

# Follow the Seven Steps to Earthquake Safety



# STEP 1—Identify Potential Hazards in Your Home and Begin to Fix Them

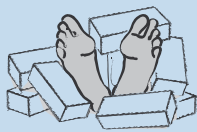
**T**he first step to earthquake safety is to look around your home and identify all unsecured objects that might fall during shaking.

**START NOW** by moving heavy furniture, such as bookcases, away from beds, couches, and other places where people sit or sleep! Also make sure that exit paths are clear of clutter.

Simple and inexpensive things that you can do now will help reduce injuries and protect belongings in a quake. Most hardware and home-improvement stores carry earthquake-safety straps, fasteners, and adhesives that you can easily use to secure your belongings.

The following tips describe simple solutions to situations in your home that could be dangerous during earthquake shaking. If these have not yet been done in your home, take action now:

### Don't be fooled!— Myth number 4



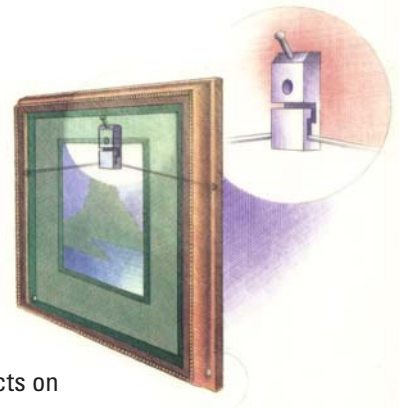
#### **"QUAKE INJURIES ARE ALL FROM COLLAPSING BUILDINGS."**

Many people think that all injuries in earthquakes are caused by collapsing buildings. Actually, most injuries in quakes are from objects that break or fall on people. For example, in the 1994 magnitude 6.7 Northridge earthquake, 55% of quake-related injuries were caused by falling objects, such as televisions, pictures and mirrors, and heavy light fixtures.

### **Hanging objects**

Art and other heavy objects hung on walls may fall, and glass in pictures and mirrors may shatter.

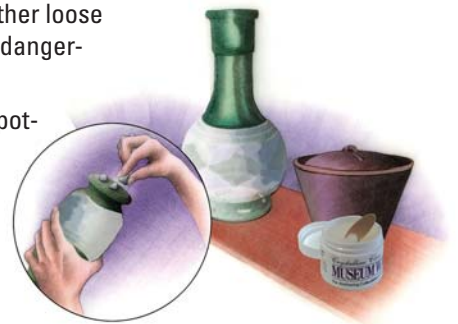
- ☐ Place only soft art, such as unframed posters or rugs and tapestries, above beds or sofas.
- ☐ Hang mirrors, pictures, and other hanging objects on closed hooks.



### **Objects on open shelves and tabletops**

Collectibles and other loose objects can become dangerous projectiles.

- ☐ Hold collectibles, pottery, and lamps in place by using removable earthquake putty, museum wax, or quake gel.
- ☐ Store heavy items and breakables on lower shelves.



### **Furniture**

Tall, top-heavy furniture, such as bookcases and entertainment centers, may fall and injure you.

- ☐ Secure both top corners of tall furniture into a wall stud, not just to the drywall.
- ☐ Flexible-mount fasteners, such as nylon straps, allow furniture independent movement from the wall, reducing strain on studs.



### ✓ Check the boxes!

#### Water and gas pipes

Water or gas pipes anywhere in your home can break. Water leaks can cause extensive damage, and gas leaks are a major fire hazard.

- ☐ Have a plumber evaluate, replace, and properly secure rusted or worn water and gas pipes.
- ☐ If not already done, have a plumber replace rigid gas connections to water heaters, stoves, dryers, and other gas appliances with flexible (corrugated) stainless-steel gas connectors (see below).
- ☐ Excess-flow gas-shutoff valves for individual appliances, which stop gas flow in case of a catastrophic leak, are also now available for use with flexible connectors.

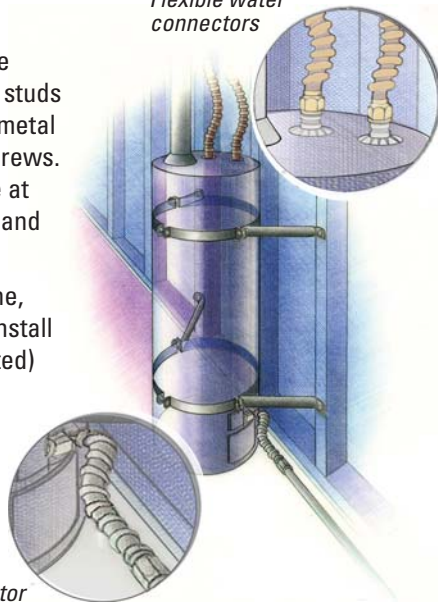
#### Water heaters

Unsecured water heaters may fall over, rupturing rigid water and gas connections.

- ☐ Water heaters are required to be anchored to wall studs or masonry with metal straps and lag screws. Kits are available at hardware stores and home centers.
- ☐ If not already done, have a plumber install flexible (corrugated) copper water connectors.

Flexible water connectors

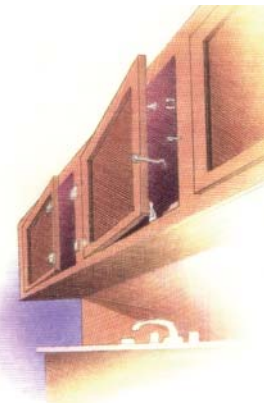
Flexible gas connector



#### In the kitchen

Glassware and china may crash to the floor if cabinet doors are unsecured. Gas appliances can shift, rupturing their gas connections.

- ☐ Secure all cabinets doors, especially those overhead, to help prevent contents from falling out during quakes. Use latches designed for child proofing or earthquake or boat safety.
- ☐ Secure refrigerators and other major appliances to walls using earthquake appliance straps.



#### In the garage or utility room

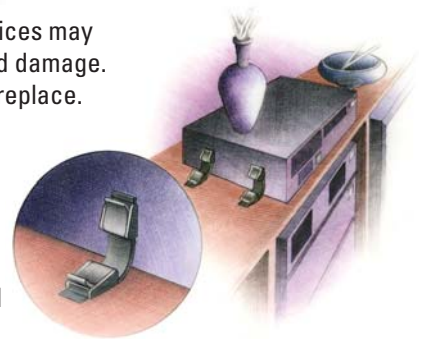
Items stored in garages and utility rooms can fall, causing injuries, damage, and hazardous spills or leaks.

- ☐ Move flammable or hazardous materials to low areas that are secure.
- ☐ Ensure that items stored above or beside vehicles cannot fall, damaging or blocking them.

#### Home electronics

Large electronic devices may fall, causing injuries and damage. They are also costly to replace.

- ☐ Secure TVs, stereos, computers, and microwave ovens with flexible nylon straps and buckles for easy removal and relocation.



For more information on making your home safer in earthquakes go to:  
<http://quake.abag.ca.gov/housing/>  
<http://quakeinfo.org/>

Move on to STEP 2. ➡



# STEP 2—Create a Disaster-Preparedness Plan

**W**ill everyone in your household know how to react during and after strong earthquake shaking? To be ready for the quakes that are certain to happen in the Bay Area, it is important that your family have a disaster-preparedness plan. Hold occasional earthquake “drills” to practice your plan. Share your disaster plan with your neighbors and discuss key points with babysitters, house sitters, and house guests. Your plan should include most of the following:

### ***Plan NOW to be safe during an earthquake:***

*In a strong earthquake, individual survival skills will be crucial.*

- ☐ Practice “drop, cover, and hold on.” (See STEP 5, page 26)
- ☐ Identify safe spots in every room, such as under sturdy desks and tables.
- ☐ Learn how to protect yourself no matter where you are when an earthquake strikes. (See STEP 5, page 26)

### ***Plan NOW to respond after an earthquake:***

*Doing the following will enable you to help your family and others after a strong quake.*

- ☐ Keep shoes and a working flashlight next to each bed.
- ☐ Teach everyone in your household to use emergency whistles and (or) to knock 3 times repeatedly if trapped. Rescuers searching collapsed buildings will be listening for sounds.
- ☐ Identify the needs of household members and neighbors with special requirements or situations, such as use of a wheelchair, walking aids, special diets, or medication.
- ☐ Take a Red Cross first aid and CPR (cardiopulmonary resuscitation) training course. Learn who in your neighborhood is trained in first aid and CPR.
- ☐ Know the locations of utility shutoffs and keep needed tools nearby. Know how to turn off the gas, water, and electricity to your home. Only turn off the gas if you smell or hear leaking gas. (See STEP 6, page 27)
- ☐ Get training from your local fire department in how to properly use a fire extinguisher.
- ☐ Install smoke alarms and test them monthly. Change the battery once a year, or sooner if the alarm emits a “chirping” sound (low-battery signal).
- ☐ Check with your fire department to see if there is a Community Emergency Response Team (CERT) in your area. If not, ask how to start one.

### ***Plan NOW to communicate and recover after an earthquake:***

*Don’t wait until the next earthquake to do the following.*

- ☐ Locate a safe place outside of your home for your family to meet after the shaking stops.
- ☐ Establish an out-of-area contact person who can be called by everyone in the household to relay information.
- ☐ Provide all family members with a list of important contact phone numbers.
- ☐ Determine where you might live if your home cannot be occupied after an earthquake or other disaster (ask friends or relatives).
- ☐ Learn about the earthquake plan developed by your children’s school or day care, and keep your children’s school emergency release cards current.
- ☐ Keep copies of insurance policies, financial records, and other essential documents in a secure location, such as with your household disaster kit. Include a household inventory (a list and photos or video of your belongings).

***Move on to STEP 3. ➡***



*Your family may be sleeping when the next strong quake hits the Bay Area. After the shaking stops, the lights may be out and broken glass and other dangerous debris may litter the floor, making it unsafe to walk barefoot. Keep a flashlight and a pair of sturdy shoes secured to or within reach of everyone’s bed. A good way to do this is to use a drawstring bag tied to a bedpost at the head of the bed for each occupant.*

## STEP 3—Prepare Disaster Kits



## Personal Disaster Kits

Everyone in your family should have their own personal disaster kits. These kits are collections of supplies they may need when a quake strikes, no matter where they are in the Bay Area.

Personalize these kits and keep them where they can easily be reached—at home, in the car, at work or school. A backpack or other small bag is best for these kits so that they can be easily carried in an evacuation. Include the following items:

- ☐ Medications, a list of prescriptions, copies of medical insurance cards, doctors' names and contact information.
  - ☐ Medical consent forms for dependents.
  - ☐ First aid kit and handbook.
  - ☐ Spare eyeglasses, personal hygiene supplies, and sturdy shoes
  - ☐ Bottled water.
  - ☐ Whistle (to alert rescuers to your location).
  - ☐ Emergency cash.
  - ☐ Personal identification
  - ☐ List of emergency contact phone numbers.
  - ☐ Snack foods high in calories.
  - ☐ Emergency lighting—light sticks and (or) a working flashlight with extra batteries and light bulbs (hand-powered flashlights are also available).
  - ☐ Comfort items, such as games, crayons, writing materials, and teddy bears.
- 
- A photograph showing a variety of emergency supplies arranged on a white surface. In the center is a red American Red Cross first aid kit with its logo clearly visible. To its left are several boxes of Aquaphor ointment and a box of Water Bags. In front of the first aid kit is a yellow and black whistle on a lanyard, a small blue container, and some packets. To the right of the first aid kit is a box labeled 'PER BAR' and another box with a cross symbol. The items represent a comprehensive emergency kit for outdoor activities or travel.



## A Special Note About Children

**Before the next earthquake**, spend time with your kids to discuss what might occur. Involve them in developing your disaster plan, preparing disaster supplies kits (ask them what game or toy they want to include), and practicing “drop, cover, and hold on.”

**In the days after a quake**, kids need extra contact and support. They may be frightened and under great stress, and aftershocks won't let them forget the experience. Parents may have to leave children with others in order to deal with the emergency, and this can be scary. Whenever possible, include your children in the earthquake recovery process.

### Resources for kids to learn about disaster preparedness:

<http://www.abag.ca.gov/bayarea/eqmaps/kids.html>  
[www.fema.gov/kids/](http://www.fema.gov/kids/)  
<http://earthquake.usgs.gov/4kids/>

## Household Disaster Kit

Electrical, water, transportation, and other vital systems can be disrupted for several days after a large earthquake. Emergency response agencies and hospitals will likely be overwhelmed and unable to provide you with immediate assistance.

To help your family cope after a strong earthquake, store a household disaster kit in an easily accessible location, preferably outdoors (not in your garage). This kit, which complements your personal disaster kits, should be in a large watertight container that can be easily moved and should hold at least a 3- to 5-day supply of the following items:

- ❑ Drinking water (minimum one gallon per person per day).
- ❑ First aid supplies, medications, and essential hygiene items, such as soap, toothpaste, and toilet paper.
- ❑ Emergency lighting—light sticks and (or) a working flashlight with extra batteries and light bulbs (hand-powered flashlights are also available).
- ❑ A hand-cranked or battery-operated radio (and spare batteries).
- ❑ Canned and packaged foods and cooking utensils, including a manual can opener.
- ❑ Items to protect you from the elements, such as warm clothing, sturdy shoes, extra socks, blankets, and perhaps even a tent.
- ❑ Heavy-duty plastic bags for waste and to serve other uses, such as tarps and rain ponchos.
- ❑ Work gloves and protective goggles.
- ❑ Pet food and pet restraints.
- ❑ Copies of vital documents, such as insurance policies and personal identification.

**NOTE:** Replace perishable items like water, food, medications, and batteries on a yearly basis.

**Move on to STEP 4. ➡**

**For more information on earthquake preparedness plans and disaster kits go to:**

**Telephone book:**

The front section of your local phone book

### American Red Cross:

<http://www.redcross.org/services/disaster/beprepared/>  
<http://redcrossshop.org/>

**Pacific Gas & Electric:**

[http://www.pge.com/education\\_training/](http://www.pge.com/education_training/)

# STEP 4—Identify Your Building's Potential Weaknesses and Begin to Fix Them

**I**s your house, condo, or apartment strong enough to withstand an earthquake?

### *If you live in a single-family home or duplex...*

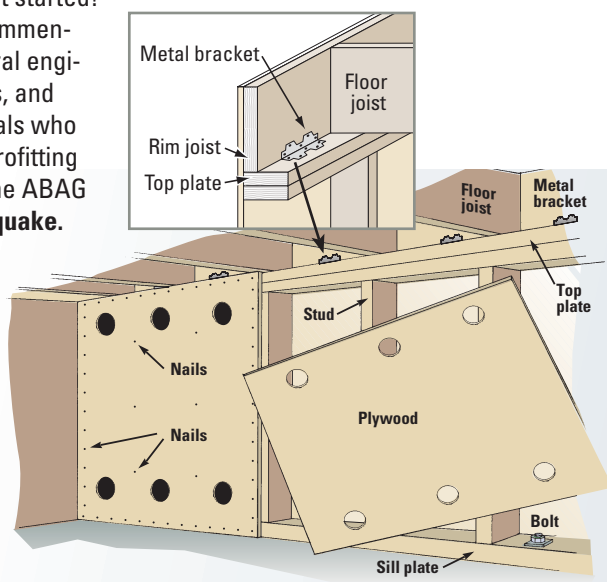
You can use the quiz at right to see if your home is likely to be so badly damaged in a future quake that people might be injured or that it would be unsafe to occupy.

If your home scores 13 or more points on the quiz, you probably should have a structural engineer, architect, or contractor evaluate it unless it has been strengthened in the last few years. They will check to see if it is strong enough to keep you and your family reasonably safe in a quake. For example:

- Does your home have enough bolts connecting the “sill plate” to the foundation? (See below)
- Is there plywood on the inside surface of the crawl space extending from the sill plate to the base of the floor joist above to prevent the wall studs from collapsing?
- Are there metal brackets connecting the rim joists to the top plates?
- Is the ground floor a large open space lacking interior walls (weak or “soft” story)?
- Are there large openings in the walls of the lower story, such as a garage door, that should be better braced?
- Is your home a hillside house that was not adequately designed to withstand strong earthquake shaking?

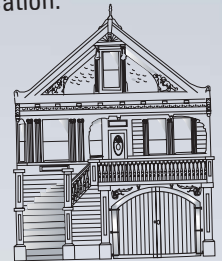
Once you determine if your home needs retrofitting, identify problems, prioritize how and when to fix them, and get started!

The latest recommendations of structural engineers, contractors, and city building officials who are experts on retrofitting are available on the ABAG web site at <http://quake.abag.ca.gov/fixit/>.



### Structural-Safety Quiz for Single-Family Home or Duplex

If you live in a single-family home or duplex, the strength of your home depends on when it was built, its style of construction, and its location.



#### 1. When was your home built?

- ☐ Before 1960 = 5 points
- ☐ 1961–1978 = 3 points
- ☐ After 1978 = 1 point

#### 2. How tall is your home?

- ☐ 2 or more stories with living area above a garage = 5 points
- ☐ Split level, on a hillside or gentle slope = 6 points
- ☐ 1 story, 3 or more steps up to the front door = 4 points
- ☐ 1 story, less than 3 steps up to the front door = 1 point

#### 3. How hard is the ground likely to shake under your home?

- ☐ Portions of the Bay Area shown as yellow or green in color on the shaking hazard map (page 8) = 5 points
- ☐ Elsewhere in the Bay Area = 7 points

**TOTAL POINTS =** \_\_\_\_\_

If your home scores 13 or more points on the quiz, you probably should have an engineer, architect, or contractor evaluate it unless it has been strengthened in the past few years.

### Strengthening your crawl space

The number of foundation bolts, linear feet of plywood, and floor-to-wall connections (brackets) that are required to seismically retrofit your home varies depending on its size and weight. Remember, earthquakes will find the weak spots in your house. So, if you add bolts but not plywood, you will still have a problem when the ground shakes!



### If you live in a condominium or apartment...

Many condominiums and apartments have parking on the ground floor. These weak or “soft” first stories may lean or collapse in an earthquake.

Some multi-story buildings in the Bay Area can have problems because they were constructed before 1972 of concrete or brick that is inadequately reinforced. Many cities have requirements that these buildings be seismically retrofitted. You are less likely to be killed in a retrofitted building, but you may not be able to reoccupy it after a quake.



*The “soft” first story of this apartment building collapsed in the 1994 magnitude 6.7 Northridge earthquake, crushing cars below and severely damaging the floors above (FEMA photo).*

### As a renter, ask your landlord these questions:

- What measures have been taken to ensure the seismic safety of this building?
- Have water heaters been strapped to the wall studs?
- Can I secure bookshelves and furniture to the walls?

Go to <http://quake.abag.ca.gov/fixit/> to take a quiz to see if your apartment building or condominium may need retrofitting. This Web site also has links to information that can help your landlord find appropriate ways to improve the strength of your building.

### If you live in a mobile home...

Look under your home. If you only see a metal or wood “skirt” on the outside with concrete blocks or steel tripods or jacks supporting your home, you need to have an “engineered tie-down system” or an “earthquake-resistant bracing system” (ERBS) installed.

An ERBS should have a label on the bracing that says, “Complies with the California Administrative Code, Title 25, Chapter 2, Article 7.5.”



*Mobile home damage in the 1980 magnitude 5.8 Livermore earthquake (photo courtesy NISEE).*

### Don't be fooled!— Myth number 5



### “WE HAVE GOOD BUILDING CODES, SO WE MUST HAVE SAFE BUILDINGS.”

The best building code in the world does nothing for buildings built before the code was enacted. Although building codes used in California have some of the strictest seismic provisions in the world, many older buildings have not been “retrofitted” to meet updated codes. Retrofitting—fixing problems in older buildings—is the responsibility of a building’s owner.

### Brick chimneys can collapse if shaken...

Stay away from chimneys and fireplaces during shaking! Collapsing chimneys cause many injuries in earthquakes—60,000 chimneys fell in the 1994 magnitude 6.7 Northridge earthquake.

You can reduce the chance of bricks falling through a sheetrock ceiling in a quake by putting sheets of plywood above ceiling framing. However, “retrofiting” masonry chimneys with bracing or strapping is not an effective safety measure, because they may still fall as a unit when exposed to strong shaking.



*This chimney broke and nearly fell in the 1969 magnitude 5.6 Santa Rosa earthquake (photo courtesy NISEE).*

**Move on to STEP 5. ➡**

# STEP 5—Protect Yourself During Earthquake Shaking

**T**he previous pages have concentrated on getting you ready for future earthquakes in the Bay Area, but what should you do when the shaking starts?

### *If you are indoors...*

- “DROP, COVER, AND HOLD ON.” If you are not near a desk or table, drop to the floor against an interior wall and protect your head and neck with your arms.
- Avoid exterior walls, windows, hanging objects, mirrors, tall furniture, large appliances, and cabinets filled with heavy objects.
- Do not go outside until well after the shaking stops!

#### *In bed*

Hold on and stay there, protecting your head with a pillow. You are less likely to be injured staying where you are. Broken glass on the floor can cause injuries; be sure to put shoes on before stepping on the floor (see STEP 2, page 22)!

#### *In a high rise building*

DROP, COVER, AND HOLD ON. Avoid windows and other hazards. Do not use elevators. Do not be surprised if sprinkler systems or fire alarms activate.

#### *At work*

DROP, COVER, AND HOLD ON. Know your workplace’s earthquake safety plan and put it into action. When safe, move to a specified meeting location.

#### *In a public building or theater*

DROP, COVER, AND HOLD ON if possible. If in a theater seat, duck down and protect your head and neck with your arms. Don’t try to leave until the shaking is over. Then walk out slowly, watching for fallen debris or anything that could fall on you in aftershocks.

### *If you are outdoors...*

Move to a clear area if you can safely do so; avoid buildings, powerlines, trees,

### **“DROP, COVER, AND HOLD ON”**

*If you are indoors, when you feel strong earthquake shaking, drop to the floor, take cover under a sturdy desk or table, and hold on to it firmly until the shaking stops.*



and other hazards. Always assume fallen powerlines are live!

#### *Near tall buildings*

Windows, facades, and architectural details are often the first parts of a building to collapse. Get away from this danger zone when shaking starts. Take refuge in a safe building or an open space.

#### *Driving*

When able, safely pull over to the side of the road, stop, and set the parking brake. Avoid overpasses, bridges, powerlines, signs, trees, and other things that might collapse or fall on the vehicle. Stay inside the vehicle until the shaking is over. If a powerline falls on the vehicle, stay inside until a trained person removes the hazard.

#### *In a stadium*

Stay at your seat and protect your head and neck with your arms. Don’t try to leave until the shaking is over. Then exit slowly, avoiding debris and watching for anything that could fall in aftershocks.

#### *Near the shore*

Tsunamis from local earthquakes may flood low-lying coasts within minutes of the quake. Distant, large earthquakes can produce tsunamis that may arrive hours later at California’s beaches. If you feel a strong quake, hear a tsunami warning, or notice the water suddenly withdrawing from the beach, evacuate immediately to higher ground. Tsunami waves may continue to arrive for hours, so do not return to the shore until an “all clear message” has been issued. For more tsunami survival tips go to <http://pubs.usgs.gov/circ/c1187/>.

#### *Below a dam*

Dams can fail during a major earthquake. Catastrophic failure is unlikely, but if you are downstream from a dam, you should know flood-zone information and have prepared an evacuation plan. For more information go to the Association of Bay Area Governments Web site at <http://www.abag.ca.gov/bayarea/eqmaps/eqfloods/floods.html>.

**Move on to STEP 6. ➡**

### **Don’t be fooled!— Myth number 6**



#### **“HEAD FOR THE DOORWAY.”**

In the early days of California, many homes were made of adobe bricks with wooden doorframes. After a powerful earthquake, doorframes were sometimes the only parts of these houses still standing. From this came the myth that a doorway is the safest place to be during an earthquake. Today, few people in the Bay Area live in old, unreinforced adobe houses. In modern houses, doorways may be no stronger than any other part of the house and do little to protect you from falling debris. You are safer under a table, so “DROP, COVER, AND HOLD ON.”





# STEP 6—After the Quake, Check for Injuries and Damage

Once earthquake shaking has stopped, follow your disaster preparedness plans (see Step 2, page 22). Most importantly:

### Check for injuries

**NOTE:** The manual in your first aid kit and the front pages of your telephone book have instructions on first aid measures.

- Check yourself for serious injuries before helping others. Protect your mouth, nose, and eyes from dust.
- If a person is bleeding, put direct pressure on the wound. Use clean gauze or cloth, if available.
- If a person is not breathing, administer rescue breathing.
- If a person has no pulse, begin CPR (cardiopulmonary resuscitation).
- Do not move seriously injured persons, unless they are in immediate danger of further harm.
- Cover injured persons with blankets or additional clothing to keep them warm.

### Check for damage causing hazardous conditions

- **Fire**—If possible, put out small fires in your home or neighborhood immediately. Call for help, but don't wait for the fire department.
- **Gas leaks**—Only turn off the gas if you suspect a leak because of broken pipes or detect the odor or sound of leaking natural gas. Use a manual gas shut off wrench to close your main gas valve by turning it counter-clockwise. Don't turn gas back on by yourself—wait for the gas company! (Your telephone book has information on this topic.)

- **Damaged electrical wiring**—Shut off power at the main breaker switch if there is any damage to your home wiring. Leave the power off until the damage is repaired! (Your telephone book also has information on this topic.)
- **Downed utility lines**—If you see downed power lines, consider them energized and keep yourself and others well away from them. Never touch downed power lines or any objects in contact with them!
- **Falling items**—Beware of heavy items tumbling off shelves when you open closet and cupboard doors.
- **Spills**—Use extreme caution; when in doubt, leave your home! Spilled medicines, drugs, or other relatively non-toxic substance can be cleaned up. Potentially harmful materials, such as bleach, lye, garden chemicals, paint, and gasoline or other flammable liquids should be isolated or covered with an absorbent material, such as dirt or cat litter.
- **Damaged masonry**—Stay away from brick chimneys and walls. They may be weakened and could topple during aftershocks. Don't use a fireplace with a damaged chimney, as this could start a fire or trap toxic gases in your home!



**If you suspect a gas leak, use a manual gas shut off wrench.**

### If your home is seriously damaged...

If your home is structurally unsafe or threatened by a fire or other secondary disaster, you need to evacuate. However, shelters may be overcrowded and initially lack basic services, so do not leave home just because utilities are out of service or your home and its contents have suffered moderate damage.

If you evacuate, tell a neighbor and your family point-of-contact where you are going. Take the following, if possible, when you evacuate:

#### Bring to a shelter

- ☐ Personal disaster supply kits (see STEP 3, page 23).
- ☐ Supply of water, food, and snacks.
- ☐ Blanket, pillow, and air mattress or sleeping pad.
- ☐ Change of clothing and a jacket.
- ☐ Towel and washcloth.
- ☐ Diapers, formula, food, and other supplies for infants.
- ☐ A few family pictures or other small comfort items, such as dolls or teddy bears for children.
- ☐ Personal identification and copies of household and health insurance information.
- ☐ Books and games (especially for children).

#### However, do not bring

- Pets (service animals for people with disabilities are allowed—bring food for them).
- Large quantities of unnecessary clothing or other personal items.
- Valuables that might be lost, stolen, or take up needed space.

**Move on to STEP 7. ➡**

#### Related Web links:

**American Red Cross**

<http://www.redcross.org/>

<http://www.prepare.org/>

**Association of Bay Area Governments**

<http://quake.abag.ca.gov/>



# STEP 7—When Safe, Continue to Follow Your Disaster-Preparedness Plan

Once you have met your and your family's immediate needs after the next strong Bay Area earthquake, continue to follow your disaster-preparedness plan (see Step 2, page 22).

### *The first days after the earthquake...*

In the days following a damaging quake, pay special attention to the following:

#### *Safety first*

- Do not reenter your home until you know it is safe.
- Be sure there are no gas leaks at your home before using open flames (lighters, matches, candles, or grills) or operating any electrical or mechanical device that could create a spark (light switches, generators, chain saws, or motor vehicles).
- Check for chemical spills, faulty electrical wiring, and broken water lines. Water in contact with faulty wiring is a shock hazard.
- Unplug broken or toppled light fixtures or appliances. These could start fires when electricity is restored.
- Never use the following indoors: camp stoves, kerosene or gas lanterns or heaters, gas or charcoal grills, or gas generators, as these can release deadly carbon monoxide gas or be a fire hazard in aftershocks.

#### *Be in communication*

- Turn on your portable or car radio and listen for information and safety advisories.
- Place all phones back on their cradles.
- Call your out-of-area contact, tell them your status, and then stay off the phone—emergency responders need the phone lines for life-saving communications.
- Check on your neighbors.

#### *Check your food and water supplies*

- If power is off, plan meals so as to use up refrigerated and frozen foods first. If you keep the door closed, food in your freezer may be good for a couple of days.
- If your water is off, you can drink from water heaters, melted ice cubes, or canned vegetables. Avoid drinking the water from swimming pools or hot tubs; use it to fight fires.

### *The first weeks after the earthquake...*

This is a time of transition. Although aftershocks may continue, you will now work toward getting your life, your home and family, and your routines back in order. Emotional care and recovery are just as important as healing physical injuries and rebuilding a home. Make sure your home is safe to occupy and not in danger of collapse in aftershocks. If you were able to remain in your home or return to it after a few days, you will have a variety of tasks to accomplish while reestablishing routines:

#### *Tasks*

- If your gas was turned off, you will need to arrange for the gas company to turn it back on.
- If the electricity went off and then came back on, check your appliances or electronic equipment for damage.
- If water lines broke, look for water damage.
- Locate or replace critical documents that may have been misplaced, damaged, or destroyed.
- Contact your insurance agent or company right away to begin your claims process.
- Contact the Federal Emergency Management Agency (FEMA) to find out about financial assistance (see page 17).
- If you cannot live at your home, set up an alternative mailing address with the post office.

#### *If you cannot stay in your home...*

The American Red Cross (ARC) offers immediate emergency assistance with housing needs. ARC also supports shelter operations prior to a Presidential declaration of a Federal disaster.

Once a Presidential declaration has been issued, the Federal Emergency Management Agency (FEMA) may activate the "Assistance for Individuals and Households Program." This program includes:

- Home-repair cash grants; the maximum of Federal grant available is \$26,200.
- Housing Assistance in the form of reimbursement for short-term lodging expenses at a hotel or motel.
- Rental assistance for as long as 18 months in the form of cash payment for a temporary rental unit or a manufactured home.
- If no other housing is available, FEMA may provide mobile homes or other temporary housing.



*FEMA mobile homes being set up in Port Charlotte, Florida, to provide temporary housing for victims of Hurricane Charley (August 2004). Nearly a year after the storm, these trailers were still being used. (FEMA photo.)*

# A Review of Money Matters

## Financial Impacts of Earthquakes

Don't be fooled!—  
Myth number 7



**"I DON'T NEED TO WORRY  
ABOUT EARTHQUAKES—  
THE GOVERNMENT WILL  
SAVE ME!"**

Many people wrongly believe that the U.S. Government will take care of all their financial needs if they suffer losses in an earthquake. The truth is that Federal disaster assistance is only available if the President formally declares a disaster. Even if you do get disaster assistance, it is usually a loan that you must repay, with interest, in addition to mortgages and other financial obligations you still owe, even on damaged property. If you don't qualify for loans, grants may be available to you. However, these are only designed to meet your most immediate needs, not to replace your losses (see pages 16 and 17).

**For help in the first week after  
an earthquake—contact:**

**Your county office of emergency services**

**American Red Cross**

<http://www.redcross.org/services/disaster/>  
1-866-GET-INFO (438-4636)

**Governor's Office of Emergency Services (OES)**

<http://www.oes.ca.gov/>

**Federal Emergency Management Agency (FEMA)**

<http://www.fema.gov/about/process/>

Following a quake, disaster aid may not be immediately available, so you should plan ahead. If you have prepared a financial disaster recovery plan, you are more likely to recover successfully after a quake. Financial recovery planning resources are available from:

- **Operation Hope Emergency Financial First Aid Kit**  
<http://www.ncua.gov/Publications/brochures/EmergencyFinancialFirstAidKit.pdf>
- **American Red Cross—Disaster Recovery: A Guide to Financial Issues (2003)**  
<http://www.redcross.org/services/disaster/beprepared/FinRecovery/>
- **Federal Emergency Management Agency (FEMA)**  
<http://www.fema.gov/about/process/>
- **Small Business Administration**  
[http://www.sba.gov/disaster\\_recov/index.html](http://www.sba.gov/disaster_recov/index.html)

### *Your financial disaster recovery kit*

After a damaging earthquake, you will need copies of essential financial documents, as well as emergency cash. Keep these items together, current, and stored in a fire-proof document safe. Consider purchasing a home safe or renting a safe deposit box. Some essential items in your financial disaster recovery kit are:

- Birth certificates.
- Marriage license/divorce papers and child custody papers.
- Passports and driver's licenses.
- Social security cards.
- Naturalization papers and residency documents.
- Military/veteran's papers.
- Critical medical information.
- Cash, in the event ATM or bank services are disrupted.
- Certificates for stocks, bonds, and other investments.
- Bank statements.
- Credit card numbers.
- A list of phone numbers for financial institutions and credit card companies where you have accounts.
- Insurance policies.
- An inventory of your household possessions.
- Appraisals of valuable jewelry, art, antiques, and heirlooms.
- Home improvement records.
- A backup of critical files on your computer (also keep a copy at work).
- A list of names, phone numbers, and e-mail addresses of critical personal and business contacts.
- Deeds, titles, and other ownership records for property such as homes, autos, RVs, and boats.
- Powers of attorney, including health-care powers of attorney.
- Wills or trust documents.