



## IT'S TIME TO CHANGE THE PREPAREDNESS MESSAGE



In light of the devastation brought on by hurricane Harvey, Irma, and Maria, it's pretty apparent that the current disaster preparedness message of **Get A Kit, Make A Plan, Be Informed** is missing something. If you take a close look at the disaster preparedness information that is being promoted, you will find that it is almost entirely focused on personal safety and survival. Although these topics are extremely important to prevent loss of life and should not be downplayed, there is a critical piece missing that is crucial to the long-term effect and outcome of disasters.

**Have you ever wondered why so many homes that are damaged or destroyed by disasters never get rebuilt?** Or why there are

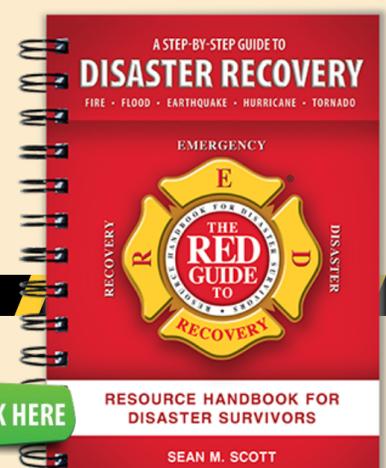
so many foreclosures and families who become permanently displaced? What happens when you don't have adequate insurance or FEMA can't give you enough to make your home livable again? What if your life savings is in the equity of your home and you can't afford to pay for repairs out of your pocket? What if you can't afford to pay your mortgage and temporary housing or if your mortgage company withholds your insurance proceeds? What if your home is contaminated with flood water, sewage, mold, asbestos, or other hazards? These and a wide range of other issues are likely to hinder you from returning home and simply having a kit or knowing how to survive will be of little value in terms of your ability to rebuild your life.

**"Resilience" is supposed to mean; the ability to recover, rebound, and come back to a state stronger than before.** However, most if not all of the current preparedness messaging is about safety and survival, which is really more about disaster "resistance" rather than resilience. So, getting a kit and stockpiling supplies, making a plan to evacuate, and knowing what to do if your separated from loved ones, etc. has little to do with rebuilding your life. So, what can we do to enhance the current preparedness message to better promote resiliency? One thought is to help people map out a strategy and plan for recovery in advance.



### HERE ARE 10 WAYS YOU CAN PLAN FOR RECOVERY AND STRENGTHEN YOUR RESILIENCY TO DISASTERS:

- 1) Assess your risks to fire, flooding, trees falling on your home, etc. and take steps to protect your property by correcting drainage problems, creating defensible space, etc.
- 2) Whether you own your home or rent, get adequate insurance to replace your home and contents.
- 3) If possible, open a home equity line of credit that you can use in the event you need to borrow money to make repairs. Banks typically won't loan money on a home that is heavily damaged or destroyed, so having this money available ahead of time can really help, especially in cases where the damages are not covered by insurance or when FEMA can't help.
- 4) Make a list of vetted local contractors, roofers, and other disaster restoration service providers so you will know who to call when you need one.
- 5) Have a plan where you will stay in the event your home is unlivable or destroyed.
- 6) Find out what it takes to get your utilities restored if your electric or gas is shut off or the meters are removed.
- 7) Learn what the recovery process entails and what could keep you from rebuilding. Talk to those who have gone through a disaster before and jot down the lessons they learned so you can avoid mistakes others have made.
- 8) Make copies of the building plans of your home and get estimates of what it would cost to rebuild your home.
- 9) If you have insurance, you may run into problems with the insurance claim process. Visit United Policyholders and their Claims Help Library at <http://www.uphelp.org/resources/claim-help> to find out what challenges you may face when dealing with an insurance claim.
- 10) Make copies of important or irreplaceable items such as family photos, awards or citations, recipes, etc., and store them in the cloud or in a safe place off site.



If you would like to be better prepared for recovery, get your copy of *The Red Guide to Recovery* today.

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RESOURCE HANDBOOK FOR DISASTER SURVIVORS

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