



# ARE YOU READY?

An earthquake planning guide for Proud Ground homeowners



## Disaster Planning & Readiness

### *A guide for Proud Ground Homeowners*

This plan provides suggested precautions and procedures in the event of a major earthquake. We strongly recommend that you take steps to protect yourself, your family and your home in the event of a major disaster; this guide may serve as a starting point, or may add on to **steps you've** already taken.

*Please note: This is for informational and reference use only; Proud Ground does not endorse any system, service or provider and does not assume any liability for using resources or services included in this document*

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## I. Planning & Readiness

### A. Home Emergency Kit

- Keep these items in a rugged but easy to carry container such as a large covered trash can, overnight backpack, or duffel bag.
- Keep smaller versions of the kit in the trunk of your car and at work.
- If you become stranded or are not able to return home, having some items will help you to be more comfortable until help arrives.
- Store your kit in a structurally sound location.
- Make sure everyone in your household knows where the kit is.
- Consider a “By the bed” mini-kit: Keep a sturdy pair of shoes, a flashlight and an extra pair of glasses (if you wear them) in a bag attached to the foot of your headboard. If an emergency strikes at night, you’ll be able to walk across debris and see where you’re going.
- Here is a great planning tool and supply list for assembling your emergency kit: <http://www.firedepartment.org/civica/filebank/blobload.asp?BlobID=3390>

#### Home Emergency Kit Contents

1. Water: One to three gallons per person per day, for drinking, cooking and sanitary needs. Minimum three day supply. Some sources now recommend having a two week water supply.
  - Note: If your water heater remains intact after an earthquake, the water inside can serve as a water source; see resource list at the end of this guide. To help ensure the water heater stays intact be sure to secure it; see I, D, *Secure large items* for details.
2. Food: Ready to eat, non-perishable, high-protein, high-calorie foods (peanut butter, canned meats, energy bars, etc.). Three-day supply.
3. Can opener (non-electric).
4. Pets: Three day supply of pet food & water.
5. First aid kit and first aid reference guide.
6. Portable battery-operated radio and spare batteries.
7. Flashlights and spare batteries.
8. Identification: Copies of ID for all household members.
9. Contact lists: List of emergency, financial, insurance contacts:
  - a. Phone number for out of area contact that all household members check in with to ensure all are accounted for.
  - b. Bank account and credit card numbers and customer service contact information.
  - c. Health and homeowner insurance providers: policy numbers, customer service/agent contact information.

- d. Homeowner insurance: Make sure your homeowner insurance provider has current information about your home (improvements, etc.) including an inventory of all contents that includes jewelry, electronics and other valuables. Review this information with your provider annually.
10. Blankets, extra clothing, sturdy shoes and gloves.
  11. Five days or more of critical medications, extra pair of eyeglasses, hand sanitizer, other vital personal items.
  12. Map of local area in case evacuation is necessary.
  13. Crescent wrench for utility shut-off.
  14. Duct tape and plastic sheeting or large plastic garbage bags.
  15. Extra cash and coins for emergency purchases and pay phones.
- B. Utilities: Know how to turn off/dismantle power and gas; resource list at the end of this guide.
- C. Find your family: Arrange a meeting spot with family/household members AND create an emergency phone contact that is out of area so household members can all check in if they can't get to the meeting spot.
- D. Secure large items/furniture, etc.:
- Refrigerator
  - Oven
  - Storage cabinets/shelves
  - Dropped ceilings and ceiling lights
  - Ductwork
  - Water heater
  - See resources at the end of this guide regarding how to secure appliances, water heaters, etc.
  - You may be able to borrow many if not all of the tools you need at a local tool lending library<sup>1</sup>:
    - NE Portland Tool Library: <http://www.neptl.org/>
    - N Portland Tool Library: <http://northportlandtoollibrary.org/>
    - SE Portland Tool Library: [www.septl.org/](http://www.septl.org/)
    - SE Portland/Lents: <http://tools.greenlents.org/>
- E. Residential Seismic Strengthening
- Otherwise known as “tying the house to its foundation” many households are undertaking this precaution.

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<sup>1</sup> Note: Known resources available at the time of distribution of this manual are included; other resources, particularly outside of Multnomah County, Oregon may become available after publication. You should check with your local municipality for more information.

1. This qualifies as a Capital Improvement Project for Proud Ground (meaning, if you sell your home within five years of completing this project at resale you are eligible to receive 50% of your direct costs for this work).
2. This is eligible for Home Repair IDA funding (available to Oregon homeowners only).
3. Seismic strengthening resources
  - Beaverton: <http://www.beavertonoregon.gov/index.aspx?NID=1203>
  - Portland: <http://www.portlandonline.com/bds/index.cfm?c=53562>
  - Washington County: <http://www.co.washington.or.us/LUT/Divisions/Building/seismic-strengthening.cfm>
  - Many contractors now perform this service. Be sure to check references and ensure they have a valid license.

#### F. Earthquake insurance

Talk to your homeowner insurance carrier about adding earthquake insurance to your coverage. Some insurers have stipulations on the age of the home. For instance, State Farm won't provide earthquake insurance for a home built prior to 1974 unless it's been seismically upgraded.

1. Earthquake insurance claims  
Deductibles: It is possible that, after you file a claim, your insurance provider will issue a check to you for damages, less your deductible. Contact your provider for the details regarding your individual policy. And be sure to start saving toward your deductible.
2. Insurance claims without earthquake coverage  
In the event of a loss due to earthquake it is very unlikely you would be covered by insurance. However, if the earthquake shakes a gas main loose and there is a house fire, there could be coverage since fire is a covered loss—this is the type of claim considered in the absence of earthquake coverage (fire, lightning, wind, hail, theft, vandalism). Again, talk to your insurance provider about your policy.

*Note: Insurance information is only offered as an example of what you may expect and is based on a specific State Farm homeowner insurance policy; this may not be true for all policies or all insurance carriers. It is strongly recommended that you talk to your insurance carrier about your particular policy.*

## II. During the earthquake - STAY INSIDE



### III. Immediately after the earthquake

- A. Check for injuries. Do not move seriously-injured persons unless they are in immediate danger.
- B. Check for hazards such as fires, gas leaks, downed utility lines, and fallen objects.
- C. Clean up any potentially harmful material spills.
- D. Expect aftershocks. Aftershocks following large earthquakes can be large and damaging.
- E. If you are driving: move your car as far out of the normal traffic pattern as possible and stop if it is safe. Stay away from structures or objects that could fall on you, such as bridges, overpasses, light posts, power lines, or trees. Stay inside your car.
- F. If your phone is working:
  - 1. Call family members and arrange meeting spot. Or,
  - 2. If your home is safe, call family members and tell them so.
- G. If your phone is not working or you cannot reach family members:
  - 1. Meet family members at pre-designated meeting spot.
  - 2. Call outside contact as soon as service is restored if household members are not all together.

## IV. Emergency preparedness and post-earthquake resources

Most municipalities have some general information regarding preparedness; some also have information about what to do after an earthquake.

**AFTER AN EARTHQUAKE:** It's best if you can stay at home and remain self-sufficient until help arrives. If that's not possible the following services may be available (note: some municipalities do not have specific meeting places or services planned; for those areas, municipal websites are listed for general emergency preparedness information):

- Red Cross-Cascades Region (Portland Metro Region)  
3131 N. Vancouver Avenue  
Portland , OR 97227  
503-284-1234  
<http://www.redcross.org/or/portland>
- Beaverton emergency services: From the Beaverton Office of Emergency Management: Locations of shelters and commodity distribution points won't be known until the conditions of potential sites can be verified post-earthquake. Once sites are verified they will be publicized through regular local broadcast media. Residents may also try Beaverton's low power AM Radio station which will broadcast information: 1610 AM.  
<http://www.beavertonoregon.gov/emergency>
- Clackamas County emergency services: (503)-655-8224. Clackamas County directs people to call the Public Inquiry Center, for further instruction, information about shelters, etc. (this number is only activated during a disaster).

The County's Public Information Officers will be working to get messaging out to address people's questions. The County urges people who live and work in Clackamas County to like them on Facebook and follow them on Twitter for emergency updates:

- [www.facebook.com/ClackamasEM](http://www.facebook.com/ClackamasEM)
- @ClackamasEM

The County encourages neighbors to come together and share resources, and recommends Map Your Neighborhood (<http://www.emd.wa.gov/myn/index.shtml>) which is geared toward building a network of prepared citizens to respond after a catastrophic event (though made for Washington State, neighborhoods are encouraged to use the methods described). Contact the County for a copy of the DVD and pamphlets: (503) 655-8378; [jhays@clackamas.us](mailto:jhays@clackamas.us)

Oregon City: Oregon City will use the Internet for alerts (website, Facebook, and Twitter alerts). In the event of an emergency, the website will scroll an obvious red banner with information about the emergency and what to do.

[www.orcity.org/community/emergency-preparedness](http://www.orcity.org/community/emergency-preparedness)

Milwaukie: [www.milwaukieoregon.gov/publicworks/emergency-preparedness](http://www.milwaukieoregon.gov/publicworks/emergency-preparedness)

- Clark County, WA: <http://www.clark.wa.gov/public-health/preparedness/index.html>

Vancouver, WA

[www.cityofvancouver.us/fire/page/emergency-preparedness](http://www.cityofvancouver.us/fire/page/emergency-preparedness)  
[www.clark.wa.gov/DisasterPlan/](http://www.clark.wa.gov/DisasterPlan/)

- **Multnomah County, OR:** <https://multco.us/em>

Portland: <http://www.portlandoregon.gov/pbem/46475>

Emergency centers—BEECN (Basic Earthquake Emergency Communication Node). A BEECN is a place to go in Portland after a major earthquake to ask for emergency assistance if phone service is down, or to report severe damage or injury.

Within 24 hours after a major earthquake, a pre-designated city employee or volunteer will set up low-tech radio equipment under a clearly marked red and white tent. In a communications blackout — once your home is stable and secure — you can go to a BEECN site to report severe damage and injuries. BEECN workers can also help you access resources such as water, shelter or first-aid. During this time, OPB radio 91.5 FM may broadcast official emergency messages directly from the City of Portland.

BEECNs will not initially have food or water; they will have information about where people can go to find food, water, shelter and other supplies.

Find your BEECN here: <http://www.portlandoregon.gov/pbem/article/414941>

- Washington County emergency services: Following a major disaster, Washington County will work with the Red Cross and local jurisdictions in the county to identify structures and other locations that have survived the incident; these structures will be the recommended shelter locations and points for information and medical assistance. This information will be communicated to the local media for announcement to the public.
- Portland International Airport is a Community Point of Distribution (C-POD) in the event the Governor declares an emergency. C-PODs are temporary locations where supplies are distributed directly to those affected.
- Other assistance locations: Many major supermarket and home improvement chains have made a corporate commitment to have their stores open within the first 24-hours after an event.
- If you or your home or property was damaged or harmed by the earthquake:
  1. Contact your insurance provider as soon as possible. See section *I, F: Earthquake Insurance* for more information about homeowners insurance.
  2. Federal Emergency Management Agency (FEMA):  
FEMA disaster assistance is financial or direct assistance to individuals and families whose property has been damaged or destroyed as a result of a federally-declared disaster, and whose losses are not covered by insurance. It is meant to help with critical expenses that cannot be covered in other ways. This assistance is not intended to restore damaged property to its condition before the disaster.

It can take about five 5 days or so for the federal government to officially declare a disaster and then mobilize. FEMA applications vary case-by-case, but it can take up to three months to receive assistance if you qualify. It is very important to have

documentation about damage and you must be able to coordinate the site inspection by FEMA representatives.

Some housing assistance funds are available through FEMA's Individuals and Households Program, but most disaster assistance from the federal government is in the form of loans administered by the Small Business Administration. Additional forms of assistance offered by the Federal government can be found on [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance).

Applying for FEMA assistance:

- Online: [www.fema.gov](https://www.fema.gov)
- Phone: 1-800-621-FEMA (3362)
  - Hearing/speech impaired: 1-800-462-7585).
- When you call FEMA be sure to have the following information ready:
  - Your Social Security number.
  - A description of your losses that were caused by the disaster.
  - Insurance information.
  - Directions to your damaged property.
  - A telephone number where you can be contacted.

Note: FEMA assistance and insurance coverage is not guaranteed; this information is only provided as a potential resource. Proud Ground has no authority regarding FEMA assistance or homeowner insurance coverage

## V. Checking in with Proud Ground

When communication is possible please email Proud Ground to let us know the status of your home.

[status@proudground.org](mailto:status@proudground.org); put “Homeowner status: [your address] in the subject line.

Include your status and the status or condition of your home. We will not reply to everyone and may not be able to reply to everyone for a while, depending on the severity of the situation. We do need to know your condition and status, though, and will follow-up with you when we are able.

Note: Proud Ground will not be able to assist you with home repairs; does not have funds to help with paying with repairs; and will not be able to assist with negotiations with your insurance company. If possible we will direct homeowners to sources of assistance, but this will depend on whether the Proud Ground office is operational and what resources may be available.

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## VI. Resources

- How to Get Emergency Drinking Water from a Water Heater: <http://www.wikihow.com/Get-Emergency-Drinking-Water-from-a-Water-Heater>
- Managing Your Utilities During a Disaster  
[http://www.ocem.org/pdf\\_resources/UtilitiesTake5.pdf](http://www.ocem.org/pdf_resources/UtilitiesTake5.pdf)
- A Homeowner’s Guide to Nonstructural Earthquake Retrofit:  
[http://www.sjgov.org/oes/PDF/survival/NonStructural\\_Mitigation2.pdf](http://www.sjgov.org/oes/PDF/survival/NonStructural_Mitigation2.pdf)
- City of Portland Bureau of Development Services, Residential Seismic Strengthening:  
<http://www.portlandonline.com/bds/index.cfm?c=53562>
- Portland Bureau of Emergency Management: <http://www.portlandoregon.gov/pbem/>
  - Basic Earthquake Emergency Communication Node (BEECN):  
<http://www.portlandoregon.gov/pbem/59630>
- State of Oregon, Mass Commodities Distribution in an Emergency/Community Points of Distribution Planning Guide: [http://www.oregon.gov/OMD/OEM/plans\\_train/docs/c-pod\\_guidance.pdf](http://www.oregon.gov/OMD/OEM/plans_train/docs/c-pod_guidance.pdf)
- Living on Shaky Ground: How to survive earthquakes & tsunamis in Oregon:  
<http://www.portlandoregon.gov/pbem/article/410079>