

Ultimate Guide to Disaster Preparedness on a Budget

The Federal Emergency Management Agency (FEMA) [has found](#) that 61 percent of surveyed Americans have not created or practiced an emergency plan, while 80 percent of Americans live in counties that have experienced natural disasters. Not having an emergency plan might mean losing a loved one or pet. For small businesses, it might mean [financial collapse](#).

With the unpredictable weather patterns effecting most of the world, there's no real excuse for not being prepared, since so much of it is simply planning, practice, and controlling panic. If you're stressed about money or the different things you might need to buy, here are some tips for emergency preparedness on a budget. Preparation is far less about MREs and much more about having an open and honest discussion of your plans with your family.

Understanding the Risks for Your Area





Million-dollar natural disasters have touched every single state, and no home is completely safe from one problem or another. They might not be small crises, either:





According to the National Oceanic and Atmospheric Administration (NOAA), there have been 26 floods, 25 droughts, 40 hurricanes or tropical cyclones, 15 wildfires, nine deep freezes, 16 winter storms, and 99 severe storms, all costing more than \$1 billion [since 1980](#). These are super-storms, and they happen frequently, often requiring families to evacuate.




While yes, it's true that [some areas of the U.S. are more likely to be struck by natural disasters than others](#), each area has its own unique risks that certainly won't make them exempt. That's not to mention that the threat of climate change [creates more, more deadly, and more unusual natural disasters](#).



Then there are still other unlikely but possible scenarios: [Tsunamis](#) can affect New York City, [volcanoes](#) can affect the central plains, and really, [asteroids](#) are always a vague threat we can do nothing about. But it's important to focus on the things we can do something about, what we can (and should) prepare for.

Here are a few likely scenarios:

If you live in the Northeast, generally, your greatest risks are flooding, winter weather, and severe storms.  

If you live in the South, generally, your greatest risks are hurricanes, tornadoes, flooding, and mudslides.    

If you live in the Central U.S., your most likely disaster scenarios are wildfires, severe storms, and, in some cases, extreme winter weather.   

If you live on the West Coast, you'll likely contend with earthquakes, winter weather advisories, wildfires, and flooding.    

Hawaii is not often a contender for hurricanes, but that risk has been increasing in recent years. There's also a risk of tsunamis, fire, and flooding overall. Alaska suffers from extreme winter weather, avalanches, wildfires, and earthquakes. The state is home to a few volcanoes as well.

It also may be smart to look at the worst disasters in your state and look up information on past extreme weather in your own hometown or county.

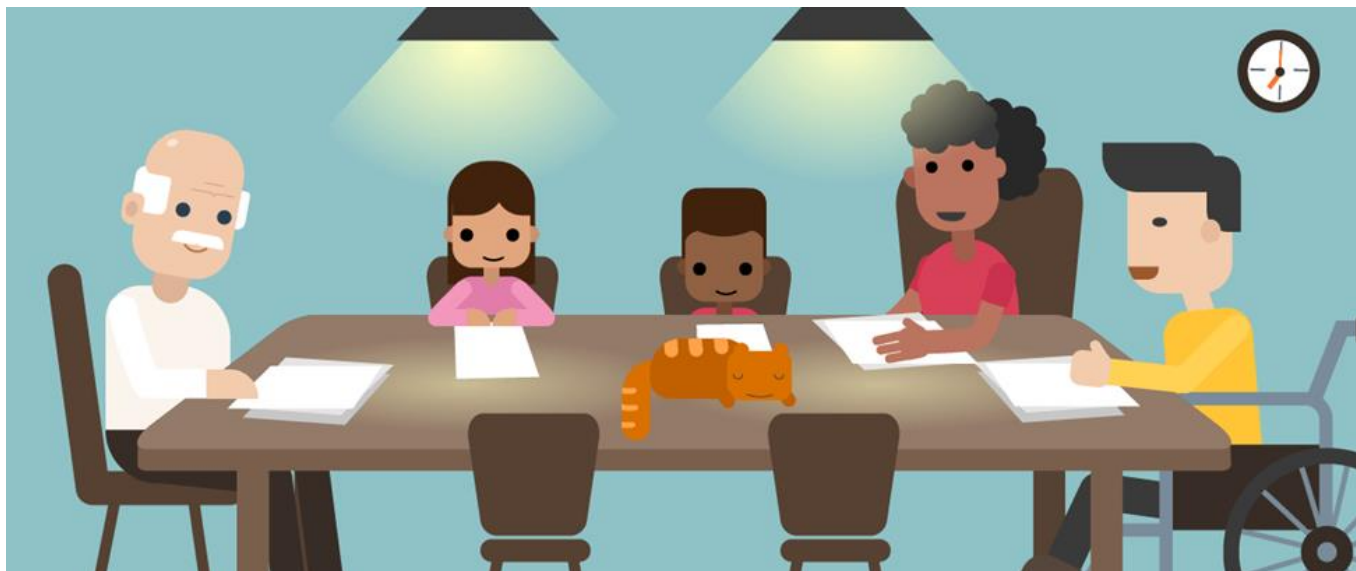
Form a plan based on these likely scenarios when creating your emergency kit and figuring out different aspects of your plan. If you are looking to put together an emergency kit Lowe's is a great affordable option for generators, batteries, hand tools, masks, and much more. Using a [Lowe's promo code](#) can help customers save up to 20% off at checkout.

Here are a few less likely but possible scenarios:

- A nuclear event would be a nightmare scenario, and there wouldn't be much you could do to avoid getting hit. [See what it would be like](#) if a nuke dropped on your hometown to get an idea of what you'd be dealing with. [Here's what you can do](#) in the first 10 to 15 seconds: The overall advice is to [get inside and stay inside](#). As soon as the warning signs hit, [find a shelter](#). (Naturally, it's a good idea to find your local shelters in advance regardless of if you believe a nuclear attack is actually possible.) Then, avoid the fallout, or radioactive ash, which looks like a poisonous snow. Concrete can help shield you from the ash. Experts say you must wait at least a week before it's safe to leave.
- An infectious disease outbreak or bioterrorism attack can sound very scary, but infectious outbreaks happen [all the time](#) around the world without us knowing. The most important things are to [practice good hygiene](#) such as handwashing, avoid travel or crowded places (definitely airports), use a face mask, in some cases [avoid animals](#) and raw meats, and, when needed, listen to authorities, especially the Centers for Disease Control and Prevention (CDC).
- Natural disasters that don't make sense for your area are possible, from a random earthquake in a city not built for them to a sudden flood in a dusty town. While it might not make sense to have winter-ready materials in your emergency kit in the south, winter storms and power loss can be an extra-deadly mix in those areas. (Pro tip: [Buy cans of beans, not bread and milk!](#)) Talk to your friends from other cities about what they do, and take a moment to prepare for these unlikely cases.
- If you are looking to stock up on groceries and essential items with a long shelf life check Walmart's grocery department. Walmart has great prices that will allow you to stock up several weeks or months worth of nonperishable items without breaking the bank. Additionally, [Walmart promo codes](#) can help you save up to 20% off your next purchase.
- A solar flare or an unusual space-threat could wipe out communications for a while. Typically, this would cause a panic only, since we rely so much on satellite communications. Most space-related threats would likely relate to missile strikes. And in the event that aliens have come to say hi, the important thing would be to stay calm!

While these may be possible, the bulk of your disaster planning should center around low-hanging fruit of plausible scenarios and easy changes. Create a disaster plan around those aspects, and maybe touch upon these unlikely scenarios as a thought experiment. And remind your family not to panic!

Creating a Disaster Preparedness Plan



These disasters are so extreme that they're impossible to prepare for anyway, right? Of course not, as a few simple things you can do as a family will save a lot of trauma, time, and money in the long run.

Sign up for alerts. Be sure to turn on [alerts on your smartphone](#); you'll get [Wireless Emergency Alerts \(WEA\)](#) from the FCC. It might be a good idea to download the [FEMA mobile app](#). If you don't have a smartphone, know that there's also the [National Oceanic and Atmospheric Administration's Weather Radio](#).

Find out how to make your home safer. Regularly check your home for safety issues.

- For example, in a region with many hurricanes or tornadoes, make sure loose gutters, lawn furniture, or other dangerous debris won't be picked up. In a blizzard-prone region, make sure your home is properly insulated with no holes to the outside world.



Fill out and print numerous copies of your [Family Emergency Communication Plan](#) sheet. Organize all of your emergency numbers, and make sure everyone in the family has a copy of this sheet. Kids in school might even want to give the sheet to their teachers.

Create and communicate your plan with your family (see the next few sections). Use this [plan from the American Red Cross](#), or create an outline based on what to do during each of the most likely emergencies in your area.

- Include emergency meeting points in case communications go down!
- Create an [evacuation route and plan](#). If you don't have a car, you'll have to communicate and accommodate even more.
- Find shelters and safe spots. On the day of, you may need to text SHELTER and your ZIP code to 4FEMA (or 43362) to find government shelters and assistance. They also should be listed on the mobile app.

Create an evacuation checklist. There's a lot that needs to happen really fast during an evacuation, including things that could save you thousands in repairs, from turning off power to grabbing your supplies. Creating a checklist and leaving it on your fridge can help control the chaos.

Delegate tasks and plan for people and pets who cannot self-advocate. The shortage of time requires that other who are capable in the group will need to pitch in. Give everyone who can do a job a safe, clear task. A child might need to grab your pet. A parent will need to turn off utilities.

Test your communication. Make sure everyone knows their role in an emergency, where they're supposed to be, and how to communicate with each other. Create a phone plan and test it out frequently, making sure everyone knows what to do next.

Practice drills as much as possible. More than your communication plan, it's important to practice drills, especially for kids. Make sure they have visited and know how to get to your meet-up spots on their own. Practice as many times as you can for different scenarios.

Create your disaster kit. We'll go into detail about what you'll need. Don't forget copies of your family's most important documents, like IDs and insurance information.

It's important to make sure that all adults in the household have the same plan and communicate the same information. For everyone else, here are some tips.

Discussing the Plan With Your Children



Remember: Children are likely to be at school when an emergency hits!

- Get your kids on your team with the free online game [Disaster Master from Ready.gov](#).
- Print and fill out the [communication plan](#) and keep it in your child's book bag, and consider giving a copy to your child's teacher.
- Have them memorize your address, your phone number, and your full name. (You'd be surprised how many young children only know "mom" or "dad," especially when they're panicked.)
- Make sure they have a point of contact outside of the state, like an aunt, uncle, or grandma. Make sure they know her address, phone number, and name.
- Make sure you've reviewed where you're going to meet in an emergency and the child has practiced going there.
- Make sure the child has some way to contact you. If it's not an immediate emergency, texting is easiest, as you won't tie up phone lines.
- Make sure your child knows what to do if they can't communicate with you.
- If your child can handle it, teach them some [very basic first aid](#), such as the [five steps to save a life](#).

- Discuss other elements of safety, like **stranger danger**, **electrical safety**, and **how to call 911** responsibly.

If you have a very small child or a baby, caring for it can be very difficult during a natural disaster. They will be obviously unable to communicate and need a lot of care during an evacuation situation. Be sure to delegate tasks in this case; one person should be looking after the baby while other adults can help everyone else.

- You'll need to pack extra clothes, diapers, wipes, rash cream, bottles and formula, age-appropriate snacks, distracting toys and pacifiers, baby first aid items, and portable baby carriers.
- If you have a day-care provider, make sure they have a list of phone numbers and/or a copy of the communication plan.
- **If you are pregnant**, make sure you know of hospitals that will take your insurance outside of your state.

Taking Extra Steps for Seniors and Disabled People



Disasters can be very difficult for disabled people and seniors, who have their own mobility and packing needs. Make sure each person has their own list of items to grab or even their

own emergency kit. Never make assumptions about their situation, and be sure to check on them and offer help.

- Be sure the person has [a personal support network](#) of people who can help in times of need.
- Make sure any personal assistants and caretakers have their own copy of [the family emergency communication plan](#).
- Transportation should be considered early if mobility is an issue. It will get more difficult the longer you wait to evacuate.
- Pack any adaptive devices, such as feeding devices, shower chairs, or specialty transportation devices. Be sure to bring a set of non-electricity-dependent equipment if it's an option.
- Bring medications, adult diapers, and extra batteries for devices (including packs for rechargeable battery power).
- Those with memory-related issues or disabilities will need to have contact information on their person. When emergencies happen, they may panic, so make sure they have supervision.

Discussing the Plan With Your Neighbors/Friends



It might be too nerve-wracking and you may not want to talk to random neighbors, but your neighbors are the most important group to know well if and when a disaster happens. If at all an option, try to get the ball rolling in your neighborhood to do at least one, if not all, of these things:

- Create your [Neighborhood Emergency Plan](#), which includes the ever-important map and list of resources. Create "block captains" who have the most emergency experience.
- [Meet regularly](#) with a group of neighbors to discuss emergency plans.
- At the very least, create and regularly test [a phone tree](#).

Creating a Plan for Your Pet



Obviously, you can't exactly talk to or rehearse an emergency with your dog, cat, or other type of pet. But it's pretty unforgivable to leave your pets behind. Avoid the [last-minute panic](#) of taking care of your pet by doing some prep work.

- Get a free [Rescue Alert sticker](#) from the ASPCA.
- Make sure your dog or cat has a collar with tags that have your current phone number.
- Find hotels, shelters, and places that take pets. As a backup, call your local veterinarian to see which boarding kennels would be preferred in the event of an emergency, including out-of-state options.

- Delegate caregiving to a family member.
- Make sure you have a recent photo of your pet as well as health records.
- Pack extra food, litter, a leash, water bowls, and other pet needs in your emergency kit.
- Birds should be transported in a secure carrier.
- If you have a horse, practice getting them into a clean and functional trailer relatively quickly.
- Bring blankets and jackets to help keep your pets warm.

Easy Survival Skills and Things You Can Do Right Now



You don't have to be a survivalist to learn basic skills and do some simple prep work outside of your plan and your kit.

[Learn the five steps to save a life](#)

The absolute simplest thing you can do right now is take FEMA's free, simple Web-based training program and learn the simplest ways to help. The five steps are to call 911, stay safe, stop the bleeding, position the injured, and provide comfort.

Learn the "Stayin' Alive" Trick

If you don't want to take a CPR class, know that pushing on the chest hard and fast to the beat of "Stayin' Alive," the disco song, is almost all you need to do.

Take an in-Person or Online Course in CPR

Another easy way to level up your knowledge is an online course. Note that there are also courses on [child and baby first aid](#).

Learn How to Purify Water

Usually, the resource to use is a few droplets (just a few!) of unscented bleach, which is important to pack in your kit.

Learn How to Keep Food Safe

If you're in doubt, throw it out!

Go Camping

Practice setting up shelter, unplugging, and a lot of skills you'd need in an evacuation situation while in a safer environment. Camping is a fun way to test out any of the gear in your emergency kit. If you are on the fence about buying gear just for a theoretical emergency go camping! Sleeping bags, waterproof tents, and thermoregulated gear are great if you lose heat or your home floods. This way you can have fun with the gear and still have it stored safely in your house if an emergency ever happens. If you are going to buy outdoor or survival gear [Cabela's promo codes](#) can help you save anywhere from 10% - 40% off your entire purchase.

Learn How to Shut Off Your Utilities

Locate the electrical box and natural gas line in your home so you can find them and easily shut them down before leaving for an evacuation without scrambling.

Find Out More About Your Insurance

Most homeowners' insurance doesn't cover important things like flooding, so if flooding is a threat for your area, see how much it would cost to add coverage.

The Ultimate Disaster Kit Checklist



Use this disaster preparedness checklist to buy and organize the specific items you need. It would be smart to keep these items together or even in an easy-to-grab suitcase or stuff it all together in a trash can. There are numerous ways to organize and save your supplies.

What to Put in an Emergency Supply Kit

Water:

The general wisdom is one gallon per person per day for a minimum of three days.

Food:

Keep a supply of nonperishable food (such as cans) for a minimum of three days

First Aid Kit:

The Red Cross recommends all of these items in your kit, or you can buy a prepackaged one with a coupon. Remember: it's not just Band-Aids!

Tools:

You'll need a can opener for the food, wrenches or pliers (for turning off your utilities), and perhaps a hammer (if you'll need to make camp).

Sanitation Supplies:

You'll want moist towelettes, garbage bags, and plastic ties.

- **Dust Mask and Plastic Sheeting:** In many scenarios, especially during wildfires, you will want to shield your lungs with a mask, and you may need to make your space more airtight in a disaster using plastic sheeting.
- **DIY Disinfectant:** Dilute one part unscented bleach to nine parts water and put it in a medicine dropper. This can be used to disinfect items in an emergency.

Flashlight:

Always bring extra batteries!

Radio:

It should be a battery-powered or hand-crank radio tuned to [a NOAA weather radio station](#).

Whistle:

You should also have a whistle to signal for help.

Copies of Important Documents:

In a waterproof, safe container, store important family documents such as bank account information, insurance policies, copies of IDs such as your driver's license, reference materials or how-to survival books, and any traveler's checks. You may also want to hide some cash in this container. Make sure it's not easily stolen.

Blankets and Clothing:

Grab a change of clothes and a blanket for each person.

- **Extreme Cold Weather Sleeping Bags, Thermal Blankets, and Spare Jackets:** Spare layers stored in water-resistant containers are particularly important to pack if you live in cold weather regions where dry clothes could mean life or death. Rescue blankets might be a good idea no matter where you live due to the fact that they're so lightweight and the fact that many new parts of the country have been experiencing oddly wintry conditions lately.

Matches:

Keep them in a waterproof container. A knife and ferro rod can work in emergencies, too, assuming you can find a dry area.

- Fire Extinguisher: Do not attempt to approach a fire if you live in a wildfire zone, but keep this handy for your protection.

• What to Put in Your Vehicle

- Blankets and/or sleeping bags
- A tent
- Winter gear (gloves, hats, etc.) for the whole family

Wilderness-ready shoes (hiking boots, etc.)

Mechanic's tool kit

Spare tires

Flares

Local maps

Other Items to Grab (if They Pertain to You)

- Prescription glasses, if you or a family member wears them
- Feminine products, if there's a woman who needs them in your family
- Pet food, an appropriate cage, and extra water (plus a water bowl), if you have a pet (save with [Petco coupons](#) if you plan to purchase new supplies)
- Diapers and baby formula, if you have a young child
- Prescriptions, if you or a family member takes them regularly

Things You'll Need to Replace Occasionally

- You'll need to pack and set aside prescription and non-prescription medications.
- Batteries go bad every few years.

- Food, even non-perishable food, goes bad. Check your supplies once a year.

Take the time now to set aside these materials. Other ideas of less-necessary-but-helpful things to add might include a mess kit for food (like plates, knives, and forks), books to read, games to play with the kids, or other leisure activities to keep everyone calm.

Look for [emergency essentials coupons online](#) to make sure this doesn't break the bank.

More Resources and Ways to Get Involved



Feeling confident in your plan? Spread the word about how easy it is! And if you're super-confident, see if there are ways locally to [get involved](#) with community preparedness.

- [National Voluntary Organizations Active in Disaster](#): This organization is a network of community organizations meant to help Americans during a disaster. If you're wondering if a local organization is reputable, this is a good place to check.

- [Volunteering for the American Red Cross](#): Do your part locally by volunteering with the most important humanitarian organization.
- [Stop Looting With the National Neighborhood Watch](#): This organization created by the National Sheriffs' Association helps monitor the streets at all times, but they can be super useful to know and talk to during a disaster.
- [Stay Connected With the National Association for Amateur Radio](#): Radio is still a top way for emergency information to be communicated in prolonged power outages and severe weather. Learn more and volunteer if you have an enthusiasm for radio.
- [For Teachers: Teaching Disaster Preparedness in the Classroom](#): Take a few hours to discuss dangers and do drills with your class.

<https://couponfollow.com/research/disaster-preparedness-on-a-budget>

(article content)

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