



Disaster Preparedness: Homeowner Checklist

For more information, see the matching sections in [SBP's Homeowner Resource Guide](#).

SECTION I: KNOW YOUR HAZARDS

		I did this before the training	I need to do this	N/A
1.	I have identified the hazards most likely to strike in my community and the kinds of impacts they may have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.	I know key information sources to check about any approaching hazards and local emergencies, and I do so regularly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.	I have downloaded the FEMA , Red Cross and/or weather and local Emergency Apps.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4.	I have checked to see if my home is in a Special Flood Hazard Area (SFHA) or other flood risk area.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		Yes	No	I do not know
5.	My home is in a Special Flood Hazard Area (SFHA) or a low-moderate flood risk zone.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION II: MAKE YOUR EMERGENCY PLAN

		I did this before the training	I need to do this	N/A
6.	I have an emergency plan that includes family communications in an emergency, evacuation, sheltering from severe weather, sheltering in place and taking care of medical needs. (<i>see Resource Guide: Make My Emergency Plan section</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7.	I have put together a basic disaster supplies kit or "Go Kit" and included a week's supply of any medications my family and pets need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION III: MANAGE YOUR KEY DOCUMENTS

		I did this before the training	I need to do this	N/A
8.	I have <u>gathered and organized the types of important documents and records</u> I may need after a disaster, including all of the following that apply to me:			
a)	Personal identification			
	<i>Driver's license and personal identification cards</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Birth certificates/adoption papers/child custody documents</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Marriage/divorce licenses</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Passports/green cards/naturalization documents</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Social security cards</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Military ID/discharge records</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Pet ID tags/proof of ownership/microchip information</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b)	Household information and contacts			
	<i>Family emergency and out of town contacts</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Employer information/work contacts</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>School information/contacts</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Local government and emergency services contacts</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Service/utility providers</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Repair and contractor services</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c)	Financial and legal documents			
	<i>Housing ownership and payments (deed/lease/rental agreement/mortgages/home equity line of credit)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Other financial obligations (utility bills/vehicle loan/student loan/credit cards/alimony/child support/elder care facilities/automatic payments such as gym memberships/other)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Bank account/retirement account/investment account information</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Vehicle title/registration</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Insurance policies (homeowners/renters/auto/life/other)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Inventory of property and contents (descriptions, photos, receipts, ownership papers, professional appraisals)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

		I did this before the training	I need to do this	N/A
	<i>Income sources (pay stubs/government benefits/alimony/child support/reward and loyalty accounts/other)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Tax statements (federal, state and local returns/property /personal property; <u>keep a minimum of 3 years for returns, indefinitely for property-related documents</u>)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Will/trust/powers of attorney</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d)	Medical information			
	<i>Physician/pediatrician/specialist contact information</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Health insurance ID cards and policy information</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Pharmacy ID cards</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Medicare/Medicaid ID cards</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Caregiver agency contract or service agreement</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Record of immunizations and allergies/medical history</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Current prescription copies and medication list</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Models, serial numbers and suppliers for medical equipment</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Disabilities documentation</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Living will</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Veterinarian contact information</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Pet immunization records</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<i>Current pet prescriptions</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9.	I have taken the appropriate steps to replace any needed documents that I am missing and update any that are incorrect or out of date.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10.	I have checked the titles/ownership papers for my property, vehicle and other assets to be sure they have the current owner's name listed. If they did not, I have taken the appropriate steps to update them.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11.	I have stored copies of my important records securely, including a backup that can be accessed from outside my home, such as a bank safety deposit box or secure online cloud storage. (see <i>Resource Guide: Manage Key Documents</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12.	I am familiar with the FEMA Individuals and Household Program and application requirements, including documents I will need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13.	I am familiar with the SBA Disaster Loan programs and application requirements, including the documents I will need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION IV: GET THE RIGHT INSURANCE COVERAGE

		I did this before the training	I need to do this	N/A
14.	I have recently inventoried my home, with photos and records to document my possessions, estimated the total value to replace everything, and have stored my inventory safely (with a copy accessible outside my home in case I need to evacuate).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have reviewed my policies with my agent and asked the following questions:

PERILS

15.	What perils are covered AND excluded in my policy?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16.	Do I have insurance for flooding and other perils I may face, and is it adequate to cover my level of risk? <i>Remember, several types of coverage are excluded from a homeowners policy and must be purchased separately, including: flood, earthquake, water and sewer backup, and sometimes wind/hail (depending on your location).</i> <i><u>Flooding is the most common, costly natural hazard in the US</u> and EVERYONE lives in a flood zone, so it's extremely important to be financially protected against flood risks.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PROPERTY COVERAGE

17.	Does the coverage for my home include detached structures like garages or workshops?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18.	Does the coverage for my contents include all of my possessions, or do I need separate policies for things like antiques, artwork or jewelry?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

VALUES

19.	What are the current values listed for my home and contents, and are they up to date?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20.	What are my current coverage limits and deductibles? <i>Remember to consider the affordability of your deductible amounts for any situations where you may have multiple deductibles in force.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21.	Am I insured to full replacement value or to actual cash value (ACV)/market value? <i>Remember, Replacement Cost coverage pays the value to repair/replace property with a similar kind and quality; Actual Cash Value coverage provides the replacement cost minus depreciation, so it will not cover the <u>full</u> cost to repair/replace damaged property. Replacement Cost is strongly recommended.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	I did this before the training	I need to do this	N/A
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I have reviewed my policies and asked my agent the following questions: (continued)

ADDITIONAL NEEDS

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|------------|---------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| 22. | Do I have coverage if my home is damaged and I need to rebuild to newer building code requirements? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 23. | Do I have coverage if I need to live somewhere else for an extended period of time while my home is being repaired? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 24. | Do I have coverage to protect my assets in case of a lawsuit? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

FILING CLAIMS

- | | | | | |
|------------|---------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| 25. | What forms do I need to complete? Is there an app I can use? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 26. | What information and documentation will I need about my losses? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 27. | How soon after an incident do I need to file the claim? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 28. | What do I need to know about making temporary repairs? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 29. | What do I need to know about working with contractors to repair damage to insured property? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

SECTION V: PROTECT YOUR PROPERTY

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|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| 30. | I regularly inspect my property and keep it clear of hazards such as dead trees or blocked drains, and secure potential hazards like lawn furniture before storms. (<i>see Property Inspection Checklist</i>) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
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FLOOD PROTECTION

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|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| 31. | I have reviewed my flood risk, looked into the cost and safety benefits of various flood protection measures and taken those that make sense for my home and budget. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
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ELECTRICAL

- | | | | | |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| 32. | I've considered the costs and safety benefits of steps to protect my home's electrical system and appliances and taken actions that make sense for my home and budget, such as: | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| a) | Prepared to raise appliances on blocks in advance of possible flooding | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) | Raised the height of electrical component systems to at least one foot above the 100-year flood level | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

		I did this before the training	I need to do this	N/A
ROOF				
33.	I regularly inspect my roof and keep it in good repair. (see <i>Roof Inspection Checklist</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
34.	I have looked into costs and safety benefits of making my roof more storm resistant and taken actions that make sense for my home and budget during re-roofing or new construction, such as:			
a)	Sealed my roof deck	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b)	Used wind and impact-resistant roof cover	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c)	Used ring shank or deformed shank nails to secure roof attachments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d)	Protected attic vents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e)	Braced any gable ends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f)	Used hurricane clips/straps/ties to properly connect roof to walls	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
WINDOWS & DOORS				
35.	I have looked into costs and safety benefits of strengthening my doors and windows and taken actions that make sense for my home and budget, such as:			
a)	Wind and impact-resistant windows or wind and impact protection for my windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b)	Wind and impact-resistant doors or wind and impact protection for my doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c)	Wind and impact-resistant garage doors or bracing for my garage doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SAFE ROOM/STORM SHELTER				
36.	I have looked into the costs and safety benefits of a storm shelter or safe room and installed one if it makes sense for my home and budget and would not be at risk of flooding. If installed, I have also registered with my local storm shelter registry so first responders know to check my shelter in the event of an emergency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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