EMERGENCY PREPAREDNESS GUIDE

Protecting Your Family and Your Home

Emergency Supplies | **Emergency Planning** | **Specific Terrorist Threats**

This guide has been prepared by the Homeownership Alliance in partnership with the U.S. Department of Homeland Security. The Homeownership Alliance's founding members are Fannie Mae, Freddie Mac, Independent Community Bankers of America, National Association of Home Builders, and National Association of Realtors®.

BE INFORMED | **BE ALERT** | **BE PREPARED**

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Introduction

Dear Homeowner:

Congratulations on the purchase of your new home! It is one of the most important investments you will ever make. You will want to do everything you can to protect this asset now and into the future. This guide outlines steps you can take to safeguard your home, but more importantly, keep your family safe in the event of an emergency, whether it be a natural disaster or some other threat to safety and security.

That's why we have created this guide, so that all Americans can learn more about potential threats and be better prepared to react during an emergency. While there is no way to predict what will happen, or what your personal circumstances will be, there are simple things you can do now to prepare your home, yourself and your loved ones in the event of an emergency.

The likelihood of you and your family surviving a house fire depends as much on having a working smoke detector and an exit strategy as living in a community with a well-trained fire department. The same is true for surviving other disasters. We must have the tools and plans in place to make it on our own, at least for a period of time, no matter where we are when disaster strikes.

Of course, some of the steps you can take to prepare for the unexpected, such as assembling a supply kit and developing a family communications plan, are the same for almost all emergencies. However, there are important differences among potential terrorist threats that will have an impact on the preparedness decisions you make and the actions you take. This is really all about planning and common sense.

You can find more information on emergency preparedness on the U.S. Department of Homeland Security's preparedness website at www.ready.gov.

Brought to you by: Homeownership Alliance | Homeland Security

Based in Washington, D.C., the Homeownership Alliance is a coalition of more than fifteen organizations committed to ensuring support for the American housing system. Members include Consumer Federation of America, The Council of Insurance Agents & Brokers, The Enterprise Foundation, Fannie Mae, Freddie Mac, Habitat for Humanity International, Independent Community Bankers of America, Independent Insurance Agents & Brokers of America, Local Initiatives Support Corporation, National Association of Federal Credit Unions, National Association of Hispanic Real Estate Professionals, National Association of Home Builders, National Association of Mortgage Brokers, National Association of Real Estate Brokers, National Association of Realtors®, World Floor Covering Association, National Bankers Association, National Council of La Raza, and National Urban League.

Emergency Supplies

Emergency Supplies

Just like having a working smoke detector, having emergency supply kits in your home will put the tools you may need at your fingertips. Be prepared to improvise and use what you have on hand to make it on your own for at least three days, maybe longer. While there are many things that might make you more comfortable, think first about fresh water, food and clean air. Remember to include, and periodically rotate, medications you take every day such as insulin and heart medicine. Plan to store items in an easy-to-carry bag, such as a shopping bag, backpack or duffle bag. Consider making two kits. In one, put everything you will need to stay where you are and make it on your own. The other should be a lightweight, smaller version you can take with you if you have to get away.

Water: Store one gallon of water per person per day for drinking and sanitation, in clean plastic containers. More water may be necessary if you live in a warm-weather climate.

Food: Store food that won't go bad and does not have to be heated or cooked. Choose foods that your family will eat, including protein or fruit bars, dry cereal or granola, canned foods and juices, peanut butter, dried fruit, nuts, crackers and baby foods. Remember to pack a manual can opener, cups and eating utensils.

Clean Air: Many potential terrorist attacks could send tiny microscopic "junk" into the air. For example, an explosion may release very fine debris that can cause lung damage. A biological attack may release germs that can make you sick if inhaled or absorbed through open cuts. Many of these agents can only hurt you if they get into your body, so think about creating a barrier between yourself and any contamination.

Be prepared to improvise with what you have on hand to protect your nose, mouth, eyes and cuts in your skin. Anything that fits snugly over your nose and mouth, including any dense-weave cotton material, can help filter contaminants in an emergency. It is very important that most of the air you breathe comes through the mask or cloth, not around it. Do whatever you can to make the best fit possible for children. There are also a variety of facemasks readily available in hardware stores that are rated based on how small a particle they can filter in an industrial setting. Given the different types of attacks that could occur, there is not one solution for masking. For instance, simple cloth facemasks can filter some of the airborne "junk" or germs you might breathe into your body, but will probably not protect you from chemical gases. Still, something over your nose and mouth in an emergency is better than nothing.

Have heavyweight garbage bags or plastic sheeting, duct tape and scissors in your kit. You can use these things to tape up windows, doors and air vents if you need to seal off a room from outside contamination. Sealing the room is a temporary protective measure to create a barrier between you and contaminated air. Consider precutting and labeling these materials. Anything you can do in advance will save time when it counts. Visit www.ready.gov to learn more.

Emergency Supplies

Basic Supplies: Store a flashlight, battery-powered radio, extra batteries, utility knife, local map, toilet paper, feminine hygiene products, soap, garbage bags and other sanitation supplies, plastic sheeting, duct tape, extra cash and identification. Periodically rotate your extra batteries to be sure they work when you need them.

Warmth: If you live in a cold-weather climate, you must think about warmth. It is possible that the power will be out and you will not have heat. Have warm clothing for each family member in your supply kit, including a jacket or coat, long pants, a long sleeve shirt, sturdy shoes, a hat and gloves. Have a sleeping bag or warm blanket for each person.

Special Items: Think about your family's unique needs. Pack diapers, formula, bottles, prescription medications, pet food, comfort items, books, paper, pens, a deck of cards or other forms of entertainment.

Emergency Supplies

First Aid Kit: The risk of injury, including cuts or burns, is real in any emergency. Many injuries are not life threatening and do not require immediate medical attention, but knowing how to treat minor injuries can make a difference in an emergency. Having the following items in your home can help you stop bleeding, prevent infection and assist in decontamination. Be sure your first-aid kit includes:

- Two pairs of Latex gloves (or other sterile gloves if you are allergic to Latex)
- Sterile dressings to stop bleeding
- Cleansing agent/soap and antibiotic towelettes to disinfect
- Antibiotic ointment to prevent infection
- Burn ointment to prevent infection
- Adhesive bandages in a variety of sizes
- Eye wash solution to flush the eyes or as general decontaminant
- Thermometer (to determine if anyone has a fever, which is a sign of infection)
- Prescription medications you take every day such as insulin, heart medicine and asthma inhalers (periodically rotate medicines to account for expiration dates)
- Prescribed medical supplies such as glucose and blood pressure monitoring equipment and supplies

You should plan in advance what you will do in an emergency. Be prepared to assess the situation, use common sense, and make a mental inventory of whatever you have on hand to take care of yourself and your loved ones. Think about the places your family spends time: school, work and other places you frequent. Ask about their emergency plans. Find out how they will communicate with families during an emergency. If they do not have an emergency plan, consider helping develop one.

Develop a Family Communications Plan

Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations. Consider a plan in which each family member calls or e-mails, the same friend or relative in the event of an emergency. It may be easier to make a long-distance phone call than to call across town, so an out-of-state contact may be in a better position to communicate among separated family members. Be sure each person knows the phone number and has coins or a prepaid phone card to call the emergency contact. You may have trouble getting through, or the phone system maybe down altogether, but be patient.

Deciding to Stay or Go

Depending on your circumstances and the nature of the disaster, the first important decision is whether you stay put or get away. You should understand and plan for both possibilities. Use common sense and available information, including what you learn here, to determine if there is immediate danger. In any emergency, local authorities may or may not immediately be able to provide information on what is happening and what you should do. However, you should watch TV, listen to the radio or check the Internet often for information or official instructions as it becomes available. If you're specifically told to evacuate or seek medical treatment, do so immediately.

Staying Put and "Sealing the Room"

Whether you are at home, work or elsewhere, there may be situations when it is best to simply stay where you are and avoid any uncertainty outside. In fact, there are some circumstances when staying put and creating a barrier between you and potentially contaminated air outside, a process known as "sealing the room," is a matter of survival. Plan in advance where you will take shelter in this kind of an emergency. Choose an interior room or one with as few windows and doors as possible. Consider precutting plastic sheeting to seal windows, doors and air vents. Each piece should be several inches larger than the space you want to cover so that it lies flat against the wall. Label each piece with the location of where it fits.

Use available information to assess the situation. If you see large amounts of debris in the air outside your home, or if local authorities say the air is badly contaminated, you may want to "seal the room." Quickly bring your family and pets inside, lock doors and close windows, air vents and fireplace dampers. Turn off air conditioning, forced air heating systems, exhaust fans and clothes dryers. Take your emergency supplies and go into the room you have designated. Seal all windows, doors and vents with plastic sheeting and duct tape or anything else you have on hand. This is a temporary protective measure to create a barrier between you and contaminated air outside. Listen to the TV, the radio or check the Internet for instructions.

Getting Away

There may be conditions under which you will decide to get away, or there may be situations when you are ordered to leave your home. Plan, in advance, how you will assemble your family and anticipate where you will go. Choose several destinations in different directions so you have options in an emergency. If you have a car, keep at least a half tank of gas in it at all times. Become familiar with alternate routes as well as other means of transportation out of your area. If you do not have a car, plan how you will leave if you have to. Take your emergency supply kit, unless you have reason to believe it has been contaminated, and lock the door behind you. Take pets with you if you are told to evacuate, however, if you are going to a public shelter, keep in mind that they may not be allowed inside. If you believe the air may be contaminated, drive with your windows and vents closed and keep the air conditioning and heater turned off.

Working Together

Schools, daycare providers, workplaces, neighborhoods and apartment buildings, like individuals and families, should all have site-specific emergency plans. Ask about plans at the places where your family spends time: work, school and other places you frequent. If none exist, consider volunteering to help develop one. You will be better prepared to reunite your family and loved ones safely during an emergency if you think ahead, and communicate with others in advance.

Schools and Daycare

If you are a parent or a guardian of an elderly or disabled adult, make sure schools or daycare providers have emergency response plans. Ask how they will communicate with families during a crisis. Do they store adequate food, water and other emergency supplies? Find out if they are prepared to stay put if need be, and where they plan to go if they must get away.

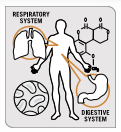
Employers

If you are an employer, make sure your workplace has a building evacuation plan that is regularly practiced. Take a critical look at your heating ventilation and air conditioning system to determine if it is secure or if it could be upgraded to better filter potential contaminants. Be sure you, and others, know how to turn off the system if necessary. Think about what to do if your employees can't go home, and make sure you have appropriate supplies on hand.

Neighborhoods and Apartment Buildings

A community working together during an emergency also makes sense. Talk to your neighbors about how you can work together. Find out if anyone has specialized equipment like a power generator or expertise, such as medical knowledge, that might help in a crisis. Decide who will check on elderly or disabled neighbors. Make back-up plans for children in case you can't get home in an emergency. Sharing plans and communicating in advance is a good strategy.

It is important to remember that there are significant differences among potential terrorist threats that will influence the decisions you make and the actions you take. By beginning a process of learning about these specific threats, you are preparing yourself to react and be ready.



Biological Threat

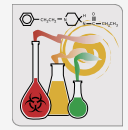
A biological attack is the deliberate release of germs or other biological substances that can make you sick. Many agents must be inhaled, enter through a cut in the skin or be eaten to make you sick. Some biological agents, such as anthrax, do not cause contagious diseases. Others, like the smallpox virus, can result in diseases you can catch from people.

Unlike an explosion, a biological attack may or may not be immediately obvious. While it is possible that you will see signs of a biological attack, as was sometimes the case with the anthrax mailings, it is perhaps more likely that local health care workers will report a pattern of unusual illness or there will be a wave of sick people seeking emergency medical attention. You will probably learn of the danger through an emergency radio or TV broadcast, or some other signal used in your community. Perhaps you will get a phone call or emergency response workers may come door-to-door. If you become aware of an unusual or suspicious release of an unknown substance nearby, it doesn't hurt to protect yourself. Get away quickly. Cover your mouth and nose with layers of fabric that can filter the air but still allow breathing. Examples include two to three layers of cotton such as a t-shirt, handkerchief or towel. Otherwise, several layers of tissue or paper towels may help. Wash with soap and water and contact authorities.

In the event of a biological attack, public health officials will provide information on what you should do as quickly as they can. However, it can take time for them to determine exactly what the illness is, how it should be treated and who is in danger. What you can do is watch TV, listen to the radio or check the Internet for official news including the following: Are you in the group or area authorities consider in danger? What are the signs and symptoms of the disease? Are medications or vaccines being distributed? Where? Who should get them? Where should you seek emergency medical care if you become sick?

Specific Terrorist Threats

At the time of a declared biological emergency, if a family member becomes sick, it is important to be on your guard. However, do not automatically assume you should go to a hospital emergency room or that any illness is the result of the biological attack. Symptoms of many common illnesses may overlap. Use common sense, practice good hygiene and cleanliness to avoid spreading germs and seek medical advice.



Chemical Threat

A chemical attack is the deliberate release of a toxic gas, liquid or solid that can poison people and the environment. Watch for signs of a chemical attack such as many people suffering from watery eyes, twitching, choking, having trouble breathing or losing coordination. Many sick or dead birds, fish or small animals are also cause for suspicion. If you see signs of a chemical attack, quickly try to define the impacted area or where the chemical is coming from, if possible. Take immediate action to get away from the affected area.

If the chemical is inside a building where you are, try to get out of the building without passing through the contaminated area. Otherwise, it may be better to move as far away from where you suspect the chemical release is and "shelter-in-place." If you are outside when you see signs of a chemical attack, you must quickly decide what is the fastest way to get away from the chemical threat. Consider if you can get out of the area or if it would be better to go inside a building and follow your plan to "seal the room."

If your eyes are watering, your skin is stinging, you are having trouble breathing or you simply think you may have been exposed to a chemical, immediately strip and wash. Look for a hose, fountain or any source of water. Wash with soap, if possible, but do not scrub the chemical into your skin. Seek emergency medical attention.

Specific Terrorist Threats

Nuclear Blast

A nuclear blast is an explosion with intense light and heat, a damaging pressure wave and widespread radioactive material that can contaminate the air, water and ground surfaces for miles around. While experts may predict at this time that a nuclear attack is less likely than others, terrorism is inherently unpredictable. If there is a flash or fireball, take cover immediately, below ground if possible, though any shield or shelter will help protect you from the immediate effects of the blast and the pressure wave. In order to limit the amount of radiation you are exposed to, think about shielding, distance and time. If you have a thick shield between yourself and the radioactive materials it will absorb more of the radiation, and you will be exposed to less. Similarly, the farther away you are from the blast and the fallout the lower your exposure. Finally, minimizing time spent exposed will also reduce your risk.

Radiation Threat or "Dirty Bomb"

A radiation threat or "dirty bomb" is the use of common explosives to spread radioactive materials over a targeted area. It is not a nuclear blast. The force of the explosion and radioactive contamination will be more localized. While the blast will be immediately obvious, the presence of radiation may not be clearly defined until trained personnel with specialized equipment are on the scene. As with any radiation, you want to try to limit your exposure. Think about shielding, distance and time.

Homeland Security

FAMILY COMMUNICATIONS PLAN

Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations.

Out-of-State Contact Name: Telephone Number:

Email: Telephone Number:

Fill out the following information for each family member and keep it up to date.

Name:	Social Security Number:
Date of Birth:	Important Medical Information:
Name:	Social Security Number:
Date of Birth:	Important Medical Information:
Name:	Social Security Number:
Date of Birth:	Important Medical Information:
Name:	Social Security Number:
Date of Birth:	Important Medical Information:
Name:	Social Security Number:
Date of Birth:	Important Medical Information:
Name:	Social Security Number:
Date of Birth:	Important Medical Information:
Name:	Social Security Number:
Date of Birth:	Important Medical Information:

Where to go in an emergency. Write down where your family spends the most time: work, school and other places you frequent. Schools, daycare providers, workplaces and apartment buildings should all have site-specific emergency plans.

Home	**Work**
Address:	Address:
Phone Number:	Phone Number:
Neighborhood Meeting Place:	Evacuation Location:
Regional Meeting Place:	Regional Meeting Place:

School	**Work**
Address:	Address:
Phone Number:	Phone Number:
Evacuation Location:	Evacuation Location:

School	**Other place you frequent:**
Address:	Address:
Phone Number:	Phone Number:
Evacuation Location:	Evacuation Location:

School	**Other place you frequent:**
Address:	Address:
Phone Number:	Phone Number:
Evacuation Location:	Evacuation Location:

Important Information	Name	Telephone #	Policy #
Doctor(s):			
Other:			
Pharmacist:			
Medical Insurance:			
Homeowners/Rental Insurance:			
Veterinarian/Kennel (for pets):			

Other useful phone numbers: 9–1–1 for emergencies. **Police Non-Emergency Phone #:**

HELPFUL RESOURCES

American Red Cross
Terrorism Preparation Materials
www.redcross.org/pubs/dspubs/terrormat.html

Centers for Disease Control and Prevention
Public Health Emergency Preparedness and Response
www.bt.cdc.gov/

Chemical Stockpile Emergency Preparedness Program
Residential Shelter-in-Place
emc.ornl.gov/CSEPPweb/SIP/SIP.htm

CitizenCorps.gov
Citizen Preparedness
www.citizencorps.gov/

Department of Education
Emergency Preparedness Plans for Schools
www.ed.gov/emergencyplan/

Department of Health and Human Services
Disasters and Emergencies
www.hhs.gov/disasters/index.shtml

Department of Homeland Security
For more information on preparing for any of the emergencies described in this booklet
www.ready.gov

Disaster Help
Disaster Assistance
disasterhelp.gov/portal/jhtml/index.jhtml

Environmental Protection Agency
Emergency Preparedness
www.epa.gov/ebtpages/emeremergencyprepared ness.html

Federal Emergency Management Agency
Disaster Preparedness
www.fema.gov/

FirstGov
The Official Web Portal of the US Federal Government
www.firstgov.gov/

FirstGov for Consumers
Disaster, Fire and Emergencies
www.consumer.gov/yourhome.htm

Threat Alert System
Information for Citizens
www.dhs.gov/dhspublic/display?theme=29

USA Freedom Corps
Community Programs
www.usafreedomcorps.gov/

IN ALL CASES, REMAIN CALM

Be prepared to adapt this information to your personal circumstances and make every effort to follow instructions you receive from authorities on the scene. Above all, stay calm, be patient and think before you act. With these simple preparations, you can be ready for the unexpected. If you have a working smoke detector, you understand that preparing makes sense. Get ready now.

This common sense framework is designed to launch a process of learning about citizen preparedness. For the most current information and recommendations, go online to www.ready.gov or call toll-free 1-800-BE-READY (1-800-237-3239) or see the helpful resources listed in this guide.

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