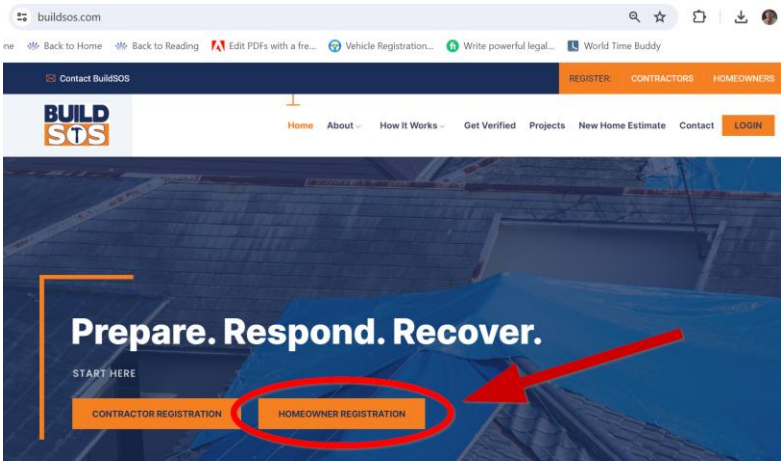
YOUR STEP-BY-STEP GUIDE TO DISASTER PREPAREDNESS, RESPONSE, AND RECOVERY

How to Use this Guide:

Print it

Use the Resource Links by holding down the "Ctrl" button and click on the blue link

Store your documents from the steps on your BuildSOS profile



Step 1: Become a BuildSOS Member

- **What is this step?** Becoming a BuildSOS member. (If you downloaded this guide online, you're already done with this step- but it's good to know why it's important).
- **Why is it important?** A BuildSOS membership is your home base for preparing, responding to, and recovering from disasters. BuildSOS leads you through the steps, guides you to resources, and gives you a place to store them.
- **Did you know?** Studies show that individuals who receive support in preparing for, responding to, and recovering from natural disasters are significantly more resilient and better equipped to navigate the challenges of these events.
- **What should I do to complete it?**
    1. Sign up at BuildSOS.com under Homeowner Registration: BuildSOS Registration.
    2. Use your profile there to store files you create as a result of completing the steps in this guide. Then you will know where to go to get them when you need them.
    3. Play the RESILIENCE game to complete these steps through a game format, competing against yourself and others.
    4. Create a Home Depot Pro Xtra account and get 12-17% discounts on most purchases.
    5. Explore the resources and tools available for members.

Step 2: Determine Your Risk Factor

- **What is this step?** Assessing your risk for flooding, wildfire, wind, air quality, and extreme heat.
- **Why is it important?** Understanding your specific risks helps you take proactive measures to protect your home and family. By identifying and preparing for the most likely disasters, individuals and communities can better protect themselves, their homes, and their loved ones, ultimately reducing the potential for loss of life and property damage. This is an easy one to get started and to see how vulnerable you might be to disasters.
- **Did you know?** FEMA states that nearly 41 million Americans live in areas with a high potential for flooding, over 70,000 communities are at risk of wildfires, and approximately 40% of Americans live in coastal areas vulnerable to hurricanes and tropical storms. The National Oceanic and Atmospheric Administration (NOAA) reports that extreme heat events are becoming more frequent and severe, posing significant health risks, especially in urban areas.
- **What should I do to complete it?**
    1. Go to www.riskfactor.com and enter your address to get your free risk profile.
    2. Enter your risk factor numbers here and in your BuildSOS profile:
        - Flood Factor: _____/10 Wind Factor: _____/10
        - Fire Factor: _____/10 Air Factor:_____/10 Heat Factor:_____/10
- **I want to do more, what else can I do on this step?**
    1. Explore your community's risk and resilience ratings at the National Risk Index.
    2. Order free preparedness publications from FEMA: FEMA Preparedness Publications.

Step 3: Get Emergency Preparedness Apps

- **What is this step?** Download the free, useful disaster related apps from FEMA and Red Cross.
- **Why is it important?** These apps provide critical information and alerts during disasters.
- **Did you know?** Research indicates that having disaster preparedness apps on your phone before a disaster hits can significantly enhance your ability to respond effectively to emergencies. Individuals who utilize disaster preparedness apps are more likely to receive timely alerts and warnings, access critical information and resources, and make informed decisions during emergencies.
- **What should I do to complete it?** Using your primary mobile phone/device download the following (you may have to type the web addresses in manually):
    1. Download the **FEMA app**: FEMA Mobile App.
        - *https://www.fema.gov/about/news-multimedia/mobile-products#download*
    2. Download the **Red Cross Emergency Weather App**: Red Cross Apps.
        - *https://www.redcross.org/get-help/how-to-prepare-for-emergencies/mobile-apps.html*
        - Download the **Red Cross First Aid App** and the **Pet First Aid App** from the same link

Step 4: Assess Your Household's Needs

- **What is this step?** Evaluating the specific needs of everyone in your household.
- **Why is it important?** Ensuring that all members of your household, including children, elderly family members, and pets, are accounted for in your emergency plans.
- **Did you know?** According to the Centers for Disease Control and Prevention (CDC), individuals with disabilities are disproportionately affected by disasters, being two to four times more likely to die or be injured during emergencies compared to the general population.
- **What should I do to complete it?**

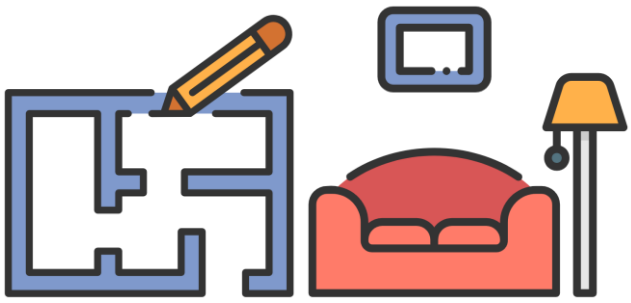
    1. Identify household members and their specific needs.
    2. Consider mobility, medical, communication, dietary, and pet needs.
    3. Practice your plan with all household members.
    4. **Upload your plan to your BuildSOS profile page so you know where to find it.**

- **Guidance:**

    - Identify Household Members: Make a list of all family members including children, elderly relatives, individuals with disabilities, and pets.
    - Assess Mobility Needs: Note any mobility limitations or assistance required.
    - Address Medical Needs: Identify necessary medications, medical supplies, or equipment.
    - Plan for Communication Needs: Ensure effective communication methods for those with impairments.
    - Plan for Special Accommodations: Determine additional assistance or equipment needed.
    - Address Dietary Needs: Include appropriate food options in your emergency kit.
    - Plan for Children: Consider childcare arrangements and comfort items.
    - Account for Pets: Identify pet-friendly shelters and necessary supplies.

Step 5: Document Your House with Pictures and a 3D Model

- **What is this step?** Document the current state condition of your house, by taking pictures and even creating a 3D model of your house.
- **Why is it important?** Provides clear evidence of your home's pre-disaster condition, aiding insurance claims.
- **Did you know?** According to the National Association of Insurance Commissioners (NAIC), homeowners who have documentation of their property's pre-storm condition are up to 35% more likely to have their insurance claims approved.
- **What should I do to complete it?**
    1. Take 8 pictures of your house at 45-degree angles: all 4 sides and all four corners.
    2. Use Hover.com to create a 3D model from the 8 pictures.
    3. **Save the photos and model in your BuildSOS profile.**
    4. Consider buying the full report of your home using the 3D model for a complete record.



Step 6: Document Your Assets

- **What is this step?** Documenting your assets.
- **Why is it important?** Having detailed documentation of your belongings helps in the insurance claims process and ensures you are adequately compensated.
- **Did you know?** According to the Insurance Information Institute, homeowners often underestimate the value of their possessions by 50% or more when filing insurance claims after a disaster.
- **What should I do to complete it?**

    1. At a minimum, create an accurate asset list on Excel including names, dates of purchase, model numbers, and prices of major assets.
    2. Ideally, create a full rendering of your interior and assets using your phone and purpose-built apps. Choose a service that can meet your needs. We recommend:
        - https://canvas.io/
        - https://www.magicplan.app/
    3. Take cell phone pictures or a video walkthrough of the contents of your house. Choose a plan that will work for your financially. Some are as little
    4. **Upload your pictures, asset list, and 3D model to your BuildSOS profile.**

Step 7: Find a Verified Contractor

- **What is this step?** Finding a reliable contractor **before** you need them, so that you know who to go to when you need them.
- **Why is it important?** Having a verified contractor ensures you receive honest and quality assistance post-disaster. Contractor fraud and scams and door-knockers are rampant after a storm. It's important to protect yourself and not feel pressured to choose someone you don't already know.
- **Did you know?** According to the Federal Trade Commission (FTC), home repair and improvement scams rank among the top consumer complaints, especially after major storms. The Better Business Bureau (BBB) reports that in the aftermath of disasters, scam artists posing as contractors often target homeowners with promises of quick repairs or discounted services, only to take their money and perform shoddy or incomplete work, or sometimes disappear entirely.
- **What should I do to complete it?**

    1. Search online for contractors in your area and check their backgrounds, reviews, and licenses and insurance using some or all of the following sites:
        - https://www.bbb.org/
        - https://www.thumbtack.com/
        - https://www.buildzoom.com/
    2. Contact several of the contractors and inform them of your interest in working with them post-disaster. Create a list of these contractors with contact information.
    3. Enter the contractor's details (name, business name, email, contact information) into your BuildSOS profile (or simply upload your list).

Step 8: Create Your Friends and Family Communication Circle

- **What is this step?** Setting up a communication plan with friends and family.
- **Why is it important?** Ensures you can stay connected with loved ones during a disaster.
- **Did you know?** According to FEMA (Federal Emergency Management Agency), nearly 70% of Americans expect to rely on their neighbors for assistance within the first 72 hours after a disaster. However, during emergencies, communication infrastructure can be compromised, making it difficult to reach loved ones or emergency services. Having pre-established emergency contact information can bridge this gap and ensure timely assistance and communication during critical situations.
- **What should I do to complete it?**

    1. Establish a communication plan with friends and family members, including designated meeting points and alternative communication methods.
    2. Several free apps offer good functionality for creating these groups. Choose from one of the below, and consider who else in your friends and family may already be on one. They will need to download the app as well.

        - 1. WhatsApp
            - Features: Supports group chats, voice and video calls, document sharing, and end-to-end encryption.
            - Benefits: Widely used and easy to set up. Group chat can include up to 256 participants.
            - Link: WhatsApp (https://www.whatsapp.com/)
        - 2. Telegram
            - Features: Offers group chats, channels, media sharing, and cloud-based storage. Groups can support up to 200,000 members.
            - Benefits: Highly secure with end-to-end encryption options, large group capacity, and multimedia sharing.
            - Link: Telegram (https://telegram.org/)
        - 3. Signal

        - Features: Provides encrypted group chats, voice and video calls, and media sharing.
        - Benefits: Focuses on privacy and security, recommended by privacy advocates.
        - Link: Signal (https://signal.org/)
    - 4. GroupMe
        - Features: Simple group messaging app, supports text, images, and documents.
        - Benefits: Easy to use, can integrate with SMS for those without smartphones.
        - Link: GroupMe (https://groupme.com/)

- **Guidance:**
    - Use the FEMA resource to keep track of what's most important in an emergency: FEMA Communication Plan.
        - *https://www.fema.gov/news-release/20200220/fact-sheet-keep-track-whats-most-important-emergency-your-family*
    - Refer to the Habitat for Humanity guide for a family communication plan: https://www.habitat.org/our-work/disaster-response/disaster-preparedness-homeowners/family-communications-plan

- **HIGHLY RECOMMENDED:**
    - It is important to be able to locate exactly where you, and others, are in an emergency situation. There is a very good app out there that will create a unique code out of 3 words that can communicate exactly where you are down to a 10 square foot area.
    - If you and your friends and family have already downloaded it, you can then share with each other exactly where you are, for instance if you are both in a large shelter and are looking for each other, or if you are stuck in traffic evacuating and want to know where each other are.
    - Download **What3Words** on your mobile device
        - https://what3words.com
    - Share the app with your friends and family and encourage them to download it too.

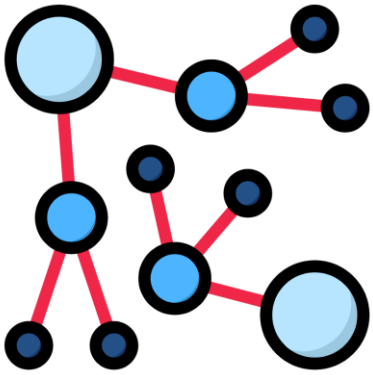
Step 9: Fortify Your Residence

- **What is this step?** Taking steps to improve your home's resilience.
- **Why is it important?** Enhances your home's ability to withstand extreme weather, reducing potential damage.
- **Did you know?** According to the Insurance Institute for Business & Home Safety (IBHS), for every dollar spent on hazard mitigation measures, an average of $6 is saved in future disaster-related costs.
- **What should I do to complete it?**

    1. Read and understand ways to prepare your residence for extreme weather. Start here:

        - 8 Tips for Preparing Your Home for Extreme Weather
            - https://www.familyhandyman.com/list/prepare-your-home-for-extreme-weather/
        - 7 home renovations to make your house safer in severe weather
            - https://www.usatoday.com/story/money/reviewed/2022/08/12/protect-your-house-severe-weather-these-home-renovations/10295855002/
        - Building Codes Toolkit for Homeowners and Occupants
            - https://www.fema.gov/emergency-managers/risk-management/building-science/publications/building-codes-toolkit-homeowners-occupants
        - Making your Home More Resilient to Disasters
            - https://earth911.com/home-garden/making-your-home-more-resilient-to-disasters/
        - Fortified Homes
            - https://fortifiedhome.org/

    2. Follow the guidance to take at least one or more steps to fortify your residence.



Step 10: Create Your Community Emergency Contacts and Resources Page

- **What is this step?** Learn and know your local resources and contacts that will be critical before, during, and after a disaster.
- **Why is it important?** Knowing your local emergency contacts and resources before a disaster strikes is crucial for timely assistance and support.
- **Did you know?** According to FEMA, individuals who are aware of local emergency contacts and resources are up to 30% more likely to receive timely assistance and support during and after a disaster. Familiarizing oneself with local emergency contacts and resources prior to a disaster is crucial for enhancing personal and community preparedness, facilitating timely access to assistance and support services, and ultimately improving overall resilience in the face of emergencies and disasters.
- **What should I do to complete it?**
    1. Go to FEMA's website and enter your zip code to get a list of your local resources:
        - Search Your Location | FEMA.gov (https://www.fema.gov/locations)
    2. Click on the links for **Emergency Response Resources** and **Disaster Recovery Centers** to see links for services and resources. This is also where you can later go to see declared disasters in your area once they happen.
    3. Find your local NOAA radio station and enter it into your BuildSOS profile: NOAA Radio Stations (https://www.weather.gov/nwr/)
- **Note: you may not use all of these resources now, but the important thing is you know where to find them when you do need them, and you know they are out there.**

Step 11: Gather and Review Your Insurance Policies

- **What is this step?** Organizing and reviewing your insurance policies and coverage.
- **Why is it important?** Ensures you have adequate coverage for potential disaster-related damages and losses, and that you have copies of your policies in a place you can access them.
- **Did you know?** According to the Insurance Information Institute, approximately 60% of homeowners in the US are underinsured for their property's full value.
- **What should I do to complete it?**

    1. Obtain, review, and take digital pictures of your insurance policies. For creating digital versions from paper versions with your phone camera, consider the following apps:

        - Adobe Scan: https://acrobat.adobe.com/us/en/mobile/scanner-app.html
        - CamScanner: https://www.camscanner.com/
        - Google Drive: https://www.google.com/drive/
        - Genius Scan: https://www.thegrizzlylabs.com/
        - SwiftScan (formerly ScanPro): https://swiftscanapp.com/
        - Tiny Scanner: https://appxy.com/tinyscanner/

    2. Upload digital copies to your BuildSOS profile.

- **Review your policies and coverage:**

    - Use resources from your insurance company's website or comparison websites like Policygenius or Insure.com to review and organize your policies.
    - Discuss your coverage with your insurance agent to ensure it is adequate.

Step 12: Complete Your Emergency Financial First Aid Kit

- **What is this step?** Organizing and securing important financial documents to ensure you have access to critical information.
- **Why is it important?** Using the Emergency Financial First Aid Kit (EFFAK) helps you organize and secure essential financial, medical, and household information, ensuring you are prepared for both major disasters and everyday emergencies. Completing the EFFAK can provide peace of mind, knowing you have a centralized record of critical documents that can be easily accessed during stressful times, aiding in quicker recovery and reducing the potential financial impact of unexpected events. This preparedness can also support you in applying for disaster assistance and protecting your family and property effectively.
- **Did you know?** According to a report by the Federal Reserve, nearly 40% of American adults would not be able to cover a $400 emergency expense without borrowing money or selling assets. This statistic highlights the financial vulnerability of a significant portion of the population and underscores the importance of building emergency savings to prepare for unexpected expenses, including those associated with disasters and emergencies.
- **What should I do to complete it?**
    1. Read the Emergency Financial First Aid Kit (EFFAK) from FEMA: EFFAK Toolkit.
        - https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf
    2. Complete the EFFAK checklists and forms.
    3. **Upload the completed EFFAK to your BuildSOS profile.**

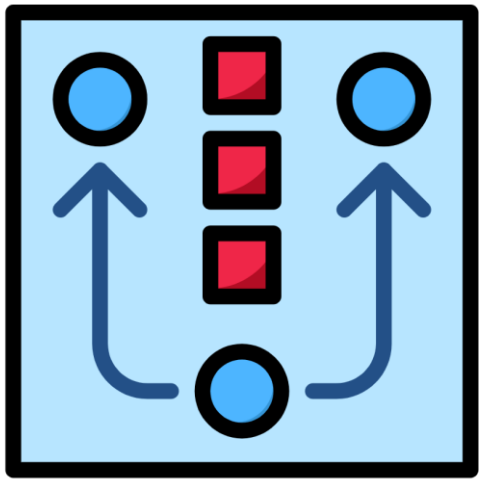
Step 13: Find Emergency Products

- **What is this step?** Discovering essential emergency products and supplies.
- **Why is it important?** Ensures you have the necessary items to sustain yourself and your family during a disaster.
- **Did you know?** According to FEMA, in the immediate aftermath of a disaster, it may take emergency responders up to 72 hours or more to reach affected areas. By having the right emergency products and supplies on hand before a disaster strikes, individuals can:
    - Increase survival chances: Access to essential supplies such as food, water, first aid kits, and emergency shelter can significantly increase survival chances during and after a disaster when immediate assistance may be unavailable.
    - Reduce reliance on external aid: By being self-sufficient with emergency supplies, individuals can reduce their reliance on external aid and resources, freeing up emergency responders to assist those who are most vulnerable or in critical need.
    - Minimize stress and panic: Being prepared with necessary supplies can help alleviate stress and panic during emergencies, allowing individuals to focus on safety and decision-making rather than scrambling to gather essential items at the last minute.
    - Facilitate community resilience: By taking proactive steps to prepare for emergencies, individuals contribute to building community resilience and collective capacity to withstand and recover from disasters more effectively.
- **What should I do to complete it?**
    1. Go to one or more of these sites to review what you should have in your emergency preparedness kit.
        -
        - Habitat.org: https://www.habitat.org/our-work/disaster-response/disaster-preparedness-homeowners/disaster-supply-kit

- Ready.gov: https://www.ready.gov/kit
- American Red Cross store: https://www.redcross.org/store

2. Purchase the items, assemble your kit, and store it in an accessible location. Amazon, REI, Walmart, and The Home Depot all have online stores with lots of items to choose from to assemble your kit.

- WHERE TO STORE YOUR KIT:
  - Storing your emergency kit in a readily accessible yet secure location is crucial to ensure it's easily accessible during an emergency. Here are some recommended storage options for your emergency kit:
    - Indoor closet or cupboard: Choose a closet or cupboard on the main floor of your home, preferably in a central location that is easily accessible to all family members. Avoid storing the kit in areas prone to flooding or water damage, such as basements.
    - Designated storage container: Use a durable, waterproof container or bin to store your emergency supplies. Label the container clearly as "Emergency Kit" and keep it in a designated spot where everyone in the household knows to find it.
    - Portable storage bag or backpack: Consider assembling your emergency supplies in a portable bag or backpack that can be easily grabbed in case of evacuation. Keep the bag near an exit or in a designated "go bag" location for quick access during emergencies.
    - Car: In addition to a home emergency kit, consider keeping a smaller emergency kit in your car, especially if you spend a significant amount of time away from home. This kit can include essential items such as water, snacks, a first aid kit, a flashlight, and a blanket.
    - Alternate location: If you live in an area prone to natural disasters such as hurricanes or wildfires, consider storing a duplicate emergency kit at an alternate location, such as a relative's house or a safe storage facility.
    - Secure location: Ensure that your emergency kit is stored in a secure location to prevent tampering or theft. If necessary, consider using a lockable container or securing the kit with straps or cords to prevent unauthorized access.
    - Accessible to all family members: Make sure all family members know the location of the emergency kit and how to access it in case of an emergency. Consider conducting regular drills or discussions to familiarize everyone with the contents and location of the kit.
  - Remember to periodically check and update your emergency kit to ensure that all supplies are in good condition and up to date. Replace expired items, replenish used supplies, and adjust the contents as needed based on changes in your family's needs or circumstances.



Step 14: Create Your Emergency Evacuation Plan

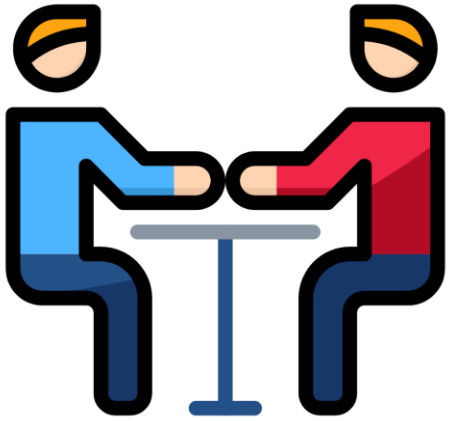
- **What is this step?** Develop a personalized evacuation plan, including evacuation routes, assembly points, and transportation arrangements.
- **Why is it important?** Ensures you can evacuate safely and efficiently during an emergency. **Increased Safety**: Ensures everyone knows what to do and where to go, enhancing safety and survival. **Reduced Panic**: Provides clear guidance, reducing confusion during emergencies. **Faster Evacuation**: Expedites the process, allowing quick and safe departure. **Access to Supplies**: Identifies shelters, transport, and essential resources. **Special Needs Adaptation**: Accommodates specific requirements for individuals with special needs. **Peace of Mind**: Offers reassurance and focus on safety for yourself and loved ones.
- **Did you know?** According to FEMA, more than 25 million Americans are affected by disasters each year, and evacuations are common during various types of emergencies.
- **What should I do to complete it?**
    1. Use the following link to download, then complete the family evacuation plan template.
        - https://www.habitat.org/our-work/disaster-response/disaster-preparedness-homeowners/family-evacuation-plan
    2. Upload the completed plan to your BuildSOS profile.
    3. Print copies and place them in your emergency preparedness kit.
- **Guidance:**
    - Identify primary and alternate evacuation routes.
    - Plan for potential obstacles and include emergency contact information.

Step 15: Pet Preparedness

- **What is this step?** Ensuring your pets are cared for during a disaster.
- **Why is it important?** Helps protect and provide for your pets in an emergency.
- **Did you know?** According to the ASPCA, only a fraction of pet owners are adequately prepared to evacuate and care for their pets during emergencies, leading to tragic consequences.
- **What should I do to complete it?**

    1. Create a Pet Emergency Kit: Assemble a pet emergency kit containing essential supplies such as food, water, medications, a leash, collar with ID tags, veterinary records, a pet carrier or crate, and comfort items like toys or blankets.
    2. Research and identify pet-friendly shelters or accommodations along your evacuation route where you and your pets can stay together during emergencies. Pet-Friendly Hotels or Boarding Facilities: Identify pet-friendly hotels or boarding facilities as backup options in case pet-friendly shelters are unavailable or at capacity during evacuation.
    3. Microchip and ID Tags: Ensure your pets are microchipped and wearing collars with up-to-date ID tags containing your contact information, including your name, phone number, and address.
    4. Arrange Transportation: Plan transportation for your pets during evacuation, whether it's by car, public transportation, or other means, and ensure you have a secure pet carrier or crate for each animal.
    5. Keep Vaccinations Up to Date: Ensure your pets' vaccinations are current and keep copies of their veterinary records in your pet emergency kit to provide proof of vaccination if needed.

6. Pet Care Instructions: Write down detailed care instructions for each pet, including feeding schedules, medication dosages, medical conditions, and behavioral quirks, to ensure their needs are met during evacuation and sheltering.
7. Practice Evacuation Drills: Practice evacuation drills with your pets to familiarize them with the process and reduce stress during actual emergencies.



PRACTICE: Pre-Storm Preparedness

- **What is this step?** Ensure your preparedness elements are in place before a storm hits. This plan can be completed in 30 minutes and will help you confirm that you know what to secure and how to secure it, enhancing your readiness.
- **Why is it important?** Enhances your readiness and helps secure your property and ensure safety.
- **Did you know?** Homes secured before a hurricane are up to 80% less likely to suffer major damage. Communicating evacuation plans with friends and family increases the likelihood of timely assistance by 75%.
- **What should I do to complete it?** Complete the following exercise and determine your score:

Step-by-Step Plan

Step 1: Review Emergency Plan (5 minutes)

Activity: Confirm that you know your household's emergency plan.

Tasks:

- Verify evacuation routes.
- Identify assembly points.
- List essential items to take with you.

Scoring: 5 points for each confirmed element (routes, assembly points, essential items).

Step 2: Identify Essential Supplies (5 minutes)

Activity: Make sure you know where to find emergency supplies.

Tasks:

- Locate food, water, clothing, medication, important documents, and cash.

Scoring: 5 points for each category of supplies located (food, water, clothing, medication, documents, cash).

Step 3: Plan to Secure Property (10 minutes)

Activity: Ensure you know how to secure your property.

Tasks:

- Identify windows and doors to reinforce.
- Plan where to move outdoor furniture.
- List loose objects to secure.
- Know which electrical equipment to unplug and which to leave on.

Scoring: 5 points for each secured item (windows/doors, furniture, loose objects, electrical equipment).

Step 4: Communicate Evacuation Plan (5 minutes)

Activity: Make sure you have a plan to inform family members and friends of your evacuation plans.

Tasks:

- Ensure contact information is up-to-date.
- Have a plan to inform neighbors.

Scoring: 5 points for each informed group (family, friends, neighbors).

Step 5: Prepare Vehicles (5 minutes)

Activity: Confirm that your vehicles are ready for evacuation.

Tasks:

- Know where to find the nearest gas station.
- Check tires and ensure they are in good condition.
- Ensure emergency supplies are ready to be stored in the vehicle.

Scoring: 5 points for each preparation task (fuel, tires, supplies).

Step 6: Stay Informed (5 minutes)

Activity: Ensure you know how to stay updated on weather forecasts and emergency alerts.

Tasks:

- Identify reliable sources for weather updates.
- Plan to follow local authorities' instructions.

Scoring: 5 points for each information source identified (weather updates, local instructions).

Step 7: Plan to Protect Valuables (5 minutes)

Activity: Ensure you have a plan to safeguard important documents and valuables.

Tasks:

- Identify waterproof containers.
- Plan where to store items in a secure location.

Scoring: 5 points for each action planned (waterproof containers, secure location).

Step 8: Assist Vulnerable Individuals (5 minutes)

Activity: Ensure you have a plan to provide assistance to elderly family members, individuals with disabilities, children, and pets.

Tasks:

- Identify their needs.
- Ensure you have a plan for their care during evacuation.

Scoring: 5 points for each group planned for (elderly, disabled, children, pets).

Scoring Rubric

Total Points Available: 100 Points

Review Emergency Plan: 15 points
Identify Essential Supplies: 30 points
Plan to Secure Property: 20 points
Communicate Evacuation Plan: 15 points
Prepare Vehicles: 15 points
Stay Informed: 10 points
Plan to Protect Valuables: 10 points
Assist Vulnerable Individuals: 15 points

Scoring Guide:

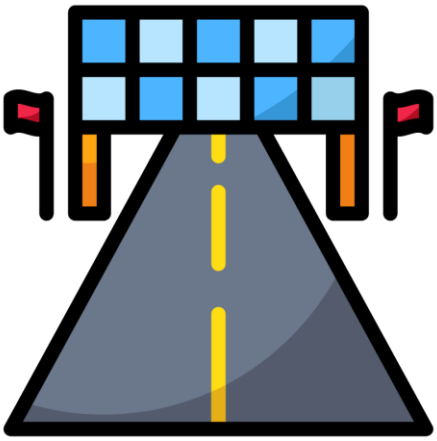
90-100 points: Excellent preparedness! You are well-prepared for the storm.
75-89 points: Good preparedness, but check any missed tasks.
50-74 points: Fair preparedness, review areas that need improvement.
Below 50 points: Needs improvement. Focus on completing all steps for better readiness.

GO TIME: Respond to a Disaster

- **What is this step?** Taking immediate actions to respond to an impending disaster.
- **Why is it important?** Ensures you and your household are as prepared and safe as possible as the disaster approaches.
- **Did you know?** Communicating evacuation plans with friends and family increases the likelihood of timely assistance by 75%. Homes that have been properly secured before a hurricane are up to 80% less likely to suffer major damage compared to those that have not been secured.
- **What should I do to complete it?**

    1. **Review Emergency Plan:** Quickly review your household's emergency plan, including evacuation routes, assembly points, and essential items to take with you.
    2. **Gather Essential Supplies:** Collect emergency supplies and essentials, including food, water, clothing, medication, important documents, cash, and any other items you may need during evacuation and in the immediate aftermath of the disaster. Refer also to: https://www.joincake.com/blog/what-to-take-when-evacuating-your-home/
    3. **Secure Property:** Take steps to secure your property and belongings, such as reinforcing windows and doors, moving outdoor furniture indoors, and securing loose objects that could become projectiles in high winds. Unplug electrical equipment but leave freezers and refrigerators on, unless there is a risk of flooding.
    4. **Communicate Evacuation Plan:** Inform family members, friends, and neighbors of your evacuation plans and whereabouts, providing them with necessary contact information and ensuring everyone is aware of the evacuation order.
    5. **Prepare Vehicles:** Fuel up your vehicles and ensure they are in good working condition, with tires properly inflated and emergency supplies stored inside, ready for immediate evacuation.

6. **Stay Informed:** Stay updated on the latest weather forecasts, evacuation orders, and emergency alerts from local authorities, and follow their instructions promptly and decisively.
7. **Protect Valuables:** Safeguard important documents, valuables, and sentimental items by placing them in waterproof containers or storing them in a secure location, ready to take with you during evacuation.
8. **Assist Vulnerable Individuals:** Provide assistance and support to elderly family members, individuals with disabilities, children, and pets, ensuring their safety and well-being during evacuation. Assess Household Needs: Review your household's emergency plan and consider any special needs or accommodations for family members, pets, or individuals with disabilities, ensuring their safety while away from home.



EVACUATION: During an Evacuation

- **What is this step?** Following through with your evacuation plan during an emergency.
- **Why is it important?** Ensures a safe and efficient evacuation process.
- **Did you know?** Communities with well-developed evacuation plans experience significantly lower rates of injury and loss of life during disasters. In areas with effective evacuation procedures, the mortality rate during hurricanes decreased from 50% to less than 2% over several decades.
- **What should I do to complete it?**

    1. Use the FEMA app for a list of open shelters: FEMA Mobile App. You should already have this on your phone from the previous preparedness step.
    2. Utilize emergency supplies.
        - Access emergency supplies, such as first aid kits, food, water, and flashlights, as needed during the evacuation process and while away from home. Grab your kit(s) and bring them with you.
        - Bring your pet care emergency kits and pet health information with you, if applicable. Refer to your list of pet-related preparedness information.
    3. Stay informed through reliable sources.
        - Monitor local news and emergency alerts for updates on the disaster situation and evacuation orders.
        - Use the FEMA and Red Cross apps you have already downloaded, and any other disaster related app, to access important information and resources.
        - Listen to a National Oceanic and Atmospheric Administration weather radio or TV for the latest evacuation information.
    4. Activate Evacuation Plan:

- Follow your pre-established evacuation plan, which includes designated routes, assembly points, and transportation arrangements to ensure a safe and efficient evacuation from the disaster-affected area.
- Leave early, follow recommended evacuation routes, and stay together if possible.
- Be alert for road hazards, such as flooding, washed-out roads and bridges, and downed power lines.

5. Access Community Resources:
    - Refer to your community emergency contacts and resources page to access local assistance and support services, such as emergency shelters or disaster relief organizations, if needed while evacuated.
6. Communicate with family and friends:
    - Use your established communication circle to keep in touch with family and friends, providing updates on your safety and well-being, and staying connected for mutual support. Use your What3Words app if needed to share your exact location with others, and get theirs.
7. During an evacuation
    - Take your pets with you
    - Secure your home, close and lock all doors and windows, and inform your neighbors of your evacuation plans.
    - If you have time, consider doing the following: Check with friends, family members and neighbors who may need assistance.

The Recovery Journey: After Returning

Step 1: Be Aware of Fraud Post-Disaster

- **What is this step?** Recognizing and protecting yourself from fraud after a disaster.
- **Why is it important?** Helps you avoid scams and fraudulent activities that can occur after disasters.
- **Did you know?** Following major disasters, there is often a surge in fraud and scams, with the FTC receiving over 60,000 complaints related to fraud and identity theft after Hurricane Katrina.
- **What should I do to complete it?**

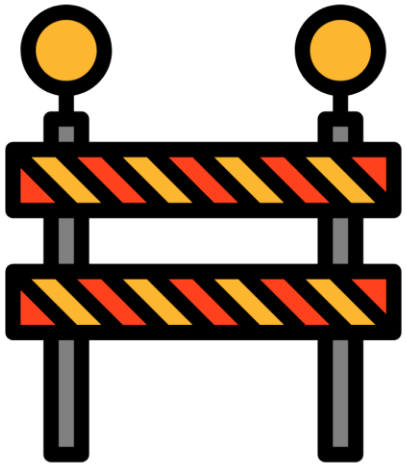
    1. Familiarize yourself with tips to protect against fraud. Recognize the ways in which others may be trying to scam you:

        - Impersonation Scams: According to the FBI, impersonation scams, where fraudsters pose as government officials or contractors, are prevalent after disasters. These scams can result in financial losses and identity theft for unsuspecting victims.
        - Financial Losses: The National Center for Disaster Fraud (NCDF) reports that individuals affected by disasters have collectively lost millions of dollars to fraudulent schemes in recent years. These losses can have a significant impact on individuals' ability to recover and rebuild after a disaster.
        - Identity Theft Risk: The Identity Theft Resource Center (ITRC) warns that disasters create opportunities for identity thieves to exploit victims. Personal information obtained through fraudulent means can be used to commit various types of identity theft, including opening fraudulent accounts or filing false tax returns.

        - Door-to-Door Scams: FEMA advises residents to be cautious of individuals going door-to-door in disaster-affected areas, particularly those claiming to be

contractors offering repair services. According to the Better Business Bureau (BBB), door-to-door scams are a common tactic used by fraudsters to target vulnerable homeowners.

- Federal workers do not solicit or accept money. If in doubt, ask for an official, government-issued laminated photo ID. A shirt or jacket with a government logo is not definite proof of identity.
- Safeguard your personal information, such as your Social Security number or bank account numbers, and be cautious about providing it to unknown individuals.
- Beware of people going door-to-door to damaged homes or contacting you and claiming to be building contractors. These individuals could be trying to scam you, especially if they attempt to get you to give them your financial information or have you sign documentation about your insurance policy.

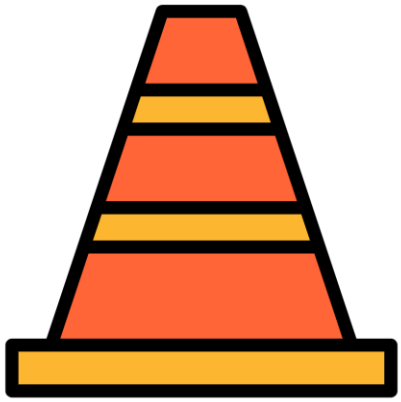


Step 2: Find Out If You Can Get Back to Your House

- **What is this step?** Checking if it is safe to return to your home post-disaster.
- **Why is it important?** Ensures your safety by verifying the stability and accessibility of your home and area.
- **Did you know?** After Hurricane Katrina, approximately 50% of fatalities occurred during the first nine days due to hazardous conditions in evacuated areas.
- **What should I do to complete it? USE YOUR FEMA AND RED CROSS APPS AND LOCAL RESOURCES**

  To access information on re-entry protocols after a storm, you can:

  - Check Local Government Websites: Visit the website of your city or county's emergency management agency. They often post updates and guidelines specific to your area, including re-entry procedures following disasters.
  - Follow FEMA: FEMA provides resources and guidance on disaster preparedness, response, and recovery. Their website may include information on re-entry protocols and safety measures for returning to disaster-affected areas.
  - Sign Up for Alerts: Register for emergency alerts and notifications from your local government or emergency management agency. These alerts may include information on evacuation orders, re-entry procedures, and other important updates during and after a disaster.
  - Contact Emergency Hotlines: If you're unsure about re-entry protocols or need clarification, you can contact local emergency hotlines or information lines for assistance. These hotlines are staffed by trained personnel who can provide guidance and answer questions related to disaster response and recovery efforts.

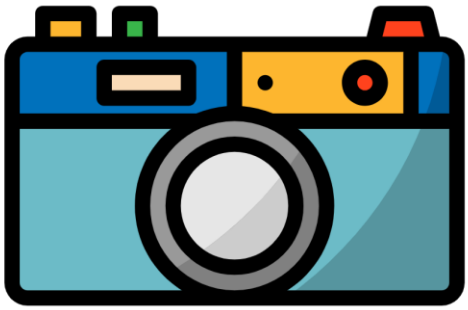


Step 3: Tips for Entering a Disaster Area

- **What is this step?** Safely re-entering and navigating disaster-affected areas. FEMA and CDC provide comprehensive guidelines on safely returning home post-disaster.
- **Why is it important?** Helps you avoid potential hazards and take necessary precautions.
- **Did you know?** in 2022 alone, there were 813 deaths and 1,718 injuries related to weather events in the United States, with the largest number of injuries resulting from winter weather, droughts, and tornadoes. Many of these injuries and fatalities could be attributed to unsafe re-entry and lack of preparedness in disaster-affected areas. Specifically, hazards such as floodwaters, contaminated water supplies, and unstable structures pose serious risks.
- **What should I do to complete it?**
    1. Review tips from FEMA: FEMA Return Home Safely.
        - *https://www.fema.gov/fact-sheet/tips-returning-home-safely-after-disaster*
    2. Follow CDC guidelines for entering a flooded home: CDC Flooded Home.
        - *https://www.cdc.gov/disasters/floods/after.html*
    3. Review the Resource- DEALING WITH DEBRIS AND DAMAGED BUILDINGS:
        - https://www.epa.gov/natural-disasters/dealing-debris-and-damaged-buildings
    4. Review the Resource- FLOOD CLEANUP:
        - https://www.epa.gov/indoor-air-quality-iaq/resources-flood-cleanup-and-indoor-air-quality
    5. Review the Resource- AFTER THE FIRE, RETURNING TO NORMAL:
        - https://www.usfa.fema.gov/downloads/pdf/publications/fa_46.pdf
    6. Review the Resource- Emergency Salvage of Flood Damaged Family Papers:
        - https://www.archives.gov/preservation/conservation/flood-damage.html

Step 4: Determining the Damage to Your Residence

- **What is this step?** Assess the extent of damage to your home and property, and begin the first stages of cleanup.
- **Why is it important?** Provides necessary information for insurance claims and recovery efforts. Accurately assessing the damage to your residence after a storm or disaster is crucial for facilitating insurance claims, securing necessary repairs, and ensuring the safety and stability of your home.
- **Did you know?** Homeowners who conduct thorough assessments of their property's post-disaster condition are up to 40% more likely to receive fair and timely settlements.
- **What should I do to complete it?**
    1. Learn how to identify storm damage: Storm Damage Center.
        - *https://www.stormdamagecenter.org/identify-storm-damage/*



Step 5: Document Your House Post-Disaster

- **What is this step?** Documenting the condition of your home after a disaster.
- **Why is it important?** Aids in the insurance claims process and helps in recovery efforts.
- **Did you know?** Taking comprehensive photos and videos of your property can expedite insurance claims and ensure accurate assessments.
- **What should I do to complete it?**

    1. Just like you took 8 pictures of the outside of your residence pre-disaster, take another 8 pictures now. If you used an app or service to create a 3-D model of your exterior of your home, do that again now.
    2. Take extensive pictures and videos of your residence and assets both interior and exterior. Use your same app from the previous step to make a 3-D walk through model of the state of your home. This can now be used in comparison to the pre-disaster one you created.
    3. Update your pre-storm asset list with post-disaster conditions.
    4. Use this documentation in your insurance claim.
    5. **Upload your documentation to your BuildSOS.com profile.**

Step 6: Connect with Your Contractor

- **What is this step?** Engaging your contractor for post-disaster repairs.
- **Why is it important?** Ensures timely and reliable repairs to your property. Your contractor is an integral part of your recovery if you have damage to your property. Connect with them early to ensure that they are aware of your needs and you can start communicating with them.
- **Did you know?** Contractor fraud is common after disasters. Using a pre-vetted contractor reduces the risk of scams.
- **What should I do to complete it?**
    1. **Don't accept work from door-knockers after a storm and don't sign anything from them. You may be signing away your rights as a policy holder.**
    2. Contact your pre-identified contractor or contractors.
    3. Schedule an assessment and repair plan.
    4. Ensure the contractor is aware of your insurance claim.

Step 7: Review Insurance Policies

- **What is this step?** Understanding your current insurance policies and their coverage.
- **Why is it important?** Helps you navigate the claims process and ensures you receive appropriate coverage as you enter the claims process. A lot of time can be saved and communication can be clearer if you know what your coverage is and understand your claim.
- **Did you know?** Over 40% of homeowners were surprised by what their insurance policies covered or didn't cover after filing a claim. This lack of awareness can lead to disputes with insurance providers, delays in claims processing, and dissatisfaction with settlement amounts. In fact, according to the Insurance Research Council, policyholders who were unfamiliar with their coverage were more likely to report feeling dissatisfied with their claims experience and perceived the process as adversarial. Knowing your coverage beforehand can help manage expectations, streamline the claims process, and ensure fair and timely resolution of claims.
- **What should I do to complete it?**
    1. Review your insurance policies for coverage limits and deductibles. These should be available to you through the previous steps you took to prepare to gather and store them.
    2. Contact your insurance provider with any questions.

Step 8: Make a Claim with Your Insurance Company

- **What is this step?** Starting the claims process with your insurance company.
- **Why is it important?** Ensures you receive financial assistance for repairs and recovery.
- **Did you know?** According to the Insurance Information Institute, filing insurance claims promptly and accurately after a disaster can significantly expedite the recovery process. Research shows that homeowners who submit thorough and well-documented claims are more likely to receive faster and fairer settlements, reducing the financial burden and expediting repairs and restoration efforts. In contrast, delaying or mishandling the claims process can lead to extended periods of uncertainty, additional expenses, and prolonged disruptions in the recovery process.
- **What should I do to complete it?**

    1. Review post-disaster insurance guidance below, then file your claim.
    2. NAIC Post-Disaster Claims Guide
        - Resource: NAIC Post-Disaster Claims Guide
            - *https://content.naic.org/sites/default/files/publication-post-disaster-claims-guide.pdf*

        Introduction: The NAIC Post-Disaster Claims Guide is a comprehensive publication by the National Association of Insurance Commissioners (NAIC) designed to assist homeowners in navigating the insurance claims process following a disaster. The guide offers detailed steps on how to document damage, communicate effectively with insurance companies, and ensure claims are filed accurately and efficiently. It also includes valuable tips on preventing common claim issues and understanding policy coverage, providing a valuable resource for homeowners facing the aftermath of natural disasters.
    3. Consumer Reports: How to File a Homeowners Insurance Claim After a Natural Disaster

- Resource: Consumer Reports: How to File a Homeowners Insurance Claim After a Natural Disaster
  - *https://www.consumerreports.org/money/homeowners-insurance/how-to-file-a-homeowners-insurance-claim-after-an-emergency-weather-natural-disaster-a4792985733/*

  Introduction: This Consumer Reports article offers practical advice on filing a homeowners insurance claim after experiencing an emergency weather event or natural disaster. It outlines essential steps for homeowners, including how to document damage, communicate with insurance adjusters, and understand policy terms and conditions. The article emphasizes the importance of prompt action and thorough record-keeping to ensure a smooth claims process. Additionally, it provides tips on dealing with potential disputes and maximizing the insurance payout.Call your insurer to initiate the claims process.

4. Call your insurer to initiate the insurance claims process, providing necessary documentation and information to facilitate a smooth claims resolution. Use the asset documentation you have from both pre- and post- disaster to ensure that the insurer has as much detail as possible for an accurate claim.

Step 9: Know Your Rights

- **What is this step?** Understanding your rights and entitlements as a policyholder.
- **Why is it important?** Empowers you to advocate for fair treatment and ensure you receive due benefits.
- **Did you know?** Over 50% of insurance policyholders are unaware of their rights and protections under their policies. This lack of awareness can lead to various challenges and disadvantages, including delayed or denied claims, inadequate compensation for losses, and difficulties in navigating the claims process. Additionally, policyholders who are unfamiliar with their rights may be more susceptible to unfair practices by insurance companies, such as claim denials, low settlement offers, or delays in claims processing.
- **What should I do to complete it?**

    1. Locate and review your state's insurance policyholder's bill of rights following the guidance below.
    2. Search Online: Use a search engine and enter search terms such as "insurance policyholder's bill of rights" along with the name of your state (e.g., "California insurance policyholder's bill of rights").
    3. Visit State Department of Insurance Website: Access the official website of your state's Department of Insurance or Regulatory Agency. This website is usually the primary source of information on insurance-related matters and consumer protections.
    4. Navigate to Consumer Resources or Publications: Look for sections or tabs on the website related to consumer resources, publications, or guides. The insurance policyholder's bill of rights may be listed under these sections.

5. Use Search Functionality: Some state websites have search functionality that allows you to enter keywords or phrases to locate specific documents or information. Use relevant search terms to find the insurance policyholder's bill of rights.
6. Contact State Department of Insurance: If you're unable to find the information online or have specific questions, you can contact the state's Department of Insurance directly. They can provide assistance and guidance on accessing the insurance policyholder's bill of rights and other relevant resources.
7. Remember to review the document carefully to understand your rights and protections as an insurance policyholder in your state.

Step 10: Working with a Claims Adjuster

- **What is this step?** Collaborating effectively with your insurance claims adjuster.
- **Why is it important?** Ensures a thorough and accurate assessment of damages and facilitates fair settlements.
- **Did you know?** Homeowners who maintain open communication and provide thorough documentation are more likely to receive fair settlements. In contrast, homeowners who lack understanding of the claims process or fail to engage effectively with adjusters may experience delays, disputes, and dissatisfaction with claim settlements. Knowing how to navigate the claims process and work collaboratively with insurance adjusters can significantly impact the outcome of a homeowner's claim.
- **What should I do to complete it?** You've already taken the steps of documenting the losses and filing a claim, now, make sure to:

    1. Request an Adjuster Visit: Request an appointment for an adjuster to assess the damages in person. Be prepared to provide access to the damaged areas of your property and answer any questions the adjuster may have.
    2. Ask your Identified Contractor to join you in person for the inspector visit if you can: Having your contractor there in person with you and the adjuster helps to all get on the same page about the damage.
    3. Be Present During the Inspection: Accompany the adjuster during the inspection of your property. Point out all damages and provide additional context or information as needed. If possible, have your chosen contractor with you during the inspection. This will help all parties communicate on the extent of the losses.
    4. Provide Documentation: Give the adjuster any documentation or evidence related to the claim, such as repair estimates, receipts for temporary repairs, or invoices for damaged belongings.
    5. Keep Records: Keep a record of all communication with the insurance company and adjuster, including phone calls, emails, and letters. Take note of important dates, such as when the claim was filed and when repairs are scheduled.

6. Ask Questions: Don't hesitate to ask questions if you don't understand something about the claims process or your coverage. The adjuster is there to help you navigate the process and address your concerns.
7. Review the Settlement Offer: Once the adjuster has assessed the damages, review the settlement offer carefully. Make sure it accurately reflects the extent of the damages and covers all eligible expenses.
8. Negotiate if Necessary: If you believe the settlement offer is inadequate, discuss your concerns with the adjuster and provide additional evidence or documentation to support your claim. You have the right to negotiate for a fair settlement.

Seek Assistance if Needed: If you encounter difficulties or disputes during the claims process, consider seeking assistance from a public adjuster or legal counsel specializing in insurance claims.

Step 11: Refer to Your FEMA Financial First Aid Kit

- **What is this step?** Utilizing your Emergency Financial First Aid Kit (EFFAK) post-disaster.
- **Why is it important?** Provides essential financial information and resources for recovery.
- **Did you know?** Individuals with an organized financial aid kit recover more effectively from disasters, and others may face delays in receiving financial assistance and recovering.
- **What should I do to complete it?**

    1. Locate your EFFAK and review its contents. You may have stored it in your BuildSOS profile.
    2. Once you locate your EFFAK, you should then review the EFFAK to figure out which materials you may need to use during your recovery period, such as contact information for out-of-state relatives or family members, homeowners or renters insurance policies, or bank account data.
    3. If you have been affected by an incident that is declared a Federal disaster, you should immediately call FEMA to apply for Federal assistance. If you have access to the internet, you can complete FEMA's online disaster application at www.disasterassistance.gov. If you do not have access to the internet, call (800) 621–FEMA (3362) or TTY (800) 462–7585.Visit Disaster Recovery Centers for additional support.
    4. Following most disasters, FEMA will open Disaster Recovery Centers (www.fema.gov/disaster-recoverycenters) in the affected areas. Once they open, you can visit the location to speak with FEMA representatives about available disaster recovery programs.

Step 12: Rebuild Smarter

- **What is this step?** Gain knowledge on what features you may want to build in to your residence as you rebuild, that can protect you in the future.
- **Why is it important?** Enhances your home's ability to withstand future disasters.
- **Did you know?** Homes built or retrofitted to meet modern building codes are up to 70% less likely to sustain significant damage during severe storms.
- **What should I do to complete it?**
    - Review 12 tips for rebuilding that cost less than $50 that help you be more resilient for the next disaster: https://www.fema.gov/press-release/20230425/twelve-disaster-rebuilding-tips-less-50
    - Review FEMA Building Science Resources: FEMA offers a variety of resources and guides on building science, resilience, and disaster-resistant construction practices. Their website provides valuable information for homeowners, contractors, and professionals involved in rebuilding efforts. FEMA Building Science Resources: www.fema.gov/building-science
    - Insurance Institute for Business & Home Safety (IBHS): IBHS offers resources and tools to help homeowners and builders strengthen homes and businesses against severe weather and natural disasters. Their website includes guides, videos, and interactive tools for implementing resilient building practices. IBHS Resources: www.ibhs.org/resources/
    - National Association of Home Builders (NAHB): NAHB provides information and resources on resilient home building, including best practices, technical guidance, and educational materials. Their website offers articles, webinars, and training programs for homeowners and professionals. NAHB Disaster Resources: www.nahb.org/nahb-community/nahb-priorities/disaster-recovery
    - Ready.gov: Ready.gov, managed by FEMA, offers guidance on disaster preparedness and resilience, including tips for rebuilding after a disaster. Their website provides

information on hazard mitigation, home retrofitting, and community resilience initiatives. Ready.gov Rebuilding Resources: www.ready.gov/rebuild

- National Storm Damage Center (NSDC): NSDC provides information and resources on storm damage prevention, recovery, and rebuilding. Their website includes articles, checklists, and guides for homeowners affected by storms and natural disasters. NSDC Rebuilding Resources

Step 13: Review and Update Evacuation Plan

- **What is this step?** Evaluate the effectiveness of your evacuation plan based on your experience during the disaster event and make any necessary revisions or improvements for future emergencies.
- **Why is it important?** After experiencing a disaster and utilizing an evacuation plan, it's essential to review its effectiveness and make necessary adjustments for future emergencies.
- **Did you know?** According to the Federal Emergency Management Agency (FEMA), households that review and update their evacuation plans are better prepared to respond to subsequent disasters, reducing the risk of confusion, delays, and potential safety hazards. Research by the American Red Cross indicates that individuals and families who refine their evacuation strategies based on past experiences are more likely to evacuate quickly and safely during future emergencies, ultimately enhancing their resilience and readiness.
- **What should I do to complete it?**

    1. Ask yourself key questions to assess the effectiveness of your evacuation plan.

        - Did everyone in my household understand the evacuation plan and their role in executing it?
        - Were evacuation routes clear and easily accessible during the emergency?
        - Did we encounter any obstacles or challenges while evacuating, such as traffic congestion or road closures?
        - Were communication channels effective in coordinating evacuation efforts and staying informed about updates and developments?
        - Did we have sufficient time to evacuate safely, or did we feel rushed or unprepared?
        - Were emergency supplies and essential items readily available and accessible during the evacuation?

- Did we encounter any issues with transportation or evacuation vehicles, such as mechanical failures or capacity limitations?
- Were emergency shelters or accommodations adequate and accessible for our needs?
- Did we encounter any difficulties in reuniting with family members or pets during or after the evacuation?
- Did we encounter any gaps or areas for improvement in our evacuation plan that need to be addressed for future emergencies?

2. Make necessary adjustments and improvements to your plan, and save your new updated plan to your BuildSOS profile.

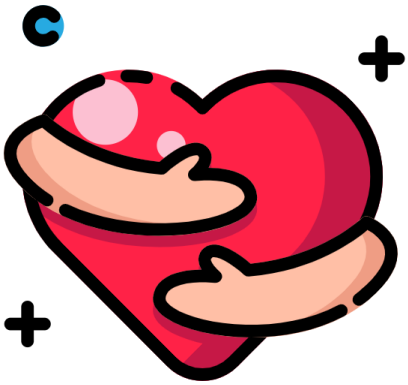
Step 14: Explore Available Support Services

- **What is this step?** Research and identify support services available at national, state, and local levels, such as disaster relief programs, financial assistance, counseling services, and community resources. Contact relevant agencies or organizations to access assistance and support for your recovery efforts.
- **Why is it important?** Accessing support services, both locally and nationally, provides individuals with essential assistance, including access to temporary housing, financial aid, counseling services, and community-based support networks.
- **Did you know?** Individuals who utilize support resources after a storm experience improved mental health outcomes, reduced stress levels, and a greater sense of resilience in the face of adversity. Social support and access to resources are key factors in promoting post-disaster recovery and mitigating the long-term impacts of trauma and distress.
- **What should I do to complete it?**
    1. Use FEMA's location-based resources to find support services (or use your FEMA app you downloaded): FEMA Locations.
        - *https://www.fema.gov/locations*

Step 15: Maintain Communication with Friends and Family

- **What is this step?** Keeping in touch with loved ones during the recovery process.
- **Why is it important?** Maintaining open lines of communication with friends and family members throughout the rebuilding and recovery process is essential for fostering mutual support, sharing resources, and strengthening community bonds in the aftermath of a disaster.
- **Did you know?** Research conducted by the Federal Emergency Management Agency (FEMA) indicates that ongoing communication with friends and family members after a disaster plays a vital role in promoting emotional well-being, resilience, and community cohesion during the rebuilding and recovery process. According to FEMA's findings, **individuals who maintain regular contact with their support networks report lower levels of stress, anxiety, and feelings of isolation, and are better able to navigate the challenges of recovery.**

  Additionally, studies by the American Red Cross and other disaster response organizations highlight the importance of social connections in providing emotional support, practical assistance, and valuable information to individuals and families as they work to rebuild their lives after a disaster.
- **What should I do to complete it?**
  1. Keep friends and family members updated on your situation.
  2. Stay connected through phone calls, text messages, and social media. Use your communication circle you set up previously.



Step 16: Access Mental Health Support

- **What is this step?** Seeking mental health support post-disaster. You don't have to go it alone.
- **Why is it important?** Accessing mental health support after a disaster is crucial for individuals to cope with the psychological impact of the event and facilitate their recovery.
- **Did you know?** Studies conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA) indicate that **approximately 20-25% of individuals affected by natural disasters experience significant mental health challenges**, such as post-traumatic stress disorder (PTSD), depression, anxiety, and other trauma-related disorders. However, **less than half of those individuals seek professional help** for their mental health needs.

  Research consistently shows that timely access to mental health support services can significantly reduce the severity of psychological distress, improve coping mechanisms, and enhance overall resilience in disaster survivors. According to SAMHSA's findings, individuals who receive appropriate mental health care after a disaster demonstrate better long-term outcomes, including faster recovery, improved quality of life, and reduced risk of chronic mental health conditions.
- **What should I do to complete it?**
  1. Seek counseling services, support groups, and stress management techniques.
  2. Use online resources for locating mental health support services, such as the SAMHSA Disaster Distress Helpline: SAMHSA Helpline.
     - *https://www.samhsa.gov/find-help/disaster-distress-helpline*