes or work boots*	Thermal underwear (in Florida?)
Hat and gloves	Blankets or sleeping bags*
Rain gear*	Sunglasses

Special Items

Remember family members with special needs, such as infants and elderly or disabled persons.

For Baby*

Formula

Diapers

Bottles

Powdered milk

Medications

For Adults*

Heart and high blood pressure medication

Insulin

Prescription drugs

Denture needs

Contact lenses and supplies

Extra eye glasses

Entertainment--games and books.

Important Family Documents

Keep these records in a waterproof, portable container.

Will, insurance policies, contracts, deeds, stocks and bonds

Passports, social security cards, immunization records

Bank account numbers

Credit card account numbers and companies

Inventory of valuable household goods, important telephone numbers

Family records (birth, marriage, death certificates)

SUGGESTIONS AND REMINDERS

Store your kit in a convenient place known to all family members. Keep a smaller version of the Disaster Supplies Kit in the trunk of your car.

Keep items in air-tight plastic bags.

Change your stored water supply every six months so it stays fresh.

Rotate your stored food every six months.

Re-think your kit and family needs at least once a year. Replace batteries, update clothes, etc.

Ask your physician or pharmacist about storing prescription medications.

CREATE A FAMILY DISASTER PLAN

To get started...

Contact your local emergency management and your local American Red Cross chapter.

Find out which disasters are most likely to happen in your community.

Ask how you would be warned.

Find out how to prepare for each.

Meet with your family.

Discuss the types of disasters that could occur.

Explain how to prepare and respond.

Discuss what to do if advised to evacuate.

Practice what you have discussed.

Plan how your family will stay in contact if separated by disaster.

Pick two meeting places:

a location a safe distance from your home in case of fire.

a place outside your neighborhood in case you can't return home.

Choose an out-of-state friend as a "check-in contact" for everyone to call.

Complete these steps.

1. Post emergency telephone numbers by every phone.
2. Show responsible family members how and when to shut off water, gas and electricity at main switches.
3. Install a smoke detector on each level of your home, especially near bedrooms; test monthly and change the batteries two times each year.
4. Contact your local fire department to learn about home fire hazards.
5. Learn first aid and CPR. Contact your local American Red Cross chapter for information and training.

Remember to practice and maintain your plan.



Disaster Tips for Seniors

"Predicting the Future is hard, especially if it hasn't happened yet."

Yogi Berra

Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone right away. Take responsibility for your life! Keep in touch with your neighbors and look out for each other.

- Prepare NOW for a storm or other disaster.
- Learn how to protect yourself and cope with disaster by planning ahead.
- Even if you have physical limitations, you can still protect yourself. Knowing what to do is your best protection and your responsibility.

Your Disaster Checklist

- Assemble a disaster supplies kit.
- Arrange for someone to check on you.
- Plan for transportation if you need to evacuate to a Red Cross shelter.
- Find the safe places in your home to stay during a storm.
- Have a plan to signal the need for help.
- Post emergency phone numbers near the phone.
- If you have home health care service, plan ahead with your agency for emergency procedures.
- Teach those who may need to assist you in an emergency how to operate necessary equipment. Be sure they will be able to reach you.

Medical Emergency Supplies

For your safety and comfort, you need to have emergency supplies packed and ready in one place before disaster hits. You should assemble enough supplies to last for at least three days.

- Assemble the supplies you would need in an evacuation, both medical and general supplies.
- Store them in an easy-to-carry container, such as a backpack or duffel bag.
- Be sure your bag has an ID tag.
- Label any equipment, such as wheelchairs, canes or walkers that you would need.

For Your Medical Needs – you should have at least 30 days of medication on hand during storm season

- First-aid kit (geared to your needs)
- Prescription medicines, list of medications including dosage, list of any allergies
- Extra eyeglasses and hearing-aid batteries
- Extra wheelchair batteries, oxygen
- List of the style and serial numbers of medical devices such as pacemakers
- Medical insurance and Medicare cards
- List of doctors and relatives or friends who should be notified if you are injured
- Any other items you may need

If You Are Sure You Have Enough Time...

- Shut off water, gas, and electricity if instructed to do so and if you know how. Gas must be turned back on by a professional.
- Let others know when you left and where you are going.
- Make arrangements for pets. Animals other than working animals usually will not be allowed in public shelters.

If You Need To Evacuate – (anyone living in a mobile home should evacuate in the event of a storm)

- Coordinate with your home care provider for evacuation procedures.
- Try to car pool if possible.
- If you must have assistance for special transportation call the American Red Cross or your local officials.
- Wear appropriate clothing and sturdy shoes.
- Take your Disaster Supplies Kit.
- Lock your home.
- Use the travel routes specified or special assistance provided by local officials. Don't take any short cuts, they may be unsafe.
- Notify shelter authorities of any need you may have. They will do their best to accommodate you and make you comfortable.
 - Extreme Heat – After a storm, it is likely that power will be out. Without fans or air conditioning, heat disorder symptoms are likely if you don't take precautions. Avoid overheating and over-exertion (this often happens when cleaning up after the storm). Drink plenty of water. When overheated

Studies show that older people after a disaster:

- Are often slower to register for disaster assistance, and once they are registered, may not follow through and complete the necessary applications to obtain assistance.
- May be at higher nutritional risk in the aftermath of a disaster and may forget to take necessary medications.
- Are often targeted by fraudulent contractors and “con men” that follow disasters and financially exploit disaster victims.
- May be susceptible to physical and mental abuse as family stresses increases in later stages of the disaster.
- Are less likely to use formal aid sources such as FEMA or the Red Cross.
- Have slower economic recovery.
- Suffer a pattern of neglect in the receiving social support after a natural disaster.
- Have more health problems after disasters.
- Do not necessarily comply with disaster warnings.

Beware of Dishonest Repairmen- this advice is especially important for elderly citizens.



Disaster Preparedness for Pet Owners

Pet Disaster Kit

Whether you are away from home for a day or a week, you'll need essential supplies. Keep items in an accessible place and store them in sturdy containers that can be carried easily (duffle bags, covered trash containers, etc.). Your pet disaster supplies kit should include:

- Medications and medical records (stored in a waterproof container) and a first aid kit. Sturdy leashes, harnesses, and/or carriers to transport pets safely (required at most shelters)
- Current photos of your pets in case they get lost.
- Food, potable water, bowls, cat litter/pan, and can opener.
- Information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you have to foster or board your pets.
- Pet beds and toys, if easily transportable.

Know What To Do As a Disaster Approaches

At the first hint of disaster, act to protect your pet. Call ahead to confirm emergency shelter arrangements for your pet—if there is a “pet friendly” shelter, great! Otherwise board them or reserve a hotel room in an evacuation area that accepts pets. Check to be sure your pet disaster supplies are ready.

Bring all pets into the house so that you won't have to search for them if you have to leave in a hurry.

Make sure all pets are wearing collars and securely fastened, up-to-date identification. Attach the phone number and address of your temporary shelter, if you know it, or of a friend or relative outside the disaster area.

If you are going to a shelter (or that it becomes a necessity)

In the event of a natural or man-made disaster, pets are not allowed inside most emergency shelters due to public health and safety reasons. If you and your family need to evacuate to a public shelter during a disaster, you must plan in advance for the care of your dog or cat. Such planning could save your pet's life.

There are some pet-friendly shelters, but you must know of their whereabouts before you leave – and if they still have room. Most will require that you keep your pet in a pet carrier and you will need to bring all the supplies for the pets that you need. Some shelters will only allow certain pets (some will not allow reptiles, birds, etc.). You will need to bring with you your pet's medical records showing current vaccinations, etc. To find these shelters **in advance**, contact your county emergency center or the local Red Cross office.

Plan Ahead Before a Disaster Occurs:

- Acquire a steel or fiberglass pet carrier (portable kennel) or crate for each pet.
- Familiarize your pet with the carrier.
- Be sure your pet's vaccinations and medical records are written and up-to-date.
- Be sure your pet wears a properly fitted collar with a current license tag, rabies tag and identification tag containing your name, animal's name, address and phone number.
- Have a leash on hand to maintain control of your pet.
- Survey your home and determine the best location, away from windows if possible, to place your pet during an emergency. (A good choice is a utility room, bathroom, kitchen or other tiled area which can be cleaned easily.)
- A listing of hotels by county that take pets: www.collierem.org/pets/fl_top.htm



Before the Storm. . . . ***Avoiding Hurricane Damage***

Once a storm hits, it is too late to protect your home and property!

During a hurricane, wind forces are carried from the roof, down the exterior walls, to the foundation. Most homes are damaged when the wind forces are not properly transferred to the ground.

Make sure sheathing (plywood or boards that your roofing is attached to) is secure—from the attic, check to see if many nails have missed the trusses and correct.

Are the end gables securely fastened to the rest of the roof?

Double Entry Doors should have at least 1 door with latches to the upper door frame and the floor.

Has the garage door been properly secured?

Are the windows protected by shutters or plywood? All glass doors, windows and glass surfaces should be protected.

Is the roof fastened to the walls with hurricane straps?

Yard and porch furniture is put up and secured. Don't forget grills, smokers, hanging items and other outdoor decorations.

Shed is anchored.

Boats, boats and trailers, etc. secured, tied and staked down.

Prune back limbs and shrubs that can potentially damage your property.

Flooding?

Do you have Flood Insurance? Do you have enough coverage? If you are in a flood plane, you need insurance. Also it usually takes 30 days before coverage goes into effect.

Do you know the projected flood elevation for your area?

Is the electric panel located above potential flood waters?

If the AC air handler or other electrical units have been immersed, so not turn on until they are serviced (we found in 2004, many turned on their AC and "fried" their unit because water was still in the unit—if they had had it checked, they would have only had to pay a service fee).

Important!! Are electric outlets and switches above potential flood waters?

Are the washer and dryer, furnace, AC, water heater above potential flood waters?

If you have floor drains, do they have a float plug?

Does the sewer system have a backflow valve?



Tips for Protecting Personal Property

No one expects to have severe damage our homes – but, on occasion, it happens. The unexpected can happen. You could be riding out the storm in your concrete block home when a limb gets blown through the window and the rain comes blowing in until to can block it off. Even then you could still have water coming in. Or a tree falls on your roof and water starts to come in your house through a hole poked through the roof. It is possible.

Having supplies on hand to protect your belongings could be quite handy.

Protect with what?

- garbage bags – this is the cheapest course for water protection
- plastic tubs – more protection but items must be able to fit in the tub
- sheet plastic or tarps – protect the furniture, piano, computer–duct tape on hand will keep it covered.
- large zip locks (1,2,3 gallon) are great for personal papers, records, etc.
- plastic trash cans – good bulk storage
- coolers (if not storing food in them)
- dishwasher (if water can't get out, if usually can't get in – turn water valve off, just in case)

What needs protecting?

- items you consider irreplaceable
- pictures
- photo albums
- records
- mementos of importance to you
- special books and music
- musical instruments, piano, organ
- computers (at least the CPU)
- ?

Outdoor items need to be remembered.

- boats, canoes, kayaks – these should be staked and tied down
- children's toys need to be brought inside or secured
- storage unit-make sure it is anchored
- patio furniture, lawn ornaments, B-B-Q grills need to be secured

Items helpful when securing personal property:

- duct tape
- rope, heavy cord
- poly tarps with grommet holes (easier to tie down) - if using a tarp outside, make sure it cannot flap or move, otherwise the wind will destroy it.



IF DISASTER STRIKES - Renters and FEMA (if your name is not on title, you are considered a renter)

This includes:

- Renters
- Renting with an option to buy.
- Those living in a house that they are making payments on, but the owner or landlord has not done the paperwork (ie, putting your name on the title and listing himself as the lien holder).
- Living in a house you do not hold title to or your name is not on a title.
- Living in a house that you and your spouse, now divorced, where the spouse's name is on the title and not yours.

In all the above cases you are considered a renter and do not qualify for home repair aid from FEMA.

- What you can qualify for is damage to personal property
- Rental Assistance or possibly a FEMA trailer

If you have renter's insurance or other personal property insurance, you must file with the insurance first, then, if the settlement does not cover the damage, you may be eligible for a grant from FEMA. Also you can be eligible for an SBA Disaster Loan for personal property replacement.

If you are in a flood hazard area, you must have flood insurance – this is a separate policy.

FEMA cannot give a grant to anyone who is in this country illegally, however FEMA does not share any applicant information with Immigration.

FEMA DOES NOT CONDEMN HOUSES! If a house is condemned, it is done by City or County building or health departments.

If you have damage, begin clean up immediately – take pictures first! It will help if an appeal is necessary.

There are a variety of agencies that provide services to the elderly (usually 62 and over) which can include help with utilities, groceries, medication and other assistance.

Agencies like Red Cross and Salvation Army can offer “1 time” assistance with electric and other utilities.

In a disaster, SBA (Small Business Administration) handles Disaster Assistance Loans for homes and personal property.

As a renter, you can get SBA loans up to \$40,000 to help repair or replace personal property such as clothing, furniture, automobiles, that were lost in the disaster (personal property is anything not considered to be real estate or part of the actual structure). This loan may not be used to replace extraordinarily expensive items such as antiques, collections, pleasure boats, RV's, etc.)

If you have insurance on your personal property, the amount you receive will be deducted from the total damage to your property to determine the amount for which you are eligible to apply to the SBA.

If you are ineligible (turned down) for an SBA loan, you may be eligible for a FEMA grant.



IF DISASTER STRIKES – the Homeowner and FEMA (FEMA only covers your primary home, not a second home)

A primary home is based upon where you pay your taxes, if you have a Florida Driver's License and other indicators that is a primary residence.

You are not covered as a homeowner if:

- Renting with an option to buy.
- If you are living in a house that you are making payments on, but the owner or landlord has not done the paperwork (ie, putting your name on the title and listing himself as the lien holder).
- Living in a house you do not hold title to or your name is not on a title.
- Living in a house that you and your spouse, now divorced, where the spouse's name is on the title and not yours.

If you are a homeowner you can qualify for aid from FEMA.

- You can qualify for is damage to your home and for personal property
- Rental Assistance or possibly a FEMA trailer

If you have insurance, you must file with the insurance first, then, if the settlement does not cover the damage, you may be eligible for a grant from FEMA. Also you can be eligible for an SBA Disaster Loans.

If you are in a flood hazard area, you must have flood insurance.

FEMA cannot give a grant to anyone who is in this country illegally, however FEMA does not share any applicant information with Immigration.

FEMA DOES NOT CONDEMN HOUSES! If a house is condemned, it is done by City or County building or health departments.

If you have damage, begin clean up immediately and protect your investment (do not wait for an inspector). Take pictures first! You can show proof to the inspector and it can help if an appeal is necessary.

There are a variety of agencies that provide services to the elderly (usually 62 and over) which can include help with utilities, groceries, medication, tarps and other assistance.

Agencies like Red Cross and Salvation Army can offer "1 time" assistance with electric and other utilities.

In a disaster, SBA (Small Business Administration) handles Disaster Assistance Loans for homes and personal property.

As a homeowner, you can get SBA loans for home repair up to \$200,000 and up to \$40,000 to help repair or replace personal property such as clothing, furniture, automobiles, that were lost in the disaster (personal property is anything not considered to be real estate or part of the actual structure). This loan may not be used to replace extraordinarily expensive items such as antiques, collections, pleasure boats, RV's, etc.)

If you have insurance on your personal property, the amount you receive will be deducted from the total damage to your property to determine the amount for which you are eligible to apply to the SBA.

If you are ineligible (turned down) for an SBA loan, you may be eligible for a FEMA grant.



Church and Congregational Preparedness: *A few tips we learned from last year*

At the church or organization office

No one expects to lose their roof or have other related damage. However, if we had done a little pre-storm preparation, many things would not have been so damaged or have created as much extra work.

- Buy plastic sheeting. Cover all file cabinets, computers, printers, electronics, desks and other important items. Don't forget organs, pianos and other hard to move items. Tape in place with duct tape. If there is a window blown out or broken or if water drips from the ceiling, these items will be reasonably protected.
- Have everyone back up all computers if you know a storm is coming. Make sure back-ups are labeled and collect all back-ups and place in a plastic tub with a lid that will keep all things dry (place in the safe, if possible).
- Using plastic tubs with water-resistant lids or plastic drum liners store any items that can be damaged by water that you feel have a high priority.
- Raise up file cabinets and other items on the floor (like cardboard file boxes) if the floor is likely to get wet.
- Make sure you have someone designated to be in charge of storm preparations and that they have all necessary keys. If they are not the ones with access to the safe, all valuable church records need to be placed in a waterproof container and locked in the safe.

Congregation

Take into consideration your congregation's needs. Many of our congregation members are mobile home park residents, many are elderly, many have special needs – is there a plan to address them?

- Do you have a phone chain to contact everyone? Do you have someone designated to contact shut-ins (and see to their needs)?
- Most residents of mobile home parks have to be evacuated to shelters. Have members in secure homes “adopt” a mobile home family and invite them to weather the storm with them in their home. The “adopted” family will bring their disaster supplies, extra food, water, etc.
- If people with special needs may be at a disadvantage in a storm, congregation members may choose to “adopt” them and bring them into their home until the storm has passed.
- Some may choose, if the church is an adequate shelter, to invite all mobile home residents, elderly, and special needs folks to stay at the church during the storm. Again, they would bring their disaster kit, food, water and bedding. Make arrangements for the church van or volunteers to pick up those with transportation problems.
- Assign a church member or team to be the “Congregational Disaster Response Coordinator”. Have this person or team trained in disaster response.
- Collect emergency/disaster-preparedness needs such as flashlights, batteries, first aid kits, blankets, food, water, and related items.
- Does the church have a suitable alternative worship site, should the church not be usable?
- The board has to make decisions about church policy as an emergency shelter and have it published to the congregation (cooking, sanitation, pets, etc.). Check your insurance!

Around the building:

Locate the electrical main breaker (or fuses) and know how to turn them off.

Know where the water main and (if applicable) the gas main is and how to turn them off if you are instructed to do so (keep in mind it will require a professional to turn your gas back on).



Helpful Web Pages

- American Red Crosswww.redcross.org
- America’s Second Harvest www.secondharvest.org
- Catholic Charitieswww.catholiccharities.org
- Census and Demographic Information <http://factfinder.census.gov>
- Poverty www.census.gov/hhes/www/poverty.html
- Christian Reformed World Relief Committee..... www.crwrc.org
- Church World Service Emergency Response Program..... www.cwserp.org
- Disaster News Networkwww.disasternews.net
- Federal Emergency Management Agencywww.fema.gov
- Florida Interfaith Networking in Disaster (FIND)..... www.findflorida.org
- Humane Society of the U.S.www.hsus.org
- Lutheran Disaster Response www.ldr.org and www.elca.org/dcs/disaster
- Lutheran Services-Florida.....www.lsfnet.org
- Mennonite Disaster Services..... www.mds.mennonite.net
- National Flood Insurance Program..... www.fema.gov/nfip
- National Hurricane Center.....<http://www.nhc.noaa.gov>
- National Organization for Victim Assistance..... www.try-nova.org
- National VOAD www.nvoad.org
- Long-Term Recovery Manual online
- Natural Hazards Center..... www.colorado.edu/hazards
- Online copies of the Natural Hazards Observer (magazine) and Disaster Research (newsletter)
- Presbyterian Disaster Assistancewww.pcusa.org/pda
- REACT www.reactintl.org
- United Church of Christ Disaster Ministries www.ucc.org/disaster
- United Methodist Committee on Relief www.umcor.org
- Volunteers in Technical Assistance.....www.vita.org

SOURCES

Much of the material presented here came from various respected sources:

The American Red Cross
FEMA
FIND

Lutheran Disaster Response
National Hurricane Center
NVOAD