

NATIONAL PREPAREDNESS MONTH



SAVING SOME BENJAMINS

Last week we talked about building a disaster kit and emergency vehicle kit, this week we're talking about the ways to prepare that don't involve spending money. Or in some cases, spending less now in order to keep from paying more later. Preparing often costs less than recovery if you're hit with a disaster.

For tips on creating a "financial first aid kit" visit [ready.gov/financial-preparedness](https://www.ready.gov/financial-preparedness).

A LOOK AT THIS MONTH:

- Week 1: Make a Plan
- Week 2: Build a Kit

- Week 3: Low-Cost, No-Cost Preparedness**
- Week 4: Teach Youth About Preparedness

WEEK 3: LOW-COST, NO-COST PREPAREDNESS

Know the risk of disasters in your area, check your insurance coverage, and learn how to make your home stronger.



**LOW-COST,
NO-COST
PREPAREDNESS**

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As we talked about at the start of the month, everyone should plan based on the hazards they are *most likely* to face in their area. Here in Williamson County, this means being prepared for things like hazardous material incidents, flooding, and severe weather. Let's look at some low-cost or no-cost tools to help with your planning and make your family more resilient.

INSURANCE

Many people rely on their insurance to help them rebuild after a disaster, but when was the last time you reviewed your policies? Do you know what is covered and what is not?

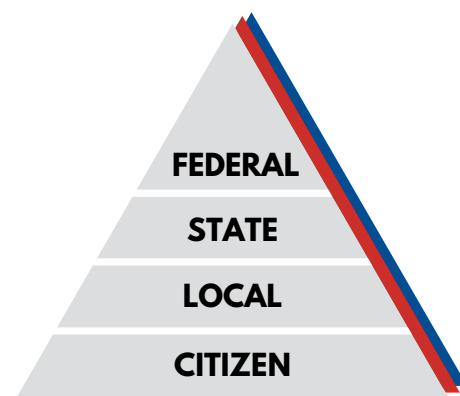
Not all homeowners have flood insurance, and even if you do, not all of your possessions are covered. It is vital that you review your insurance policies regularly with a qualified insurance agent to make sure you have the correct coverage for your family.

After you do a thorough review, make sure you know the process of contacting your insurance company and making a claim. Understanding in advance what documents they will require can help make recovery smoother.

It is also important to understand the role of your local, state, and federal governments in helping you recover from a disaster.

Financial aid may become available after a disaster, but the process can be lengthy and will require quite a bit of documentation. This process will be easier if you are prepared by keeping thorough records.

Recovery begins with you!



LOW-COST, NO COST STEPS

There are a few low-cost and no-cost steps you take now at home to prepare for disasters.

Remove brush and debris from any low-lying areas or drains on your property to reduce the chance of flooding. If you have a stream on your property, make sure you understand your obligations to maintaining it and keeping it clear of debris.

Seasonal preparations should be undertaken continuously, before each change in the weather:



Check your pipes, particularly in the crawl space, and make sure they are properly insulated.



Spring brings storms and everything that comes with them. Be storm ready and have a plan to respond should inclement weather impact you.



Have ways to stay hydrated and cool during an emergency. Loss of electricity during a heat wave can be dangerous.

CYBERSECURITY

An important subject that is often overlooked in preparing for disasters is cybersecurity. As part of your planning, make sure that all of your online accounts and passwords are secure and you can access them when away from your home computer if needed.

When creating passwords, remember to avoid common or easily guessed phrases or words. Don't recycle old passwords. Passwords that combine letters, numbers, and special characters and are 15 characters or longer are safest. Never leave your passwords where they can be easily found.



LOW-COST, NO COST TOOLS

Lastly, take full advantage of the no-cost tools provided by your local and federal governments. Enrolling in various alert apps, like the Williamson County Emergency Alert System or the FEMA app, will provide you with instant alerts in your area when something happens. Buying a NOAA Weather Radio is also a low-cost way to stay alert and prepared. More information about weather radios is available at [weather.gov/nwr](https://www.weather.gov/nwr).

- Sign up for the Williamson County alert system at [williamsonready.org](https://www.williamsonready.org)
- Download the FEMA weather app (called "FEMA" in the App Store and on Google Play) and the TEMA alert app "ReadyTN"
- NOAA weather radios can be purchased at a variety of locations, including Amazon, Best Buy, Home Depot, Lowe's, and Walmart