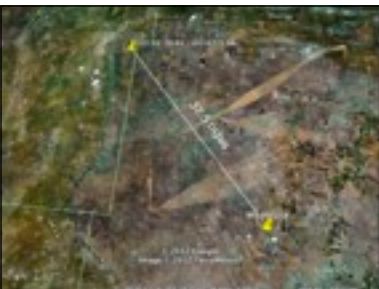
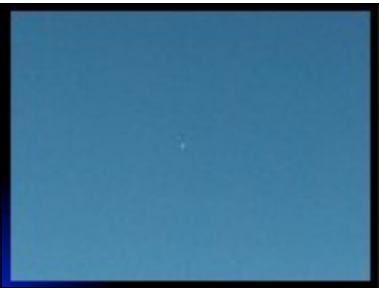


The Big One's Here: Taking Care of Mine and Ours

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History is a race between education and catastrophe.

H.G. Wells

Ever had a bad day?



Any personal experiences with disasters?

Disaster?



Disaster?





What is this class about?

- Anticipation
- Preparation
- Response
- Recovery



Random Survey

A tornado touches down in your community.
What is the first thought that crosses your
mind?

- I posed this question to my staff.
- Their immediate response was to begin a size up of the incident.
- After discussion, many of them did have personal concerns.

Did they ever think about this?

Reeling from the chaos of this overwhelmed city, at least 200 New Orleans police officers have walked away from their jobs, and two have committed suicide, police officials said....Some worked for a while and then stopped showing up....others, for reasons not always clear, never made it in after the storm" – New York Times

Did they ever think about this?

"Besieged New Orleans Police Department fired 45 officers and six civilian employees accused of abandoning their posts while the city was descending into violent chaos in the aftermath of Hurricane Katrina. The firings, along with the resignations of another 16 officers, added to the woes of a department already reeling." – Washington Post

Did they ever think about this?

"New Orleans fired 60 police officers, suspended more than 25... who didn't show up for duty in the aftermath of Katrina... 228 officers left New Orleans without permission in the days after the hurricane..." – SF Chronicle

Could this happen to any of us?



What are the odds?



25-year flood	4 in 100
50-year flood	2 in 100
Victim of burglary	1 in 100
100-year flood	1 in 100
Victim of auto theft	1 in 300
Victim of robbery	1 in 1,000
Residential fire	4 in 10,000
Killed in car accident	3 in 10,000

Source: National Fire Protection Association, 2005. News Release #10/20/05/06

What is a disaster?

• Dam failure	• Landslide
• Earthquake	• Nuclear
• Fire	• Terrorism
• Flood	• Thunderstorm
• HAZMAT	• Tornado
• Heat	• Tsunami
• Hurricane	• Volcano
• Winter Storm	• Wildfire

These are on FEMA's Disaster List

What is a disaster?

- Most risks are geographic
- What about others?
 - Loss of first responders
 - Loss of infrastructure
 - Personal loss
 - Identity theft
 - Disability




Alertness

- We face many possible future catastrophes.
- We need to constantly scan.
- Some instances will give warning, others will not.



Agility

- Recruit, train, retain, and redeploy.
- We must meet basic training needs.
- Make sure we can talk to each other.



Adaptability

- We must have a robust response system that provides enough funding.
- You cannot go cheap on preparedness.



Alignment

- One cook in the kitchen, hundreds of servers on the floor.
- Authority must be ceded to a single director.



Some Other Thoughts

- The success of a disaster relies on the local response.
- We ~~cannot~~ neglect management and preparedness.

But what about us?

For emergency responders to be effective during a disaster, we need to make sure that our basic needs are met.

What are the basic needs?

- Self
- Family
- Co-workers
- Our customers

Preparation - Professional

- Really personal if you think about it
- Prepare before any anticipated disaster
 - Family
- Keep
 - Clothing
 - Food
 - Water
 - Medications
 - Cash

3 days worth

Preparation - Personal

- Have a family meeting
- Have a plan
- Evaluate resources
 - Insurance?
 - Emergency funds?
- Secure property
- Secure records
- Assemble emergency kits
- Consider special needs



Preparation - Family

- Set up two meeting places
 - Outside of home
 - Outside of neighborhood
 - Does your town have provisions for family members?
- Communications
 - Family contacts
 - Everyone must know the numbers
 - Cell phones?

Preparation - Family



Preparation - Family

- How much do you have?
 - What is it?
 - Where is it?
 - How accessible?
 - How long will it last?

Evacuation Kit

- Flashlight
- Battery powered radio
- First aid kit
- Prescriptions
- Eyeglasses
- 1 gal. water per person
- Food
- Medical equipment and devices
- Change of clothes
- Sleeping bag
- Checkbook, cash, credit cards
- Maps
- Medical history

Source: Red Cross

Checklist

http://www.redcross.org/abcfile_content/abc0_000.pdf

Even without crisis, you can forget things.
Check it quarterly.

The Red File

- Certificates
- Identification
- Bank statements
- Deeds
- Mortgage
- Car title
- Insurance policies
- Credit and debit cards
- Household inventory
- 3 year tax returns
- Wills, trusts, power of attorney
- Names and contact numbers
- ID and passwords for online accounts

The Red File

- Send a copy to a trusted person
- Store out of your area

What about laptops?

- Great because you can:
 - Store financial files
 - Keep scans of documents
 - Bookmark accounts
 - Contact list
 - Photos
- Will you be at home?

Free Documents

- Emergency Financial First Aid Kit – EFFAK
* www.spectator.com.au/financialfirstaid_english.pdf
- Personal Disaster Preparedness Guide – PDPG
* www.spectator.com.au/financialfirstaid_pdpg_english.pdf

Online Backups

- Many are available
 - Xdrive.com
 - Ibackup.com
 - Filesanywhere.com
- I am not endorsing any of these
- Evaluate them yourself

Preparation - Family

- Show me the money!
 - Have at least three months expenses.
 - Asset retirement accounts?
 - Credit cards?
 - Protect your borrowing capacity
 - Home equity?



Preparation - Family

- Property Insurance
 - Actual vs. replacement
 - Exclusions in policy?
 - What about riders?
 - Can you afford it?
 - Inventory your property

Homeowners Policies

- Mold – usually not covered
- War, nuclear accidents, terrorism
 - Damage usually not covered
- Natural disasters
 - May require special coverage

Security

- Professional inspections
 - Might be free programs available
- Consider retrofits for wind, earthquake, flood
 - Insurance credit

What About Identity Theft?

- High risk for disaster at any time!
- Remember:
 - Most ID thieves are a trusted person.
 - Keep your passwords secret.
 - Watch your mail.
 - Shred, shred, shred!
 - Clean out old wallets or purses.
 - Keep a record of what you have.



The Worst Has Happened!

Before an evacuation order

- Bring in items from outdoors which may fly around
- Turn off electricity at main breaker
- Turn off water at main valve
- Secure propane
- Cover outside windows
- Use sandbags

Evacuation Order

- Remember, emotions take over from reason
- Response in crisis is possible after assuring that your personal and family safety is taken care of

PREPARE!

Recovery

The First Steps

- Inventory
- Reconstruct
- Verify
- Avoid

Notification

- Never assume others know
 - You might miss work
 - Call creditors
 - Notify utilities if residence is uninhabitable

Insurance Claims

- Follow the companies process
 - Special procedures if widespread disaster
- File promptly
 - Often settled in order
 - Don't rush to settle

Obtain Loans and Grants

- ARC
- FEMA
- Small Business Administration
- Tax relief
- Private lenders
- Other organizations

Taxes After Disaster

- Presidential declared disaster area
 - IRS Rules
 - Amend prior year return and get a faster refund
 - May postpone tax deadlines
 - May abate interest on underpaid tax

www.irs.gov/taxdisaster515.html

Psychology 101

- PTSD
 - This is a normal reaction to the abnormal.
 - Expect it to happen to yourself and others
 - Those not directly impacted will not understand
- Time heals wounds

Summary

- Preparedness is the key to reducing the impact of a disaster.
- If we don't take care of ourselves, we will not be able to do the job.

"By failing to prepare you are preparing to fail."

Ben Franklin



References

American Red Cross
US Army Corp of Engineers
ICMA-RC
Operation Hope

Thank You

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