

Do 1 Thing...Assess Your Risk

www.do1thing.us



Hazard + Vulnerability = Risk. A tornado is a hazard. Who and where and when are factors that decide vulnerability. Who and where you are when the tornado strikes equals your risk.

THE GOAL: Lower your risk by taking steps to make yourself and your family less vulnerable to hazards.

Do One Thing

- Perform a family risk assessment.
- Set up a support network with friends and family to meet needs during a disaster.
- Determine what your insurance needs are by consulting an insurance agent.
- Buy flood insurance.

Assess Your Risk

Everyone has limits. Knowing what your physical, emotional, and financial limits would be in a disaster will help you reduce your risk. Are you able to *receive, understand, and act on* emergency instructions? Would your abilities be different if you had no electricity? Or if you could not return to your home?

Hazards

These are some of the hazards that can affect you as a resident of Mid-Michigan:

Extreme temperatures	High winds	Terrorism
Fire	Infectious disease outbreak	Tornado
Flooding	Power outage	Transportation Accidents
Hazardous materials	Riots	Winter Storms

VULNERABILITIES

Looking at vulnerabilities means understanding your strengths and weaknesses. Vulnerabilities can be physical, or structural, geographic, financial, or even emotional. Are you young or old? Do you have a car? What kind of home do you live in? How is your health? What else has happened to you that may make you more or less able to deal with a disaster? Are you experiencing stress in other areas of your life?

RISK

Now that you know your risk, what can you do to reduce it?

1. Find ways to reduce your vulnerability (Preparedness)
2. Make sure you will be able to recover from risk that you can't avoid (Insurance)

Preparedness

Preparedness reduces vulnerability. Some vulnerabilities can be addressed before a disaster happens. Tying down a manufactured home will reduce the chance that it will be damaged by high winds. Having smoke detectors and fire extinguishers in your home will reduce the risk of property damage or injury from fire.

Some vulnerabilities can't be fixed with things, but can be reduced by having a network of friends, family, or neighbors to support you.

For example, if you live in a mobile home park without a tornado shelter, make arrangements with a friend or family member to go to their home when a tornado watch is issued. If you don't speak English well or if you have trouble understanding instructions the first time you hear them, make arrangements for someone to contact you when emergency instructions are given for your area.

Understanding your areas where you are vulnerable is the first step to becoming better prepared.

Insurance

Bad things happen. Do you have enough insurance to get your life back to normal if it happens to you? Meet with your insurance agent to review your policies. Financial assistance may be available from FEMA after a disaster, or it may not. Even if you are given assistance from FEMA, it will probably not be enough to make things like they were before.

Renters are just as vulnerable to hazards as homeowners, and in some cases more vulnerable. Renters often don't know what hazards they are vulnerable to. They may assume that protections are in place that don't exist. Everyone who rents should consider renters insurance.

Flood Insurance

1. Regular homeowners policies DO NOT cover flooding
2. Floods don't just happen in the floodplain
3. Go to floodsmart.gov for more information or contact your insurance agent

FEMA and Disaster Reimbursement

Many people assume that the Federal Emergency Management Agency (FEMA) gives money to disaster victims to help them get their lives back to normal after a disaster.

FEMA can provide Individual Assistance Grants to disaster victims. This is money that can be used to restore homes, replace belongings, and pay expenses. It does not need to be repaid to the government. But Individual Assistance Grants available after every disaster, nor is everyone affected by a disaster eligible for this assistance.

Individual Assistance is provided to help disaster victims replace necessities. It is not intended to make a home the way it was before the disaster. In some cases, FEMA will actually deduct the amount of insurance you *should have had* from the amount of assistance they will provide.

Whether you rent or own your home, you must take responsibility for protecting your possessions. Adequate insurance before the disaster is the safest course back to normal after a disaster.

For more information

<http://www.prepare.org>
<http://www.do1thing.us>

Or contact your local Emergency Management Office:

Genesee County EM Office.....810-257-3064