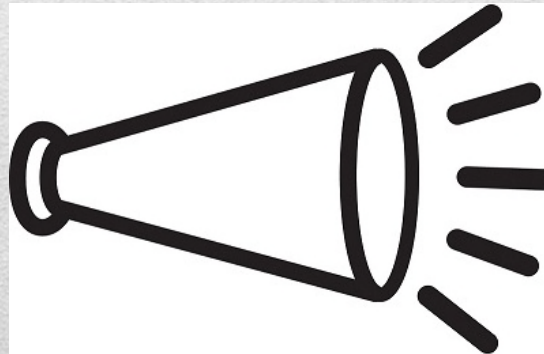




So...

Why is it important to be prepared for emergencies?

1. Disasters don't announce themselves.



2. First Responders are a Limited Resource

1% of the population



Limited Personnel



Limited or NO Access



Addressing the Most Critical Needs

3. Critical Services Impacted



- Electric
- Gas
- Water
- Medical
- Banking
- Roads
- Infrastructure



4. Natural Disasters in West Virginia

Flash Floods

- 380 flash floods (2019 to 2023)
- 301 flash floods (2014 to 2018)

Number of Flash floods increased by 26% from the previous 5-year period.



[Conservation West Virginia](#)

\$\$\$ Billion-Dollar Disaster Events

- 9 Disaster (2020 to 2024)
- 5 Disasters (2015 to 2019)

Number of billion-dollar disasters almost double in the last 5 years from the previous 5-year period.



[NOAA National Centers for Environmental Information](#)

Being ready BEFORE a disaster is the most critical action you can take to protect the things that matter most...

your family, your home, your pets, yourselves and your business!



2025 June Flood – Ohio County
(photo by Eric Ayres)



2024 Storm Damage – Kanawha Co.
(photo: Amelia Ferrell Knisely | West Virginia Watch)

Get started with these **THREE STEPS**



BE INFORMED



MAKE A PLAN



BUILD A KIT

Step 1: Be Informed

Know Area Hazards



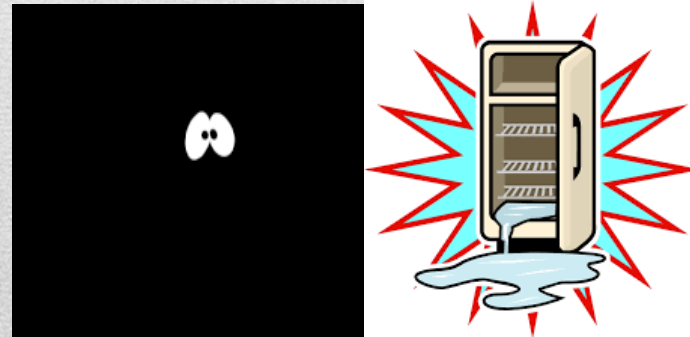
Chemical & Industrial Hazards



Severe Weather



Flood



Power Outage

Step 1: Be Informed

How will you get alerts and stay informed?

- Wireless Emergency Alerts
- Emergency Alert System (radio/tv)
- Outdoor Sirens
- Opt-in alert systems
- Weather Radio
- Social Media – *follow local official agencies or news sites*



[County Emergency Management Contact List](#)

FEMA App



WEATHER THE STORM
DOWNLOAD THE FEMA APP

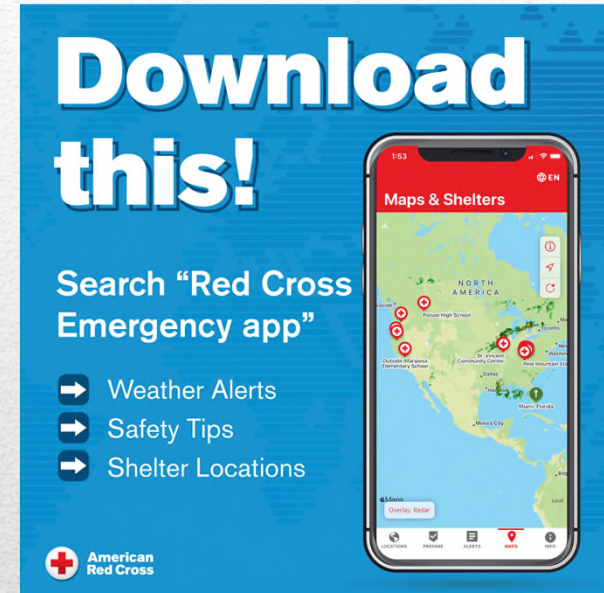
ALERTS SAFETY TIPS

SHELTERS PHOTOS

Download on the App Store GET IT ON Google Play

The image shows a smartphone displaying the FEMA app interface with a menu of options: Weather Alerts, Prepare, Disaster Resources, Submit Disaster Photos, Contenido en español, How To Help, Blog, and Supporting Disaster Communications from Spain. To the right, there are icons for Alerts (lightning bolt), Safety Tips (checkmark), Shelters (plus sign), and Photos (camera icon). At the bottom are the App Store and Google Play download buttons.

Red Cross App



Download this!

Search "Red Cross Emergency app"

- Weather Alerts
- Safety Tips
- Shelter Locations

American Red Cross

The image features a blue background with the text 'Download this!' in large white letters. Below it, it says 'Search "Red Cross Emergency app"'. A list of features includes 'Weather Alerts', 'Safety Tips', and 'Shelter Locations', each with a right-pointing arrow icon. On the right is a smartphone showing a map of North America with red location markers. At the bottom left is the American Red Cross logo.



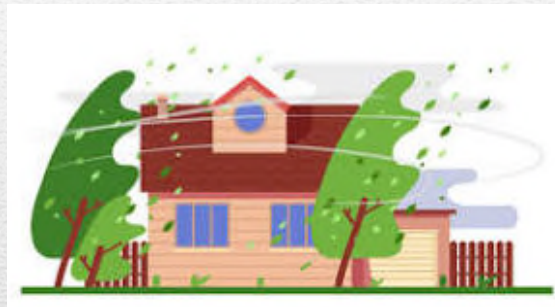
Emergency Apps

Hazardous Weather Alerts

Warning	<ul style="list-style-type: none">• Pose a threat to life or property.• Occurring, imminent or likely.• Need to take protective ACTION NOW!
Watch	<ul style="list-style-type: none">• Possible occurrence.• Location or timing is still uncertain.• Keep track of weather updates
Advisory	<ul style="list-style-type: none">• Less serious conditions.• Occurring, imminent or likely.

True or False

During a hurricane or severe storm, you should open a few windows to relieve pressure from your home creating less structural damage.



FALSE!

Windows and doors should be tightly shut!

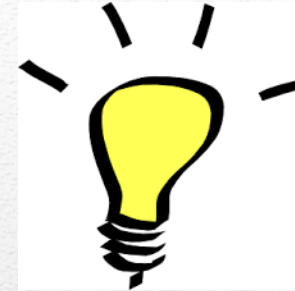
Winds that enter through open windows or doors create upward pressure on the home's roof, which could collapse the roof, a ceiling, or any weak point in the home. -- [Insurance Institute for Business And Home Safety](#)



- **STAY INDOORS, PETS TOO!** *Unless there is an Official Evacuation Order*
- Secure outdoor objects or bring inside
- Keep trees and shrubs well trimmed
- Close doors, windows and curtains
- Stay away from glass windows/doors and seek shelter in basement or inner room
- Prepare for power outages

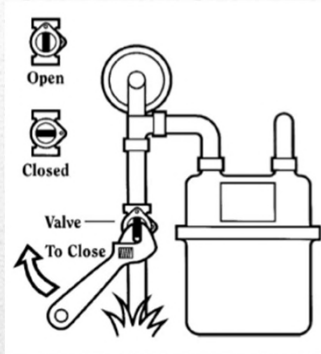
[Weather Safety for All Hazards - NOAA](#)

Power Outage Prep Tips



- Extra batteries, flashlight, candles
 - Keep Gas Tank at least half full
 - Unplug Electronic equipment
 - Alternate way to charge your mobile phone & devices
 - Food Safety: *4 hours in refrigerator, 48 hours in freezer.*
 - Back-up plan for power dependent medical equipment.
 - Use alternative heat sources safely.
 - Gas-powered generators: operate outside, away from home & garage to prevent carbon monoxide poisoning.
-

Know How to SHUT OFF Utilities *In case of Evacuation*



Identify:

Water, Gas & Electric Main
Switch or Valve



Tag it



Learn how to turn off.



Tools



Share Instructions with Family

Step 2: Make a Plan

Family Communications Plan

Have the following information written down:

- Family contacts
- Emergency Contacts (*in-state & out-of-state points of contact*)
- Designated meeting places (*in town & out of town*)
- School and Work information
- Medical Contacts
- List of Medications, allergies
- Insurance (*medical & home/rental*)
- Seniors & Special Needs – medical equipment, etc.

“In Case of Emergency” contact - keep on locked phone screen.

ReadyWV's Family Emergency Plan

Step 2: Make a Plan



**FINANCIAL
PREPAREDNESS**

Ready. ✓

MEDICAL INFORMATION

IMPORTANT HOUSEHOLD INFORMATION

RAINY DAY FUND

For more tips visit
www.ready.gov

- ✓ **Save for a Rainy Day.**
 - ✓ **Create an emergency fund.**
 - ✓ **Keep cash on hand. *ATMs might be out.***
-

Step 2: Make a Plan

Safeguard Critical Documents and Valuables

Take inventory of your important documents and valuables. Store in a safe place easily accessible.

Personal ID & Records

- Driver's License
- Passports
- Social Security Cards
- Birth Certificates
- Marriage or Divorce papers
- Home titles or deeds
- Car, boat or RV registrations and titles
- Pet IDs & Vaccination Records



Step 2: Make a Plan

Safeguard Critical Documents and Valuables

Financial Records

- Insurance policies – home/auto/medical
- Checking, savings & investment accounts
- Income tax information or return
- Pay stubs and employer benefits records
- Wills, living wills, trust
- Financial and medical powers of attorney

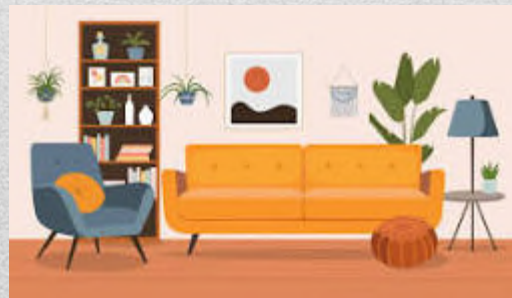


Step 2: Make a Plan

Safeguard Critical Documents & Valuables

Room by Room Inventory

- Video
- List major contents
- Family mementos: photos and keepsakes
- Valuables: jewelry, art, and collectibles



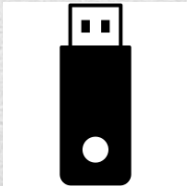
Step 2: Make a Plan

What to do with your important stuff?



Store Hard Copies & Valuables

- *Fireproof and waterproof safe at home*
- *Bank safety deposit box*



Store Electronic Copies

- *Scan family photos & important docs*
- *Store on a flash drive, or*
- *Cloud-based service that is password protected*



Download: [Safeguard Critical Documents Check List](#) or the [Fillable Financial Form](#)

Learn more at: [Ready.gov Financial Preparedness](#)

True or False



Homeowners and rental Insurance covers flood damage.

FALSE!

You must get separate flood insurance coverage.

Learn More at
www.FloodSmart.gov

Floods Most Common Natural Disaster



[Ready.gov/Floods](https://www.ready.gov/floods)

Flood Preparedness Tip Sheet



- Flooding can occur anywhere.
- NOT just in communities near water.
- Over 30% of National Flood Insurance Program claims are outside the high-risk areas.

WHY Flood Insurance

Private Industry Flood Insurance

- Higher coverage available.
- Rates will vary.
- Broader Coverage Options:
 - a. *Temporary Living Expenses*
 - b. *Replacement Cost Coverage*
 - c. *Coverage for basement contents and pools.*
- Shorter waiting periods & faster claims processing – potentially.
- Lower Premiums in some cases.
- Cancellation or renewal refusal can happen more easily.

National Flood Insurance Program

Federal government plan

- Max Coverage: \$250,000 for building and \$100,000 for contents.
- Standardized coverage & rates.
- Does NOT cover temporary living expenses.
- Has specific federal requirements for coverage.
- Covers most all 50 states.
- Depreciated cash value for items

Congress has yet to re-authorize the NFIP program for 2026.

Flood Insurance



- Rental insurance covers your personal belongings but typically doesn't cover for flooding.
- Landlord may have flood insurance to protect the building but not your personal belongings.
- Obtain rental insurance that includes FLOOD Protection.

Insurance for Renters



- What you need to know about buying Flood Insurance
- FloodSmart.gov

Learn More



Know Your Coverage

- **What does the policy cover and exclude?**
 - Detached structures?
 - What type of flooding? Burst pipes vs natural disaster?
 - Sewer or drain backups? Sump pump failure?
 - Additional living expenses if house is uninhabitable?

- **Coverage amount, type & limits for home and personal property?** Replacement cost vs Actual cash/depreciated value

- **Do you need a rider?** Extra coverage for valuables or specific risks?

- **Liability Coverage:** if someone is injured on your property.



- **Know your Premiums, Deductibles, and Discounts**
- **How does your deductible affect the premium?**
- **Ask what discounts are available.**
 - Bundling home and auto.
 - Installing security systems, smoke detectors, and fire extinguishers.
 - Being a long-term policyholder.
 - Having a newer home or making recent upgrades.
- **Review and update policy with major changes to home.**



Disaster Plan



- With members of your household.
- Learn about the plans for your Work & School.

***Review Your
Emergency Plans***

What supplies would you need if...?



Step 3: Build a Kit

Contents:

- Radio: *crank or battery powered*
- Flashlight & batteries
- First Aid Kit
- Emergency Plan & Contacts
- Paper plates, cups utensils
- Personal Hygiene: wipes, toilet paper, hand sanitizer, garbage bags, etc.
- Cash, check book
- Can opener
- Cell phone with chargers and a portable battery powerbank
- Wrench/Pliers
- Local maps
- Face/Dust mask
- Whistle

3-day supply minimum:

- Non-perishable food
- Water: *1-gallon/person/day including children*
- Medications & medical equipment
- Pet supplies
- Baby supplies
- Other special needs



Preparing for Seniors and those with Special Needs

Assess Your Needs, consider:

- Mobility needs and accessible transportation
- Visual, hearing, or communications impairment
- Medical Needs or Treatments
- Power dependent Medical Equipment, have a portable option
- Wearing a medical alert tag or bracelet

Develop a Support Network

- Family, Friends, Neighbors, Caregiver
- Exchange emergency contact information
- Practice your plan with your support network



Resources: [Planning for Seniors](#) & [People with Disabilities](#)

- Kits for different locations:
 - Home, Grab & Go
 - Car
 - Work
 - School



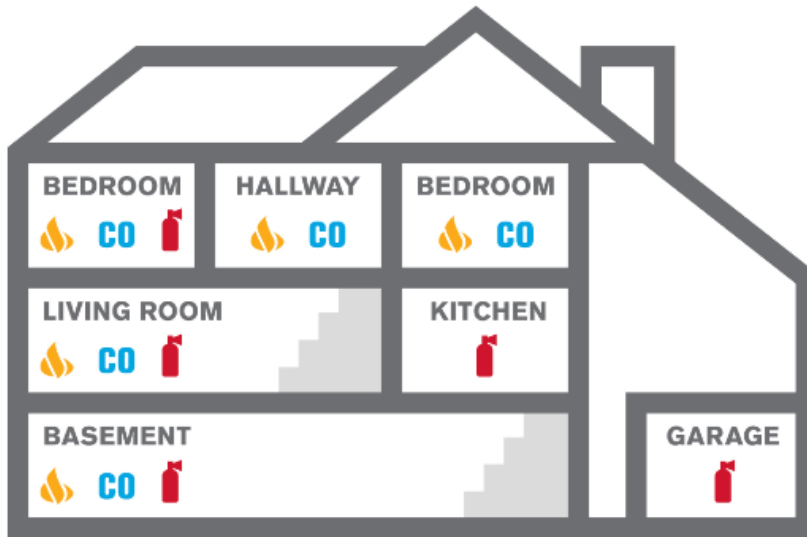
Update your kit once or twice a year – Spring & Fall.

This is also a good time to check your smoke ALARMS!

Learn more at: Ready.WV.gov/kit

Check out: [Low and No Cost Tips to building a kit](#)

Smoke Alarms



Smoke Alarm

One on every level and in every bedroom



Carbon Monoxide Alarm

One on every level and in every bedroom



Fire Extinguisher

One on every level, plus kitchen and garage

- Mount on ceiling or high on wall. *It's best to follow manufacturer instructions.*
- Place smoke alarm at least 10 feet away from stove.
- Do NOT place near vents, ceiling fans, or windows.

American Red Cross [Smoke Alarm Campaign](#)

Practice & Train

- **Conduct Drills:** *Fire, Shelter in Place, Evacuation, etc.*
- **Take CPR, 1st Aid, Fire extinguisher training**
- **Invite local 1st Responder to talk about safety**
- **Create an emergency call down list for your neighborhood**
- **Start a community-based preparedness project or event**





Get Started!



BE INFORMED



MAKE A PLAN



BUILD A KIT



Visit Ready.WV.gov and follow them on social media!
