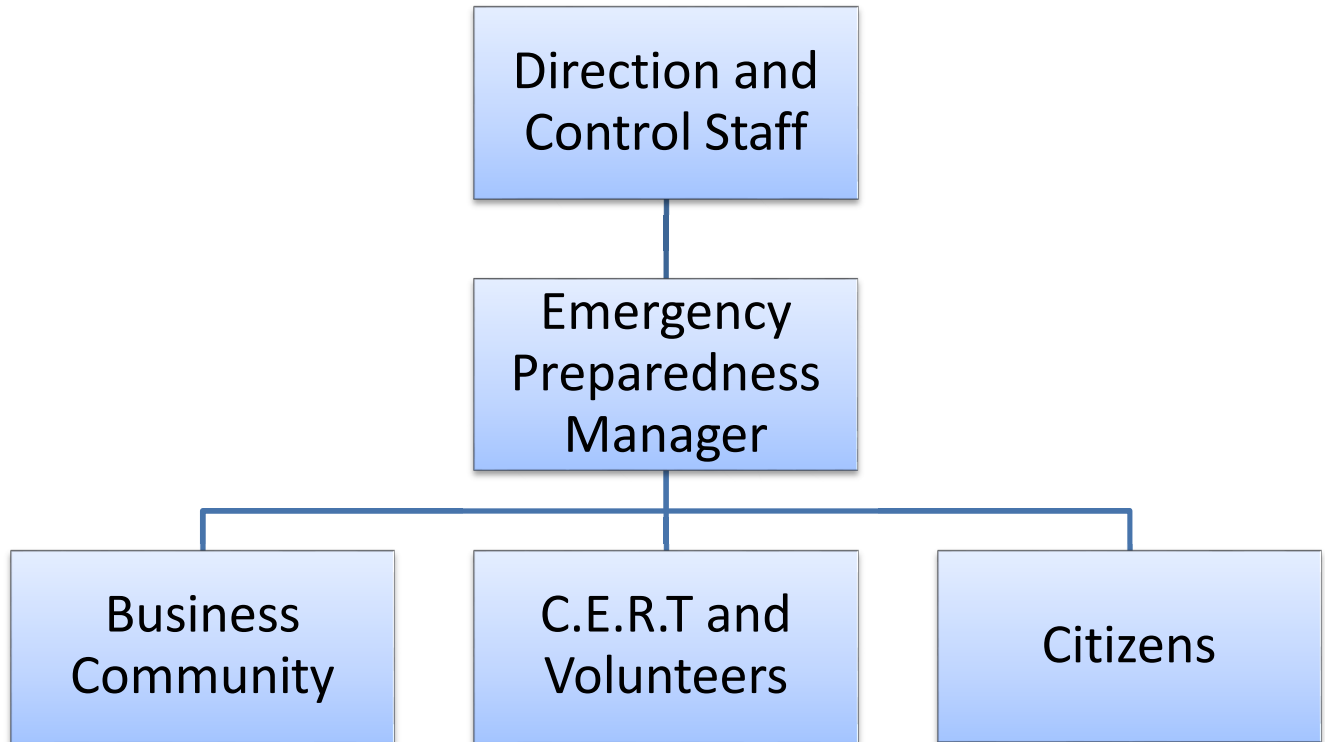




**City of Independence, MO  
Citizens' Plan**

## Organizational Chart: Citizens Plan



## Emergency Preparedness

- Work with citizens and businesses to be prepared for an emergency
- Assist in facilitation of volunteer efforts throughout the city
- Facilitate CERT, DART, ECS, other volunteer groups activities and oversee the Volunteer Coordinator
- Primary host agency for EP Explorers

## Police Department

- Maintain SOPs and SOGs to accommodate a volunteer workforce
- Primary host agency for VIPS

## Fire Department

- Maintain SOPs and SOGs to accommodate a volunteer workforce
- Primary host agency for Fire Explorers

## Business

- Personally prepare for a 72-hour window of resiliency
- Plan for emergency incidents with business community (Business Continuity Plan)
- Become familiar with the concepts of "Shelter-in-Place" and evacuation
- Work with staff to identify functional needs throughout the workplace

## Citizen

- Maintain a 72-hour "Window of Resiliency" with help from this planning document
- Have a communication plan to contact family and friends should you become separated
- Have several different way to receive all hazard warnings
- Know the hazard that could affect your area
- Prepare a 72-hour emergency kit for you and your family
- Know how and where to shelter-in-place
- Know how to turn off all utilities
- Know the emergency plan of your child's school or daycare provider
- Identify resources that could be needed by you or a family member with functional needs
- Keep copies of important documents in a safe place that is not your home
- Contact your insurance agent and ask about the "10" question listed in this annex
- Talk to your physician about getting a prescription refilled during a disaster and the consequences of you not being able to get to your medication for an extended period.
- Determine your flood risk and reduce risk as much as possible

## **PURPOSE OF THE CITIZEN'S PLAN**

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This plan discusses citizen responsibilities in preparing for and responding to emergencies and other incidents that may jeopardize the state of normalcy throughout the City. Included within this plan's scope are the City's volunteer programs and other citizen readiness initiatives. The intent of these programs is to foster a partnership between citizen and City and, as a result, enhance the overall level of preparedness.

In addition, this plan will help businesses in the community with their preparedness efforts. Through a methodical approach to emergency preparedness, as demonstrated by the City, the business community will be better prepared to continue essential functions and protect the health and safety of employees and customers following an emergency, disaster, or any other adverse event.

## **SITUATION AND ASSUMPTIONS**

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### **Situation**

- What each citizen chooses to do prior to an incident can drastically alter the outcome for the individual, his or her family, and others during the incident itself. In addition, proper preparedness can drastically alter the amount of time and resources it takes to recover from an emergency or other incident.
- A disaster is any event that exceeds the jurisdiction's routine capability to respond. During disasters, local first responders will become overloaded with calls and other requests for assistance. They will not be able to provide the same degree of response citizens are accustomed to during non-emergency/ disaster situations. This means that those who reside within the City must be prepared to take care of themselves for the first 72 hours after a disaster occurs or until help arrives.
- The City finds itself subjected to many hazards that could threaten the lives and property of its citizens. In each of these hazards, public safety and other City services will have a major role in responding to any impact. This response can be greatly augmented by knowledgeable, civic-minded citizens and trained volunteers.
- If citizens are unable to meet the requirements outlined in this annex, the entire disaster response system slows down or fails.

- Volunteers for organizations such as Community Emergency Response Teams (CERT) and Emergency Communications Services (ECS) are trained specifically in post-disaster areas of help and will be available to respond.

### Assumptions

- Spontaneous volunteers, who are not associated with any recognized disaster response agency, from within the City and surrounding communities, will come forward during and immediately after a disaster to help their fellow citizens. Some of these volunteers will have training, skills, and experience that could be very beneficial in responding to the incident; however, many of these well-intentioned individuals may not have the knowledge and skills necessary to work effectively in these settings. These untrained volunteers may unwittingly hinder, rather than help, response and recovery.
- During a disaster, citizens will have the ability to care for themselves and their families for at least three days (72 hours). This 72-hour **“Window of Resiliency”** means providing for one’s own shelter, first aid, food, water, and sanitation needs.
- Citizen who own pets will have the ability to take care of and keep their pets safe during disaster situations.
- Citizens will understand the types of hazards the City may face, the risks that accompany each type of hazard, and how to receive warnings for each.
- Citizens will know the basic principles behind special instructions they may receive from the City. This would include Sheltering-in-Place and how to evacuate to a safe location.
- Local police resources are adequate to meet most day-to-day situations, but Volunteers-In-Police Service (VIPS) will supplement some of the Police Department’s less critical duties during normal operations, special events, and times of disaster.
- Local volunteers will be willing to assist the City with communications and administrative duties. Volunteers may also be used to operate or assist operating agencies at local shelters and incident scenes. Volunteers with proper training may be attached to fire, police, or public works groups to aid in their response efforts when practical.

## CONCEPT OF OPERATIONS

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### Citizen Responsibilities

- Citizens will be in charge of developing their own emergency plans and collecting supplies needed to create a 72-hour **“Window of Resiliency.”** This window is the period after a disaster when individuals and family members must provide for their own basic needs until help arrives. Citizens can use the online tool available at [www.preparemetrokc.org](http://www.preparemetrokc.org) to create a family emergency plan. (Also see Citizens Plan — Annex 2: Emergency Supplies)
- Residents must have a plan for contacting one another following a disaster. Know what to do in case family members are not together or get separated from one another when a disaster strikes.
- Separation is a real possibility when adults are at work and loved ones are at home, school, or involved in extra-curricular activities. Have both local and out-of-town relatives/ friends identified as “Family Contacts.” All family members should know the contacts’ names, addresses and phone numbers.
- City residents should have at least three methods to receive “All Hazards” emergency warnings when they are at home (whether awake or sleeping), at work or taking part in recreational activities. These might include weather radios, cell phones, radio, television, or internet access.
- Citizens are responsible for learning about the types of hazards that may impact the community (blizzards, earthquakes, tornadoes, hurricanes, floods, and so on). Information is available from the City’s Office of Emergency Preparedness.
- Citizens will be responsible for learning how and where to seek shelter from all types of hazards present in the City. They should be ready to evacuate (following City evacuation instructions) when requested by authorities. (See Citizens Plan — Annex 3: Evacuation Guidelines; and Base Plan Annex J: Evacuation, and Annex K: Shelter-in-Place).
- Residents should know how to turn household utilities off, including electricity, water and gas. Contact your utility providers to learn proper shutoff procedures. **(Turning your utilities back on after a disaster should only be done by a qualified technician)**
- Citizens who have children in school/daycare should ask about their emergency plans and what they can do as parents to ensure their children’s safety. This information must be included in the family’s emergency plan. (See Citizens Plan —Annex 4: School Information).

- Citizens need to identify the resources — such as family members, friends, co-workers, personal attendants, service providers and others relied on for day-to-day services — that can help them during an emergency and ask them to be part of their “**Window of Resiliency**” plans.

Include people both in and out of the immediate neighborhood or community, such as a relative in another state. It is important to talk with these individuals and businesses and find out what they plan to do during a disaster and whether they will be able to provide assistance when needed.

- If you or a relative have functional needs, please talk with your day-to-day service or support providers to learn what their emergency plans are to keep operating during and after a disaster. For example, if you require oxygen for a special medical condition and the company that supplies your oxygen loses power and cannot operate, will they still be able to deliver your oxygen?
- During and after a disaster, many people are unable prove their identity because they are missing their personal identification documents. Photocopies of vital documents should be stored in a safe place (away from the home), including insurance information, mortgage documents, birth certificates, photo IDs, vital medical records, vaccination records, bank account information, credit card numbers, etc. Residents should take pictures and compile a written inventory of the contents of their homes. This could be useful when filing an insurance claim.
- Citizens should speak with their insurance companies before a disaster to find out if their insurance policy will cover losses due to specific disasters or if they have enough insurance coverage to rebuild or repair their property after a loss occurs. (See Citizens Plan — Annex 2: Insurance Information)
- Citizens who take prescription medications should talk with their physicians, pharmacists, or medical insurance companies and find out how they would replace or obtain those medications during a disaster situation. Keep copies of prescriptions and a list of medications and dosages available at all times.
- City residents must understand their relative flood risk levels in order to determine the insurance coverage needed to protect their property from flood-related losses. To determine flood risk for a home or business, go to [www.floodsmart.gov](http://www.floodsmart.gov) or call the City’s Public Works Department.
- Residents should check their homes for potential flooding conditions and take steps to stop flooding before it occurs. Remember, even those who do not live in a flood hazard area can experience flood damages. If homeowner’s insurance does not cover flood damages, residents should consider purchasing flood insurance.

- All residences and businesses must have address numbers in places where they can be easily seen, particularly at night. Emergency responders report many residences are hard to find because all or part of the address numbers are missing, the address is blocked by trees or brush, the numbers have faded, or addresses on curbs are blocked by cars. Use four-inch reflective numbers to mark your address, and if your residence sits back off the road place address numbers on both sides of a mailbox or sign post next to your driveway. Make sure your address can be easily found, day or night, should an emergency ever arise.
- Many residents may have functional needs that require special attention during a fire, medical response, evacuation, or long-term power outage. City residents who are on oxygen or require other life-sustaining electrical equipment can sign up with the Independence Specialized Emergency Response Registry (Fire Prevention 816-325-7121). This registry allows emergency dispatchers to give advance warning to first responders of any specialized needs or disabilities you may have so they can be prepared in advance to respond appropriately. The information you submit will remain confidential and will be visible only to the dispatcher when you call 9-1-1. This registry is for informational purposes only. Entering your information into the registry does not guarantee that a specific emergency will be handled in any particular order or manner.

### **Business Responsibilities**

- The first step to ensuring a business will survive a disaster is creating a plan. This type of plan is referred to as Continuity of Operations Planning, or COOP for governmental entities, and Business Continuity Planning, or BCP, for the private sector. It includes redundancy for all facets of business operations.
- Businesses need to engage all employees in emergency planning. Include emergency preparedness information in newsletters, on the company intranet, in periodic employee e-mails and other internal communications. Develop a method for employees to leave “I’m Okay” messages in a catastrophic disaster and receive instructions and disaster information.
- Employers should help employees develop 72-hour “**Window of Resiliency**” plans for their families. If employees know their families are safe, they are better able to return to work, allowing essential business operations to resume and helping response and recovery efforts.



- Businesses that have employees with functional needs should ask them about what assistance they may need during an incident where traditional infrastructure is not functioning or delayed. This is particularly important if someone needs to be lifted or carried or cannot hear an alarm or instructions. People with disabilities typically know what assistance they will need. Businesses should also be familiar with how these needs might affect plans for an emergency.
- Businesses and private organizations should develop relationships with the City's Office of Emergency Preparedness. The Office of Emergency Preparedness can provide information on how to develop and implement a business continuity plan. This includes coordinating plans with suppliers, shippers, utilities, and others you regularly do business with. Businesses are encouraged to share their plans with these key partners and encourage them to develop their own continuity plans.
- Since businesses have already developed relationships and established lines of communications with their employees and customers, they are encouraged to collaborate with the City's Office of Emergency Preparedness to develop a pathway for communications that can flow both ways for trusted and official preparedness and warning information.
- Many businesses perform essential services to the City and its residents. These services include medical, food distribution, utilities, communications, banking, etc. These services must be continued if recovery from a disaster is to occur in a timely fashion. All business should collaborate with the City's Office of Emergency Preparedness to form a single point of coordination with the City to pool available resources to enhance response and recovery efforts and support their business continuity plans.

## **VOLUNTEER OPERATIONS**

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The volunteer activities described in this annex are an extension of normal day-to-day activities and deal only with those situations that could completely exhaust all available resources.

The Volunteer Coordinator will facilitate volunteer operations from the EOC. Coordinators will also keep the EOC's Direction and Control Staff advised of all volunteer response efforts.

Volunteers will be used to supplement various City operations in emergency/disaster situations. Each volunteer will be assigned to an agency that will be responsible for deploying and managing their tasks. All City departments using volunteers for disaster response efforts will keep accurate records of volunteer assignments and time served. They will coordinate this information with the Volunteer Coordinator.

### **Volunteer Coordinator Responsibilities:**

- Activate, assign, and direct volunteers for various activities. These activities include storm watches, EOC activations, operating shelters, or assisting other city agencies during emergency incidents and/or special, non-emergency, events.
- Develop and maintain procedures with other City departments and non-governmental organizations that may use volunteers.
- Develop and maintain a training program to prepare volunteers to respond to emergencies and develop Standard Operating Procedures and Guidelines regarding the coordinated volunteer efforts with city departments and non-governmental organizations. In addition, assist in the provision of training and equipping volunteers as needed to complete their assigned tasks.
- Maintain a volunteer notification system and procedures for notification of volunteers.

Volunteers may also share responsibility for the following activities:

- Provide assistance for critical facilities, including shelters and feeding facilities.
- Provide assistance in the EOC and Mobile Command.
- Provide traffic control.
- Protect damaged/affected property by providing security and limiting access into these areas (i.e., issue security passes), supplemental to law enforcement.

- Aid in cleanup, supplemental to other City departments, and support cleanup and recovery operations.
- If an evacuation is ordered, assist with evacuation operations.

Experience has shown that during an emergency or crisis, people want to volunteer their assistance. Depending on the emergency, volunteers will be needed to perform a variety of different jobs. Some require very little training, and others require more advanced training. Every Citizen should consider taking training to become a trained emergency volunteer.

Independence residents can go to [www.indepmoep.org](http://www.indepmoep.org) or contact the City's office of Emergency Preparedness to explore the many volunteer and emergency training opportunities available. This training will allow individuals to become better prepared and give them the tools needed to respond to an emergency. The City has many emergency volunteer programs, but some to consider are:

#### **Community Emergency Response Team (CERT)**

This training class will teach participants to supplement the City's first responder capabilities after a disaster. Citizens will learn to become better prepared for a disaster and be able to provide immediate assistance during emergencies to victims in their area, organize spontaneous volunteers who have not had the training, and collect disaster intelligence that will assist professional responders with prioritization and allocation of resources following a disaster.

#### **Volunteers in Police Service (VIPS)**

This volunteer group is trained to assist the Independence Police Department in providing a higher level of service to the community. The VIPS do this by providing services that would otherwise keep officers from responding to higher priority calls for service.

#### **Mass Care Team (MCT)**

These volunteers are trained to work with Red Cross, Salvation Army, and other agencies to set up shelters and see to other needs of victims of the disaster.

#### **EP Explorers**

These volunteers are youth ages 14-18 years old that are learning about EP and assisting the other teams with training, exercises, and age-appropriate use during an real disaster.

#### **EOC Management Team (EMant)**

These volunteers assist the Emergency Manager in the operations of the EOC during an event.

**Disaster Animal Response Team (DART)**

These volunteers are trained to work with the Independence Health Department Animal Control to help rescue and set up a shelter for animals that need housing during a disaster event.

**Emergency Communication Service**

These volunteers handle all emergency communications, should loss of regular City infrastructure fail. They practice their communications skills during city exercises and special events. Many members of this group are trained to be weather spotters and/or operate real-time weather stations, and are active in all aspects of citizen preparedness initiatives.

ECS Volunteers will act on behalf of the City as storm spotters, using amateur communications and weather detection instruments, and coordinate efforts with other safety agencies and the National Weather Service.

They are trained in visual identification of severe weather, with annual training in coordination with the National Weather Service. They will have the ability and latitude to operate well beyond the borders of the City, thus leaving the full-time public safety agencies inside their jurisdiction to perform their normal duties.

All responding volunteers will need to have their activities coordinated either directly through the Incident Commander or directly and indirectly with the EOC.

Situations will arise that will tax or exceed their capabilities. If adequate storm spotting capabilities are not in place, fire, police and other City personnel will become the storm spotters from their duty locations within the City.

## **ADMINISTRATION AND LOGISTICS**

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All citizens should read and review this guide annually to ensure they understand their contribution to the City's emergency preparedness, response, and recovery.

Each City department is responsible for the procurement of its own essential supplies needed for hosting volunteers. Volunteers should be extended working conditions comparable to that of employed staff.

The Volunteer Coordinator will be primarily responsible for volunteers throughout the City.

The Emergency Preparedness Coordinator (EPC) and/or Emergency Preparedness Manager (EPM) offers oversight to this guide and can serve as a conduit between the City and the Citizens.

## **DEVELOPMENT AND MAINTENANCE**

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It is the responsibility of the EPC, EPM, or their designee to maintain and update this Plan annually with associated response partners.

All response organizations and associated response partners will participate in drills, tests and exercises, including critiques and follow-up actions, along with initiating recommend changes in plans, SOGs, and SOPs to improve response efforts.

Individual department heads will maintain plans and SOGs/SOPs, as required.

## CITIZENS PLAN — ANNEX 1: EMERGENCY SUPPLIES

### WATER

Store water in plastic containers. Avoid using containers that will decompose or break, such as milk cartons or glass bottles.

Keep at least a three-day supply of water ... at least a gallon per person (2 quarts for drinking, 2 quarts for food preparation and sanitation) per day.

A normal person needs at least 2 quarts of water a day, more if hot or doing hard/intense labor.

Children, nursing moms, and ill people will need more.

### FOOD

Have at least three days of non-perishable food.

A can opener for opening any canned goods.

A sterno to heat any food that needs heated.

Select food that requires no refrigeration, no water and little to no preparation.

Include:

- Ready-to-eat food
- Canned meats
- Canned fruit and vegetables
- Canned juices
- Salt, pepper, sugar, spices
- High energy foods
- Vitamins
- Comfort Foods
- Special foods needed (baby, infant, elderly)

### FIRST AID

Assemble a first aid kit for your home and one for each car.

- Adhesive bandages, various sizes
- 5x9 sterile gauzes
- Conforming roll gauze
- Triangle bandage
- Gauze
- Roll of 3" cohesive gauze
- Alcohol /germicidal wipes
- Medical rubber gloves
- Adhesive tape 2"
- Anti-bacterial ointment
- Scissors
- Cold pack
- Face mask
- Tweezer
- Aspirin/non-aspirin
- Anti-Diarrhea medicine
- Laxative
- Antacid
- Active charcoal

## **CLOTHING**

Have a least one change of clothes per person. Consider the time of year when you are packing it, and remember to change out the clothes as the season change.

At least one set of bedding per person should be packed.

Include a set of sturdy boots for each person.

## **TOOLS/SUPPLIES**

- Disposable food wares (plates, cups, silverware)
- Emergency Preparedness Guide
- Battery-operated Radio
- Flashlights
- Extra batteries
- Recent family photo, including pets
- Cash/traveler's checks and some change
- Utility knife
- Fire extinguisher (ABC type)
- Tube Tent
- Duct Tape
- Pliers
- Compass
- Matches in a water proof container
- Aluminum foil
- Plastic Containers
- Signal Flares
- Paper, pencils
- Needles/threads
- Medicine dropper
- Utility shut-off tools
- Whistles
- Map
- Plastic Sheets

# CITIZEN’S PLAN — ANNEX 2: INSURANCE INFORMATION

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## **10 Questions to ask about your homeowner insurance policy**

*Remember, no amount of information can replace a thorough review of your policy with your agent or company representative.*

**1. Ask your insurance agent to review your coverage.**

For most people, their home is their single most valuable possession — and their biggest investment. Homeowner’s/Renter’s insurance protects your investment as well as protecting you, the members of your family, and your household possessions. The typical homeowner’s policy covers the property and provides personal liability coverage to the insured. If you haven’t updated your insurance policy in a few years, you may not be insured for enough to rebuild your house and replace your personal property. Review your insurance coverage with your agent or company representative to be sure you have all the coverage you need.

**2. Does your policy cover direct loss due to fire, lightning, wind storms, tornado, hail, flooding, explosions, smoke damage, mold, theft or vandalism?**

Most insurance policies can cover these perils (disasters), but you must check the policy limits for each of these perils and find out if you need extra coverage. For areas specifically prone to common disasters, there may some special restrictions or deductibles. Ask your agent about your homeowners’ insurance coverage information should damages occur for the following reasons:

- Fire or lightning
- Windstorm, hail, or tornadoes
- Explosions
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke damage
- Theft or vandalism (sometimes known as malicious mischief)
- Falling objects (trees, ice, and towers)
- Weight of ice, snow, or sleet
- Flooding
- Freezing pipes (resulting water damage)
- Damage to HVAC equipment
- Water damage
- Cost of food spoiled as a result of a power outage (i.e., from a deep freezer)
- Removal of fallen trees and debris resulting from a storm or other incident



Ask your agent if your policy prorates coverage if damage happens more than once. For example, your policy might cover the full cost to repair or replace a hail-damaged roof one year; but if the same roof is damaged again the following year — or often within the next five years — the insurance company might only pay a prorated amount. If this is the case with your policy, you may be able to add a “rider” for additional coverage for a minimal cost.

3. **What is the difference between "actual cash value" and "replacement cost"?**  
Covered losses under a homeowners’ policy can be paid on either an actual cash value basis or on a replacement-cost basis. When "actual cash value" is used, the policy owner is entitled to the depreciated value of the damaged property. Under "replacement cost" coverage, the policy owner is reimbursed the amount necessary to replacement with similar type and quality at current prices. Be sure you know which type of reimbursement your insurance policy covers.
4. **Does your insurance policy cover damages from falling trees as well as damage to trees and shrubs?**  
Check with your agent to find out if damages to your home from falling trees due to storm winds are covered, along with the cost of their removal. Find out if the policy covers damages from trees falling onto your property from surrounding property owners.
5. **Is earthquake damage covered?**  
Most homeowners’ policies do not cover any damages caused by earthquakes or sinkholes, etc. Earthquake coverage can be added to your policy as additional coverage but terms will vary depending on many factors. Find out details from your agent or company representative.
6. **Does your policy cover flood damages, sewer back-up, or water seepage?**  
Very few homeowners’ policies cover damages from flooding, sewer back-up or water seepage from the ground into the basement that causes damage. Even with specialized flood insurance, many homeowners’ policies do not cover water seepage because it is considered a maintenance problem not due to flooding. Anyone can purchase flood insurance and the City of Independence is one of only a few communities in Missouri that participate in the **National Flood Insurance Program** where citizens receive discounts on flood insurance. **You can obtain information about the NFIP in the Mid-Continent Public Library Reference Section or on line at [www.floodsmart.gov](http://www.floodsmart.gov).**
7. **When you need to submit a claim, what does your insurance company require, and what can you do to speed up the claims process?**  
Know how to contact your insurance company and know whether the policy reimburses you for emergency repairs. Find out if you need to keep damaged items or portions of these items (if possible) until the claim adjuster has visited your home. Consider photographing or videotaping the damage where it

occurred for further documentation to support your claim. Be able to prepare a list of damaged or lost items for your adjuster, and, if available, give the adjuster receipts for those items. Preparing a room-by-room list of contents with photos before a disaster strikes helps to remember items, such as clothing, books, or hobby equipment that can be easily overlooked or may have been destroyed.

**8. If your house is damaged due to a disaster, will your homeowners' policy pay the cost of rebuilding the structure to new building codes?**

Laws and building codes are constantly updated by the City's Community Development Department. These changes in building codes can make homes more energy efficient, safer, or more aesthetically pleasing, but they can also add to the cost of rebuilding or repairing a home, even if you live in a fairly new one. The full cost of the more expensive or higher grade materials required to meet current codes may not be covered by your homeowner policy.

For example, if you must replace all the wiring in your home after a fire and the current building code requires a higher grade of electrical wiring, you may find that your policy covers only the cost of replacing the older wiring. The difference in cost between the old wiring and the new wiring required by ordinance or law would be your responsibility.

9. Check with your insurance agent to be sure your homeowner policy includes additional costs required by updated building ordinances or legal requirements. Many times an additional endorsement can be added to your policy to cover these costs, saving you money in the long run. If you have a flood-prone home/business, it may be less costly to elevate it prior to a flood disaster.

**The on line FEMA Library, [www.fema.gov](http://www.fema.gov) , offers several books to citizens at no cost. These books offer guidelines and step by step instructions for different styles of elevated residential structures or businesses, elevated heating and cooling appliances, detailed information on flood insurance, and cleaning, repairing and restoring your flood-damaged items or structure.**

***Note: If your home is located in a 100-year flood plain and becomes substantially damaged (over 50 percent of the home's value) by any cause, the City of Independence building code requires the home to be rebuilt above the base flood elevation (BFE). If this would add \$30,000 to the cost of rebuilding the house, would your homeowners' policy cover this extra cost?***

**10. Is your backyard shed or detached garage covered by your homeowner policy?**

Ask your insurance company what the policy's coverage is for auxiliary structures such as detached garages, sheds, and other structures. If covered, most policies base the total value of all auxiliary structures on a property as a percentage of the insured value of the main structure (the house itself). For example, if you had a house insured for \$75,000, and the policy covers auxiliary structures at a 10 percent level, the shed, detached garage, and other auxiliary structures may only be covered for \$7,500 worth of total damages.

**11. Does your homeowners' policy cover additional living expenses?**

Most home insurance policies provide additional living expenses (also called loss-of-use coverage) that will pay some expenses if your home is damaged by an insured event to the extent that you cannot live there while repairs are being made, or if you are denied access to your home by City order. These expenses could include limited motel, restaurant, and warehouse storage. Check with your insurance agent to find out your coverage.

# CITIZENS PLAN — ANNEX 3: EVACUATION GUIDELINES

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The amount of time you have to evacuate will depend on the particular hazard. If the event is a weather condition, such as flooding that can be monitored, you might have a day or two to get ready; however, many disasters allow no time for people to gather even the most basic necessities, which is why planning ahead is essential.

Evacuations are more common than many people realize. Hundreds of times each year, transportation and industrial accidents release harmful substances, forcing thousands of people to leave their homes. Fires and floods cause evacuations even more frequently. If time permits, you should:

1. Monitor emergency communications from radio, TV, Social Media, Public Address, sirens and warning signal, NOAA weather radio.
2. Gather your disaster supplies kit
3. Put on sturdy shoes and clothing, such as long pants, long-sleeved shirts, and a cap to provide protection
4. Secure your home
  - a. Unplug electrical equipment, such as radios, TVs, computers, and small appliances.
  - b. Leave freezers and refrigerators plugged in unless there is a risk of flooding
  - c. Close and lock doors and windows
5. Let family members/neighbors know where you are going.
6. Take your pets with you
7. Keep a full tank of gas in your car, if an evacuation seems likely. Gas stations may be closed during emergencies and unable to pump gas during power outages. Plan to take one car per family to reduce congestion and delay.
8. Make transportation arrangements with family or friends
9. Listen to the radio for evacuation routes
10. Gather your family and leave. Get started early enough to avoid delays or getting trapped in the area.
11. Follow the recommended evacuation route, as other ways could be blocked or affected by the disaster.
12. Be alert to washed out road/bridges
13. Stay away from downed power lines.

# CITIZENS PLAN — ANNEX 4: SCHOOL INFORMATION

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## Questions to ask your School/Childcare Administrators

1. Ask your child's principal/care provider about safety policies and crisis prevention efforts you, as a parent, can reinforce with your children.
2. Find out where the designated pick-up site is located to pick up your children should some disaster occur that causes their assigned building to be evacuated.
3. Review your emergency contact numbers with administrators to be sure they are current. If you use your cell phone as a home phone as well, make sure you have alternate emergency contact numbers listed in case the cellular systems become inoperable.
4. Discuss severe weather procedures (for example, tornado watches and warnings) with your administrators. During some weather events, it is safer if you do not try and pick up your child.
5. Talk to school/childcare officials about the procedures you should follow should a breaking news event occur at or near your child's facility.
6. Find out what kind of identification your child should carry while at school.
7. If a disaster were to occur at or near your workplace and you are unable to pick up your child from school, what would your options be? If someone not normally on your emergency child pick-up list needs to pick up your child, could you contact the school/childcare and make arrangements for this to happen?
8. How would the school contact you in case of an emergency, such as an evacuation or lock down? Many schools have the technology to notify parents, but the system is only effective if their contact information is current and correct.

# CITIZENS PLAN — ANNEX 5: PET INFORMATION

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If you have to evacuate, take your animals with you. Do not leave your pets in your home, as you do not know when you will be able to go back and take care of them. FEMA has now mandated that pet shelters be set-up and operated during a disaster, and even some shelters have to be adapted to accommodate pets. If you are planning on using a local disaster shelter, make sure you find out where the pet shelters are located

1. Prepare a 72 hour go Kit for all of your pets, Include in the kit the following:
  - a. All Shot Records of your pets
  - b. Photos of you with your pets
  - c. Enough food and water for at least 72 hours
  - d. A leash and muzzle for all dogs and a carrier for all of your cats/small animals.
  - e. Blanket, toys and other things that the animals are familiar with.
  - f. Any medications that your pet needs
  - g. If possible, have your animal micro-chipped before a disaster, as pets can lose tags, which makes reuniting them with the owner more difficult.
2. Arrange for a friend/neighbor to get your pets and keep them until you can get them, if you are not at home or cannot get back to the house to get them. Make sure that they have a key to your house, are comfortable with your pets, and know where their go-kits are located.
3. Make sure to have enough food/water available when leaving them alone, so that if no one can get to them, they will be fine
4. Bring your pets indoors as soon as local authorities say there is an imminent problem. Keep pets under your direct control; you will not have to spend time trying to find them if you must evacuate.
5. Make sure they are wearing collars and tags, and keep dogs on leashes and cats in carriers.