

U.S. Department of Housing and Urban Development

# Multifamily Disaster Preparedness Plan Template





# Multifamily Disaster Preparedness Plan Template

## Introduction

Climate change is an ever-present threat to communities, increasing the possibility of extreme weather events like storms, blizzards, and heat waves. Extreme weather can lead to flooding, power loss, property damage, transportation disruptions, interrupted access to critical resources, and even loss of life. Affordable multifamily housing is especially vulnerable – when disaster strikes, low-income residents have less access to resources to help them recover. However, with a Disaster Preparedness Plan in place, owners and residents of affordable housing can be better prepared to minimize the disruption that disasters cause. The benefits of a plan beyond a structured and controlled coordination of emergency response may include:

- Reduced insurance costs.
- Reduced impact of building, resident, and business damage when hazards occur.
- Increased quality of life for residents by increasing building and operational security and community connection.
- Maintained continuity of business operations under variety of risk conditions.
- Preserved investor confidence.

## Disaster Preparedness Plan Framework

This document helps owners generate a Disaster Preparedness Plan. The template provides a three-prong framework of worksheets, checklists, and guides that will help owners think through how to quickly respond to disasters and protect building operations and tenant safety.

This plan outlines the staff roles and tools needed to prepare and respond to disasters and covers three essential areas – [Resident Protection and Safety](#), [Building Protection](#), and [Business Continuity](#). This plan and coordination of staff should start at the property level but also be scaled up to cover the full portfolio of the organization. While this plan is meant to be flexible, the Disaster Preparedness Plan should be actionable and resident oriented.



## Incident Command System and Staffing

This template is based on the Incident Command System (ICS) concept of emergency management planning. ICS is a standardized approach that provides a hierarchy of responsibilities when dealing with emergency situations, like natural disasters. Some common ICS concepts and capabilities are:

- Common Operating Picture – Staff fully understand protocols and procedures.
- Situational Awareness – Information about the disasters is widely known and shared.
- Operational Periods – When meetings are held and tasks are completed.

ICS Capabilities that organizations need in order to respond to disasters are:

- Coordination – Working in a unified manner across departments and with external shareholders.
- Communication – Staff and leaders are connected throughout.
- Information Sharing – Vital updates reach staff, residents, and external stakeholders in a timely manner.

The following pages consist of worksheets, guides, and tools that should be reviewed and completed during the planning phase after disaster staffing plans have been created and referenced throughout the disaster and post-disaster, as appropriate. They should also be updated on an annual basis and as needed.

### **Additional Resources**

This template leverages information available on the Federal Emergency Management Agency's (FEMA) [Ready.gov](https://www.ready.gov) webpage. Ready is a National public service campaign designed to educate and empower the American people to prepare for, respond to and mitigate emergencies, including natural and man-made disasters. For additional resources and information on specific disasters, emergency alerts, recovering from disasters, and related topics, please visit [Ready.gov](https://www.ready.gov).

# Multifamily Disaster Preparedness Plan Template

*Note: Only items labeled “required” are necessary to fulfill the Disaster Preparedness Plan requirements of some HUD Multifamily-assistance programs, all other items are highly encouraged to be included in the disaster preparedness plan.*

## Background, Staffing, and Coordination

<b><u>Disaster Preparedness Plan Worksheet</u></b> : This report organizes key information about your organization and the scope of this Disaster Preparedness Plan.....	8
<b><u>Disaster Risk Profile Worksheet</u></b> : This worksheet documents hazard risk by census tract for buildings within the scope of this Disaster Preparedness Plan that are "relatively high" or "very high" according to FEMA's National Risk Index (NRI). ....	9
<b><u>Staffing Chart Worksheet</u></b> : The staffing chart utilizes the ICS concept to define several roles and associated responsibilities needed within the Disaster Preparedness Plan. ....	10
<b><u>Disaster Communications Guide</u></b> : This guide will help you plan and execute vital communications before, during, and after a disaster. ....	12
<b><u>Command Level Meeting Checklist</u></b> : This checklist will help you prepare for and lead Command Level Meetings during each operational period starting at 72 hours. ....	13
<b><u>Coordination Contacts Worksheet</u></b> : This worksheet will help you identify departments and external shareholders you will need to work with to prepare for and respond to a disaster.....	19
<b><u>Disaster Related Hours and Expenses Worksheet</u></b> : Use this worksheet to document hours worked and expenses incurred during a disaster. Be sure to keep all receipts for disaster-related purchases with this worksheet.....	20

## Resident Protection and Safety

<b><u>Resident Engagement Guide</u></b> : This guide will help you engage residents when designing your Disaster Preparedness Plan. ....	22
<b><u>Resident Engagement Meetings Checklist</u></b> : This checklist provides a framework for scheduling, planning, and facilitating resident disaster planning meetings. <b>(Required)</b> .....	23
<b><u>Resident Flyer Guide</u></b> : This guide includes best practices for creating resident flyers as well as flyer samples for providing emergency preparedness and update information. <b>(Required)</b> .....	26
<b><u>Resident Survey</u></b> : The Resident Survey gathers critical contact and special needs information as well as communication preferences to best support residents in emergency preparedness. ....	32
<b><u>Resident Services Contact List</u></b> : This list provides contact information for emergency contractors and agencies to aid in residents' disaster recovery. ....	34
<b><u>Evacuation Planning Checklist</u></b> : This checklist details steps to take when planning for an evacuation. <b>(Required)</b> .....	37
<b><u>Evacuation Special Assistance Form</u></b> : This form details evacuation assistance for residents that may need special assistance. <b>(Required)</b> .....	38
<b><u>Evacuation Tracking Worksheet</u></b> : This sheet allows you to track the evacuation of your residents .....	39

<b><u>Stay Safe During A Disaster Check:</u></b> This check brings in information from FEMA's <a href="https://www.ready.gov">Ready.gov</a> that details information and steps to take during different types of disasters and emergencies. ....	41
<b><u>Evacuation Guide:</u></b> This guide is a checklist of items to plan for before and during an evacuation. <b>(Required)</b> .....	44
<b><u>Individual Services Contact List:</u></b> This worksheet is meant to be completed by individual households with relevant and important information regarding services that may be needed before, during or after a disaster.....	46
<b><u>Your Go-Bag Checklist:</u></b> Your Go-Bag Checklist includes essential items residents need in the event of an evacuation. The checklist should be given to residents well before an emergency to ensure residents have their Go-Bags prepared. ....	48
 <b>Building Protection</b>	
<b><u>Building Protection Guide:</u></b> This guide describes the main functions of building protection in the disaster planning phase. ....	50
<b><u>Building Readiness Report:</u></b> The Building Readiness Report organizes key information about a building including the status of critical systems, residential and commercial use, evacuation zone, and other important items. ....	51
<b><u>Building Shutdown and Reopen Worksheet:</u></b> Use this checklist when shutting down a building and site before a disaster and to re-open it when it's safe to do so.....	52
<b><u>Building Return Readiness Check:</u></b> The Building Return Readiness Check brings in information from FEMA's <a href="https://www.ready.gov">Ready.gov</a> that details information and steps to take after different types of disasters and emergencies. ....	56
<b><u>Building Emergency Kit Worksheet:</u></b> The Building Emergency Kit Worksheet includes a list of recommended tools and supplies every building should have for responding to an emergency event. ....	59
<b><u>Building Equipment Inventory Worksheet:</u></b> The Building Equipment Inventory Worksheet helps track critical building equipment. It should be updated regularly and can be used to quickly order or repair damaged equipment should a disaster occur. ....	61
 <b>Business Continuity</b>	
<b><u>Business Continuity Guide:</u></b> This guide outlines key functions of business continuity during the disaster planning phase. ....	63
<b><u>Benefits and Reimbursement Guide:</u></b> The Benefits and Reimbursement Guide provides information about preparing for and navigating the variety of sources available for post-disaster funding. ....	64
<b><u>Insurance Coverage Guide:</u></b> The Insurance Coverage Guide will help verify if your insurance coverage is sufficient to protect your organization, buildings, and residents in the event of a disaster or interruption in business activities.....	66
<b><u>Insurance Coverage Worksheet:</u></b> This Insurance Coverage Worksheet includes important information about your various insurance policies to track your existing coverage and identify gaps. Customize this worksheet to fit the needs of your organization and consider filling one out for each building in your organization's portfolio. ....	69

**Vital Records Worksheet**: The Vital Records Worksheet will help you prioritize your list of documents that are vital to business operations. .... 73

**Office Shut Down Checklist**: This checklist will guide office staff through an appropriate shutdown of equipment and procedures before a disaster or evacuation. .... 77

**IT/Telecommunications Continuity Checklist**: The IT/Telecommunications Continuity Checklist includes a recommended list of tasks to complete before a disaster hits to ensure sufficient IT connectivity. .... 78

**Payment Card Guide**: The Payment Card Guide includes best practices for using payment cards for disaster-related purchases and tracking staff with payment card access. .... 79

U.S. Department of Housing and Urban Development



## **Background, Staffing, and Coordination**

- ▶ **Disaster Preparedness Plan Worksheet**
- ▶ **Disaster Risk Profile Worksheet**
- ▶ **Staffing Chart Worksheet**
- ▶ **Disaster Communications Guide**
- ▶ **Command Level Meeting Checklist**
- ▶ **Coordination Contacts Worksheet**
- ▶ **Disaster Related Hours and Expenses Worksheet**



# Disaster Preparedness Plan Worksheet

This report organizes key information about your organization and the scope of this Disaster Preparedness Plan.

## Basic Information

Organization Name	
Business Address	

## Primary Contact

Name			
Phone		Email	

## Purpose Statement

Write a 2-3 sentence statement about the purpose and applicability of this disaster preparedness plan for your organization.

## Scope of Disaster Preparedness Plan

Number of Properties		Residential units		Vacant residential units	
Number of residential buildings		Commercial buildings		Commercial units	

## Property Address(es)

Name	Address	Residential Units





# Disaster Risk Profile Worksheet

This worksheet documents hazard risk by census tract for buildings within the scope of this Disaster Preparedness Plan that are "relatively high" or "very high" according to FEMA's National Risk Index (NRI).

To complete this worksheet, use the [NRI map](#) to identify the Census Tracts within the scope of this plan.

1. First switch to Census Tract view in the upper left-hand corner and enter your property address in the search bar.
2. Record hazards that have a rating of "relatively high" or "very high" in the worksheet below.

Use the non-applicable hazards justification section to explain how/if the identified hazard would likely not impact a specific site (e.g., a site located on top of a hill may not face riverine flooding risk).

## Hazards by Census Tract

Building Name and Address		Number of Units	
Hazards rated "very high"		Hazards rated "relatively high"	

Building Name and Address		Number of Units	
Hazards rated "very high"		Hazards rated "relatively high"	

## Non-Applicable Hazards Justification

Building Name and Address	
Non-applicable hazard	
Justification narrative	

## Non-Applicable Hazards Justification

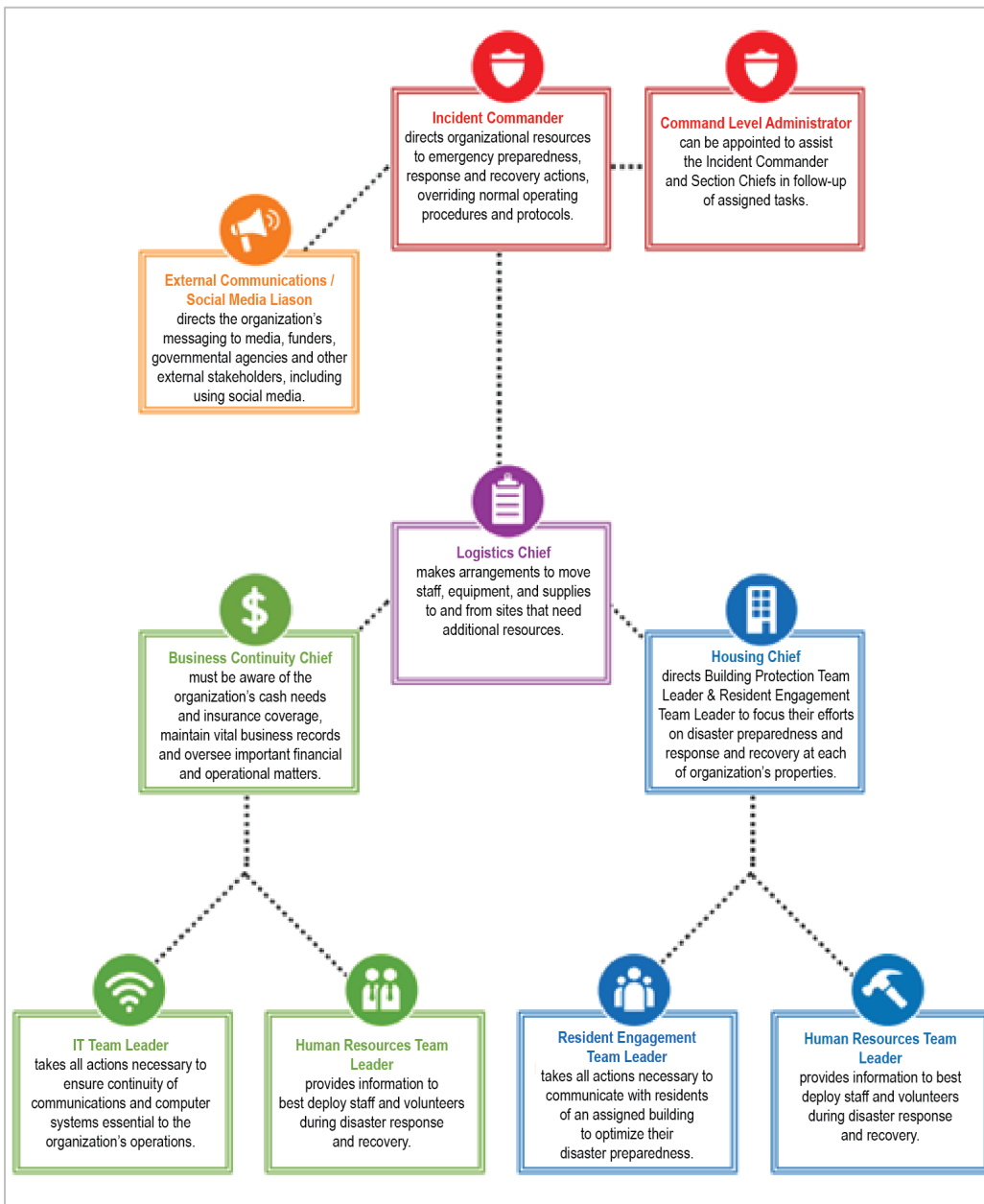
Building Name and Address	
Non-applicable hazard	
Justification narrative	



# Staffing Chart

## Worksheet

Within the Disaster Preparedness Plan, the staffing and responsibilities need to be clearly defined so that it is known who to report to and how to be effective in the position. The below staffing chart utilizes the ICS concept to define several roles and associated responsibilities needed within the Disaster Preparedness Plan.



## Staffing Chart Contacts

Role/ Responsibility	Contact name	Department name	Contact phone	Contact email
Incident Commander				
Command Level Administrator				
External Communications/ Social Media Liaison				
Logistics Chief				
Business Continuity Chief				
Housing Chief				
IT Team Leader				
Human Resources Team Leader (Business)				
Resident Engagement Team Leader				
Human Resources Team Leader (Housing)				



**Tip:** The Disaster Response Roles included in this Toolkit are recommended to best support disaster preparedness. Depending on the size and capacity of your organization, you may combine roles or assign multiple staff members to one role. For example, you may have an organizational leader serve as the Incident Commander, Command Level Administrator, External Communications, and Logistics Chief while one staff member leads all Business Continuity roles and another staff member leads all Housing roles. You may hire outside consultants to fill certain roles. The Toolkit is meant to be flexible. As long as all the critical responsibilities assigned to each role are accounted for in your customized Disaster Staffing Plan, you will be Ready to Respond.

This toolkit is not inclusive of all roles found in the staffing chart and focuses on Housing, Building Protection, and Resident Engagement along with priority Business Continuity elements.



# Disaster Communications Guide

While natural disasters can be massive and inevitable, we can prepare for them and stay connected through consistent two-way communication between housing operators, residents, and essential community services. Communication is essential to maintain resident safety, distribute resources, and have staff and leadership connected throughout the disaster.

There are operational periods where meetings take place leading up to the event and afterwards to account for residents. By establishing these operational periods, organizations can be prepared to respond to both predicted and sudden disasters.

These operational periods are broken down into 3 categories: Pre-Event, Event, and Post Event.

## Communication Meetings

Communications meetings should take place within the Pre-Event stage at 96 hours, 72 hours, 48 hours, 24 hours, and 12 hours before the natural disaster takes place. The next communications meetings take place directly after, and then 12 hours after the event takes place. Communications meetings should be action oriented where key staff, covered in the staffing chart, cover the following:

- Alerting and directing staff in advance of a disaster so they can be prepared.
- Updating information on the disaster and affected areas.
- Issuing work-from-home policies and confirming staff availability; including gathering Staff contact sheets.
- Assessing evacuation strategy plans and communicating with residents.
- Instructing staff to [track hours worked and expenses](#) incurred during the disaster using a worksheet to track hours and expenses related to the disaster.

## Communication Methods

In a disaster some methods of communication may not work.

Communicating with residents and staff using multiple methods will help ensure that important messages are received. Based on resident feedback, owners and property managers should choose communication methods most likely to work and be received by residents during critical times and communicate the methods intended to be used to residents. Common

communication methods include but are not limited to phone, email, SMS text group messaging, social media platforms, and even walkie-talkies/radio communications. Organizations should, with feedback from residents and staff, decide on which communication methods will be used and inform residents and staff of these decisions during the planning phase.





# Command Level Meeting Checklist

This checklist will help you prepare for and lead Command Level Meetings during each operational period starting at 96 hours. Command Level Meetings should include the Command Level Administrator (if applicable), External Communications Liaison, Business Continuity Chief, Logistics Chief and Housing Chief. These meetings support the coordination, communication and information-sharing required for a successful disaster response.

Description	Logistics
<b>Disaster Preparedness and Response Meeting Location</b>	Address and Room #, if virtual, meeting link
<b>Primary and Backup Communication Method with Residents</b>	Primary:
	Backup:
<b>Primary and Backup Communication Method with Staff</b>	Primary:
	Backup
<b>Primary Contact Number and Email</b>	Number:
	Email:

## 96 Hours Pre-Event

Lead	Preparing for the First Command Level Meeting
<input type="checkbox"/> <b>All Sections</b>	Collect and share information in anticipation of event.
<input type="checkbox"/> <b>All Sections</b>	Confirm schedule for future Command Level Meetings. Remind Section Chiefs to schedule Section Meetings prior to Command Level Meetings.

## 72 Hours Pre-Event

Lead	First Command Level Meeting
<input type="checkbox"/> <b>All Sections</b>	Meet with Section Chiefs and make sure each section is prepared to manage the disaster. Ensure that Section Chiefs have a full understanding of the scenario. Review information and preparedness to date to ensure necessary information is in place.
<input type="checkbox"/> <b>All Sections</b>	Remind Section Chiefs to coordinate with Team Leaders.

Lead	First Command Level Meeting
<input type="checkbox"/> <b>All Sections</b>	Discuss updates from organizational leadership.
<input type="checkbox"/> <b>All Sections</b>	If municipality gives an evacuation order, call for an evacuation. Building shutdown decision has to be made and clearly communicated throughout the organization.
<input type="checkbox"/> <b>External Communications Liaison</b>	Provide updates on <a href="#">Advanced Warning System (AWS)</a> alerts.
<input type="checkbox"/> <b>Logistics Chief and Business Continuity Chief</b>	<a href="#">Review vulnerability of the central office to event damage</a> and if necessary, determine location of Emergency Operations Center (EOC).
	EOC Address:
	If relocation of central office is required, determine logistical needs to set up EOC with <b>Business Continuity Chief</b> and <b>Logistics Chief</b> .
<input type="checkbox"/> <b>Logistics Chief</b>	Check in on additional resources needed to support EOC.
<input type="checkbox"/> <b>Housing Chief, Logistics Chief and Business Continuity Chief</b>	Discuss pace of <a href="#">building protection preparations</a> , <a href="#">shutdown and reopen times</a> . Confirm that building protection efforts are underway in all properties, for instance, <a href="#">emergency kits</a> are updated. Ensure <b>Housing Chief</b> and <b>Logistics Chief</b> have all necessary equipment to manage event.
<input type="checkbox"/> <b>Housing Chief</b>	Confirm Housing Section's <a href="#">resident engagement efforts</a> are underway in all properties, including <a href="#">flyer distribution</a> . If evacuating, ensure Housing Section is ready for <a href="#">evacuation and shutdown</a> . Determine if you will be using stay teams if evacuating and make <a href="#">provisions for health and safety</a> .
<input type="checkbox"/> <b>Business Continuity Chief</b>	Address staffing gaps and needs due to vacations, leave and vulnerability to event damage.
<input type="checkbox"/> <b>External Communications Liaison</b>	Check on messaging and update emergency number and website with critical update information.
	Emergency Number:
	Emergency Website:
<input type="checkbox"/> <b>Business Continuity Chief</b>	Ensure all <a href="#">IT systems</a> are engaged and updated and staff have access to them.
<input type="checkbox"/> <b>Logistics Chief and Business Continuity Chief</b>	Verify that supplies and equipment are adequate. Address any resource problems with <b>Logistics Chief</b> regarding missing supplies and <a href="#">additional</a>

Lead	First Command Level Meeting
	<a href="#">supply and cash needs</a> . Ensure all sections have conveyed list of items that must be procured in advance.
<input type="checkbox"/> <b>Business Continuity Chief</b>	Confirm documentation forms are available for staff to use for <a href="#">disaster-related expenses and work assignments</a> . These will be necessary for <a href="#">insurance</a> and <a href="#">reimbursement</a> for damages.

## 48 Hours Pre-Event

Lead	Second Command Level Meeting
<b>All Sections</b>	Discuss updates from organizational leadership.
<b>All Sections</b>	Provide updates on AWS, evacuation and whether additional government agency resources are necessary. If an evacuation order is given by municipality, call for an evacuation.
<b>All Sections</b>	Check status of EOC. Update Chiefs on plan for operations, including in-person, phone or virtual communication.
<input type="checkbox"/> <b>Housing Chief and Logistics Chief</b>	If evacuating, ensure Housing Section is ready for evacuation and shutdown. Confirm that building protection efforts are underway in all properties, for instance, <a href="#">emergency kits</a> are updated. Ensure Housing Section has all necessary equipment to manage disaster.
<input type="checkbox"/> <b>Housing Chief</b>	Confirm that Housing Section's <a href="#">resident engagement efforts</a> are underway in all properties, including <a href="#">flyer distribution</a> .
<input type="checkbox"/> <b>Business Continuity Chief</b>	Address staffing gaps and needs due to vacations, leave and vulnerability to event damage. Confirm staffing contingency plans for safety if using stay teams. Review stay teams, provisions, health and safety. Identify volunteer needs.
<input type="checkbox"/> <b>Logistics Chief</b>	Check in on additional resources needed to support EOC.
<input type="checkbox"/> <b>Business Continuity Chief</b>	Ensure all <a href="#">IT systems</a> are engaged and updated and staff have access to them.
<input type="checkbox"/> <b>Logistics Chief</b>	Verify that supplies and equipment are adequate. Address problems regarding missing supplies and <a href="#">additional supply and cash needs</a> .

## 24 Hours Pre-Event

Lead	Third Command Level Meeting
<input type="checkbox"/> All Sections	If municipality gives an evacuation order, call for an evacuation. Check if building shutdown is necessary and clearly communicate this throughout the organization. Identify and fill preparedness gaps. Identify crucial issues and items that need cross-section coordination.
<input type="checkbox"/> All Sections	Remind Section Chiefs to coordinate with Team Leaders.
<input type="checkbox"/> All Sections	Discuss updates from organizational leadership.
<input type="checkbox"/> All Sections	Provide AWS updates and decide if additional government agency resources are necessary.
<input type="checkbox"/> Logistics Chief	Check on additional resources needed to support EOC.
<input type="checkbox"/> Housing Chief	Discuss pace of <a href="#">building protection, preparations, shutdown and reopen</a> schedules and address any gaps.
<input type="checkbox"/> Housing Chief	Confirm that Housing Section's <a href="#">resident engagement efforts</a> are underway in all properties, including <a href="#">flyer distribution</a> . Housing Section will updates on high-priority residents and provisions for post-event follow-up
<input type="checkbox"/> Business Continuity Chief	Address staffing gaps and needs due to vacations, leave and vulnerability to damage. Review stay teams, provisions, health and safety.
<input type="checkbox"/> External Communications Liaison	Check on messaging and updates to <a href="#">external stakeholders</a> with critical update information.
<input type="checkbox"/> Business Continuity Chief	Ensure all <a href="#">IT systems</a> are engaged and field staff questions.
<input type="checkbox"/> Logistics Chief	Verify that supplies and equipment are adequate. Address problems regarding missing supplies and <a href="#">additional supply and cash needs</a> .

## 12 Hours Pre-Event

Lead	Fourth Command Level Meeting
<input type="checkbox"/> All Sections	Discuss updates from organizational leadership.
<input type="checkbox"/> External Communications Liaison	Provide AWS updates.
<input type="checkbox"/> Logistics Chief	Check in on additional resources needed to support EOC.
<input type="checkbox"/> Housing Chief	Discuss pace of <a href="#">building protection, preparations, shutdown and reopen</a> schedule and address any gaps including <a href="#">evacuation</a> , continuity and logistics.



Lead	Fourth Command Level Meeting
<input type="checkbox"/> <b>Housing Chief</b>	Confirm that <a href="#">resident engagement efforts</a> are underway in all properties, including <a href="#">flyer distribution</a> . Determine emergency situations in buildings with <a href="#">high-priority residents</a> . Housing Section will conduct updates on high-priority residents and provisions for post-event follow-up.
<input type="checkbox"/> <b>Business Continuity Chief</b>	Address staffing gaps and needs due to vacations, leave and vulnerability to event damage. Review stay teams, provisions, health and safety.
<input type="checkbox"/> <b>Business Continuity Chief</b>	Ensure all <a href="#">IT systems</a> are engaged and updated and that staff have access.
<input type="checkbox"/> <b>Business Continuity Chief</b>	Address with <b>Logistics Chief</b> missing supplies and <a href="#">additional supply and cash needs</a> .

### Immediately Following Event

Lead	Fifth Command Level Meeting
<input type="checkbox"/> <b>All Sections</b>	Command Level Meeting will be held, possibly by conference call if buildings are damaged or staff does not have access. Discuss continuity of operations and <a href="#">assessment of damage</a> .
<input type="checkbox"/> <b>All Sections</b>	Discuss updates from organizational leadership.
<input type="checkbox"/> <b>External Communications Liaison</b>	Provide AWS updates and relevant feedback on first-responder agency.
<input type="checkbox"/> <b>Logistics Chief and Business Continuity Chief</b>	Check in on additional resources needed to support EOC.
<input type="checkbox"/> <b>Housing Chief</b>	Make <a href="#">initial assessment of damage sustained</a> . Discuss pace of building repairs and <a href="#">reopening schedule</a> and address any gaps. Identify emergency situations in buildings and with high-priority residents. Confirm that resident engagement efforts are underway in all properties, including <a href="#">flyer distribution</a> .
<input type="checkbox"/> <b>Business Continuity Chief</b>	Address staffing gaps and needs due to vacations, leave and vulnerability to event damage. Review stay teams, provisions, health and safety. Address need for volunteers.
<input type="checkbox"/> <b>External Communications Liaison</b>	Check on updates to emergency number message and website.
<input type="checkbox"/> <b>Logistics Chief</b>	With <b>Logistics Chief</b> address problems regarding missing supplies and <a href="#">additional supply and cash needs</a> .

## 12 Hours Post-Event

Lead	Sixth Command Level Meeting
<input type="checkbox"/> All Sections	Discuss continuity of operations, assessment of damage and disaster follow-up.
<input type="checkbox"/> All Sections	Discuss updates from organizational leadership.
<input type="checkbox"/> <b>External Communications Liaison</b>	Provide AWS updates and relevant feedback on first-responder agency.
<input type="checkbox"/> <b>Logistics Chief</b>	Check on additional resources needed to support EOC.
<input type="checkbox"/> <b>Housing Chief</b>	Plan for building repairs. Provide update on any building not yet operational. Check on status of housing habitability and plan accordingly.
<input type="checkbox"/> <b>Housing Chief</b>	Housing Section to conduct updates on high-priority residents and post-disaster follow-up. Provide update on security measures. Determine emergency situations in buildings with high-priority residents.
<input type="checkbox"/> <b>Business Continuity Chief</b>	Address staffing gaps and needs due to vacations, leave and vulnerability to disaster damage. Review stay teams, provisions, health and safety.
<input type="checkbox"/> <b>External Communications Liaison</b>	Check on updates to emergency number message and website.
<input type="checkbox"/> <b>Logistics Chief</b>	With <b>Logistics Chief</b> address resource problems regarding missing supplies and <a href="#">additional supply and cash needs</a> .



# Coordination Contacts Worksheet

This worksheet will help you identify departments and external shareholders you will need to work with to prepare for and respond to a disaster.

## Internal Coordination

Department name	Contact name	Role/ Responsibility	Contact phone	Contact email

## External Coordination

Department name	Contact name	Role/ Responsibility	Contact phone	Contact email



# Disaster Related Hours and Expenses Worksheet

Use this worksheet to document hours worked and expenses incurred during a disaster. Be sure to keep all receipts for disaster-related purchases with this worksheet.

Name		Phone	
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Temporary	

## Hours

Date	Regular hours	Overtime hours	Work performed

## Expenses

Date	Vendor/merchant	Item/service purchased	Cost	Receipts attached
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

U.S. Department of Housing and Urban Development



## **Resident Protection and Safety**

- ▶ **Resident Engagement Guide**
- ▶ **Resident Engagement Meetings Checklist**
- ▶ **Resident Flyer Guide**
- ▶ **Resident Survey**
- ▶ **Resident Services Contact List**
- ▶ **Evacuation Planning Checklist**
- ▶ **Evacuation Special Assistance Form**
- ▶ **Evacuation Tracking Worksheet**
- ▶ **Stay Safe During a Disaster Check**
- ▶ **Evacuation Guide**
- ▶ **Individual Services Contact List**
- ▶ **Your Go Bag Checklist**



# Resident Engagement Guide

During a disaster, residents' safety is the main concern. However, residents can also be the most knowledgeable about the property and therefore, it is imperative to have their engagement and involvement when designing your Disaster Preparedness Plan.

During the **planning phase**, the Resident Engagement Team Leader should:

- Lead [resident engagement meetings](#) on disaster planning. Resident meetings should also include discussion about what can be anticipated for hazards that cannot typically be foreseen, for example what emergency messaging residents might expect for a tornado event.
- Instruct residents to complete the [Resident Survey](#), collect completed surveys and determine the best method of gathering information such as an Excel workbook or internal database or other system.
- Distribute [Your Go Bag Checklist](#) to residents. Consider hosting an event for residents to assemble Go Bags and follow up with residents interested in being Floor Captains, building, residents who help communicate between building staff and other residents during a disaster.
- Review the [Resident Flyer Guide](#) with samples and templates. Determine how flyers will be distributed during a disaster.
- Review the [Evacuation Tracking Sheet](#).
- Complete the [Resident Services Contact List](#).

When a **disaster strikes**, the main functions of resident engagement include:

- Communicating emergency information, including evacuation procedures and other safety information to all residents.
- [Distributing emergency update flyers](#).
- Assisting residents with [evacuation](#).
- Identifying residents most likely to need [mobility help](#), such as residents that may need additional assistance in moving locations as a result of physical or mental impairments or have medical equipment.
- Working closely with the [Building Protection](#) Team Leader.
- Resident engagement functions should be led by the Resident Engagement Team Leader. The Resident Engagement Team Leader takes all actions necessary to communicate with residents of an assigned building to optimize their disaster preparedness. A likely staff member to fill this role may be the service coordinator or any other staff member who works closely with the residents.



*Residents seated around a table during a resident meeting.*



# Resident Engagement Meetings Checklist

Disaster planning meetings should be conducted annually with residents or included as an agenda item during a regularly scheduled resident engagement meeting. Disaster planning should not be a one-time conversation but should happen frequently to ensure all residents are aware of your disaster preparedness plans. You can use the templates included in this resource to complete the following resident disaster planning work.

Description	Logistics
<b>Resident Engagement Meeting Location</b> Address and Room #, if virtual, meeting link	Participate in <a href="#">Command Level Meetings</a> for regular updates to communicate with residents.
<b>Annual Disaster Planning Meeting Date(s)</b> If including disaster planning at regular resident engagement meetings list regular meeting dates	
<b>Resident Communication Method</b>	Primary
	Backup
<b>Where can residents find disaster preparedness information at your property?</b>	

## Initial Planning Meeting

Lead	First Resident Meeting
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	Participate in <a href="#">Command Level Meetings</a> for regular updates to communicate with residents.
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	Plan a community meeting with all residents. Use a physically accessible space and indicate that residents can request language interpreters and other accommodations for the meeting as needed by contacting the resident engagement team lead.
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	During the initial planning meeting, distribute <a href="#">resident surveys</a> , <a href="#">evacuation special assistance forms</a> , <a href="#">stay safe during a disaster handout</a> , <a href="#">evacuation guide</a> , <a href="#">individual services contact list</a> , and <a href="#">your go-bag checklist</a>

Lead	First Resident Meeting
<input type="checkbox"/> Resident Engagement Team Leader	Provide an overview of the Disaster Preparedness Plan and provide opportunity for residents to provide comments and ask questions.

## Annual Planning Meeting

Lead	Annual Resident Meeting
<input type="checkbox"/> Resident Engagement Team Leader	Participate in annual <a href="#">Command Level Meetings</a> for regular updates to communicate with residents.
<input type="checkbox"/> Resident Engagement Team Leader	Plan a community meeting annually with all residents. Use a physically accessible space and indicate that residents can request language interpreters and other accommodations for the meeting as needed by contacting the resident engagement team lead.
<input type="checkbox"/> Resident Engagement Team Leader	During the annual planning meeting, distribute <a href="#">resident surveys</a> , <a href="#">evacuation special assistance forms</a> , <a href="#">stay safe during a disaster handout</a> , <a href="#">evacuation guide</a> , <a href="#">individual services contact list</a> , and <a href="#">your go-bag checklist</a>
<input type="checkbox"/> Resident Engagement Team Leader	Provide an overview of the Disaster Preparedness Plan and provide opportunity for residents to provide comments and ask questions.

## Before a Disaster

Lead	Before a Disaster Resident Meeting
<input type="checkbox"/> Resident Engagement Team Leader	Participate in <a href="#">Command Level Meetings</a> for regular updates to communicate with residents.
<input type="checkbox"/> Resident Engagement Team Leader	Plan a community meeting with all residents prior to the disaster. Use a physically accessible space and indicate that residents can request language interpreters and other accommodations for the meeting as needed by contacting the resident engagement team lead.
	Meeting Location:
	English Language Services Required:
<input type="checkbox"/> Resident Engagement Team Leader	During the disaster planning meeting, distribute <a href="#">resident surveys</a> , <a href="#">evacuation special assistance forms</a> , <a href="#">stay safe during a disaster handout</a> , <a href="#">evacuation guide</a> , <a href="#">individual services contact list</a> , and <a href="#">your go-bag checklist</a>
<input type="checkbox"/> Resident Engagement Team Leader	Provide updates on the type of disaster anticipated, evacuation and whether additional government agency resources are necessary. If an evacuation order is given by municipality, call for an evacuation.



## After a Disaster

Lead	After a Disaster Resident Meeting
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	Participate in <a href="#">Command Level Meetings</a> for regular updates to communicate with residents.
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	Plan a community meeting with all residents following the disaster. Use a physically accessible space and indicate that residents can request language interpreters and other accommodations for the meeting as needed by contacting the resident engagement team lead.
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	During the post-disaster meeting, distribute <a href="#">resident surveys</a> .
<input type="checkbox"/> <b>Resident Engagement Team Leader</b>	Check on status of housing habitability and plan accordingly. Provide updates on the timeline to repair any damages to the building and the building reopening schedule as applicable to residents.



# Resident Flyer Guide

*This guide will help you create flyers to prepare residents for emergencies and to provide updates to residents before, during and after a disaster.*

*\*Note: The requirement is to communicate the evacuation plan and safety resources to residents. Using this flyer guide or creating flyers is not required. It is an example of a way to effectively communicate this information to residents.*

---

## How to Keep Clear Communication with Residents

- Coordinate with the Housing Chief to make sure information is accurate and up-to-date.
- Distribute flyers to every unit at least once a day and as emergency updates change.
- Post flyers on every floor and by elevators and stairs.
- Use Times New Roman or Arial in a large font to make text readable for residents with vision problems.
- Eliminate jargon and write clear, understandable messages.
- Translate to the appropriate languages (ask residents for help).
- Remember, alternative communication methods can be used in addition to flyers prior to evacuation and instead of flyers after evacuation. Alternative communication includes phone, email, SMS text group messaging, social media platforms.

You will probably need to post several flyers in preparation for and throughout an emergency. The following sample flyers are for communicating preparedness information ahead of a disaster and providing updates throughout an emergency.


Use them as a guide and customize flyers based on the needs of your residents.




*A staff member distributes flyers to keep residents informed after a disaster.*

## Emergency Preparedness Flyer


Post flyers well before emergencies. As severe weather seasons begin, encourage residents to prepare. See Sample flyer below.

 <h2>Emergency Preparedness (Sample)</h2>		
Tenant Notice	<i>[Primary subject of message, such as Preparing for Emergencies]</i>	
Address	<i>[Building Address]</i>	<i>[Date]</i>
In preparation, residents should	<i>[Preparedness information; Guidance to residents on thinking about preparedness and making necessary arrangements]</i>	
If an evacuation is ordered, residents should:	<i>[Evacuation information. Guidance to residents on steps to take if an evacuation is ordered. This section should include information about safe egress route(s).]</i>	
If sheltering in place, residents should	<i>[Sheltering in place information. Guidance to residents choosing to remain in buildings during a disaster]</i>	
If you have questions contact:	<i>[Contact information. Phone numbers for the appropriate building staff. This may include the Resident Engagement Team Leader, Building Protection Team Leader or other building staff.]</i>	

 <h2>Emergency Preparedness</h2>		
Tenant Notice		
Address		
In preparation, residents should		
If an evacuation is ordered, residents should:		
If sheltering in place, residents should		
If you have questions contact:		

## Emergency Update Flyer

Post flyers before, during and after emergencies to provide the most updated information to residents.

 <h1>Emergency Update (Sample)</h1>		
<b>Tenant Notice</b>	<i>[Primary subject of message, such as Emergency Recovery Update]</i>	
<b>Address</b>	<i>[Building Address]</i>	<i>[Date and Time]</i>
<b>Emergency Update</b>	<i>[Basic Event Information: The most updated information known about the emergency event and its potential effect on the building]</i>	
<b>Electricity</b>	<i>[Building Information: Updates on critical building systems affecting residents]</i>	
<b>Elevator</b>		
<b>Heat/ hot water</b>		
<b>Evacuation:</b>	<i>[Evacuation Information. Status of evacuation orders]</i>	
<b>The next update will be posted at:</b>		
<b>If you have questions contact:</b>	<i>[Contact information. Phone numbers for the appropriate building staff. This may include the Resident Engagement Team Leader, Building Protection Team Leader or other building staff.]</i>	

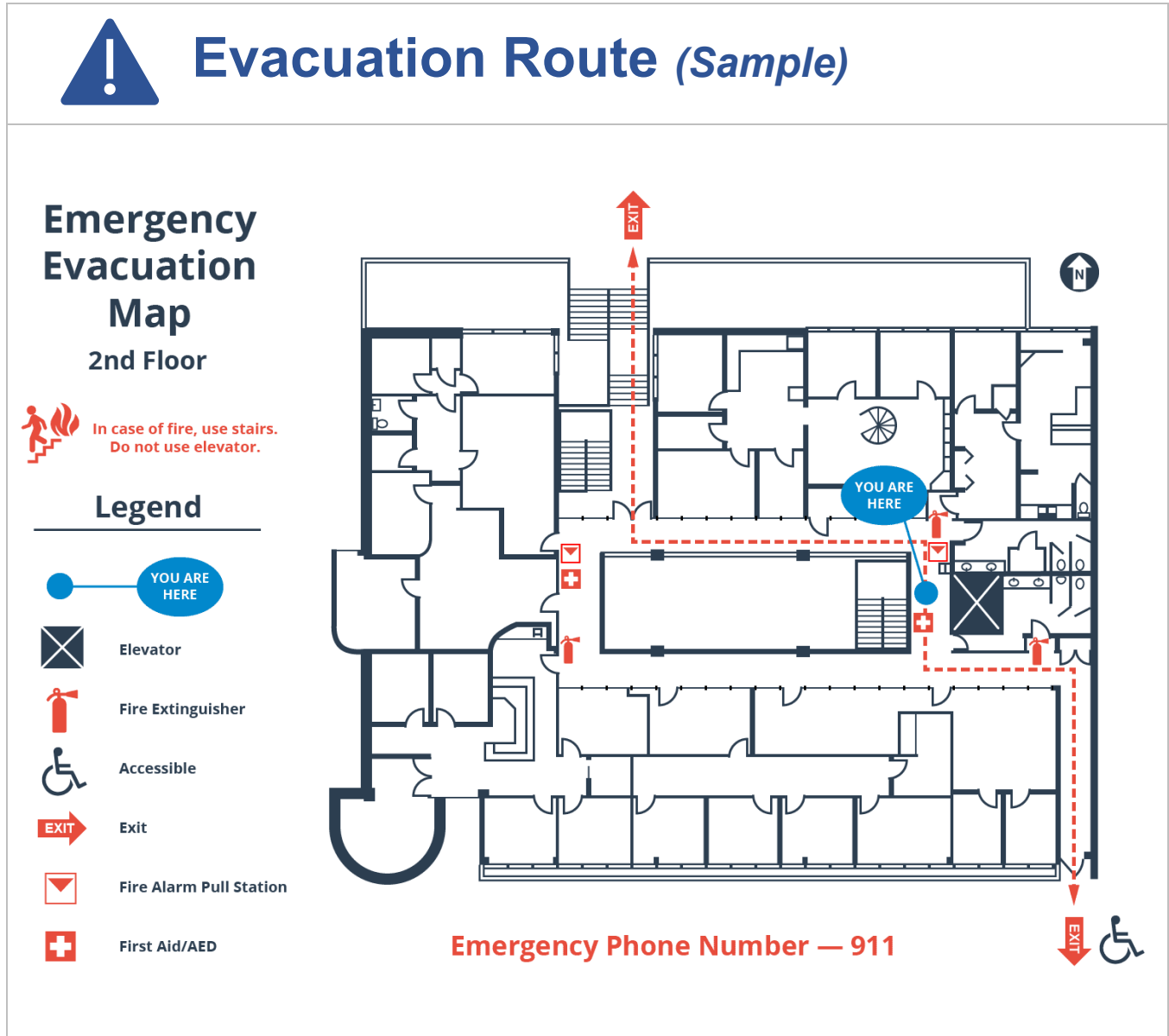


## Emergency Update

<b>Tenant Notice</b>		
<b>Address</b>		
<b>Emergency Update</b>		
<b>Electricity</b>		
<b>Elevator</b>		
<b>Heat/ hot water</b>		
<b>Evacuation:</b>		
<b>The next update will be posted at:</b>		
<b>If you have questions contact:</b>		

## Evacuation Route Flyer

Post flyers before emergencies to show the evacuation route for your building with safe egress routes identified. For guidance on how to create an evacuation route diagram for your building [visit the U.S. Fire Administration website](#).





## Evacuation Route



# Resident Survey

This survey gathers information to support your household in the event of an emergency. Part One gathers contact and special needs information; Part Two gathers information about communication preferences. *This survey is voluntary. All information will be kept confidential and used only for emergency preparedness.*

Part One: Basic Household Information			
Primary contact		Apt No.	
Email address			
Home phone		Cell phone	
Languages spoken		Preferred language	
<input type="checkbox"/> Children: names / ages			
Emergency contact (within 20 miles)			
Name		Phone	
Relation		Email	
Do you or anyone in your household rely on any of the following?			
<input type="checkbox"/> Cane	<input type="checkbox"/> Wheelchair	<input type="checkbox"/> Walker	<input type="checkbox"/> Oxygen
<input type="checkbox"/> Powered medical device	<input type="checkbox"/> Refrigerated medications	<input type="checkbox"/> Special services animal/ or pets	
<input type="checkbox"/> At-home caregiver – list name and number:			
Additional questions (check if these apply to you or anyone in your household and provide additional information as appropriate.)			
<input type="checkbox"/> Are you or anyone in your household deaf or blind?	<input type="checkbox"/> Do you have pets?		
<input type="checkbox"/> In the event of a power outage, would you need help using the stairs?			
<input type="checkbox"/> Do you have special skills useful during an emergency? (Please list)			
<input type="checkbox"/> Do you have dietary restrictions? (please list)			
Do you provide care to someone outside your household?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If there is an evacuation, where will you and your household members go?			
Name			
Address			
Phone		Email	



Part Two: Household Communication			
Which of the following would you use to get information and give feedback? (Check all that apply)			
<input type="checkbox"/> Phone	<input type="checkbox"/> Email	<input type="checkbox"/> Our website	<input type="checkbox"/> Facebook
<input type="checkbox"/> SMS	<input type="checkbox"/> Instagram	<input type="checkbox"/> Resident meetings	
<input type="checkbox"/> Twitter	<input type="checkbox"/> WhatsApp	<input type="checkbox"/> Paper forms / surveys	
Which best describes your internet access?			
<input type="checkbox"/> Home computer / laptop with internet connection		<input type="checkbox"/> Smartphone with internet connection	
<input type="checkbox"/> Public library or other internet access		<input type="checkbox"/> None	
Would you or anyone in your household attend a resident meeting, training or event about emergency preparedness? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Would you or anyone in your household like to be a floor captain? (See the Floor Captain Guide for more information) <input type="checkbox"/> Yes <input type="checkbox"/> No			
General Feedback: Use this space to tell us how to best support your household in preparing for an emergency.			



## Resident Services Contact List

This list provides contact information for emergency contractors and agencies to aid in residents' disaster recovery. The list should be customized to the needs of your residents and resources in your community. If there are multiple providers of one type of service the list should be updated to include information for all service providers, as feasible. For example, if there are three local shelters to help your residents in an emergency evacuation, list all three. Update the list once a year and post it in a location accessible to all building staff and residents. Call 911 for immediate emergency assistance.

### Pharmacy

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

### Local Hospital / Local Health Clinic

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

### Medical Equipment (replacement or repair)

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

### Mental Health Services

Service provider		Website	
Phone		Address	
Contact name		Last contact date	

### Mental Health Services

Notes	
-------	--

### Emergency Food / Local Food Pantry

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

### Transportation

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

### Family Reunification

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

### Shelter / Housing

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

Pet Care			
Service provider		Website	
Phone #		Address	
Contact name		Last contact date	
Notes			

FEMA			
FEMA Helpline	800-621-3362	Website	<a href="https://www.fema.gov/assistance/individual/program">https://www.fema.gov/assistance/individual/program</a>
Notes			



# Evacuation Planning Checklist

Many residents that are disabled, elderly, or have special needs find it much more difficult to navigate and be mobile while preparing and recovering from a natural disaster. Also, this resident population may have challenges in their immediate ability to communicate to housing operators or property management staff or neighbors during difficult times. Thus, it is imperative for special needs residents to be accounted for during planning and recovery.



**Important! If an evacuation is ordered from local authorities, it should be heeded. Residents should not be sheltering in place if there are concerns for health and safety!**

- ☐ 1. Identify and document which residents will need assistance with evacuation.
  - Request residents voluntarily fill out the Evacuation Special Assistance Form
  - Request staff who are routinely onsite to fill a Staff Evacuation Special Assistance for or have this easily accessible from employee records.
- ☐ 2. Use information contained in the Evacuation Special Assistance forms to develop individual evacuation plans for each resident and staff member that have filled out the Evacuation Special Assistance form or suggested assistance would be required in some other way.
  - Suggest a voluntary evacuation point for residents that may need assistance developing one.
- ☐ 3. Establish a buddy system for all residents and staff that will need special assistance
  - Assign 2 or more staff members who are willing and able to assist a colleague with a disability during evacuation.
  - Or, dependent upon ability and relationships within the community, within the residents with disabilities, have them buddy up and ensure that their buddy is accounted for during a disaster.
- ☐ 4. Prepare ahead of time and practice the plan
  - Have everyone involved practice the evacuation plan. This is the best way to discover unanticipated issues and solve them before — instead of during — an emergency.
  - Know how to help people who need additional assistance, such as residents with low vision or blindness/deaf, hard of hearing, those using wheelchairs, crutches, canes, or walkers.
- ☐ 5. Update your Disaster Preparedness Plan annually to accurately describe:
  - The number of people with disabilities who may require special assistance during an evacuation.
  - Their primary work location within the PHA.



# Evacuation Special Assistance Form

This worksheet is to help residents notify you that they may need special assistance during an evacuation. The worksheet may be completed voluntarily by residents and/or property management staff in collaboration with residents. In a disaster this would be used to organize evacuation efforts.

Name	
Phone Number	
Address/Unit Number	
Special Assistance Needed (optional)	
Evacuation Route (i.e., which stairwells, roadways, etc. that would be used if they can be used safely)	
Evacuation means (personal vehicle, public transport, neighbor)	
Evacuation assistance will be provided by:	
Evacuation point where you will safely meet up with other residents and wait for further assistance	
Evacuation to (family, hotel, nearby town etc.)	
Services needed after evacuation	



# Evacuation Tracking Worksheet

This sheet allows you to track the evacuation of your residents. It includes information including the date and times of sign-in and sign-out and locations to which residents will go. For evacuation of larger properties, if able, sign out and sign in may occur through electronic means, such as through spreadsheets or housing operations software reporting. A sample spreadsheet template is shown below.

Name			
Phone		Email	
Day / time out		Day / time in	
<b>Evacuation Location - Primary</b>			
Address			
Contact person			
Phone		Email	

Name			
Phone		Email	
Day / time out		Day / time in	
<b>Evacuation Location -2</b>			
Address			
Contact person			
Phone		Email	

Name			
Phone		Email	
Day / time out		Day / time in	
<b>Evacuation Location - 3</b>			
Address			
Contact person			
Phone		Email	

Name			
Phone		Email	
Day / time out		Day / time in	
<b>Evacuation Location - 4</b>			
Address			
Contact person			
Phone		Email	

Name			
Phone		Email	
Day / time out		Day / time in	
<b>Evacuation Location - 5</b>			
Address			
Contact person			
Phone		Email	

**Sample Electronic Template**

Name	Phone	Email	Day/time out	Day/time in	Evacuation Location	Address	Contact Person	Contact Phone	Contact Email





# Stay Safe During a Disaster Check

## Stay Safe During an Earthquake

### **If an earthquake happens, protect yourself right away:**

- If you are in a car, pull over and stop. Set your parking brake.
- If you are in bed, turn face down and cover your head and neck with a pillow.
- If you are outdoors, stay outdoors away from buildings.
- If you are inside, stay and do not run outside and avoid doorways.

## Stay Safe During a Flood

- Evacuate immediately, if told to evacuate. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
- Contact your healthcare provider If you are sick and need medical attention. Wait for further care instructions and shelter in place, if possible. If you are experiencing a medical emergency, call 9-1-1.
- Listen to EAS, NOAA Weather Radio or local alerting systems for current emergency information and instructions regarding flooding.
- Do not walk, swim or drive through flood waters. Turn Around. Don't Drown!
- Stay off bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- Stay inside your car if it is trapped in rapidly moving water. Get on the roof if water is rising inside the car.
- Get to the highest level if trapped in a building. Only get on the roof if necessary and once there signal for help. Do not climb into a closed attic to avoid getting trapped by rising floodwater.

## Stay Safe During a Hurricane

- Pay attention to emergency information and alerts.
- If you live in a mandatory evacuation zone and local officials tell you to evacuate, do so immediately.
- Determine how best to protect yourself from high winds and flooding.
- Take refuge in a designated storm shelter or an interior room for high winds.
- Go to the highest level of the building if you are trapped by flooding. Do not climb into a closed attic. You may become trapped by rising flood water.
- Do not walk, swim or drive through flood waters. Turn Around. Don't Drown! Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away.

## Stay Safe During a Home Fire

- Drop down to the floor and crawl low, under any smoke to your exit. Heavy smoke and poisonous gases collect first along the ceiling.

- Before opening a door, feel the doorknob and door. If either is hot, or if there is smoke coming around the door, leave the door closed and use your second way out.
- If you open a door, open it slowly. Be ready to shut it quickly if heavy smoke or fire is present.
- If you can't get to someone needing assistance, leave the home and call 9-1-1 or the fire department. Tell the emergency operator where the person is located.
- If pets are trapped inside your home, tell firefighters right away.
- If you can't get out, close the door and cover vents and cracks around doors with cloth or tape to keep smoke out. Call 9-1-1 or your fire department. Say where you are and signal for help at the window with a light-colored cloth or a flashlight.
- If your clothes catch fire, stop, drop and roll – stop immediately, drop to the ground and cover your face with your hands. Roll over and over or back and forth until the fire is out. If you or someone else cannot stop, drop and roll, smother the flames with a blanket or towel. Use cool water to treat the burn immediately for three to five minutes. Cover with a clean, dry cloth. Get medical help right away by calling 9-1-1 or the fire department.

### **Stay Safe During a Wildfire**

- Pay attention to emergency alerts and notifications for information and instructions.
- Evacuate immediately if authorities tell you to do so!
- If trapped, call 9-1-1 and give your location, but be aware that emergency response could be delayed or impossible. Turn on lights to help rescuers find you.
- Use an N95 mask to protect yourself from smoke inhalation or limit your exposure to smoke by doing the following:
- Choose a room to close off from outside air and set up a portable air cleaner or filter to keep the air in this room clean even when it's smoky in the rest of the building and outdoors.
- Use high efficiency filters in your central air conditioning system to capture fine particles from smoke. If your system has fresh air intake, set the system to "recirculate" mode and close the outdoor intake damper.
- If you are not ordered to evacuate but smoky conditions exist, stay inside in a safe location or go to a community building where smoke levels are lower.
- If you are sick and need medical attention, contact your healthcare provider for further care instructions and shelter in place, if possible.

### **Stay Safe During a Power Outage**

- Go to a community location with power if heat or cold is extreme.
- Generators, camp stoves or charcoal grills should always be used outdoors and at least 20 feet away from windows. Never use a gas stovetop or oven to heat your home.
- Turn off or disconnect appliances, equipment, or electronics. Power may return with momentary surges or spikes that can cause damage.
- Keep freezers and refrigerators closed. The refrigerator will keep food cold for about four hours. A full freezer will keep the temperature for about 48 hours. Use coolers with ice if necessary. Monitor temperatures with a thermometer. Throw out food if the temperature is 40 degrees or higher.

### **Stay Safe During Thunderstorms and Lightning**

- When thunder roars, go indoors! Move from outdoors into a building or car with a roof.
- Pay attention to alerts and warnings.
- Avoid using electronic devices connected to an electrical outlet.
- Avoid running water.
- Turn Around. Don't Drown! Do not drive through flooded roadways. Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away.

### **Stay Safe After a Tornado**

- Immediately go to a safe location that you have identified.
- Pay attention to EAS, NOAA Weather Radio, or local alerting systems for current emergency information and instructions.
- Protect yourself by covering your head or neck with your arms and putting materials such as furniture and blankets around or on top of you.
- Do not try to outrun a tornado in a vehicle if you are in a car. If you are in a car or outdoors and cannot get to a building, cover your head and neck with your arms and cover your body with a coat or blanket, if possible.

### **Stay Safe After a Volcano**

- Listen to alerts. The Volcano Notification Service provides up-to-date information about eruptions.
- Follow evacuation orders from local authorities. Evacuate early.
- Avoid areas downwind, and river valleys downstream, of the volcano. Rubble and ash will be carried by wind and gravity.
- Take temporary shelter from volcanic ash in the location where you are, if you have enough supplies. Cover ventilation openings and seal doors and windows.
- If outside, protect yourself from falling ash that can irritate skin and injure breathing passages, eyes and open wounds. Use a well-fitting, certified face mask, such as an N95.
- Avoid driving in heavy ash fall.



# Evacuation Guide

## Resident Handout

Building information is posted	
Primary EvacuationPoint	

### Things to think about and plan for and before an evacuation.

- ☐ Practice your plans with evacuation drills.
- ☐ Carefully read all flyers posted by building staff for evacuation updates and emergency information.
- ☐ Plan places where you will meet family and / or friends, both in and outside your immediate neighborhood. Confirm these locations before an evacuation.
- ☐ Practice your plans with evacuation drills.
- ☐ If you have a car, keep a full tank of gas. Gas stations may be closed during a disaster. Take one car per household to minimize delay.
- ☐ If you do not have a car, plan a way to evacuate. Make arrangements with family, friends or local government services. Familiarize yourself with alternate routes and other means of transportation away from your area.

### Things to think about during an evacuation.

- ☐ Leave early to avoid being trapped by severe weather.
- ☐ Follow recommended evacuation routes. Do not take shortcuts as they may be blocked. Be alert to road hazards and do not drive into flooded areas.
- ☐ Listen to a battery-powered radio and follow local evacuation instructions.
- ☐ Take your pets with you, but be aware that only service animals may be permitted in public shelters. Check local shelter information to see if they accept animals. Plan how you will care for your pets in an emergency.

### If time allows:

- ☐ Secure your home by closing and locking doors and windows.
- ☐ Unplug televisions, hairdryers, toasters and other small appliances. Leave refrigerators plugged in if there is no risk of flooding.
- ☐ If instructed to do so, turn off water, gas and electricity before evacuating. Wear sturdy shoes and protective clothing.
- ☐ Check with neighbors who may need help evacuating.

In case of disaster, display this sign in the most visible location, either your front door or window, letting assistance know if you DO need help or if you are OK.





# Individual Service Resident Handout

This worksheet is meant to be completed by individual households with relevant and important information regarding services that may be needed before, during or after a disaster. This worksheet should be updated by residents on an annual basis and as needed for quick reference. Residents should customize this worksheet as necessary by including/excluding services and information that is applicable to their household. Call 911 for immediate emergency assistance.

## Pharmacy

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

## Local Hospital / Local Health Clinic

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

## Medical Equipment (replacement or repair)

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

## Mental Health Services

Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

Shelter / Housing			
Service provider		Website	
Phone		Address	
Contact name		Last contact date	
Notes			

Pet Care			
Service provider		Website	
Phone #		Address	
Contact name		Last contact date	
Notes			

Car Insurance			
Insurance provider		Website	
Phone #		Address	
Contact name		Policy Number	
Notes			

Rental Insurance			
Insurance provider		Website	
Phone #		Address	
Contact name		Policy Number	
Notes			

FEMA			
FEMA Helpline	800-621-3362	Website	<a href="https://www.fema.gov/assistance/individual/program">https://www.fema.gov/assistance/individual/program</a>
Notes			










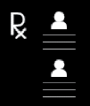










# Your Go Bag Checklist

## Resident Handout

A Go Bag contains what you'll need if a disaster leads to an evacuation. The bag can be any portable, durable container like a backpack, duffle bag or suitcase on wheels. Make sure you can grab them quickly in the event of an emergency.

### Go Bag Checklist Customize this list to your own needs.

 <input type="checkbox"/>	Copies of important documents in a waterproof container (insurance cards, birth certificates, deeds, photo IDs, proof of address, etc.).	 <input type="checkbox"/>	Extra set of car and house keys	 <input type="checkbox"/>	Credit and ATM cards and cash, especially in small denominations
 <input type="checkbox"/>	Bottled water—at least three days' worth, if possible.	 <input type="checkbox"/>	Nonperishable food, such as energy or granola bars	 <input type="checkbox"/>	Flashlights or glowsticks
 <input type="checkbox"/>	Backup battery or charger for phone	 <input type="checkbox"/>	Extra batteries	 <input type="checkbox"/>	Laptop or tablet
 <input type="checkbox"/>	A list of allergies and medications each member of your household takes, including condition and dosage.	 <input type="checkbox"/>	Extra medications	 <input type="checkbox"/>	Pet food and supplies
 <input type="checkbox"/>	Hand sanitizer	 <input type="checkbox"/>	Contact and meeting place information for your household and a small regional map	 <input type="checkbox"/>	Toys or books for children
 <input type="checkbox"/>	Lightweight raingear	 <input type="checkbox"/>	Warm clothing	 <input type="checkbox"/>	Extra glasses, contacts and sunglasses



U.S. Department of Housing and Urban Development



## **Building Protection**

- ▶ **Building Protection Guide**
- ▶ **Building Readiness Report**
- ▶ **Building Shutdown and Reopen Worksheet**
- ▶ **Building Return Readiness Check**
- ▶ **Building Emergency Kit Worksheet**
- ▶ **Building Equipment Inventory Worksheet**

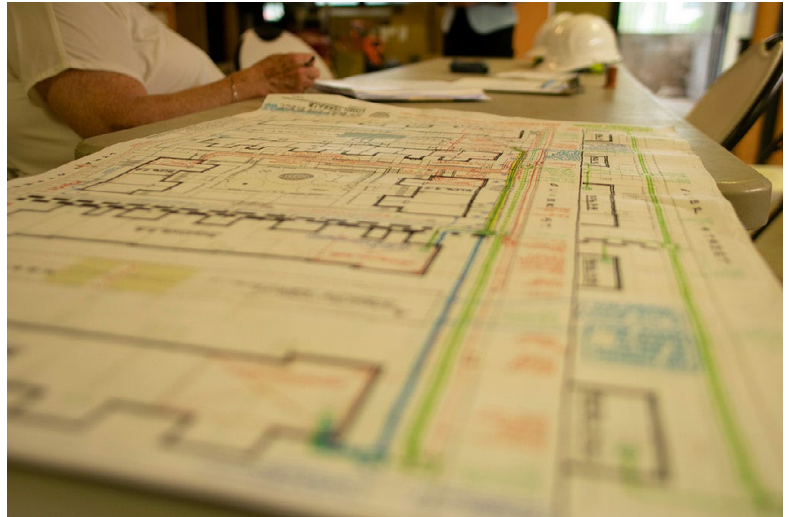


# Building Protection Guide

The main functions of building protection include:

- [Shutting down a building under tight deadlines.](#)
- Anticipating the need for additional resources and requesting them in a timely manner.
- Working closely with the Resident Engagement Team Leader.
- Assisting with evacuations.
- Conducting damage assessments.

Physical building responsibilities should be assigned to a Building Protection Team Leader. The Building Protection Team Leader takes all actions necessary to protect infrastructure within an assigned building, including major systems such as electrical, mechanical, water, steam, gas, and elevators. A likely staff member to fill this role may be a building manager, superintendent, or facilities manager.



*Staff review blueprints of the property.*

During the **planning phase**, the Building Protection Team Leader should:



*Image of critical building systems.*

- Understand the [vulnerabilities of buildings and critical systems](#), with a particular focus on the types of most common hazards in the area. For hazards that cannot be foreseen, the Building Protection Team Leader should make adaptations and prepare as able.
- Review relationships with vendors and develop a [list of critical vendors](#).
- Assemble emergency kits using [Building Emergency Kit Worksheet](#).
- Complete the [Building Equipment Inventory Worksheet](#).
- Review the [Building Shutdown and Re-open Checklist](#).



# Building Readiness Report

This report organizes key information about your building.

## Building Information

Building name			
Address		Evacuation zone	

## Building Protection Team Leader

Name			
Phone		Email	
Permission to use payment card	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Payment card limit \$

## Facility Superintendent or Property Manager

Name			
Phone		Email	

## Residential / Commercial Use

Number of floors		Residential units		Vacant units	
Number of residents		Commercial units			
Primary contact for commercial space (Agency)					

## Building Critical Systems

Number of Elevators		On-site generators available	<input type="checkbox"/> Yes	<input type="checkbox"/> No
---------------------	--	------------------------------	------------------------------	-----------------------------

Boiler hookup available	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Generator hookup available	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Sufficient fuel stored for 3 days	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Is the generator wired to provide power?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
What critical needs will the generator power?	Sump pumps on site? <input type="checkbox"/> Yes <input type="checkbox"/> No				
<input type="checkbox"/> Sump pump					
<input type="checkbox"/> Well					
<input type="checkbox"/> Community Space					



# Building Shutdown and Re-Open Worksheet

Use this checklist when shutting down a building and site before a disaster and to re-open it when it's safe to do so. Consult with your engineer and vendors to customize this list to your building and its needs.

Building address:			
Building Protection Team Leader:		Date:	
Phone number:		Email	

Electrical			
Tasks	Initial when complete	Time shutdown	Time re-open
Electrical service entry points protected.			
If no utility power, ensure arrangement for a backup generator with at least three days' power.			
Protect all circuitry and connections for switch gear.			
Building emergency lighting in common areas, such as hallways, utility rooms, flood lighting and office.			
Review proper shutdown procedures on equipment per manufacturer's specification to prevent surging.			
Emergency backup power engaged, with at least a three day supply of fuel in place and safely stored.			
Disengage emergency door alarm to allow for resident entry and exit.			
Engage transfer switch for generator.			
Notes			

Mechanical Air Handling			
Tasks	Initial when complete	Time shutdown	Time re-open
Engage automatic controls and monitoring systems.			
Roof-mounted equipment secured.			
Battery-powered backup smoke alarm system engaged and batteries checked.			
Notes			

Site Perimeter			
Tasks	Initial when complete	Time shutdown	Time re-open
All freestanding equipment and materials including patio furniture and loose tools tied down or anchored.			
Protect perimeter with sand bags, perimeter flood protection, flood gates.			
Windows fastened and secured.			
Notes			

Elevators			
Tasks	Initial when complete	Time shutdown	Time re-open
Elevators shutdown and recalled above flood level.			
Notes			

Fuel			
Tasks	Initial when complete	Time shutdown	Time re-open
Place fuel storage tanks in a safe area and tighten valve caps.			
Remove chemicals from benches and shelves and store in a secure area.			
Notes			

Resident Communication			
Tasks	Initial when complete	Time shutdown	Time re-open
Have backup copies of all keys.			
Work with <b>Resident Engagement Team Leader</b> to alert residents not to deposit trash in compactors until further notice.			
Work with <b>Resident Engagement Team Leader</b> to communicate to residents not to flush toilets if one-way check valve engaged.			
Work with <b>Resident Engagement Team Leader</b> to ask residents to remove air conditioners and all other items from windows and balcony ledges.			

Resident Communication			
Tasks	Initial when complete	Time shutdown	Time re-open
If intercom disconnected, work with <b>Resident Engagement Team Leader</b> to ensure other communications systems are in place to contact residents.			
Notes			

Other			
Tasks	Initial when complete	Time shutdown	Time re-open
Move building, specs, plans, operational manuals and vital records to a secure location.			
Relocate all vehicles to higher ground.			
Notes			



# Building Return Readiness Check

---

## Stay Safe After an Earthquake

**There can be serious hazards after an earthquake, such as damage to the building, leaking gas and water lines, or downed power lines.**

- Expect aftershocks to follow the main shock of an earthquake. Be ready to Drop, Cover, and Hold On if you feel an aftershock.
- If you are in a damaged building, go outside and quickly move away from the building. Do not enter damaged buildings.
- **If you are trapped, send a text or bang on a pipe or wall.** Cover your mouth with your shirt for protection and instead of shouting, use a whistle.
- If you are in an area that may experience tsunamis, go inland or to higher ground immediately after the shaking stops. Avoid contact with floodwaters as they can contain chemicals, sewage, and debris.
- Check yourself to see if you are hurt and help others if you have training. [Learn how to be the help until help arrives.](#)
  - If you are sick or injured and need medical attention, contact your healthcare provider for instructions. If you are experiencing a medical emergency, call 9-1-1.

**Once you are safe, pay attention to local news reports for emergency information and instructions via battery-operated radio, TV, social media or from cell phone text alerts.**

- Register on the American Red Cross “Safe and Well” website so people will know you are okay.
- Use text messages to communicate, which may be more reliable than phone calls.
- Be careful when cleaning up. Wear protective clothing, including a long-sleeved shirt, long pants, work gloves and sturdy thick-soled shoes. Do not try to remove heavy debris by yourself. Wear a mask and maintain a physical distance of at least six feet while working with someone else. Use an appropriate mask if cleaning mold or other debris. People with asthma and other lung conditions and/or immune suppression should not enter buildings with indoor water leaks or mold growth that can be seen or smelled. Children should not take part in disaster cleanup work.

## Stay Safe After a Flood

- Pay attention to the authorities for information and instructions. Return home only when authorities say it is safe.
- Avoid driving except in emergencies.
- Wear heavy work gloves, protective clothing and boots during clean up and use appropriate face coverings or masks if cleaning [mold or other debris](#).
- People with [asthma and other lung conditions and/or immune suppression](#) should not enter buildings with indoor water leaks or mold growth that can be seen or smelled. Children should not take part in disaster cleanup work.



- Be aware that snakes and other animals may be in your house.
- Be aware of the risk of electrocution. Do not touch electrical equipment if it is wet or if you are standing in water. Turn off the electricity to prevent electric shock if it is safe to do so.
- Avoid wading in floodwater, which can be contaminated and contain dangerous debris. Underground or downed power lines can also electrically charge the water.
- Use a generator or other gasoline-powered machinery ONLY outdoors and away from windows.

### **Stay Safe After a Hurricane**

- Pay attention to local officials for information and special instructions.
- Document any property damage with photographs. Contact your insurance company for assistance.
- Be careful during clean up. Wear protective clothing, use appropriate face coverings or masks if cleaning [mold or other debris](#). People with [asthma and other lung conditions](#) and/or immune suppression should not enter buildings with indoor water leaks or mold growth that can be seen or smelled, even if these individuals are not allergic to mold. Children should not help with disaster cleanup work.
- Wear protective clothing and work with someone else.
- Do not touch electrical equipment if it is wet or if you are standing in water. If it is safe to do so, turn off electricity at the main breaker or fuse box to prevent electric shock.
- Do not wade in flood water, which can contain dangerous pathogens that cause illnesses. This water also can contain debris, chemicals, waste and wildlife. Underground or downed power lines also can electrically charge the water.
- Save phone calls for emergencies. Phone systems often are down or busy after a disaster. Use text messages or social media to communicate with family and friends.

### **Stay Safe After a Home Fire**

- Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines.
- Check with the fire department to make sure your residence is safe to enter.
- DO NOT attempt to reconnect utilities yourself. The fire department should make sure that utilities are either safe to use or are disconnected before they leave the site.
- Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after you make the inventory of your items.
- Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on your income tax.
- Notify your mortgage company of the fire, if applicable.

### **Stay Safe After a Wildfire**

- Do not return home until authorities say it is safe to do so.
- Avoid hot ash, charred trees, smoldering debris and live embers. The ground may contain heat pockets that can burn you or spark another fire.
- When cleaning, wear protective clothing – including a long-sleeved shirt, long pants, work gloves and sturdy thick-soled shoes – during clean-up efforts.

- Use a respirator to limit your exposure, and wet debris to minimize breathing dust particles. People with asthma, COPD and/or other lung conditions should take precautions in areas with poor air quality, as it can worsen symptoms.
- Document property damage with photographs. Conduct an inventory and contact your insurance company for assistance.
- Send text messages or use social media to reach out to family and friends. Phone systems are often busy following a disaster. Make calls only in emergencies.

### **Stay Safe After a Power Outage**

- When in doubt, throw it out! Throw away any food that has been exposed to temperatures 40 degrees or higher for two hours or more, or that has an unusual odor, color or texture.
- If the power is out for more than a day, discard any medication that should be refrigerated, unless the drug's label says otherwise. Consult your doctor or pharmacist immediately for a new supply.

### **Stay Safe After Thunderstorms and Lightning**

- Pay attention to authorities and weather forecasts for information on whether it is safe to go outside and instructions regarding potential flash flooding.
- Watch for fallen power lines and trees. Report them immediately.

### **Stay Safe After a Tornado**

- **Save your phone calls for emergencies and use text messaging or social media** to communicate with family and friends.
- **Pay attention to EAS, NOAA Weather Radio, and local authorities** for updated information.
- **Stay clear of fallen power lines or broken utility lines.**
- **Contact your healthcare provider if you are sick and need medical attention.** Wait for further care instructions and continue to shelter in place.
- **Wear appropriate gear during clean-up** such as thick-soled shoes, long pants, and work gloves, use appropriate face coverings or masks if cleaning [mold or other debris](#).

### **Stay Safe After a Volcano**

- Listen to authorities to find out when it is safe to return after an eruption. Stay indoors until authorities say it is safe to go outside.
- Send text messages or use social media to reach out to family and friends. Phone systems often are busy after a disaster. Only make emergency calls.
- Avoid driving in heavy ash. Driving will stir up volcanic ash that can clog engines and stall vehicles.
- Avoid contact with ash if you have any breathing problems. People with asthma and/or other lung conditions should take precaution in areas with poor air quality, as it can worsen symptoms.
- Do not get on your roof to remove ash unless you have guidance or training. If you have to remove ash, then be very careful as ash makes surfaces slippery. Be careful not to contribute additional weight to an overloaded roof.
- Wear protective clothing and a mask when cleaning up. Children should not help with cleanup efforts.



# Building Emergency Kit Worksheet

This worksheet includes a list of equipment and supplies a building should have in case of a disaster. Customize and review this list twice a year to make sure the kit is stocked and everything is in working order.

*Note: This toolkit is meant to provide guidance to multiple HUD subsidized housing program and not all items listed may be eligible expenses under each program. For applicable items, housing operators may look to other sources of funds, as needed.*

Supplies	In Stock	Quantity	Location
First aid kit			
Personal protective equipment			
Work clothing (boots, overalls, etc.)			
Hard hats			
Safety glasses			
Hearing protection			
Dust masks and/or respirators			
Flashlights			
Headlamps			
Non-electronic wheelchairs			
<b>Cleanup</b>			
Garbage bags			
Bleach			
Cleaning agent: Borax			
Vinegar			
Buckets			
Brooms and Mops			
<b>Communications</b>			
Whistles			
Radio (Hand-cranked or battery operated)			
Satellite phone			
Solar phone chargers			
Permanent markers			
Pens and Paper			
Tape			

Supplies	In Stock	Quantity	Location
Vendor contact list			
Extra Batteries			
<b>Equipment</b>			
15-foot ladder			
Air circulator/industrial fan			
Dehumidifier			
Spare sump pumps			
Generators			
Fuel			
<b>Tools/ Other</b>			
Hammers			
Screwdrivers			
Wrenches			
Pliers			
Utility knife			
Caution tape			
Local map			
Digital camera			
Flares			
Battery-operated lights			
Tarps			
Glowsticks			
Zip ties			
Notes			



# Building Equipment Inventory Worksheet

This worksheet helps you track critical building equipment. It should be updated at least once a year when new equipment is installed or purchased. In a disaster you will use this to quickly order or repair damaged equipment.

Equipment item					
Location of equipment					
Manufacturer					
Manufacturer website				Manufacturer phone	
Serial No.		Pre-event condition		Unit age	
Under warranty		Warranty exp. date		Backup units	
Photo after disaster					

U.S. Department of Housing and Urban Development



## **Business Continuity**

- ▶ **Business Continuity Guide**
- ▶ **Benefits and Reimbursement Guide**
- ▶ **Insurance Coverage Guide**
- ▶ **Insurance Coverage Worksheet**
- ▶ **Vital Records Worksheet**
- ▶ **Office Shut Down Checklist**
- ▶ **IT/Telecommunications Continuity Checklist**
- ▶ **Payment Card Guide**



# Business Continuity Guide

It is important for building owners and PHAs to prepare plans ahead of disasters to ensure the most limited disruption to organizational operations to better serve residents during recovery and beyond.

The main functions of business continuity include:

- Staying current with the organization's financial obligations.
- Approving funds for purchases.
- [Holding meetings with the IT and Human Resources Team Leaders.](#)
- Compiling documentation necessary for [after-disaster funding.](#)
- [Shutting down the main business office](#) if needed.
- Building Protection.

The Business Continuity Chief must be aware of the organization's cash needs and insurance coverage and oversee important financial and operational matters. A staff member to fill this role may include the Chief Financial Officer, Director of Operations, Deputy Director, Director of Finance, or Senior Accountant.

During the **planning phase**, the Business Continuity Chief should:



*Image of staff meeting.*



*Property common areas and offices.*

- Review the [Insurance Coverage Guide](#) and [Insurance Coverage Worksheet](#), being sure to meet with insurance agents to ask important questions and verify coverage.
- Compile and store vital business records using the [Vital Records Worksheet](#).
- Review the [Payment Card Guide](#). Determine which staff will have access to payment cards for disaster-related purchases.
- Review and customize the [Office Shutdown Checklist](#) and create a list of critical vendors and partners.



# Benefits & Reimbursement Planning Guide

*This guide will prepare you to navigate the sources available for post-disaster funding.*

---

Funding sources range from national agencies such as the Federal Emergency Management Agency (FEMA) and the Department of Housing and Urban Development (HUD) to local grant foundations and your insurance providers. While specific applications vary with funding sources, certain documents are universally required.

Steps 1 and 2 should be completed during the planning phase. Steps 3-5 should be completed during the post-disaster response.

## Planning Phase

### 1. Gather Information

- Coordinate with the Housing Chief and IT Team Leader to [compile photos of critical building and IT equipment](#). You'll need these to compare with post-disaster photos to prove the extent of damage.
- Coordinate with the Human Resources Team Leader to compile contact information for all staff.
- Coordinate with the Housing Chief to gather building information to be included in the Building Readiness Report for each building.
- See the Vital Records Worksheet for other records which should be collected, and for procedures to store and protect them.

### 2. Schedule Important Meetings

- If your organization benefitted from the Low-Income Housing Tax Credit (LIHTC) or other tax benefits, meet with your accountant to discuss how outside funding might impact your tax liabilities. Accepting grants may trigger a tax event.
  - LIHTC Contact:
- Meet with your lenders and investors to discuss reserve funds for disaster-related expenses.
  - Primary Lender Contact:
  - Secondary Lender Contact:

## Post-Disaster Response

### 3. Determine Eligibility

- Notify appropriate HUD contacts or contract administrator to inform them of the damages to the property.
  - HUD contact:
- Contact funding sources including insurance companies, syndicators, FEMA and LIHTC to determine eligibility.



- If you are planning to apply for public assistance from FEMA, carefully review guidelines to determine your ownership status as a private non-profit organization.

#### **4. Assemble Materials to Apply**

- Carefully review the required application materials.
- If you do not have specific items, ask the funder's representative which documents can act as substitutes.
- Materials for each application may vary, but plan on having easy access to photographs of your properties and equipment, before and after the disaster; invoices and receipts for disaster-related repairs and/or services; receipts for supplies purchased, and timesheets or other documentation showing disaster-related hours worked including regular and overtime hours for fulltime, parttime and temporary staff.

#### **5. Submit Application**

- Submit the application in hard copy or electronically.
- Create a Table of Contents including a list of all documents included in your application and the name of your contact at the agency or funder.
- Make and keep electronic and hard copies of all documents related to your application.



# Insurance Coverage Guide

*This guide will help you assess whether your insurance coverage is sufficient to protect your organization, buildings, and residents in the event of a disaster.*

---

Steps 1-4 below should be completed during the planning phase and updated regularly. Step 5 should be completed during post-disaster response.

## Planning Phase

### 1. Review the Insurance Coverage Worksheet

- Customize the Insurance Coverage Worksheet, which includes recommended policies your organization should have in place.
- Fill in appropriate information. Add policies as needed.

### 2. Background Information

- Collect paperwork documenting your organization's current insurance policies.
- Assemble a list of organization assets which should be covered by insurance. Coordinate with the Housing Chief for information and pictures of critical equipment at each building.
- Review your cash reserves and access to lines of credit and identify funds available for deductibles and uninsured losses.



*Tip: When assembling a list of assets which should be covered by insurance, be sure to include:*

- Addresses and number of units for all buildings.
- Additional physical assets such as automobiles and business property including computers, office equipment and furniture.

---

### 3. Policy Review

- Schedule a meeting with your insurance agent to review the Insurance Coverage Worksheet and other policy features including policy coverage, conditions, limitations and exclusions.
  - Insurance Contact
- See the list of sample questions to ask your insurance agent at the end of this guide.

### 4. Policy Adjustments

- Based on the meeting with your insurance agent, consider any new policies you may need to purchase or adjustments you need to make to current policies.
- Compare deductibles and premiums. Can you afford to pay higher deductibles if an emergency occurs? Higher deductibles will significantly lower your premium cost if your organization has adequate cash reserves.



---

**Tip:** If you choose to pay lower premiums and higher deductibles, establish appropriate protections and cash reserves.

If your deductibles are assessed on a “per-asset” basis, review cash reserves each time a new asset is added to your portfolio.

---

## Post-Disaster Response

### 5. Claims Facilitation

- Contact your insurance companies immediately after a disaster to facilitate the process as quickly as possible.
  - Insurance Contact:
- Compile the information and documents required by your insurance companies to submit claims.
- Keep physical and digital copies that can be accessed remotely and in safe locations.
- Establish standards of performance to assure improvement.
- Where permitted, establish tenant insurance responsibilities such as renter’s insurance to eliminate gaps in coverage between your organization’s insurance policy and losses incurred or caused by tenants. Require tenants to provide insurance certificates as proof of coverage.
- Coordinate with the Housing Chief to update policies and leases where possible and inform residents of changes.

## Sample Questions to Ask Your Insurance Agent

---

- ☐ Will my property be valued at Actual Cash Value or 100% Replacement Cost?
- ☐ What other kinds of insurance do I need?
- ☐ Are any of my property coverage policies subject to a co-insurance penalty if my values are understated?
- ☐ Does my policy cover the cost of required upgrades to code (law and ordinance coverage)?
- ☐ Do I pay deductibles on a “per-asset” basis or “per-policy” basis?
- ☐ What does my policy require I do if a claim is made?
- ☐ What kind of documentation does my insurance company require?
- ☐ Am I fully covered for loss of income (loss of rents) and extra expenses during a business interruption caused by a disaster? If so, how long is such coverage provided? Is coverage provided for loss of rents or extra expense incurred both because of on- and off-premises interruptions?
- ☐ Am I covered for the actions of a government authority that requires evacuation or limits access to a property?
- ☐ How will putting in effect a disaster management plan or upgrading infrastructure to mitigate the impact of a disaster affect my rates or my ability to obtain coverage?
- ☐ Is there separate environmental and hazardous material coverage in addition to other coverage?
- ☐ Do I have appropriate coverage for hazards common in my area (floods, earthquakes, wildfires, etc.)? Does this coverage exist?



# Insurance Coverage Worksheet

This worksheet gathers important information about your insurance policies to track your existing coverage and identify gaps. Customize this worksheet to fit the needs of your organization and consider filling one out for each building in your organization's portfolio. Make copies of your policies and attach them to this worksheet.

## Law and Ordinance

Building name		Address	
Coverage in place	Offers protection if a building is partially or completely destroyed and must be rebuilt under current laws and building ordinances. Coverage addresses: <ul style="list-style-type: none"><li>• Loss to undamaged portion of building if required to be demolished by local ordinance.</li><li>• Cost of demolition.</li><li>• Increased cost of construction to comply with building codes.</li></ul>		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

## Business Interruption Coverage

Building name		Address	
Coverage in place	Coverage can be provided for the additional time required to repair the property due to enforcement of building, zoning or land use laws or ordinances. Discuss coverage of loss of rents associated with business interruption.		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

## Environmental Coverage

Building name		Address	
Coverage in place	Covers impaired assets for property damage, removal of pollutants or liability from property damage and/or bodily injury caused by mold, sick building or legionella.		
Primary Contact		Phone	

### Environmental Coverage

Name			
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

### Loss of Income

Building name		Address	
Coverage in place	Coverage for loss of income (rents) as a result of a direct covered loss. Has your coverage been extended to address the following? Extra Expense – additional expenses required to continue operations after a disaster. Civil Authority – if denied access to your property by a government authority. Extended Period of Indemnity – extends business income coverage until you return to normal operations. Off-Premises Utility Interruption – when the utilities that support your property incur damage.		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

### Property Insurance

Building name		Address	
Coverage in place	Covers “first party” losses, such as damage to buildings or loss of personal property or equipment. Discuss damages resulting if sewer or power loss occurs.		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

### Equipment Breakdown

Building name		Address	
Coverage in place	Coverage for your electrical, mechanical and HVAC equipment, engines, pumps, compressors, etc.		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

### General Liability

Building name		Address	
Coverage in place	To protect against liability. Coverage should be extended to include bodily injury from the operation of building HVAC equipment (carbon monoxide).		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

### National Flood Insurance Program

Building name		Address	
Coverage in place	Specific insurance coverage against property loss from flooding. The National Flood Insurance Program is underwritten by FEMA. To determine risk factors for specific properties, insurers will often refer to maps that denote lowlands and floodplains susceptible to flooding. Basic coverage for losses is \$250,000 for residential facilities and \$500,000 for commercial facilities. Multifamily properties are considered commercial.		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

## Excess Flood Insurance Coverage

Building name		Address	
Coverage in place	NFIP policies pay a maximum of \$250,000 to \$500,000 for losses. For some multifamily properties, the maximum coverage limit is not enough. Excess Flood Insurance may offer coverage above these limits.		
Primary Contact Name		Phone	
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			





# Vital Records Worksheet

This worksheet will help you prioritize your list of vital documents. This recommended list should be customized to fit the needs of your organization, and updated at least once a year.

## Building Information

### Building Plans "As-Builts"

Recommendations: Work with the Housing Chief to assemble digital and hard copies of building plans. If your as-builts are not accessible or do not exist, sketch layouts of floors and locations of all critical equipment such as utilities and connections.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Equipment Inventory

Recommendations: Include receipts for purchases. Ask the Building Protection Team Leader for the Building Equipment Inventory Worksheet.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### License and serial numbers list for IT/telecommunications equipment and software

Recommendations: Ask the **IT Team Leader** for the IT Continuity Checklist.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### List of Passwords for Computers, Buildings Security and Accounts

*Recommendations:* This list should be protected by password and made only available to one or two senior staff members.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Receipts of Major Equipment Purchases Made in the Last Five Years

*Recommendations:* Check with your funders and accountant on how long you should retain documentation on purchases.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Current Insurance Policies

*Recommendations:* Store Insurance Coverage Worksheet and attached policies.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Property Records and Property Owner Information

*Recommendations:* Include deeds, loan documents, investor agreements, permits, and certificate of occupancy for each building in your portfolio.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

Notes

## Staff Information

### Employee Contact Information

*Recommendations:* Ask the **Human Resources Team Leader** for contact lists and contracts.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Volunteer Information

*Recommendations:* Ask the **Human Resources Team Leader** for the *Volunteer Agency Tracking Sheet* and other associated documents.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	
Notes			

## Vendor Information

### Vendor and Partner Contacts

*Recommendations:* Ask the **Building Protection Team Leader** for the Critical Vendor Contact List and include the Vendor-Partner Contact List.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Vendor Contracts

*Recommendations:* Compile all vendor contracts in one place for easy access during an emergency.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	
Notes			

## Resident Information

### Resident Surveys

*Recommendations:* Ask the **Housing Chief** for all *Resident Surveys* and associated documents.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	
Notes			

## Legal

### Court Documents

*Recommendations:* Compile all legal documents related to open enforcement actions, active court cases, and development-related items.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Organizational Information

*Recommendations:* Include by-laws, certificates of good standing, incorporation documents and most recent audit.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	

### Tax Identification Information

*Recommendations:* Include tax identification numbers for your organization and each building entity.

Document Location-Physical			
Document Location-Electronic		Format (e.g.: .doc, .pdf)	
Notes			



# Office Shutdown Checklist

This checklist will guide office staff through an appropriate shutdown of equipment before a disaster or evacuation.

Office building address			
Person assigned to oversee shutdown		Date	

Tasks	Initial when complete
Notify building owner that you are shutting down the site.	
Move all electrical equipment from the ground floor to higher ground or another secure location. Unplug electrical appliances and move them to a secure location.	
Place plastic tarp covers over all electronic equipment.	
Contact the <b>IT Team Leader</b> for instructions on safe shutdown of server and associated server equipment and confirm file backup protocol.	
Lock cabinet and storerooms.	
Remove air-conditioning units from windows.	
Move all company vehicles to a secure location.	
Change phone voicemail greetings to reflect shutdown and provide emergency contact information.	
Confirm with the <b>Human Resources Team Leader</b> that staff assigned to be first to arrive after the disaster have office key.	
Lock all interior and exterior doors as you leave.	
Notes	



# IT Continuity Checklist

This checklist will help guide your actions in protecting critical IT and telecommunications equipment. It includes a list of recommended tasks to be completed during the planning phase, well ahead of a disaster. Customize the tasks to fit the needs of your organization.

Tasks	Initial when complete
Perform security risk assessments around specific threats including virus protection, intrusion detection, hacker prevention and network events. If applicable, work with IT provider to evaluate the likelihood of events and obtain suggestions for mitigating impacts and threats.	
Determine communications hardware needed to stay in communication during an event, including satellite phones and walkie-talkies and work with the <b>Business Continuity Chief</b> to approve purchase.	
Ensure that all hardware to support communications with staff is in working order. Coordinate with the <b>Business Continuity Chief</b> .	
Add information about hardware and software and warranties to the <i>IT Equipment Inventory Worksheet</i> and send to the <b>Business Continuity Chief</b> .	
If you work with outside IT vendors, clarify which services will be available during a disaster.	
Discuss options for storing equipment off-site with the <b>Business Continuity Chief</b> .	
Set up cloud storage for offsite access to vital records.	
Ensure senior staff have access from remote locations, including home broadband, phone, VPN for security. Coordinate with the <b>Human Resources Team Leader</b> to ensure access is included in working-from-home policies.	
Determine the effectiveness of your data backup and recovery policies and procedures. Perform backup at regular intervals, daily, weekly or monthly.	
Notes	



# Payment Card Guide

*A payment card provides immediate funds to vital staff to help them buy emergency materials and services.*

---

A payment card or P-card is similar to a gift card that can continually be reloaded with funds. A payment card is usually electronically-linked to the organization's account.

All payment cards should be pre-loaded and distributed to appropriate staff well in advance of a disaster.

## Benefits of P-Cards

- P-cards can be pre-loaded with funds by an administrator offsite.
- Staff can procure goods and services in a timely manner during an emergency.
- Staff can make purchases without having to use personal funds.
- Staff can make purchases without access to petty cash.

## Setting up P-Cards

- Work with organizational leadership to determine which staff will have access to P-cards and their expense limits. Record these decisions on the Payment Card Worksheet.
- Contact your bank to set up and load P-cards with the desired amounts.
- Distribute P-cards to appropriate staff.

## Best Practices

- Work with the Housing Chief and Logistics Chief to develop a list of items eligible for purchase.
- Conduct periodic audits to ensure P-cards are being used correctly, are loaded with necessary funds, and are not expired.
- Instruct staff to keep track of all receipts.

## Additional References

National Association of Purchasing Card Professionals,  
How P Cards Work, <http://www.napcp.org/?PCardProcess>

