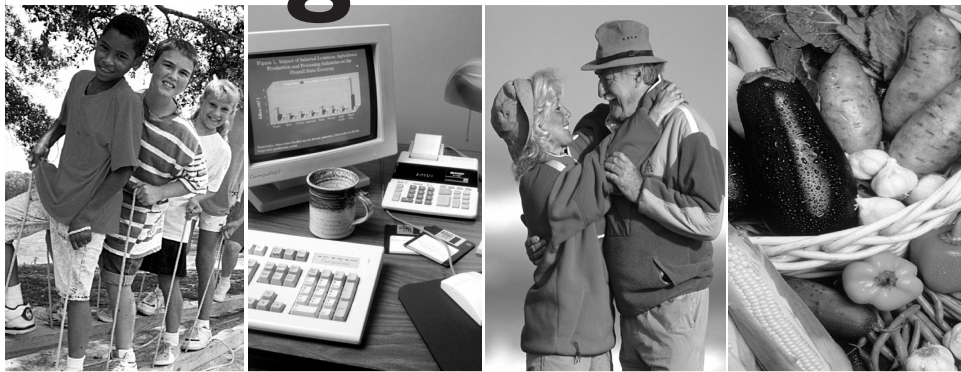




Living Well



Planning Ahead for Disasters

None of us likes to think about it, but disasters can strike anyone any time. The 2005 hurricanes were a powerful reminder of what nature can do. Although hurricane season runs from June 1 through November 30, tornadoes, floods, fires, chemical spills or other disasters can occur at any time. Much of the preplanning you do will benefit you in many ways even if you never face a disaster. This newsletter contains an overview of disaster preparations. For detailed information check the LSU AgCenter Web site at www.lsuagcenter.com.

Don't forget about your preparations once they're done. Make a note to update important papers and the household inventory at least once a year. Bottled water and other food provisions should be rotated. Also, check the contact information since phone numbers and/or e-mail addresses often change.

Have a Family Plan

Haunting images of frantic parents trying to locate their children or adults not knowing where their extended family members were are reminders to make a family plan now before a disaster strikes. Informing friends and family about your evacuation plan is important in case of injury or if families become separated. It is also beneficial to prepare an emergency contact card for each family member to keep on their person. This card should contain contact information for all household members, an out-of-town contact and other key emergency and medical providers. The out-of-town contact should live away from your geographic area where the same disaster is less likely to strike.

When evacuating, family members should notify the contact of their whereabouts. Periodically remind family members who they are to notify, and check that contact information is up to date. It's helpful to have as many different ways as possible to reach your contact person, since not all communications will work in an emergency.

Don't forget to give emergency contact cards to children away at school or family members living on their own. A printable form for preparing Emergency Contact Cards can be downloaded at www.lsuagcenter.com/disasterpubs or <http://www.redcross.org/prepare/ECCard.pdf>.

Making a Household Inventory

Imagine sitting in your backyard on a peaceful day and trying to make a list of everything in one room of your house. Include furniture, decorative accessories, window treatments, carpets and items in closets or bookshelves. Now imagine trying to do that for the entire house in a time of crisis.

As familiar as we are with our belongings, most of us remember only a portion of what we actually own. It isn't until we want to use something that we realize it's missing, often months or years later. A good household inventory is well worth the effort it takes to make one and can greatly shorten the time for a claim to be processed. Several online guides are available for keeping an electronic version. They are easy to update and with a digital camera, will accept photo documentation. If you don't have a digital camera, simply have your photos put on a CD when the film is developed.

The inventory should include as much detail about an item as possible to document both its existence and its replacement value. A supplemental binder can keep the sales receipts, manuals and other paper documentation. Go through the house, one room at a time. Take photos showing an overview of the room, then close-ups of individual items. Don't forget storage areas such as attics, garages and closets. If you have heirlooms or antiques that have monetary value, consider having them professionally appraised and store the written appraisal with your other important documents. Keep a copy of your inventory in your grab-and-go box and send another one to your out-of-town contact for safe keeping. Don't forget to replace the copies whenever you update it.

Preparing Your “Grab & Go” Box

You may have seen them on home decorating shows – decorative boxes that contain essential information in case of evacuation. Although you may need something more substantial, the idea is that the box is easy for everyone in the family to grab and go without having to spend time looking for it.

Some families prefer making two boxes – one with important records and one with family “treasures,” such as favorite photos or other cherished items. Be selective about what you put into it. Remember space may be limited when evacuating and keeping up with a heavy box may be difficult if you are away from home for an extended period of time.

Select a fireproof, waterproof box if possible. Once you have put together your box, be sure everyone knows where it is, and mark your calendar to update it at least once a year. Although some safe deposit boxes did flood, it is still recommended that originals of most documents except wills, trusts and power of attorney, be kept in a safe deposit box. Make copies of documents to keep in your grab-&-go box.

Other items to include are copies of children’s immunization records, insurance policies or at least the numbers, emergency phone numbers, prescriptions for eye glasses or medicines, list of numbers such as Social Security, bank accounts, credit cards, driver’s license, loans, etc.

In addition to the papers, include enough cash for several days (ATMs don’t work without electricity), keys to the safe deposit box, computer user name and passwords, back up copies of computerized financial records, irreplaceable photo negatives or CD with photos.

Be sure to keep the box with you at all times, and don’t leave it unattended in your car. Avoid labeling it with anything that would give away its contents. For a complete list of items to include check the LSU AgCenter Web site.

Go Direct

Do you or someone in your household receive a Social Security or other benefits check from the federal government? If so, consider signing up for direct deposit if you haven’t already done so. After the 2005 hurricanes, mail wasn’t delivered for months in some areas, branch banks were closed and people were scattered all over the country facing a nightmare to get their checks. With direct deposit, checks are electronically deposited with available access almost anywhere. Direct deposit also prevents the problems of identity theft from stolen checks and eliminates the need to go to the bank to make a deposit. The funds are deposited the same time every month, making it easy to keep your account in order. Sign up information is available at www.godirect.org or check with your local bank.

Tips on Flood Insurance

Here are some considerations to think about when taking out flood insurance. Sign up for the kind that best suits your needs before a disaster strikes.

- Unlike regular homeowners insurance, contents coverage doesn’t “come with” building coverage, except in the Preferred Risk policy. You have to tell the agent you want contents coverage. Check your policy declarations page or ask your agent whether you have contents coverage.
- Most people underestimate the value of their furniture and personal property. Take the time to determine a realistic value; you can’t claim more than the amount of coverage you have purchased.
- There is a 30-day waiting period before flood insurance becomes effective.
- A mortgage company must purchase flood insurance for real property in the Special Flood Hazard Area (SFHA) if the owner doesn’t buy it within 45 days of being notified that insurance is required. The mortgage company will pay more than you would for the same coverage, and bill you for it.
- If you rent your home or office, you can purchase flood insurance for your belongings. The building must be insurable, but it doesn’t have to be insured.
- Flood insurance is a better deal than disaster assistance. Disaster assistance for property restoration is usually a loan, not a grant. The average monthly payment on a disaster loan is about twice the average annual premium for of the same amount of flood insurance coverage.
- To check your risk for flooding, log onto www.floodsmart.gov. The interactive site will give you a general assessment of your risk. For more specific risk information visit your local floodplain administrator; you can find a directory at LouisianaFloods.org.
- Check with your insurance agent for the most up-to-date information on flood insurance coverage specifications.

Emergency Food Supplies

Emergency food supplies are useful to have on hand since electricity may go out for reasons other than a major disaster. Canned and dried foods are usually the best choices, because they don’t need refrigeration until opened. Buy sizes that your family will consume in one meal. Keep in mind the ages and needs of individual family members so that you can plan for special diets. A rule of thumb is to plan for three days without having to heat anything. After that, alternatives such as outdoor grills may be usable to cook food. Ideas for supplies include peanut butter and crackers, powdered milk, canned and dried fruits, tuna fish or sardines. Items requiring heating such as soups, beans, vegetables and prepared foods can be used once the ability to heat is restored. Keep enough bottled water for 1 gallon per person per day for three days. Don’t forget to store a can opener, eating utensils and paper plates with your food items. Use foods on your emergency shelf periodically to keep it fresh. Just don’t forget to replace it.

✓ Emergency Checklist

If you know a storm is brewing, make preparations, even if it's not clear where the storm will hit. As it gets closer, lines at stores get longer, and supplies run low.

- Keep your gas tank filled.
- Fill prescriptions if they are running low.
- Have some cash available.
- Check personal supplies such as diapers or other special needs.
- Plan ahead for your pet. Be sure you have pet food on hand if it will stay with you.
- Check with family and friends and share information on evacuation plans. Alert your out-of-town contact(s) that they may be contacted.
- Arrange a place to stay if you will be evacuating. Traffic gets heavy and hotels fill up rapidly, so leave as early as possible. Let your out-of-town contact know when you leave and where you are going. An e-mail to an e-mail list is a quick way to let people know where you'll be.
- Check battery supplies. Place flashlights and lanterns in easily accessible places.
- Check your emergency food and water supplies to be sure they have been replenished.
- Back up your computer if you have photos, household inventory or other important records on it. Put the most recent backup disk in your grab-and-go box and send a second copy to a trusted friend or relative living away from the area.
- Prepare your property for the type of storm coming: board up windows, move furniture to a higher level, etc.
- Pack a backpack for each family member. Include a change of clothes; flashlight; medications; something to help pass the time such as a book, toy or game; food such as granola bars and water; personal hygiene items; washcloth; a sheet or other items that may be needed in a shelter or should you be stranded.



Are you into digital photography, have an electronic version of your family tree or keep all your financial records and household inventory on the computer? Don't forget to make back up copies of everything and take them with you. You can burn these documents periodically to a CD and send to relatives in another part of the country. Confidential items such as financial information is best kept under your own control. If you have the time and the space, disconnect the hard drive and take it with you, but don't make that your primary option since many emergencies don't allow much lead time.

Newsletter Authors:

- Jeanette Tucker, Ph.D., Associate Professor
- Pat Skinner, Extension Associate
- Karen Overstreet, Ph.D., Professor

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Information and education at your fingertips to help you live well. Brought to you by your family and consumer sciences professionals through the National Extension Association of Family and Consumer Sciences.

Newsletter Coordinators:

Karen Overstreet and Cheri Gioe
Family & Consumer Sciences
School of Human Ecology
Louisiana State University
Baton Rouge, LA 70803
Phone: (225)578-6709
E-mail: koverstreet@agcenter.lsu.edu
cgioe@agcenter.lsu.edu

Family and Consumer Sciences
School of Human Ecology
Human Ecology Building - LSU
Baton Rouge, LA 70803-4301

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Contact your local AgCenter office for additional information.