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MANAGING IN TOUGH TIMES
FAMILY FINANCIAL MANAGEMENT

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THIS MONTH'S TOPIC:
Home Emergency Preparedness

Fires, flooding, severe storms, earthquakes, tornadoes, and hurricanes affect millions of American households every year. Failure to adequately prepare for these emergencies can result in a number of consequences. However, in the event that you and your family experience one of these emergencies, proper planning and preparation will help you to survive.

The most important element in preparing your home for an emergency situation is communication. Everyone in your home must be involved and know what to do in the event of an emergency. Additionally, you will want to consider involving your neighbors. In times of crisis, your neighbors will most likely be the first responders to the situation.

A home emergency plan is the best way to plan and prepare for an emergency. This plan should be clearly communicated to all members of your household and practiced at least once a year.

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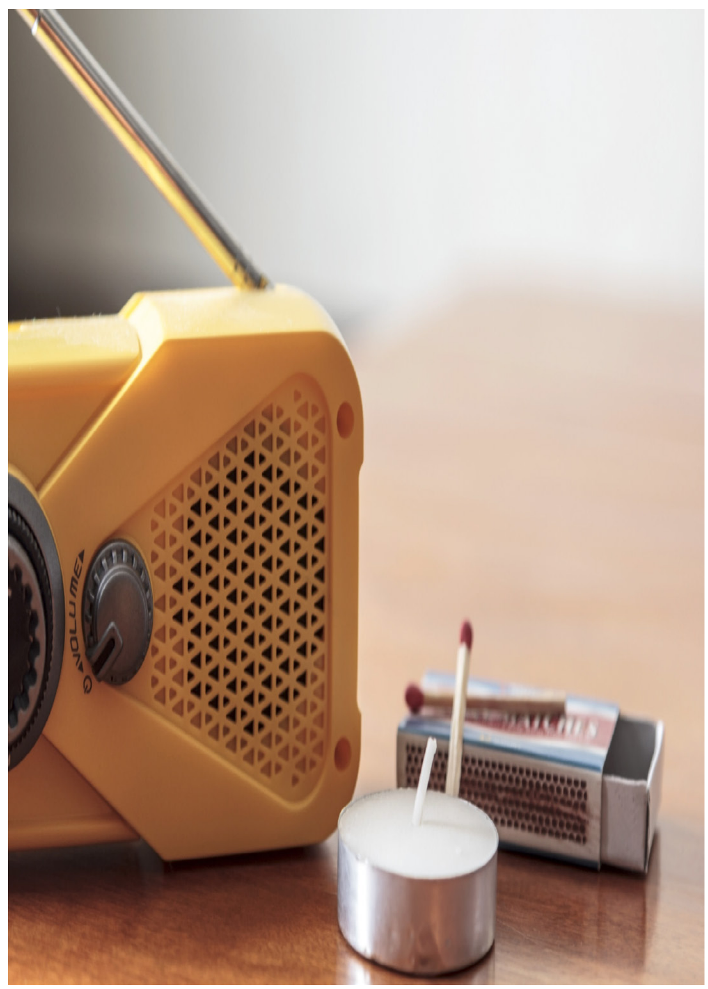

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MANAGING IN TOUGH TIMES INITIATIVE

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There are four steps that you can take with your family to prepare your home for an emergency:

1. **Know what types of emergencies can affect your home.** Certain types of emergencies are more likely to occur in specific geographic areas. For example, you may not know that you might be living in an area that is prone to flash flooding. Regardless of where you live, the number one home emergency is fire.

2. **Create an emergency plan.** Hold a household meeting to discuss how you will respond to a home emergency. It should be clear that all household members will share responsibilities when an emergency occurs. Be mindful of which tasks are age- appropriate for each household member. The following topics should be discussed:

- How to deal with different emergencies (e.g., fire, flood, severe storm).
- Create an evacuation plan. Identify two meeting places outside of your home—one should be in close proximity to your home and the other should be away from your neighborhood, in case you are not able to meet close to your home.
- Establishing a "safe room" in your home that will protect you and your family from emergencies such as a severe storm.
- Identifying an out-of-area safety contact person who will be able to assist you. Additionally, consider discussing your emergency plan with a trusted neighbor who can help you in the event of an emergency.

3. **Take emergency precautions.** Taking the following safety precautions will help you and your family deal with emergency situations:

- Post emergency telephone numbers in central locations
- Teach children how and when to call 911 for emergency assistance
- Install multiple fire extinguishers (one on each level of your home)
- Install smoke detectors, being sure that smoke detectors are located near all bedrooms
- Stock up on emergency supplies such as food, water, flashlights, matches, etc
- Take a first aid and C. PR class

4. **Practice your plan!** Review your plan every six months, conduct fire and emergency evacuation drills, test fire extinguishers and smoke detectors, and keep your emergency supplies well stocked. Make sure that every member of your household is familiar with your plan and feels comfortable asking questions. Be mindful that a good plan is one that is easily understood and can be adjusted as needed.

These steps are a general plan for action, but because every family has unique needs, consulting other resources for more specific details will help you and your family be better prepared in an emergency. For example, consider conducting a quick internet search to determine what should be in your disaster supply kit. While creating your home emergency plan, you may also think of other steps that you need to take to ensure that your home is prepared for an emergency.

Being prepared can reduce fear, anxiety, and losses that commonly accompany home emergencies. Communication with your family is the best way to clear up any confusion and to be sure that everyone survives an emergency situation. This is one of those discussions that should not be put off!

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