

Preparedness 101

An Introduction to Being Prepared



**A Community Self-Help Disaster Preparedness Program
Presented by the
Waldo County Emergency Management Agency**

PREPAREDNESS 101

INTRODUCTION TO BEING PREPARED

**Waldo County
Emergency Management Agency**



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PREPAREDNESS GOAL

- ▶ To encourage and educate more residents to become better prepared for major emergencies and disasters.



Preparedness Links:

Waldo County Disaster Preparedness Guide -

http://www.waldocountyme.gov/ema/user/Family_Preparedness_Guide.pdf

Maine Prepares - <http://www.maine.gov/mema/prepare/>

FEMA Ready - <https://www.ready.gov/>

DISASTER PREPAREDNESS



- ▶ Being prepared for disasters can reduce fear, anxiety, and losses that accompany disasters.
- ▶ Being prepared can also reduce the impact of disasters.
- ▶ It can also mean the difference between life and death.

It can't hurt to be prepared for emergencies and disasters. It doesn't have to cost much and it doesn't have to take a lot of time.

However, being prepared can mean the difference between life and death for you and your loved ones. It can lessen the impacts to your life and can make it easier to recover.

The biggest hurdle that emergency managers have is trying to convince the public that disaster do happen and they can happen to any of us. Whenever you talk to a disaster victim, one of their first statements is – "I can't believe that this happened to me."

Well it did. And it can happen to you too.

Be Prepared!

DEFINITIONS

- ▶ Hazard: A dangerous event that has the potential to lead to an emergency or disaster.
- ▶ Examples - disease outbreaks, wildfires, floods, tropical storms, tornadoes, earthquakes, winter storms, cyber-attacks, hazardous materials releases, energy outages, terrorism or war.



Hazard: A dangerous event that has the potential to lead to an emergency or disaster. These can be natural or human caused and can include: disease outbreaks, wildfires, floods, tropical storms, tornadoes, earthquakes, winter storms, cyber-attacks, hazardous materials releases, energy outages, terrorism or war.

Some hazards happen more likely than others. We have some springtime flooding every year and the occasional road may take some damage from erosion. In 2007, Waldo County alone experienced over \$750,000 of damages to local roads from two flooding events that happened on or around St Patrick's Day and Patriot's Day. In 1987, the State experienced the Flood of 87 which was considered to be a 500-year event.

On September 11, 2001, the United States was attacked by terrorists who caused more deaths than were lost at the attack on Pearl Harbor in 1941. Did we expect the attack on September 10, 2001?

Why couldn't another major world power attack America's powergrid with a cyberattack tomorrow?

Did I mention already to be prepared?

DEFINITIONS

- ▶ Emergency: A dangerous event that normally can be managed at the local level.
- ▶ Disaster: A dangerous event that causes significant human and economic loss and requires a crisis response beyond local resources.



Disasters are distinguished from emergencies by the greater level of response required.

A two car accident on Route one is an example of an Emergency. The local Fire Department and ambulance service are dispatched, along with a law enforcement officer. They deal with the emergency and move on.

A larger emergency may require assistance from another fire department or ambulance service.

In 2007, the I-35W Mississippi River bridge in Minneapolis, Minnesota collapsed, killing 13 people and injuring 145. This required a response from many communities, the State and Federal governments. This was a disaster, not just an emergency.

DEFINITIONS



- ▶ Civil Defense is a Community Self-Help Disaster Preparedness Program administered by the local Emergency Management officials and staffed by Community Volunteers.

The activities and measures undertaken to minimize the effects of hazards upon the civilian population; to deal with the immediate emergency conditions; and to effectuate emergency repairs and restoration of basic human needs. Locally, the Civil Defense program is managed by the Waldo County EMA and local Civil Defense Volunteers. The CD Volunteers will provide personnel, under the direction of EMA, to support disaster logistics, mass care (sheltering and feeding), and security operations.

Our Fire Departments, Ambulance Services and Local Law Enforcement Agencies are not staffed for a disasters, but for day-to-day emergencies. During region-wide disasters, mutual aid will probably not be available. State response agencies are also not staffed for disasters and may be overwhelmed with critical issues in major population centers.

The Federal government may take days or weeks to arrive and the only real response element they have is the military.

Don't be a liability. Be a Disaster Resource. Be Prepared. Get Trained. Volunteer.

All disasters are local. Your local community is the only effective and timely disaster response and recovery resource. You are a member of the community. You must be a part of the solution. At a minimum, you must be prepared to take care of yourself and your family. At best, you are a volunteer to help your neighbors and community. This is the true definition of Civil Defense.

DEFINITIONS

- ▶ Whole Community: Everyone in the community is a part of the local civil defense program. The local emergency manager cannot prepare a community by themselves.
- ▶ Local government leaders, community organizations, businesses and every citizen must be a part of the solution.



The Whole Community is a means by which residents, emergency management practitioners, organizational and community leaders, and government officials can collectively understand and assess the needs of their respective communities and determine the best ways to organize and strengthen their assets, capacities, and interests. By doing so, a more effective path to societal security and resilience is built.

Emergency Managers who work on their own to produce emergency plans and put these plans on the shelf in their office have not included the Whole Community. There is no buy in from anyone and the plans are worthless.

Every member of the Community needs to do their part for disaster preparedness. If you and your family are prepared to “weather the storm”; assist your neighbor with getting prepared and volunteer to help out the community during a disaster. Give input into the community’s emergency plans and preparations. If you are a member of a community organization, like the Boy or Girl Scouts, Rotary, Masons, VFW or American Legion, Lion’s Club, Snowmobile/ATV Club, and many others, consider having your organization take on a disaster role.

DEFINITIONS

- ▶ Disaster Preparedness (DP): Measures taken by individuals to prepare for and reduce the effects of disasters.



We make our communities disaster-resilient when all our community members are prepared for the impacts of disasters.

Hazards like floods and power outages don't have to result in "disaster events". If we have built our drainage systems to resist storm water damage; if we have restricted construction in floodplains; if we have backup power systems in place; and no one is impacted by the hazard event – there's no disaster.

DEFINITIONS

- ▶ Emergency Management: The management function that coordinates disaster preparedness, response and recovery in order to help protect (defend) the civilian population



Locally, this function is managed by the Waldo County Emergency Management Agency (EMA), municipal emergency management directors and associated partners and emergency teams.

Each Town and City in Maine has a volunteer Emergency Management Director. It's a big job for a single volunteer. Consider helping out as the Deputy Director or as an Advisory or Assistance Committee.

Each County in Maine has an Emergency Management Agency with anywhere from one employee to eight. The County EMA office is located in the Shiretown and is your local resource for all local emergency management activities and support.

The Maine Emergency Management Agency has 29 employees and works to support the local emergency management programs with financial assistance from the Federal government.



Emergency Management: A Vital Government Function

Emergency management is an essential government service. Its purpose is to apply resources and efforts to mitigate, prevent when possible, protect where feasible, and to respond and recover from all threats and hazards that impact the safety and security of the nation.

Emergencies and disasters can pose both short and long-term public policy challenges, including continuity of government, public health, economic development, the environment, agriculture, and technology. In addition to natural disasters, emergency management must deal with complex issues like climate adaptation, cybersecurity, countering terrorism, critical infrastructure interdependencies, infectious disease outbreaks, and school safety. While not necessarily the lead agency in every event, emergency management is responsible for coordinating the overall state response. Having an effective emergency management system in place can help minimize the potentially devastating impact from emergencies and disasters.

Government has the responsibility to ensure an effective response and recovery for any event that threatens the residents and communities of a state. The emergency management agency is responsible for:

- ▶ Identifying and assessing potential hazards;
- ▶ Developing emergency operations plans and procedures;
- ▶ Training personnel;
- ▶ Conducting drills and exercises to test plans;
- ▶ Providing situational awareness for informed decision making by leaders;
- ▶ Coordinating response efforts between all public and private entities;
- ▶ Providing critical information to the public;
- ▶ Facilitating mutual aid;
- ▶ Administering disaster assistance programs; and
- ▶ Providing overall coordination for disaster recovery.

▶ Phases of Emergency Management

1 Preparedness: Activities undertaken to **prepare for disasters and emergencies** and facilitate future response and recovery efforts. Includes writing emergency operations plans and procedures, training, exercises, evacuation planning, public education and warning.

2 Mitigation: Activities undertaken to **avoid, eliminate or reduce the probability of occurrence**, or to lessen the effects of an emergency/disaster. It involves actions to protect lives and property and to defend against attacks.

3 Response: Activities undertaken in the **immediate aftermath of a disaster** that help to reduce casualties and damage, and that expedite recovery. Response activities include warning, evacuation, rescue and other similar operations.

4 Recovery: **Reconstruction, repair and rebuilding activities** intended to restore a community. In addition to permanent repairs to bridges, roads and buildings, these activities include helping victims return to permanent housing, community redevelopment activities, and long-term redevelopment planning.

DEFINITIONS



- ▶ Community Organizations Active in Disaster (COAD): a local network of community service business, faith-based, educational and non-profit organizations that work together to prepare, respond and recover from major emergencies and disasters.

These organizations will share knowledge and resources throughout an emergency to help disaster survivors and their communities. The COAD members will provide personnel, facilities, funds, supplies and networking during the recovery phase.

We do not have government workers on the payroll to staff warming centers, overnight emergency shelters, mass feeding sites, disaster supply staging areas, disaster supply delivery, sandbagging crews, volunteer reception centers, and other disaster jobs.

This is where community volunteers come into the picture. The best support to emergency management comes from existing community organizations who offer to participate in emergency management before a disaster occurs. Members of the organization can preplan the disaster work they wish to be involved in, receive training and supplies and equipment, and organize the method of activation.

Waldo County has formed a Community Organizations Active in Disaster (COAD) group. This group will include a representative from community organizations from around the County who will meet to work out how they will participate and contribute to the disaster response and recovery efforts. Organizations may find that if they partner with another organization, they will be able to meet all the needs of a specific function. For example, a local food pantry has a nice building for storing and distributing food, but do not have the staff to deal with a community disaster. Another organization may have a lot of people, but no facility. If the two work together, they can feed everyone in their town.

LOCAL EMERGENCIES

- ▶ Structure Fires
- ▶ Transportation Accidents
- ▶ Flu
- ▶ Wildfires
- ▶ Annual Flooding
- ▶ Thunderstorms
- ▶ Winter Storms
- ▶ Hazardous Material Releases



This is by no means a complete list of all possible emergency that can occur in Waldo County; however, they are the most likely emergencies that can happen on a day-to-day basis.

Flu season happens every year. There is a structure fire occurring on a weekly basis. Springtime is both flood season and wildfire season. Car accidents occur several times a week somewhere in the County. Fuel spills are common. In summer we have thunderstorms and every winter we have a blizzard or two.

Most of these emergencies are dealt with by our local law enforcement, fire protection and emergency medical services departments.

LOCAL EMERGENCIES

- ▶ These hazards have short term impacts.
- ▶ They can result in minor damages, neighborhood evacuations, and even some injuries and deaths.
- ▶ They do not overwhelm our local public safety agencies, nor the long term functioning of our communities.
- ▶ Be prepared for emergencies, but simple steps are usually all that are necessary.

All of these hazards can have localized and short term impacts. They can result in damages to roads, lost work time, neighborhood evacuations, and even some injuries and deaths. However, for the most part, they do not totally overwhelm our public safety and emergency management agencies, nor the long term functioning of our communities. You need to be prepared for emergencies, but simple steps are usually all that are necessary. Disasters on the other hand, which happened less often, can have severe long term societal impacts

Examples include:

Ensure that you have smoke detectors in your house; that flammables are properly stored; electrical wires are not overloaded; that your family has a fire evacuation plan and has practiced it.

Go indoors when thunder roars. Drive safely and defensively. Get you flu shot.

These are all preparedness activities for day-to-day emergencies.

MAJOR DISASTERS

- ▶ Hurricanes/Tropical Storms
- ▶ Tornado
- ▶ Large Forest Fires
- ▶ Solar Storms
- ▶ Long-Term Fuel Shortage
- ▶ Cyber Attack on Critical Infrastructure



Fortunately, major disasters do not happen on a day-to-day basis. However, they can occur when you least expect it. This is where you can be prepared beforehand.

Maine has been hit with hurricanes and can experience them again. Storm surge along the coast, heavy rains and strong winds can cause a great deal of damage to our electrical distribution system, roadways, homes and businesses.

The same event that can cause northern lights, if strong enough at the right location, can also cause major damage to our electrical transmission system. Large transformers can burn up – transformers that are not stockpiled, but have to be built when needed (and can take 6-12 months to build).

A single nuclear device detonated high in the atmosphere will not cause damage to structures or hurt people on the ground, but an electromagnetic pulse from that detonation can fry all electronics for hundreds or thousands of miles.

Without electricity, there is no fuel distribution and everything requires fuel to work.

WHAT'S THE CHANCE?

- ▶ 25% chance that your home will have a reportable home fire in 78 years.
- ▶ 100% chance that Waldo County will experience a hurricane in 30 years.
- ▶ Which is higher?



Do you have home insurance? Why? How much do you pay each year for your home to have insurance coverage?

I purchased my first home in 1996. I figure I have spent about \$15,000 in home insurance premiums over 22 years. I have never had a fire in a home I have owned. Yet I still pay for insurance. Why? Because, if the unlikely were to happen and I did not have insurance, I would lose everything and my family would have no where to live. Though not likely to happen, the lose would be too great.

In April 1987, Maine experienced widespread flooding that caused a great deal of damage and closed roads. This was considered to be a 500 year event or a 0.2% chance of occurring each year.

PERSONAL READINESS

- ▶ You can be prepared to take care of yourself for at least a week for around \$215. Why wouldn't you. This is really cheap insurance.

For an investment of \$215 dollars, you can have the tools and supplies on hand that you would need to take care of your family for a week during a disaster that causes a power outage.

The rest of this class will give you some ideas for your own preparedness planning. Each family situation is different. There is no single plan that will work for everyone. We'll give you the tools so that you can build your own plan.

Getting Prepared for 7 Days on \$215

Waldo County EMA recommends that you and your family are prepared to take care of yourself for at least 7 days. This means, little if any assistance from local, state, or federal government; no electrical power, no telephone; no stores and very little traveling.

We do encourage that you reach out and have discussions with your neighbor about how you can help one another during a disaster.

Disaster Preparedness doesn't have to cost a lot. The following is an example list for a family of four, with associated costs. The items chosen may not be your preference. That's OK, make your own list to fit your family preferences and likes.

• Stored Drinking Water (7 gals x 4 x \$0.88/gal)	\$25.00
• Oatmeal (30 servings container)	\$2.50
• Dry Instant Milk (makes 40 cups)	\$9.50
• Hot Cocoa Mix (40 servings)	\$5.00
• Dry Cereal – Great Value Cheerios, 18 servings	\$3.00
• Can of Soup (Tomato, Chicken Noodle, etc) x 14	\$10.50
• Peanut Butter, 80 ozs	\$10.00
• Can of Vegetables x 28 cans	\$14.00
• Instant Mashed Potato, 65 servings	\$7.00
• Canned Meat (ham, chicken, tuna, turkey, etc) x 32 serv	\$20.00
• Bottle top Propane Stove	\$28.00
• 10 oz propane cylinder x 2	\$6.00
• Kitchen Trash Bags (17)	\$2.00
• Baby wipes (160)	\$3.50
• Baking Soda, one 1-lb box	\$1.50
• Bleach, 64 oz	\$2.50
• First Aid Kit	\$10.00
• Fireproof document container	\$20.00
• AM/FM battery-operated radio	\$15.00
• AA Batteries	\$10.00
• Toilet Paper	\$10.00

Total \$215.00

You don't have to buy everything all at once. Buy a little each week to put away. If you spend 6 months building your emergency supply, it will cost you \$8.25 per week.

Appendix B: Disaster Supplies Checklists

The following list is to help you determine what to include in your disaster supplies kit that will meet your family's needs.

First Aid Supplies

Supplies	Home (√)	Vehicle (√)	Work (√)
Adhesive bandages, various sizes			
5" x 9" sterile dressing			
Conforming roller gauze bandage			
Triangular bandages			
3" x 3" sterile gauze pads			
4" x 4" sterile gauze pads			
Roll 3" cohesive bandage			
Germicidal hand wipes or waterless, alcohol-based hand sanitizer			
Antiseptic wipes			
Pairs large, medical grade, non-latex gloves			
Tongue depressor blades			
Adhesive tape, 2" width			
Antibacterial ointment			
Cold pack			
Scissors (small, personal)			
Tweezers			
Assorted sizes of safety pins			
Cotton balls			
Thermometer			
Tube of petroleum jelly or other lubricant			
Sunscreen			
CPR breathing barrier, such as a face shield			
First aid manual			

Non-Prescription and Prescription Medicine Kit Supplies

Supplies	Home (√)	Vehicle (√)	Work (√)
Aspirin and non-aspirin pain reliever			
Anti-diarrhea medication			
Antacid (for stomach upset)			
Laxative			
Vitamins			
Prescriptions			
Extra eyeglasses/contact lenses			

Sanitation and Hygiene Supplies

Item	(√)	Item	(√)
Washcloth and towel		Heavy-duty plastic garbage bags and ties for personal sanitation uses and toilet paper	
Towelettes, soap, hand sanitizer		Medium-sized plastic bucket with tight lid	
Tooth paste, toothbrushes		Disinfectant and household chlorine bleach	
Shampoo, comb, and brush		A small shovel for digging a latrine	
Deodorants, sunscreen		Toilet paper	
Razor, shaving cream			
Lip balm, insect repellent			
Contact lens solutions			
Mirror			
Feminine supplies			

Equipment and Tools

Tools	(√)	Kitchen Items	(√)
Portable, battery-powered radio or television and extra batteries		Manual can opener	
NOAA Weather Radio, if appropriate for your area		Mess kits or paper cups, plates, and plastic utensils	
Flashlight and extra batteries		All-purpose knife	
Signal flare		Household liquid bleach to treat drinking water	
Matches in a waterproof container (or waterproof matches)		Sugar, salt, pepper	
Shut-off wrench, pliers, shovel, and other tools		Aluminum foil and plastic wrap	
Duct tape and scissors		Resealable plastic bags	
Plastic sheeting		Small cooking stove and a can of cooking fuel (if food must be cooked)	
Whistle			
Small canister, ABC-type fire extinguisher		Comfort Items	
Tube tent		Games	
Compass		Cards	
Work gloves		Books	
Paper, pens, and pencils		Toys for kids	
Needles and thread		Foods	
Battery-operated travel alarm clock			

Food and Water

Supplies	Home (√)	Vehicle (√)	Work (√)
Water			
Ready-to-eat meats, fruits, and vegetables			
Canned or boxed juices, milk, and soup			
High-energy foods such as peanut butter, jelly, low-sodium crackers, granola bars, and trail mix.			
Vitamins			
Special foods for infants or persons on special diets			
Cookies, hard candy			
Instant coffee			
Cereals			
Powdered milk			

Clothes and Bedding Supplies

Item	(√)	(√)	(√)	(√)
Complete change of clothes				
Sturdy shoes or boots				
Rain gear				
Hat and gloves				
Extra socks				
Extra underwear				
Thermal underwear				
Sunglasses				
Blankets/sleeping bags and pillows				

Documents and Keys

Make sure you keep these items in a watertight container

Item	Stored (✓)
Personal identification	
Cash and coins	
Credit cards	
Extra set of house keys and car keys	
Copies of the following:	
• Birth certificate	
• Marriage certificate	
• Driver's license	
• Social Security cards	
• Passports	
• Wills	
• Deeds	
• Inventory of household goods	
• Insurance papers	
• Immunization records	
• Bank and credit card account numbers	
• Stocks and bonds	
Emergency contact list and phone numbers	
Map of the area and phone numbers of places you could go	

SO? I'LL JUST CALL 911



- ▶ Public Safety is staffed to deal with day-to-day emergencies. They are not staffed to deal with disasters.
 - ▶ 1 volunteer firefighter for every 100 residents
 - ▶ 1 call EMT for every 400 residents
 - ▶ 1 law enforcement officer for every 1,300 residents

(Doesn't count summerfolk and tourists; work shifts; or volunteers who can't leave their job)

During a disaster event, you might not be able to call 911, because the phone system could be inoperative. Even if the lines are up, there may be so many calls that you can't get through. Even if you do get through, your local fire department and ambulance service will be so overwhelmed, they may not be able to help you.

In Waldo County, we have about 1 volunteer firefighter for every 100 residents (and that's not counting summer folk and tourists). The key here is "volunteer". They may be working their full time job in Augusta, Bangor or Waterville and not available to respond.

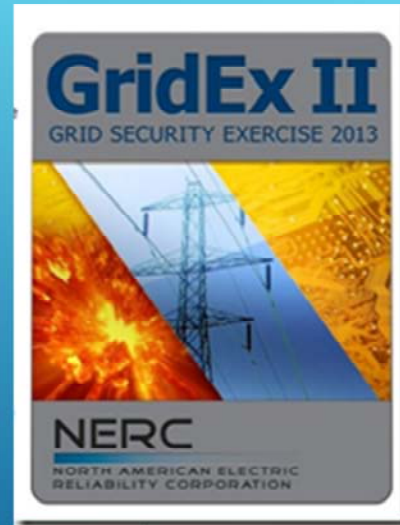
In Waldo County, we have about 1 volunteer EMT for every 400 residents. We have about 1 law enforcement officer for every 1,300 residents, and that's not taking into account work shifts. On an average day, there is one officer for every 5,000 residents.

Disasters typically impact a large geographic area. Therefore, there will be no mutual aid. And, emergency responders may also be impacted by the disaster, so staffing numbers may be even lower.

You are the 1st First Responder to any emergency that you experience.

MAJOR DISASTERS

- ▶ The number one disaster impact is the long term loss of electrical power.
- ▶ Outages can cause a lack of fuel, food, water, heat and sanitation. Electronic financial transactions may cease. Businesses may not be able to function. Transportation and communications may stop.



Whether the hazard is a hurricane, windstorm, ice storm, solar storm, or cyber attack, the primary impact will be the loss of commercial power.

Without power, most gas stations will not be able to pump gas and even if they do, they might not be resupplied.

Grocery stores will lose their produce and may also not be resupplied.

Banks and ATMs will not be able to process funds. Credit cards and debit cards will not process. Do you have a lot of cash on hand?

TV and radio stations could be down. Without fuel resupply, phones will stop working in a few days.

This sounds like a Hollywood disaster movie. It isn't. It's Puerto Rico after Hurricane Maria.

DISASTER PREPAREDNESS AND YOU

- ▶ No matter what causes the disaster, be prepared to take care of yourself and your family –
 - ▶ Barely Ready – 3 days (recommendation by FEMA)
 - ▶ Basic Prepared – 7 days (minimum)
 - ▶ Better Prepared – 28 Days



FEMA recommends being prepared for three days following a disaster. Disasters are not resolved in three days and government is not responsive enough to be helping in three days.

Waldo County EMA recommends, at a minimum, to have on hand what you need for at least one week. One month is even better. Six months would be great!

During a major disaster, it could take weeks to months to fully recover. You must be prepared to take care of you and your family when the lights go out. Local government will also be “in the dark” and unlikely to do much (unless of course, many members of the Community are prepared and they come out to help). The State government will also be struggling to recover.

And if the Federal government can accomplish anything in months, it’s considered an “overnight success.”

Don’t expect the Calvary to be coming over the hill, unless you’re leading the charge.

SO WHAT SHOULD I DO?

- ▶ Clean Drinking Water
- ▶ Non-perishable food
- ▶ Staying Warm
- ▶ Basic Sanitation
- ▶ Medical Needs
- ▶ Important Records
- ▶ Finances
- ▶ Backup Power
- ▶ Plumbing Protection
- ▶ Emergency Communications
- ▶ Family Communications
- ▶ Evacuations and Shelters
- ▶ Protecting your Family
- ▶ Checking up on others
- ▶ Community Volunteering



These are the topics that will be discussed in the following pages.

The first activities are for personal preparedness. The last several activities are about helping your community to recover.

CLEAN DRINKING WATER

- ▶ Plan on 1 gallon of water per person per day for at least 7 days. More is better.
- ▶ Don't forget water for your pets!
- ▶ Purchase 1-2 gallons every week (\$0.88/gallon) to build up a stockpile
- ▶ Or you can store your water in thoroughly washed plastic, glass, containers.
- ▶ Never use a container that has held toxic substances.
- ▶ Store in a cool, dark place. Rotate water every 6 months.



For a family of four, it would cost less than \$25 (or taking the family out to a fast food joint once) to stockpile enough water for four for one week. And you don't have to do it all at once. Every time you go grocery shopping, pick up 1-2 gallons of water.

The great thing about a gallon of bottled water is you know it's sanitary and it's sealed. If you are really into prepping, you can purchase large capacity drums, do your own sanitizing, and tracking the expiration dates. But for the average family, pick up a few gallons each week.

Water stored for a long time goes stale. It can be freshened up and in a real bad emergency, you can drink stale water. What you really have to be careful of is water that gets bacteria in it.

You can also filter and boil water.

Is My Water Safe?

A disaster can both disrupt the electricity needed to pump water in to your home and contaminate the water supply. Plan ahead to be sure you have enough safe water for drinking, making food, brushing teeth, and keeping clean.

Storing Water

You can store water ahead for use in emergencies. Boiled water stored in sterilized containers will keep for six months to one year. While the water may taste flat, it is safe to drink or use in cooking.

Water From the Hot Water Heater

Your hot water heater or water pressure tank could supply many gallons of safe water during an emergency. Before using water from the water heater, switch off the gas or electricity that heats the water. Leaving the power on while the heater is empty could cause an explosion or burn out the elements. After turning off the power source, open the drain valve at the bottom of the tank. Do not turn the water heater on again until the water system is back in service.

If your well has been flooded or surface water has entered your well, the water needs to be treated with shot chlorination. (See UMCE bulletin

#7115, *Bacteria in Water Supplies, Part 2: How to Disinfect Your Well.*)

Boiled water stored in sterilized containers will keep for six months to one year.

Disinfecting Water

Unless you are absolutely certain your water supply is not contaminated, purify all water before using it for drinking, preparing food, brushing teeth, or washing dishes. If the water contains sediment or floating material, strain it through a cloth before purifying it. If you have access to heat or power, water can be made safe by boiling. If not, you will have to treat it with chemicals.

Boiling (preferred method): Boil water at a rolling boil for 10 minutes to kill any disease-causing bacteria.

Chemical treatment: If you can't boil water, chemical treatment will kill most disease-causing organisms. Any of the following three chemical treatments will purify water.

Chlorine bleach. Household bleach is a good disinfectant for water. Before using, check the label to be sure hypochlorite is the only active ingredient in the bleach. Do not use bleach that contains soap. Since the amount of chlorine in bleach is variable, use the following table to determine the appropriate amount needed

to purify water. Mix the bleach thoroughly in the water, and let it stand for 30 minutes. The water should have a slight chlorine odor. If it doesn't, repeat the dose and let the water stand for an additional 15 minutes.

Percent chlorine	Add per gallon water
1%	40 drops
2 to 6%	8 drops
7 to 10%	4 drops

Iodine. Household iodine from the medicine cabinet will purify water. The iodine should be 2 percent United States Pharmacopeia (U.S.P.) strength. Add 20 drops per gallon of clear water and 40 drops per gallon of cloudy water.

Water purification tablets. Water purification tablets will also purify water. These tablets are available at drug stores. Follow the manufacturer's instructions.

Source: *Be Prepared with a 3-Day Emergency Food Supply*, by E. Schafer, C. Hans, E. Jones Beavers and D. Nelson, Iowa State University Cooperative Extension, November, 1997. Reviewed by John Jemison, Extension water quality specialist.

For more information on emergency preparedness, contact your county Extension office.

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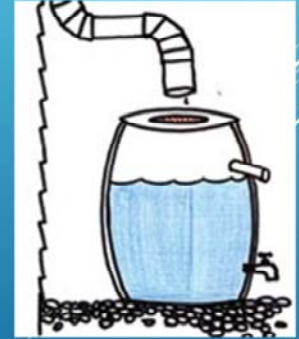
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EMERGENCY OUTDOOR WATER SOURCES

- ▶ If you need to find water outside your home, you can use these sources. Be sure to purify the water before drinking it.
 - ▶ Rainwater
 - ▶ Streams, rivers and other moving bodies of water
 - ▶ Ponds and lakes
 - ▶ Natural springs
- ▶ Avoid water with floating material, an odor or dark color.
- ▶ Use saltwater only if you distill it first.



Not all the water we need has to be fit for human consumption. Stale water can be used to boil vegetables. Non-potable water can be used for the toilet or watering the garden.

PURIFYING WATER



▶ BOILING.

- ▶ Boiling is the safest method of purifying water.
- ▶ Will not remove solids or chemicals.

BOILING. Boiling is the safest method of purifying water. Bring water to a rolling boil for 3-5 minutes, keeping in mind that some water will evaporate. Let the water cool before drinking. Boiled water will taste better if you put oxygen back into it by pouring the water back and forth between two clean containers. This will also improve the taste of stored water.

Of course, you need a source of cooking that doesn't require electricity. This could be an outdoor fireplace, a bar-b-que on the porch, or a woodstove.

PURIFYING WATER



▶ DISINFECTION.

- ▶ You can use household liquid bleach to kill microorganisms.
- ▶ Will not remove solids and chemicals.

DISINFECTION.

You can use household liquid bleach to kill microorganisms.

Use only regular household liquid bleach that contains 5.25 percent sodium hypochlorite. Do not use scented bleaches, color safe bleaches or bleaches with added cleaners.

Add 16 drops of bleach per gallon of water, stir and let stand for 30 minutes. If the water does not have a slight bleach odor, repeat the dosage and let stand another 15 minutes.

The only agent used to purify water should be household liquid bleach. Other chemicals, such as iodine or water treatment products sold in camping or surplus stores that do not contain 5.25 percent sodium hypochlorite as the only active ingredient, are not recommended and should not be used.

Remember that Clorox breaks down over time. If the Clorox is old, you may need more.

Do not use Clorox that has perfumes in it. Use only plain bleach.

PURIFYING WATER

- ▶ **DISTILLATION.** Distillation involves boiling water and then collecting the vapor that condenses back to water.
 - ▶ Distilled water will not include salt, microbes, heavy metals, and most other chemicals.



Distillation involves boiling water and then collecting the vapor that condenses back to water. The condensed vapor will not include salt and other impurities. Distillation will remove microbes that resist these methods, and heavy metals, salts and most other chemicals.

This can be a tricky procedure. You need to be careful that you don't melt something or catch something on fire.

We recommend that you perform more research to develop the technique that works best for you and your household situation.

FOOD

- ▶ Buy food that your family will like.
- ▶ Store canned foods, dry mixes and other staples.
- ▶ Purchase a few extra items each week and place the extras in a secondary pantry.



Buy food that your family will like. In fact, familiar foods are important. They can lift morale and give a feeling of security in time of stress.

Store canned foods, dry mixes and other staples. Canned foods won't require cooking, water or special preparation.

Purchase a few extra items each week and place the extras in a secondary pantry.

Every so often, purchase a box of powdered milk and put in in your pantry. Remember to use the oldest food first. When you purchase new items, put them on the shelf in the back of the older items.

Have a couple of manual can openers on hand!

Determine how much your family eats of given food items and start purchasing a couple extra items each week. You want to slowly build up your food stockpile. This spreads the cost out and ensures that everything doesn't expire at the same time.

FOOD

- ▶ Include foods that are high in calories and nutrition.
- ▶ Include foods that require no refrigeration and easy preparation.



As you stock food, include foods that are also high in calories and nutrition. Foods that require no refrigeration, preparation or cooking are best.

Individuals with special diets and allergies will need particular attention, as will babies, toddlers and elderly people. Nursing mothers may need liquid formula, in case they are unable to nurse. Canned dietetic foods, juices and soups may be helpful for ill or elderly people.

Don't forget the family pets!

FOOD

- ▶ Learn the various ways to store food long term.
 - ▶ Home Canning
 - ▶ Freeze Drying
 - ▶ Dehydrated Food
 - ▶ Vacuum Sealing & Oxygen Absorbers
- ▶ Consider buying in bulk and repackaging into smaller containers.



Purchase dry or canned foods that your family will eat. Even better, can your own homegrown food!

Dry goods can be vacuumed sealed in canning jars, mylar bags, or plastic bags that are made for specific vacuum sealers. Install an oxygen absorber for real long term storage.

Buying in bulk at Sam's Club or BJ's can save a lot of money on some products. Oatmeal can be bought in very large containers which work out to \$0.05/serving. However, to make sure the oatmeal lasts longer in the pantry, consider sealing smaller quantities in mylar bags or canning jars.

COOKING SAFELY WITHOUT ELECTRICITY

- ▶ Propane and wood cook stoves
- ▶ Camping Stoves and Bar-B-Que Grills – outside only!
- ▶ Woodstove tops
- ▶ Sternos
- ▶ Outdoor fireplaces

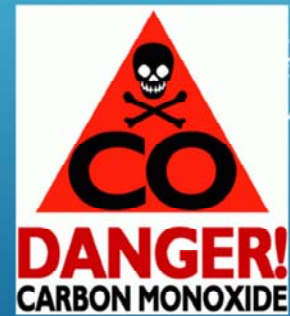


Never operate camping stoves and bar-b-ques indoors. Carbon monoxide can be emitted from these appliances. In an enclosed space, this can be deadly.

Of course, if you are planning on cooking outdoors on a fireplace, you'll need a good stock of seasoned firewood.

STAYING WARM

- ▶ During Disasters, too many people have either burned their homes down or poisoned themselves with carbon monoxide. You need to plan how to stay warm in your home safety.



Know what you are doing. During a disaster, too many people try to jury-rig up something they are not very familiar with. This usually ends very badly.

CARBON MONOXIDE (CO) POISONING

- ▶ CO is colorless and odorless and can kill quickly.
- ▶ Found in fumes produced any time you burn fuel in cars, small engines, stoves, lanterns, grills, fireplaces, gas ranges, or furnaces.
- ▶ CO can build up indoors and poison people and animals who breathe it.



The most common symptoms of CO poisoning are headache, dizziness, weakness, upset stomach, vomiting, chest pain, and confusion. CO symptoms are often described as “flu-like.”

If you breathe in a lot of CO it can make you pass out or kill you. People who are sleeping or drunk can die from CO poisoning before they have symptoms.

The number one killer during the Maine Ice Storm of 1998 and the Christmas Storm of 2013 was carbon monoxide poisoning.

We recommend that you have a battery-operated carbon monoxide detector in your home.



HEATING YOUR HOME

- ▶ Wood Stoves
- ▶ Non-Electric pellet stoves
- ▶ Non-Electric wall-mounted vented propane heaters
- ▶ Portable Propane Heaters
- ▶ Portable kerosene convention heaters
- ▶ Take care to allow fresh air to enter room and to have a battery operated CO monitor



Heating your home without electricity, unless you already do, can be a long term investment. Well before a disaster event, plan out how you plan on heating your home during a power outage. Research it extensively to ensure that you do not damage your home or kill your family with CO fumes.

You will also need to plan out and stockpile your fuel source, whether it is seasoned firewood, propane bottles or wood pellets.

STAYING WARM



- ▶ Close off rooms you do not need to heat
- ▶ Wear layered clothing
- ▶ Use sleeping bags and warm blankets
- ▶ Stay hydrated

There is no sense in trying to keep the entire house warm (unless you have a wood stove that can heat the whole house) with your disaster expedient heat source.

Close off all rooms that you do not need, and only heat the room(s) that you need, such as a bedroom and a bathroom. This will greatly reduce your heat load.

And remember to be drinking all that water you stored. (You may want to move the water to the area of the house that is being heated, so that it doesn't freeze).

SANITATION



- ▶ The number one killer in history is poor sanitation. Don't let it claim you during a disaster.
- ▶ Good basic personal hygiene and handwashing are critical to help prevent the spread of illness and disease.

Hygiene is especially important in a disaster.

Clean, safe running water is essential for proper hygiene and handwashing.

It may be difficult to stay clean during a disaster, but it is very important. Use clean dishes. Wash your hands. Be sanitary.

During a disaster, you do not want to get sick.

TOILET

- ▶ Some ideas for disaster toilets include:
 - ▶ Manually fill the tank on that back of toilet with non-potable water.
 - ▶ Line the toilet bowl with a trash bag.
 - ▶ Use a 5 gallon bucket with camp toilet seat.



Use non-potable water from outside to fill the tank on back of toilet. Set a brick or two in the tank to replace some of the water volume.

Use the regular toilet and line it with a trash bag. Duct tape the edges of the bag to the toilet to prevent the bag from coming off. Add kitty litter to absorb liquid and smells. Replace when needed.

The first method is by far the most sanitary and less smelly! However, if you have no available water, try the second method.

Use a 5 gallon bucket, toilet seat and double line it with trash bags. After leaving a deposit in the bucket add kitty litter or saw dust or wood chips to cover the smell. A small amount of bleach could also be added if desired. Replace the trash bags often.

This toilet idea will cost about \$20 and the materials can be found at Walmart. Look for the toilet top in the camping section. The 5 gallon bucket can be found in the paint section.

TOILET

- ▶ A composting toilet uses no power or water.

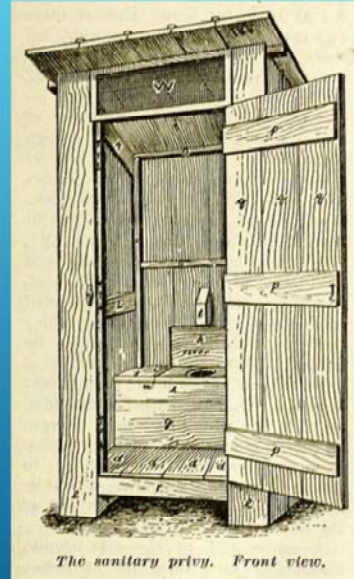


A composting toilet uses no power or water to start with and could be a great asset during a power outage, as it would be one less thing to worry about. The idea is to separate liquid from the solid, compost the solid and use as fertilizer.

If you are planning on a composting toilet, this is a permanent solution. This is not something you roll out for a disaster. This can be expensive to set up if you already have a conventional septic system, but is cheaper if you are building a new home.

A MAINE TOILET – THE PRIVY

- ▶ Build a outhouse (Privy). This of course would need to be in place before the ground freezes.



This is what we had before indoor plumbing and it still exists today at remote camps. Just be aware that the hole needs to be of a certain size and the soil stable (so that it doesn't collapse under the outhouse). You should have some lime on hand to help keep it fresh and sanitary.

WASHING

- ▶ Alcohol based hand sanitizer.
- ▶ Sponge bath with a basin of “clean” outside water, like rainwater
- ▶ Baby wipes.



Use a basin of “clean” outside water and take a sponge bath.

Baby wipes provide the cleaning agents, a refreshing feel and also remove dirt as well. A quick wipe down of all the important parts can keep you happier and healthier.

Alcohol based hand sanitizer is good for killing germs on hands. Don't take a bath using hand sanitizer though!

KEEPING TEETH CLEAN

- ▶ Have a good stock of toothpaste, tooth-brushes, and mouthwash
- ▶ While water is short, you can brush your teeth like normal but rinse with mouthwash.
- ▶ In a pinch, baking soda can be used in place of toothpaste.



Have a good stock of toothpaste, tooth-brushes, and mouthwash.

While water is short, you can brush your teeth like normal but rinse with mouthwash. This will keep your mouth clean and reduce water required.

In a pinch, baking soda can be used in place of toothpaste.

KITCHEN SANITATION

- ▶ Bleach is the greatest cleaner and killer of all things nasty.
- ▶ Liquid bleach does lose it's effect over time
- ▶ Concentrated bleach granules.
- ▶ Bleach wipes.



It is very important that kitchen surfaces be kept very clean and sanitary. During a disaster, medical services may not be available and pharmacies may not be open. Getting sick during a disaster can may matters far worse.

While liquid bleach does expire and lose it's effect over time, there are also concentrated bleach granules that store more compactly. Then you can "make" bleach by diluting in water.

MEDICAL NEEDS

- ▶ The likelihood of injuries during a disaster is high.
- ▶ Have a well-stocked first aid kit.
- ▶ Train all family members, even children, in basic first aid.
- ▶ Your family's life will be dependent on what you do.



This is a good idea even when there is no disaster. Everyone in your family should know basic first aid, even the kids. First aid for children will be very basic.

Even if emergency medical services are available, it could be hours before they can reach you. Bleeding to death simply because you don't know bleeding control, isn't tragic, it's stupid.

SPECIAL MEDICAL NEEDS

- ▶ Electrical-dependent medical devices
 - ▶ Speak with your family, medical provider and the supplier of your electrical dependent medical equipment before an emergency event occurs. Waiting until a disaster occurs and the lights go out is too late.
 - ▶ Extra batteries or oxygen bottle is a short term solution, only.



There are too many people who rely on electricity for medical reasons who have no plans for what they are going to do when the lights go out.

If you are someone who relies on a electrical-dependent medical device (EDMD), you must have your own plan on what you are going to do!

You should speak with your family, medical provider and the supplier of your electrical dependent medical equipment before an emergency event occurs. Waiting until a disaster occurs and the lights go out is too late.

If you do not have backup power, have a plan on where you are going to go and how you are going to get there. Do not rely on the government to provide emergency shelters, it may not happen.

If you have a family member with a EDMD who lives elsewhere, ensure that your family member has a plan. If you know a neighbor with an EDMD, reach out to them and help them to develop a plan.

Now, before the lights go out.

IMPORTANT RECORDS TO SAFEGUARD

- ▶ Inventory and take pictures all of your personal property.
 - ▶ This will be very important when filing insurance claims.
- ▶ Keep all of your important documents safe.
 - ▶ Acquire a fireproof and waterproof container to store these important documents.



A fireproof container will cost you \$20. However, saving your important documents will be priceless and will save you countless hours of aggravation. It could also cost you tens of thousands of dollars on insurance claims.



BE SMART. TAKE PART. DOCUMENT AND INSURE YOUR PROPERTY.

Join with others to prepare for emergencies and participate in
America's PrepareAthon! | ready.gov/prepare

Your home, your personal belongings, and your business are meaningful and valuable assets. If a disaster strikes, having insurance for your home or business property is the best way to ensure you will have the necessary financial resources to help you repair, rebuild, or replace whatever is damaged. Yet, more than half of all homeowners in the United States do not carry adequate homeowner's insurance to replace their home and its contents should a catastrophic loss occur. Now, before a disaster strikes, take the time to:



DOCUMENT
YOUR
PROPERTY



UNDERSTAND
YOUR OPTIONS
FOR COVERAGE



ENSURE
YOU HAVE APPROPRIATE INSURANCE
FOR RELEVANT HAZARDS

Not all insurance policies are the same. Coverage amounts, deductibles, and payment caps can vary significantly. Consult with your insurance professional to be sure your policy is right for you. It is also important to review your policy annually to remind yourself of your coverage and to make any updates based on new purchases, renovations, increases in property value, or increases in costs to rebuild or replace items.



**DOCUMENTING
YOUR PROPERTY
AND SAFEGUARDING
RECORDS**

INVENTORY YOUR HOME OR BUSINESS.

Regardless of the type of coverage you buy, maintaining a detailed inventory of your property's contents will assist you if a disaster strikes. Your inventory will help you prove the value of what you owned, which could speed your claim processing, and will provide documentation for tax deductions you can claim for your losses. An up-to-date inventory can also help you to determine the correct amount of insurance to purchase.

You can take photos or videos to help you record your belongings, but be sure to also write down descriptions, including year, make, and model numbers, where appropriate. For valuable items, you may want to have an appraisal to determine the item's worth. Be sure to store your inventory somewhere it can be easily accessed after a disaster. Free inventory tools and software are available online at knowyourstuff.org.

KEEP VITAL RECORDS IN A SAFE PLACE.

Store paper copies in a waterproof and fireproof box, safe, or bank deposit box. Leave copies with trusted relatives or friends. Secure electronic copies with strong passwords and save them on a flash or external hard drive in your waterproof box or safe.

STORE POLICY NUMBER AND CONTACT INFORMATION NEARBY.

Keep your policy number, your insurance professional/company phone number, and claim filing instructions in a secure, convenient location.



UNDERSTANDING WHAT A POLICY COVERS

HOMEOWNER: A homeowner's policy generally provides the following areas of coverage:

- **Dwelling**—coverage for your house;
- **Other Structures**—coverage for structures such as garages, decks, and fences;
- **Personal Property**—coverage for items such as furniture, clothing, and appliances;
- **Loss-of-Use**—compensation if you need to relocate temporarily due to covered damage;
- **Personal Liability**—coverage for accidents occurring on your property; and
- **Medical Protection**—payments for a person who is injured on your property.

If you live in a manufactured home, in a condominium, or on a farm, there are policies specifically designed for these types of residences. For example, policies for condominiums primarily cover contents with a provision for the portions of your home that are your responsibility to maintain or repair, as stated by your condominium association.

Your bank or mortgage lender may have minimum insurance requirements as a condition of your loan, but be sure to carry enough coverage for **your** needs.

RENTER: Renter's insurance policies can include the following coverage types:

- **Personal Property**—coverage for items such as furniture and clothing;
- **Loss-of-Use**—compensation if you need to relocate temporarily due to damage;
- **Personal Liability**—coverage if sued due to accidental injury to others;
- **Medical Payments**—payments for a person who's injured on your property; and
- **Property Damage to Others**—coverage if you accidentally break or damage someone else's property.

Most responsible landlords and professional property management companies will require proof of renter's insurance when a lease is signed.

BUSINESS: If you own a business, you may need to purchase business (or commercial) insurance to protect your business property and employees. The size of your business (as measured in revenue and number of employees), the type of business, and your business location will determine the appropriate types of insurance. Note that home-based businesses may not be covered under homeowner's insurance policies, so having business insurance is critical if you run a small business out of your home.



UNDERSTANDING WHAT A POLICY COVERS (CONTINUED)

An insurance professional can help you customize your policy based on your particular needs, such as insuring specialized equipment. Standard business policies generally include the following types of coverage:

- **Property**—protection of your physical business location, such as a store, and its contents;
- **Liability**—payment for medical costs and other obligations if someone gets hurt on your business property or you or your employees cause property damage, including legal defense costs if you are sued; and
- **Business Interruption, or Business Income**—coverage for lost revenue in the event that a business needs to close due to fire, burglary, or another covered disaster; assistance making rent and utility payments; and coverage for operating your business from a temporary location.

An insurance professional can assist a business owner with these additional types of commercial coverage:

- **Business Vehicle**—automotive insurance specifically designed for business vehicle use;
- **Workers' Compensation**—coverage that provides cash benefits and/or medical care for employees who are injured or fall ill as a direct result of their job;
- **Flood Insurance**—coverage designed for damage to a business property and its contents caused by flooding, which is not typically covered under general business insurance;
- **Cyber Liability**—protection against cyber risks and costs, including data loss or corruption, identity theft, extortion, and reputation recovery; and
- **Terrorism**—coverage for buildings, equipment, furnishings, and inventory damaged or destroyed in a terrorist attack.

The insurance industry calls the cause of loss, such as fire or theft, a “peril.” Be sure to check for which perils your policy lists. A homeowner’s policy may provide coverage for different perils for the dwelling and for personal property. The policy may also have different deductibles based on the peril.

To have appropriate and adequate coverage for your home or business, it is important for you to consider the perils for your area. Homeowners, renters, and business owners who live in areas at high risk for losses from a particular peril may pay a higher cost for coverage. **Always** check your individual policy for details. In general, according to the [Insurance Information Institute](#), homeowner’s insurance policies cover the following potential perils:

- Civil unrest
- Explosions
- Falling objects
- Fires/Wildfires
- Hail
- Hurricanes, but not flooding
- Malfunctioning plumbing, air conditioning, heating, and sprinkler systems
- Theft
- Tornadoes, but not flooding
- Vehicular damage
- Volcanoes

Flood and Earthquakes: Most homeowner and business insurance policies **do not cover** damage from earthquakes and floods. Talk with your insurance professional if you are at risk for flooding or mudflows, including flooding caused by hurricanes

or earthquakes. Basic flood insurance covers structural damage to your home or business building, including your air conditioner, furnace, and water heater. Flood insurance also covers associated cleanup costs. Home and business owners can purchase additional coverage for the building's contents. Note that flood damage to your vehicle is typically covered by your auto insurance's comprehensive coverage. Other important information to know about flood insurance includes:

- Flood insurance is available to homeowners and renters through the National Flood Insurance Program in participating communities. Keep in mind that a policy purchased today will take 30 days to go into effect. For more information, visit [floodsmart.gov](https://www.floodsmart.gov) or call 1-888-4FLOODS.
- Separate policies are also needed for coverage against losses from earthquakes.

If you are unable to find an insurance company willing to offer a policy that meets your needs for the perils you may face, contact your state insurance department for information on what coverage is available in your state from an involuntary market/shared market or a state-backed plan.

KNOWING YOUR SETTLEMENT OPTIONS

Familiarize yourself with the settlement types available for your dwelling and personal property and choose the one that best meets your needs. The cost of your policy and the claim amount you receive will vary depending on the type of settlement you choose.

Replacement Cost: This is the cost to replace all belongings or rebuild your home at current market rates. "Guaranteed" or "extended" replacement cost policies account for pricing surges in supplies and labor after a major disaster. Homeowners can also purchase additional replacement cost coverage to account for the cost of complying with updated local building codes. For replacement cost coverage, it is important to have an accurate assessment of how much it would cost to rebuild your home or to replace your belongings. Replacement cost settlements may not be available for older homes.

Functional Replacement Cost or Market Value Coverage: This is the cost of repairs made with modern materials to provide the functional equivalent (e.g., a plaster wall is repaired with drywall), or if the damage is a total loss, the payment amount is the market value of the home.

Actual Cash Value: Your insurance company will reimburse you by estimating the current value of your home and belongings, including depreciation. For example, if you purchased a large high-definition television 5 years ago, you will receive the estimated value of a 5-year-old television.

Stated Value: This is a pre-determined, fixed amount listed in your policy.

QUALIFYING FOR DISCOUNTS

Ask your insurance professional about potential discounts on the cost of your policy. Some insurers offer discounts for the following:

- Purchasing home/renter's and auto insurance from the same provider;
- Installing smoke detectors, burglar alarms, sprinklers, or other improvements designed to mitigate particular hazards, such as wind shutters or reinforced roofing;
- Having a membership in a professional, alumni, or business group;
- Being a senior or retiree; and
- Being a long-term policyholder.

FILING A CLAIM

If you sustain damage to your home, property, or vehicle, take the following steps to help make the claim process go smoothly:

- **File Claims Promptly.** Many policies have time limits on when you can file a claim.
- **Save Receipts.** Keep receipts for any construction or hardware supplies you purchase, as well as hotel and restaurant expenses should you need to relocate temporarily.
- **Take Pictures and Video.** Record damage to your home, personal property, or vehicle. Keep copies for your records and to share with your insurer.
- **Work With Your Adjuster.** An adjuster will likely come to your home to survey damage. Cooperating with your adjuster can save time and assist you in receiving your settlement promptly.

ADDITIONAL INFORMATION

- Visit ready.gov/prepare to learn more about specific risks and what protective measures to take before, during, and after a disaster.
- For additional information about preparing your home to better withstand disasters, as well as recovering, repairing, and rebuilding following disasters, visit the Insurance Institute for Business & Home Safety at disastersafety.org.
- To download a homeowner's guide to natural disasters, including ways to reduce potential damages and premiums, visit flash.org/homeownersinsuranceguide.
- For information on insurance regulations in your state, contact your state insurance commission. A map linked to each state's insurance commission website is available at naic.org/state_web_map.htm.
- For insurance-specific questions, visit the Insurance Information Institute at iii.org.

America's PrepareAthon! is a grassroots campaign for action to get more people prepared for emergencies. Make your actions count at ready.gov/prepare.

The reader recognizes that the Federal Government provides links and informational data on various disaster preparedness resources and events and does not endorse any non-Federal events, entities, organizations, services, or products.



10 WAYS TO PARTICIPATE IN AMERICA'S *PrepareAthon!*



**Access Alerts
and Warnings**



**Test
Communication Plans**



**Assemble or
Update Supplies**



**Drill or Practice
Emergency Response**



**Participate in a Class,
Training, or Discussion**



**Plan with
Neighbors**



**Conduct an
Exercise**



**Make Property
Safer**



**Document and
Insure Property**



**Safeguard
Documents**

IMPORTANT RECORDS TO SAFEGUARD

- ▶ Household inventory
- ▶ Property records, deeds, titles & leases
- ▶ Personal Wills & Powers of Attorney
- ▶ Automobile titles & copy of registration
- ▶ Marriage, Birth and Death Certificates
- ▶ Social Security Cards
- ▶ Important receipts and bills of sale
- ▶ Insurance policies
- ▶ Military Service Records
- ▶ Adoption Papers



Record all of your major “stuff”. Include make, model and serial numbers.
Take pictures of every room, from every angle. This will display a lot of what you have.

Once you have built your list, every time you purchase something you would want replaced, add it to your household inventory list.

IMPORTANT RECORDS TO SAFEGUARD

- ▶ Passports & Citizenship papers
- ▶ Income Tax Returns
- ▶ Educational Records
- ▶ Extra cash and credit card numbers
- ▶ Extra house and car keys
- ▶ Immunization Records
- ▶ Bank records and accounts numbers
- ▶ Address List of important numbers
- ▶ Copy of your Driver's licenses



We recommend that you have at least 2%-10% of your take-home salary in cash at home in preparation for a disaster. Keep small bills that can be used to buy the thing that you need when the power is out.

Some may worry about the loss of interest in keeping money at home instead of in a saving account. An average savings account today bears an annual yield of 0.08%. If you are keeping \$1,000 home instead of the bank, you have lost \$0.80 in annual interest. 80 cents won't pay for the gas to get you to and back from an ATM (if it was working).



BE SMART. PROTECT YOUR CRITICAL DOCUMENTS AND VALUABLES

When disaster strikes, your immediate concern will be your safety and the safety of those you care about. Once the immediate danger passes, however, having your financial and medical records and important contact information will be crucial to help you start the recovery process quickly. Taking time now to safeguard these critical documents will give you peace of mind, ensure you have access to essential medical and prescription information, and help you avoid additional stress during the difficult days following a disaster.

In addition, take the time now to think about the priceless personal items you would want to protect from damage or take with you if you had to suddenly evacuate your home.

The first step is to take an inventory of your household documents, contacts, and valuables. The checklist below will get you started. Then download the Emergency Financial First Aid Kit (EFFAK) at www.ready.gov/financialpreparedness for more complete checklists and guidance on collecting and safeguarding this important information.

Put a checkmark next to any item that you may need to collect and safeguard. Be sure to include emergency contact phone numbers or other contact information with your documentation for questions that may arise following a disaster.

HOUSEHOLD IDENTIFICATION

Think about the documents you would need to identify yourself and your household members, including children and pets, your relationships, or status. These may include:

- Vital records (birth, marriage, divorce certificate, adoption, child custody papers)
- Passport, driver's license, Social Security card, green card, military service identification, other
- Pet ownership papers, identification tags

FINANCIAL AND LEGAL DOCUMENTATION

If your home or income is impacted by a disaster, you will need documentation to request assistance from insurance providers and from government disaster assistance programs.

- Housing: lease or rental agreement, mortgage, home equity line of credit, deed
 - Vehicle: loan documents, VIN, registration, title
 - Other Financial Obligations: utility bills, credit cards, student loans, alimony, child support, elder care, automatic payments such as gym memberships
 - Financial Accounts: checking, savings, debit cards, retirement, investment
 - Insurance Policies: homeowners, renters, auto, life, flood, appraisals, photos, and lists of valuable items
 - Sources of Income: pay stubs, government benefits, alimony, child support
 - Tax Statements: Federal/State income tax returns, property tax, vehicle tax
 - Estate Planning: will, trust, power of attorney
-

MEDICAL INFORMATION

- Health/dental insurance, Medicare, Medicaid, VA health benefits
 - List of medications, immunizations, allergies, prescriptions, medical equipment and devices, pharmacy information
 - Living will, medical power of attorney
 - Caregiver agency contract or service agreement
 - Disabilities documentation
 - Contact information for doctors/specialists, dentists, pediatricians, veterinarians
-

EMERGENCY OR HOTLINE CONTACT INFORMATION FOR HOUSEHOLD

- Employers/supervisors
- Schools
- Houses of worship
- Social service providers
- Home Owners Associations
- Home Repair Services: utilities, plumber, roofer, carpenter, electrician

VALUABLES AND PRICELESS PERSONAL ITEMS

- Priceless personal mementos, family photos, and keepsakes
- Possessions with monetary value, including jewelry, art, and collectibles

PROTECT YOUR DOCUMENTS AND VALUABLES

Once you have gathered your financial, legal, and contact information, it is essential to safeguard this information.

- Consider storing *paper copies* of important documents at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative. If you are using a safe deposit box, you may want to ask your bank or check State laws to confirm who can and cannot access the safe deposit box if the lessee dies or is incapacitated.
- Store *electronic copies* of important documents in a password-protected format on a removable flash or external hard drive in your fireproof and waterproof box or safe, or consider using a secure cloud-based service. Visit www.us-cert.gov/ncas/tips/st04-019 to learn how to use electronic encryption to protect sensitive information.
- Think about where you store valuable belongings and ways to better protect these items. If you have valuable items stored in a basement, you may want to move them to a higher location and put them in waterproof containers to avoid water damage. Or you may want to keep small items in a flood/fireproof home safe. You may also want to secure items that are displayed on shelves or walls if your home may be subject to high winds or earthquakes.

Thank you for doing your part to prepare! Spread the word and encourage others to join the movement at www.ready.gov/prepare.

AMERICA'S
PrepareAthon!SM
BE SMART. TAKE PART. PREPARE.

DISASTER PREPARE YOUR FINANCES

- ▶ During an extended power outage, banks will be closed and ATM machines will be inoperative.
 - ▶ Have cash on hand in small bills.
 - ▶ Minimum – safely store a few hundred dollars.
- ▶ Pay off debt.
 - ▶ High interest debt first – credit cards
 - ▶ Mortgage second – if you lose your job(s), don't be in a situation where you lose your home for non-payment



If ATMs are not working and the credit card readers aren't functioning at retail establishments, you will not be able to make purchases. They will be able to take cash.

At a minimum, have a few hundred dollars on hand at home in your fireproof container. If you can gradually build it up, we recommend having at least 1-2 months of salary on hand.

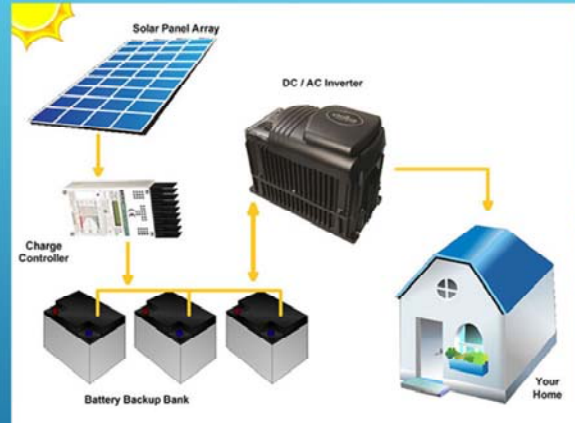
The interest you will "lose" by not having in in the bank is pennies. The annual interest on \$1,000 is \$0.80.

Paying off your home and having it insured are the two best things you can do to prepare for a disaster.

If you lose your job or the country suffers a major financial crisis, you won't lose your home to the bank.

BACKUP POWER OPTIONS

- ▶ Gasoline/Propane Electrical Generators
- ▶ Solar Powered Generator
- ▶ Wind/Solar Power and battery storage system
- ▶ Deep Cycle Batteries and Transformers



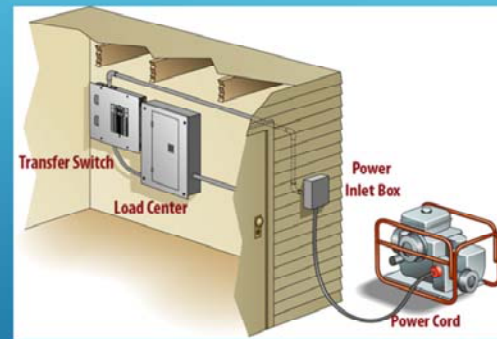
Generators are great for providing backup power for the short term – a few hours up to a few weeks. However, it can cost 5 to 7 times as much to generate your own electricity with a generator than it costs for power from the electric company. It may also be difficult to keep the supply of fuel coming.

You may consider, only running your generator for part of the time. If you run the generator for 6 hours/day instead of 24 hours, the fuel will last 4 times as long. If you had enough fuel for one week, it will now last one month.

If you can afford it, solar and wind systems charging batteries are great. However, these systems can be very expensive and the batteries need to be replaced every few years.

HOOKING UP A GENERATOR

- ▶ Running appliances directly off the generator can cause problems with too many things to plug in and with power surges.
- ▶ Best to run the generator through your electrical panel. Have a licensed electrician hook up a transfer system.
- ▶ Jury rigging it can burn down your house or electrocute someone outside your home when it “back feeds”.

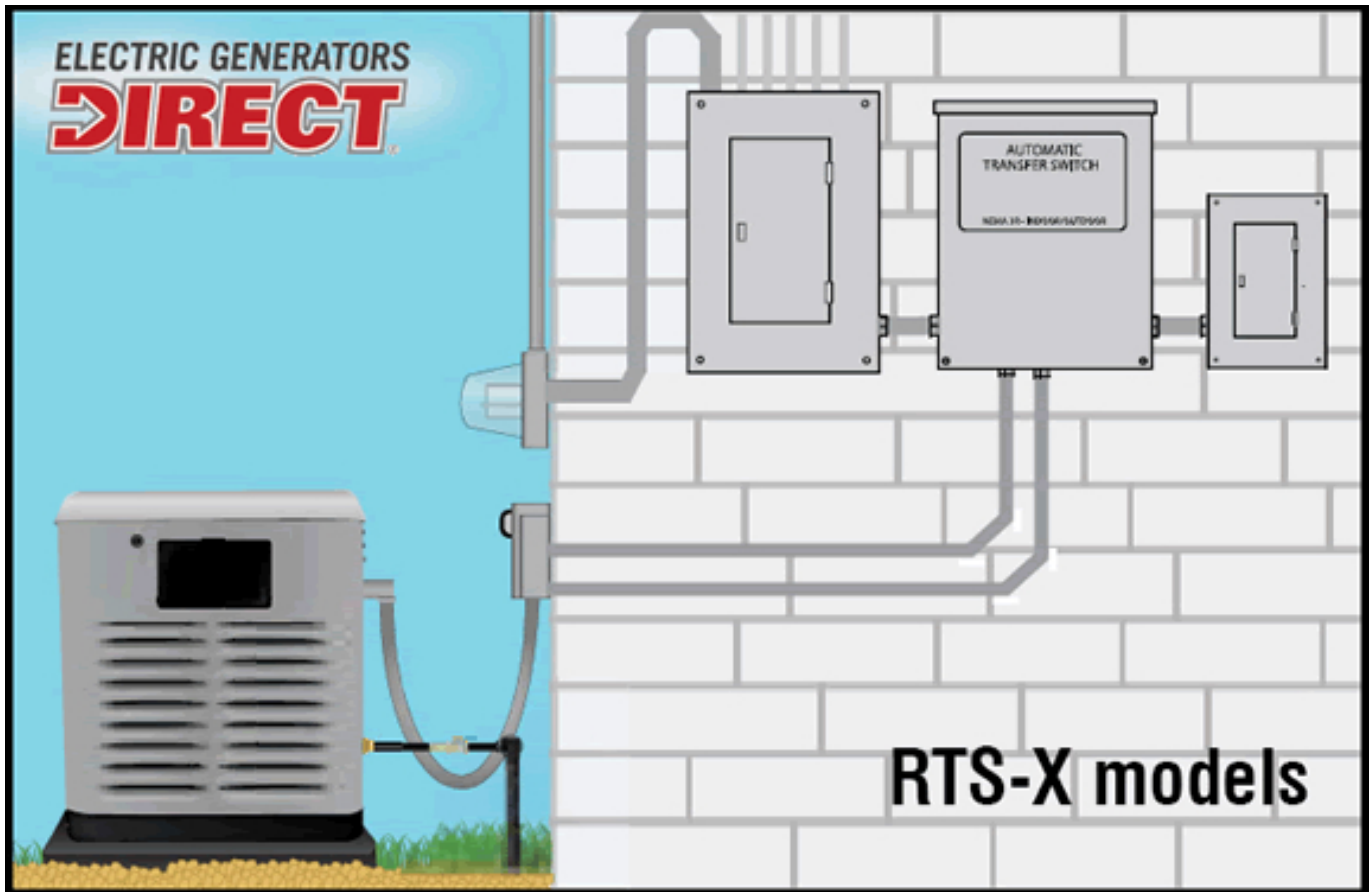


Back feeding the line can be easily done and very dangerous. Some people have plugged their generator into the laundry dryer outlet and back fed it into the electrical panel. Others wire it directly into their panel. If they do not switch the electrical panel off from commercial, this will feed back into the line outside. Wires that were thought to be de-energized can be re-energized. Line crew and other people have been electrocuted because of this action.

Hooking a generator up to your home panel or through the dryer can also cause surges which can damage appliances and start fires.

Consider it like home insurance; pay a little extra and protect your home and others. Hire a licensed electrician to wire the generator up properly.

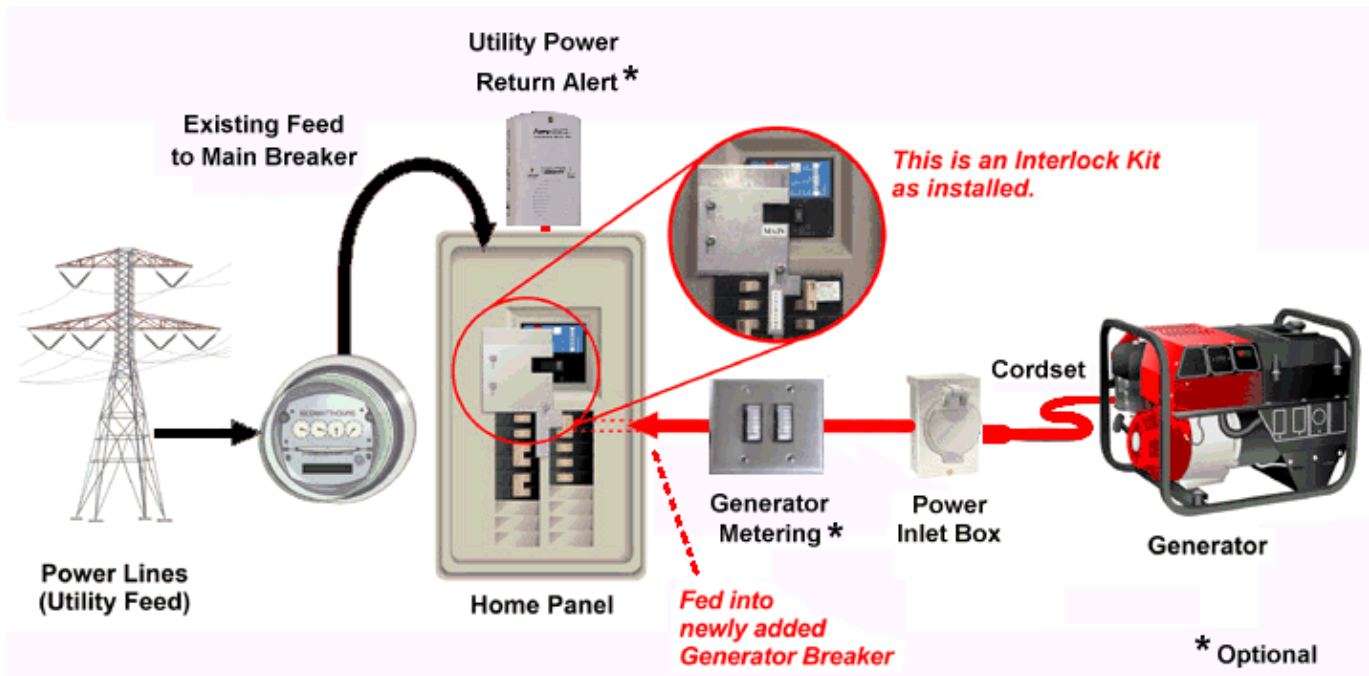
Automatic and Manual Transfer Switches



An automatic transfer switch can be hooked up to a permanently-positioned, stand-by generator. When commercial power is lost, the automatic transfer switch will sense the power drop and alert the generator. The switch will transfer off commercial and transfer to the generator.

A manual transfer switch must be switched by a person. A generator is connected to an inlet which feeds into a manual switch. The homeowner flips a switch to separate from commercial power and connects to the generator line.

INTERLOCK KIT



An interlock kit is installed inside your existing electrical panel. A generator line from a generator inlet is connected through the circuit the interlock kit is connected to. The homeowner has to turn off the commercial power in order to move a plate out of the way. The plate uncovers the interlock kit switch allowing the generator line to feed the panel.

The homeowner needs to have available space in their electrical panel to make this device work. However, it is very inexpensive to hook up and a much cheaper option to connect your portable generator.

METER CONNECTION

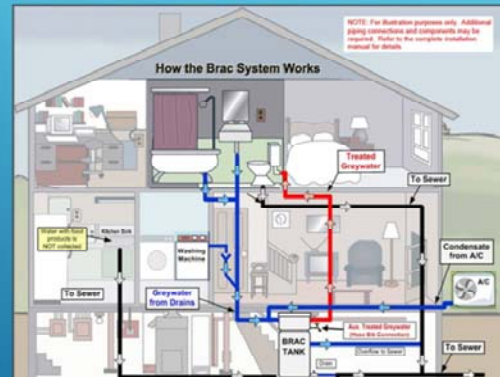
Another inexpensive method to connect your generator to power the house is to install a generator meter connection. Different manufacturers have different operating procedures, so it will not be described here.



METER-BASED AUTOMATIC TRANSFER SWITCH WITH BUILT-IN SURGE PROTECTION

PROTECTING PLUMBING DURING A WINTER TIME POWER OUTAGE

- ▶ The number one cause of damage to a house in a wintertime power outage is frozen pipes that thaw out and cause water damage.
- ▶ And its all preventable!



On December 24, 2013, Maine experienced an ice storm that resulted in a region-wide power outage that lasted for 3-4 days. There were several homes in the areas that lost heat, and froze and burst the pipes. Then when the power came back on, water filled the house and caused a great deal of damage. One low-income homeowner, who did not have homeowner's insurance, experienced nearly \$40,000 in damage to her home.

The real tragedy was that it is completely unavoidable with a little bit of knowledge.

If you can stop the flow of water into your home, whether by public water supply or through your well pump, and drain the pipes, there will be nothing to freeze and the pipes will not burst.

- Shut off the water at the main valve, or turn off the well pump.
- Drain the pressure tank.
- Open all faucets until they drain completely.
- Insulate undrainable pipes around their main valves. Use newspaper, blankets or housing insulation.
- Drain toilet flush tanks and spray hoses.

COMMUNICATING W/ EMERGENCY SERVICES

- ▶ One of the most vital needs during an emergency is the need for information.
 - ▶ What's happening?
 - ▶ What should I do?
 - ▶ When is power returning?
 - ▶ Where can I get help?
 - ▶ How and who do I contact?



We have found that people are as hungry for information as they are for food during a disaster.

“When will the power come back on?”

“Where is the nearest shelter?”

“Where can I get assistance?”

“What roads are blocked?”

“Is it safe to drive across the flooded road?”

“Where can we get gasoline?”

“Who is helping?”

“How do I call for help if I have a medical emergency?”

“Can I help?”

HOW TO FIND OUT WHAT'S GOING ON

- ▶ If you still have power & internet access:
 - ▶ Local Television & Radio Stations
 - ▶ Online News sites
 - ▶ Websites and Social Media
 - ▶ Emergency Text Alerts



Note: Please do not call 911 for information

The State and County EMA will put out disaster information over commercial radio and television. They will also utilize social media, websites and text alerts. Don't make them try to find you when it comes to providing information; tune in or sign up to notification services.

Unless you have a real emergency and need assistance, don't call 911. During an emergency, the 911 system has been overwhelmed because of people calling to ask questions. 911 needs to be left open for people with emergencies, not for people wondering if the road is blocked or asking when they will get their power back. The 911 center doesn't know when you will get your power back.

Some useful internet links include:

Waldo County EMA: <http://www.waldocountyme.gov/ema/index.html>

National Weather Service Gray: <https://www.weather.gov/gyx/>

Central Maine Power website: <http://www.cmpco.com/outages/outageinformation.html>

HOW TO FIND OUT WHAT'S GOING ON

- ▶ If you still have telephone access:
 - ▶ Your Town Office, Fire Station or EOC
 - ▶ Waldo County EMA, 338-3870
 - ▶ 511 (road conditions)
 - ▶ 211 (shelter information and disaster assistance)



Reminder: Please do not call 911 for information

Some towns will staff the telephones at the Fire Station or Emergency Operations Center (EOC) during a disaster. They will have much better information than the 911 center about what is happening in your town. (Even better, volunteer to staff the phones at the Town fire station for a few hours).

Call 511 if you want to know the condition of state-maintained roads.

Call 211 to find out about assistance that doesn't involve fire, EMS or law enforcement. If you want to know if there are any shelters open or if financial assistance is available, you can call 211.

HOW TO FIND OUT WHAT'S GOING ON

- ▶ When you have no power, telephone or internet access, have battery backup solutions:
 - ▶ Local Radio Stations
 - ▶ NOAA Weather Alert Radio
 - ▶ Battery-operated Public Safety Band (VHF) Scanner
 - ▶ EMA Transmits on 156.1425 mHz



When you have no electrical power, telephone service or internet service, you can still rely on radio to provide you with updated information.

A NOAA weather alert radio or an AM/FM radio with National Weather Service broadcast channels can be used to find out about the weather situation and emergency information.

Some commercial radio stations, like WVOM during Ice Storm 98, will provide air time for emergency information. We strongly recommend you have a battery-operated AM/FM radio at home that you can use to tune in to emergency information. You can also use the radio in your car (but don't run the car engine inside an enclosed garage – you'll generate carbon monoxide which is deadly).

PUBLIC INFORMATION



- ▶ Weather forecasts
- ▶ Power utility status information
- ▶ Location and open hours of local warming shelters
- ▶ Location of regional overnight shelters
- ▶ Locations of mass feeding sites or community points of distribution
- ▶ Location of major road closures
- ▶ Evacuations routes.
- ▶ Instructions to Shelter-In-Place or announce when it is safe to come out

Emergency Management will make every effort to provide emergency public information before, during and after a disaster.

CALLING FOR HELP

- ▶ Call 911, if it is functioning
- ▶ If 911 is out, can you still call your Fire Station by phone? Is your local exchange still up?
- ▶ Establish a local radio net with CB or FRS radios.



Your telephone exchange can be cut off from the rest of the world. You may still be able to call your neighbor, but cannot call 911 or others outside your exchange.

In a worst case scenario, all telecomm systems could be out. How will you call for help? Some communities have installed CB radios or FRS radios in their fire stations. Residents with CB or FRS radios can call the Fire Station using their radio. If you think this is a great idea, work with your town's elected officials to build a system.

WHAT TO REPORT

- ▶ Request general assistance from the Town Office.
- ▶ Request housing, fuel and food assistance from Waldo CAP & DHHS.
- ▶ Report your property damages to the Town Office, 211 or the County EMA.

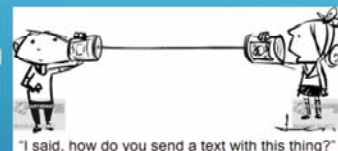


Requests for general assistance need to go to the Town Office. The Town will do what it can and if it does not have enough resources, the Town Emergency Operations Center (EOC) will relay the resource requests to the County EOC, who will forward to the State EOC. Most State agencies are represented at the State EOC and can reach out to their state agencies and departments for resources. The State EOC can also reach out and make requests to the Federal government.

Please report any property damages, loss of employment, injuries or deaths to the Town Office. They will provide this information to the County and State who will be working on a disaster declaration from the Federal government. There are no guarantees, but should a Individual Assistance declaration be approved, there could be grants and loans available to the public.

COMMUNICATING WITH FAMILY & FRIENDS

- ▶ One of the most basic needs during an emergency is to establish contact with your family and friends.
- ▶ List out all possible ways for you to communicate with your family members. Include contact information.
- ▶ Identify an Out of Area phone contact
- ▶ Family Service Radios and CB Radios
- ▶ Amateur (HAM) Radio (need to get an FCC license)



Plan out all the various ways you can keep in touch with family and friends during a disaster. Think about what you would do when your normal means of communication is lost.

Sometimes local telephone service can be overwhelmed by local calls during a disaster. In these cases, long distance service may still work. Have a long distance contact that you and other family members can relay information through.

Consider studying and testing for your amateur radio license. This is an excellent way to keep in touch and it is totally in your control.

REASONS TO EVACUATE

- ▶ Winter time power outage/loss of heat to home
- ▶ Hazardous materials release
- ▶ Approaching forest fire
- ▶ Damage to your home from a fire, wind or water.



Sometimes it just is not safe to stay home and you must evacuate.

- Winter time power outage - Local overnight shelters may be available for up to 1-2 weeks
- Hazardous materials release - short term; a few hours at most
- Approaching forest fire - Local overnight shelters may be available for up to a week
- Damage to your home from a fire, wind or water
 - Permanent relocation if your house is unliveable
 - Red Cross helps for a few nights with Hotels

Build and place an emergency kit in your car. Build a “Go-Kit” that you can grab and take with you. Don’t forget to grab your fireproof case with your important documents.

A Go Bag might include:

Snacks, Water
Flashlight with batteries
Cash
First aid kit
Sleeping bag, pillows
Toiletry items

Change of clothing, outwear for weather
Medicine, extra glasses
Garbage bag and plastic ties for
Moist towelettes, toilet paper
Matches in a waterproof container
Maps

IF YOU GO TO AN OVERNIGHT SHELTER

- ▶ Pillows, sheets, hygiene supplies and other comfort items
- ▶ Supplies needed for children and infants, such as diapers, formula and toys
- ▶ Special items for family members who are elderly or disabled
- ▶ Chargers for any electronic devices you bring with you
- ▶ Books, games and other ways to entertain your family
- ▶ Foods that meet unusual dietary requirements
- ▶ Prescriptions and emergency medications
- ▶ Important personal documents
- ▶ Extra clothing



If you cannot stay with other family or friends and a hotel is not an option, you may go to an overnight emergency shelter. These are typically operated by the American Red Cross. Though they will provide a cot, blanket and meal, there are other items you will want to bring.

PROTECTING YOUR FAMILY



- ▶ There are bad actors who will show up during disaster events to prey on others.
 - ▶ Scammers
 - ▶ Thieves
 - ▶ Worse
- ▶ Determine how you will protect yourself



There are bad actors who will show up during disaster events to prey on others. Some will be scammers, some will steal your property and others will threaten your life. You will need to be prepared for this eventuality.

During bad times, some people will decide that they want the disaster supplies, or the generator, or the money that you have. The telephone may not be operative. You will want to have a self-defense plan.

When seconds count, the police are minutes or more away. During a disaster, they may simply not be able to come to your assistance.

Number one rule to identify scammers – if it sounds too good to be true – it probably is too good to be true.

Only hire contractors you know or can get good references on.

For those willing to do you harm, have a self-defense plan.

CHECKING IN ON FAMILY & NEIGHBORS

- ▶ Check up on the safety and wellbeing of family members who are separated from you.
- ▶ Check up on your neighbors, especially if they are elderly or have young children.
- ▶ There simply is not enough public safety personnel to check up on all residents.



There is no government agency that checks up on the status of individual citizens. You need to check up on family members who are not living with you. Also, check up on your neighbors to see how they are doing.

VOLUNTEERING DURING A DISASTER

- ▶ Individuals, families and civic organizations can help by volunteering.
- ▶ Public Safety is not staffed for disasters. The public must help if the community is going to recover.



It is very important that we, as a community are prepared to respond and recover. Our emergency management and civil defense programs rely almost entirely on volunteers.

TOWN VOLUNTEER OPPORTUNITIES

- ▶ Some potential municipal emergency management support roles include:
 - ▶ Emergency Operations Center staffing
 - ▶ Disaster Logistics
 - ▶ Damage Reporting
 - ▶ Phone/Radio Communications
 - ▶ Warming Centers and Mass Feeding
 - ▶ Public Information and Outreach
 - ▶ Checking up on Individuals with Electrical Dependent Medical Devices
 - ▶ Transportation of Residents without cars to Shelters/Warming Centers
 - ▶ Traffic Control



These are just a few thoughts on how you can help your community during a major emergency or a disaster.

COUNTY VOLUNTEER OPPORTUNITIES

- ▶ Some potential County civil defense support roles include:
 - ▶ Amateur Radio Emergency Services
 - ▶ Shelter Management Teams
 - ▶ Pet Shelter Teams
 - ▶ Disaster Logistics Teams
 - ▶ Volunteer Management Teams
 - ▶ Security Teams



We are looking for civil defense volunteers from the general public and from local community organizations, such as faith-based, fraternity, charitable, commerce and community service organizations. We need help with Radio Operations, Damage Assessment, Mass Feeding, Warming Center Management, Shelter Management, Pet Shelter Management, Disaster Logistics, Volunteer Management, Security and Public Education. Anyone willing and able to help is wanted.

We are also looking for emergency management responder volunteers for incident management, communications, search and rescue and hazardous materials response. Residents with emergency management, firefighting, law enforcement, emergency medical services, medical, public health, military, communications, public relations and affairs, safety, and geospatial information systems are highly desired.

DISASTER PREPAREDNESS

- ▶ Local government and public safety agencies are not staffed for Disasters.
- ▶ You need to be prepared. You will be your own first line of defense for your Family.
- ▶ Be prepared to take care of your family for at least 7 days. More preferred.
- ▶ Assume you will not have electricity and plan for it.



DISASTER PREPAREDNESS

- ▶ Don't be a victim or a liability.
- ▶ Get Disaster Prepared.
- ▶ Be a Local Hero!



Brought to you by
The Waldo County Emergency Management Agency

