

COGIC WORLD MISSIONS

Preparing For Disaster In Your Local Area

Topics

- I. Proactiveness/Preparedness for the disaster
- II. Immediate and Short-Term Response
- III. Long Term Recovery
- IV. Partnerships

Hurricane Helene and Milton taught us a valuable lesson when it comes to preparing for a storm. Most people prepare themselves for the initial storm but not to many people prepare for the aftermath of the storm.

When preparing for a potential disaster it is extremely important not to take what's about to happen lightly. The recommendation is to prepare yourself to be out of power and no access to food, water and gas for at least seven (7) days.

- It's wise to begin preparing long before the storm arrives.
- Following the Hurricane check list will allow you to be prepared as a family and ministry.
- Stock piling items as a ministry will help your church become first responders to your own community.

Emergency Relief

Meeting basic needs simply to keep people alive, the emergency relief phase begins in the immediate aftermath of a disastrous event. People need food, water, shelter, and medicines. Those with severe injuries need urgent medical help. After an initial assessment of the situation and the needs of affected communities, CWM works with partners and supports churches that are already on the ground.

Emergency relief can go on for a very long time or can end fairly quickly. It depends on the nature of the emergency and the resources at hand. The length of time it takes to recover depends on the magnitude of the disaster, the preparedness of the country, the vulnerability and accessibility of the affected location, and the resources that are immediately or locally available.

PHASES OF DEPLOYMENT DURING DISASTER

PHASE I: EMERGENCY RESPONSE {Within 1-2 weeks of initial deployment}

Action Goals:

1. SAFE RESCUE | SAFE SHELTER
2. PROVIDE BASIC NEED SUPPORT
3. ENGAGE SPIRITUALLY & MENTALLY

PHASE II: RECOVERY/DEPLOYMENT {Within 4 weeks – 8 weeks of initial deployment}

Action Goals

1. PROVIDE ACCESS & ANSWER QUESTIONS RE: FEMA, RED CROSS
2. AWARENESS CAMPAIGN ON VARIOUS RESOURCES AVAILABLE TO INDIVIDUALS AFFECTED
3. RESPITE SUPPORT SERVICES FOR FIRST RESPONDERS/VOLUNTEERS
4. PROVIDE FUNDING, if available, TO MINISTRIES & INDIVIDUALS AFFECTED
5. PLAN DEVELOPMENT FOR ADDITIONAL SUPPORT FOR THE 'REBUILDING & SUSTAINABILITY' PHASE

PHASE III: REBUILDING & SUSTAINABILITY {After 8 weeks from initial deployment}

Action Goals:

1. PROVIDE ACCESS TO AGENCIES THAT CAN ASSIST WITH LONG-TERM HOUSING
2. PROVIDE ACCESS TO AGENCIES THAT CAN ASSIST WITH MENTAL & EMOTIONAL LONG-TERM SUPPORT
3. CONDUCT ONGOING WORKSHOPS ON DISASTER PREPARATION
4. UTILIZE THE CONSTRUCTION BRANCH TO PROVIDE AFFORDABLE/LONG-TERM HOUSING OR REPAIRS TO THOSE AFFECTED

Immediate/Short Term Response

Immediate/Short Term Response is responding in the days and weeks immediately following a disaster after it happened. This involves:

1. Search and Rescue
2. Active Response Teams that are in place
3. Providing emergency shelter, food, water, hygiene items

Long-Term Recovery

During medium to long-term recovery, the work of building permanent physical structures to replace tents, trailers, or plywood houses begins, as does restoration of social structures. As permanent housing is being rebuilt, the social fabric of communities is strengthened. Children are returning to school buildings. Adults have renewed opportunities to improve their livelihoods and restore their family economies. Life is finally beginning to feel stable once more.

Partnerships

Partnership is extremely important. It's through our partnerships that we are able to resource or be resourced after a major disaster.

1. Untied Cajun Navy
2. World Vision
3. Operation Hope
4. Red Cross

The Red Cross partnership has taken CWM response to another level.

- COGIC Volunteer portal for Registration, Training and Deployment

Red Cross DAT (Disaster Action Training)

TRAINING ADDED & MORE RESOURCES: Disaster Action Team Specialist Virtual Training NOV 16 @ 10AM Central

Due to the high volume of inquiries, we are pleased to offer another training opportunity for those interested in volunteering after the Convocation. Thank you for your interest in supporting the Red Cross. The International Department of Evangelism and COGIC World Mission has partnered with the Red Cross to provide national training to COGIC constituents to develop

Disaster Action Team Specialists, Spiritual and Mental Health, coordinating volunteers to respond to the significant impacts of Hurricanes Helene, Hurricane Milton, and other disasters nationally.

Upcoming Training

Disaster Action Team Specialist Virtual Training

Date: Saturday, November 16, 2024

Time: 10:00 am - 3:00 pm Central Standard Time

Cost: FREE

Register Here: <https://forms.gle/Hf1dXG44KPeZMTjv6>

Description:

Get certified to be the first line of client care, comfort and compassion after a disaster. Help disaster survivors initiate the first steps in their recovery with referrals to community partners and resources. Assess the scene, report on complexity of the disaster situation; provide canteen services; support scaling up to a larger response operation.

Please note, this is a volunteer opportunity, and all interested individuals must register [HERE](#) and be active in the American Red Cross Volunteer Connection using our COGIC link: https://volunteerconnection.redcross.org/?nd=intake&organization_id=3989

Additional Resources:

[FEMA Assistance for Houses of Worship](#)

Release Date:
October 23, 2024

FEMA's Public Assistance (PA) program may provide assistance to faith-based organizations that provide essential social services to the public that were affected by Hurricanes Debby, Helene or Milton.

Houses of worship, whether they provide critical or essential social services, may submit a FEMA Request for Public Assistance through Grants Portal, an online recovery management tool. Any questions about the process can be answered by your local and/or state emergency manager.

Houses of worship that provide a noncritical social service, such as community and senior centers operated by nonprofit organizations, must go through the loan application process with

the U.S. Small Business Administration (SBA) Disaster Assistance program before FEMA can determine eligibility for the agency's Public Assistance program, which reimburses expenses for emergency protective measures, debris removal and repair or rebuilding of disaster-damaged property. However, some activities regarding emergency protective measures that were performed in preparation or response to the storm may be eligible without, or while pending, an SBA decision.

SBA's low-interest disaster loans provide up to \$2 million for damaged real estate and the repair or replacement of property, such as furniture, fixtures and other eligible inventory. For information about disaster assistance from SBA, visit [SBA.gov/disaster](https://www.sba.gov/disaster) or call 800-659-2955.

FEMA encourages protecting these damaged facilities from future events by taking hazard mitigation measures during the recovery process.

Eligibility:

- The house of worship must be owned or operated by a private nonprofit organization.
- It must have sustained damage caused from Hurricanes Debby, Helene and/or Milton and be located in a county designated for Public Assistance.
- The facility must be open to the public.
- The application must include state and/or U.S. Internal Revenue Service documentation of tax-exempt status, pre-disaster charter and other documentation.

Requests for Public Assistance:

Requests for Public Assistance (RPAs) are being accepted from state, territorial, tribal and local governments, and certain types of private nonprofit organizations, including houses of worship.

Additional information about eligibility and deadlines can be found on the state's [Public Assistance Grant Program website](#).

What You Will Need to Provide:

- Evidence of federal or state tax-exempt status or other documents indicating nonprofit status, such as bylaws or articles of incorporation.
- Pre-disaster evidence of incorporation/charter/bylaws.
- A Data Universal Number Systems number established with the government.
- Supporting documentation establishing lease or ownership of the building, proof of use, and proof of insurance.
- If eligibility is granted, the following will need to be submitted: A list of sites damaged; before-and-after pictures; and information about any historic structures.

****Attachments:**

- DHS Center for Faith-Based & Neighborhood Partnerships Resource Email

- **FEMA Assistance for Houses of Worship**
- **American Red Cross Upcoming Virtual Training Flyer**

Important Information

Please share with your network to maximize the participant pool for the program.

Below are details about the new Small Business Hurricane Recovery Grant Program to help accelerate recovery from Hurricanes Helene and Milton. This grant program also includes local chambers.

Announced this week on Fox Business Live, the U.S. Chamber of Commerce Foundation and American Express are launching the Small Business Hurricane Recovery Grant Program for small businesses impacted by Hurricanes Helene and Milton. Each grant is \$5K to help small businesses recover and rebuild after these devastating events.

American Express has committed over \$5 million in philanthropic funding for the grant program to help 1,000 impacted small businesses recover from the hurricanes' devastating effects and build resilience against future disasters in Florida, Georgia, North Carolina, South Carolina, Tennessee, and Virginia. Grants can be used for business expenses related to disaster recovery such as rent, utilities, payroll, inventory, equipment, and infrastructure. Grants will be distributed in early December.

Registration is now open for eligible small businesses to apply until Sunday, November 17, 2024, at 11:59pm ET.

Some of the eligibility requirements include being a small business of 1-25 employees, operating in a disaster declared primary county by the SBA for these hurricanes, and financial harm.

Selection will be random and include provisions for businesses enabling community lifelines including day care and skilled trades.

There are other details on eligibility as well as an FAQ.

The application process is mobile-friendly and can be accomplished in under 10 minutes.

Local chambers can also apply provided they meet the criteria.

The Chamber Foundation is also co-venturing with American Express on Small Business Saturday. On the 15th annual Small Business Saturday this November 30, American Express will donate \$1 for each purchase made with an eligible American Express card at qualifying

small businesses across the nation to expand its grant commitment to support small businesses impacted by Hurricanes Helene and Milton.

Please share with your network to maximize the participant pool for the program.

Hurricane Safety Checklist

When a hurricane is bearing down on your area, you need to do everything in your power to ensure the safety of yourself and your family. Remembering to not take the storm lightly and begin preparations as soon as possible could be the difference between making it through safely and comfortably or running out of hurricane supplies and being stranded.

First thing's first, if a mandatory evacuation order is issued for your area, we highly recommend that you leave as early as possible. Highways and roads leading out of town will be extremely crowded in the hours leading up to the storm.

If you decide to hunker down and ride out the hurricane, make sure you have all the necessary hurricane supplies to do so. Power and running water may not return for days or weeks after the initial strike. Keep in mind that stores and gas stations will quickly run out of supplies, so it's best to stock up weeks before a hurricane is supposed to hit or before hurricane season even starts.

Hurricane Preparedness List

1. Bottled Water & Non-Perishable Food Items

The most important things to have on your hurricane preparedness list are enough bottled water and non-perishable food items to last you and your family at least three days. We recommend securing at least a week's supply to ensure you're covered.

It's better to have more than you need because you can still use these items well after the storm passes. Here are our recommended items for your hurricane checklist:

- Bottled water (7-day supply — one gallon per person, per day)
 - Boxed juices and flavored drinks to mix it up
- Non-perishable foods (7-day supply)
 - Ready-to-eat canned soups
 - Canned vegetables, fruits and meats
 - Granola, protein or other high-fiber bars
 - Peanut butter, jerky and other high-energy foods

Extra Tip: Avoid comfort and junk foods, such as chips and cookies, as they don't provide you with adequate nutrition to stay properly energized.

2. Tools & Other Hurricane Supplies

If the power goes out, which it regularly does during hurricanes, you'll need enough tools, batteries and battery-powered devices to keep you comfortable after the sun goes down and without the electricity.

From emergency repairs to simply getting through the night without being bored, these tools and other supplies should be added to your hurricane checklist to get you through the storm.

- AA, AAA and D batteries
- Flashlight and headlamp (free up hands in the dark)
- Battery-powered radio (tuned to National Hurricane Center channel)
- Battery-powered phone charger
- Pliers, hammer and nails, and screwdrivers with screws (Flathead and Phillips)
- Duct tape or another strong adhesive
- Plastic or paper cups, plates and utensils
- Plastic or glass storage containers
- Portable waterproof container (for important documents such as insurance policies, birth certificates and deeds)
- Board games and a deck of cards
- Generator
- Waterproof clothing
- Sleeping bags
- Clean clothes and blankets
- Candles
- Matches, lighters or waterproof fire-starter

Extra Tip: Avoid using real candles and risking further damage by investing in battery-powered candles with a charger that can be used when the power is out.

3. First-Aid Kit & Sanitation Items

If you sustain a minor injury a first-aid kit and compilation of sanitation items can help to prevent further injury and disastrous infections. Similar to your hurricane supply of water and non-perishable food items, you should also have a seven-day hurricane supply of all the following first-aid and sanitation items.

- Adhesive and gauze bandages
- Gauze pads and adhesive cloth tape
- Hydrogen peroxide and antibacterial ointment
- Medical scissors and tweezers
- Aspirin, ibuprofen or acetaminophen
- Recently refilled prescription medications
- Non-latex gloves
- Antibacterial hand sanitizer, soap and hand wipes
- Insect repellent

Extra Tip: Keep your first-aid kit and sanitation items in a secure place inside a waterproof container just in case the rain waters get into your home.

Bonus: Extra Fuel

Gas stations within hurricane-affected areas tend to run out of fuel days or weeks before the initial strike, so it's imperative to ensure you at least have a full tank in your car in the days leading up to landfall. If you have the ability or plan to use a generator, fill up extra containers and keep them in a safe place for later use.

Do not use generators inside your home or garage or near doors, windows or vents, as they emit carbon dioxide, which can become lethal to humans if breathed in.

The safest way to prepare for a hurricane is to get far away from its expected path of destruction. This will ensure you and your family stay safe. After all, you can repair and replace your home and belongings, but you cannot replace your life.

Five hurricane safety tips to stay safe during the storm

What you do during a hurricane has a tremendous impact on how you and your home safely make it through the lashing winds and torrential rains of each cylindrical rotation a tropical storm system brings.

While we all hope for hurricanes to take a wayward spin back into the sea and wreak their havoc far from the presence of humans, the fact of the matter is that hurricanes are bound to make landfall sooner or later.

How you prepare before, during and after a hurricane can be the difference between life and death and your home making it through the storm scot-free. If you take the following five hurricane safety tips to heart, you'll have a better chance at seeing both of those positive outcomes come true.

5 Hurricane Safety Tips for What to Do During a Hurricane

1. Stay Inside & Away From Windows

If there's a mandatory evacuation order for your area, we highly suggest you evacuate as soon as possible. The best place to be during a hurricane is far away from its path of potential destruction. They issue those orders for good reason, and getting far away from the hurricane is the easiest way to stay safe during it.

What to do during a hurricane depends on the scenario of whether you're going to evacuate or not. If you decide to stay and forgo evacuating, you need to stay inside at all times and away from any windows and doors. Hurricanes are extremely powerful storms, which can thrust entire cars through the air without a moment's notice.

Hurricanes can easily throw a two-by-four through a window or door. Even if you have impact-resistant windows and doors, it's still a good idea to remain a safe distance away while the hurricane is passing through.

The second-best place to be during a hurricane is an interior room, such as a closet or bathroom, on the first floor of your home. Even if the storm seems to have calmed down and dissipated outside, stay inside because it may be the calm eye of the storm.

2. Stay in Tune with Local and National Alerts

If you're riding out the hurricane at home, there's a good chance you'll lose all power supply to your home. This knocks out TVs, internet, cell service, wireless capability and pretty much all the high-tech communication methods you have with the outside world.

That's where a battery-powered portable radio comes in handy. Having a portable radio that runs on battery power ensures you always have an internal connection with the outside world, so you can stay up to date about the storm system, path and when the hurricane has safely passed.

All you need to do is tune into the National Weather Service, which is a frequency that broadcasts all storm forecasts, warnings and watches 24 hours a day. It's also important to stock up on extra batteries before the storm, so you can stay tuned in after the storm.

3. Be Ready to Turn Off Main Energy Sources

You may be surprised to know that many people don't know how to turn off the main power, water or gas sources to their home. Knowing where the master valve is for each of the three utilities may be the difference between staying safe and facing potentially dangerous conditions.

If a hurricane knocks out the power to your home, it's important to turn off the main power source to your home. If you leave on the power source, and the power comes back on, there's a chance it could send an unnecessary amount of electricity to your appliances, air conditioning or anything else with a power source, and fry them beyond repair. This could also cause a house fire, so you want to be extremely careful.

Although the water won't work if the power goes out, the main water supply still needs to be turned off to prevent overflowing and potential flooding from your sinks, toilets or showers.

Turning off your home's main gas supply is extremely crucial in the event a hurricane cuts off power to your home. If you have a gas grill, gas fireplace or any other gas sources in your home, leaving it on while the power is out can have grave consequences.

While it's rare, this could overflow the gas supply to your home and cause your home to catch fire or blow up. Turning off the main gas supply is an easy way to be safe rather than sorry.

4. Use Hurricane Equipment Carefully

If a hurricane causes the power to go out, you may consider using a generator to temporarily utilize everyday appliances until the power is restored. If you are operating a generator, it's imperative to do so the right way.

First thing's first, you should always read the generator's owner's manual before turning it on. You must also set it up away from doors and windows because generators release toxic carbon monoxide fumes that can become fatal if they make way into your home.

It's also smart to keep a carbon monoxide detector inside the door or window that's closest to the generator. It will keep you safe by informing you if any toxic fumes are making their way inside your home.

If you've opted to ride the hurricane out by candlelight, be sure to do so carefully. It might sound like obvious advice, but you must always keep candles away from anything even remotely flammable and make sure to blow them out when going to sleep.

5. Beware of Water Coming into Your Home

If any water is coming into your home from the outside, whether it's through a broken window or another source, turn off your home's main power source immediately. The water could surge the power and turn into an electrical fire.

After turning off your home's main power source, try to round up some towels and any other items that could help prevent the water from continuing to pour into your home. This will help prevent further damage from occurring.

What to Do After a Hurricane: 7 Tips for Staying Safe After the Storm

When a hurricane hits, the trouble has only just begun. Picking up the fragments after whipping winds have passed – while staying safe at the same time – is a crucial, often overlooked piece of putting everything back together after the hurricane.

Even if your home has not been directly damaged during a hurricane, these powerful storms tend to have a domino effect, creating dangerous situations you need to be aware of and steer clear of.

There are many safety precautions you can take to ensure that you and your family stay safe from a hurricane's collateral damage. By following these seven steps, you can keep yourself, your family and your friends safe after a hurricane.

1. Avoid Standing Water

Heavy rains often lead to flooding, and many storms have the potential to knock down power lines, which can create electrical currents that pass through the ground and standing water. In the aftermath of a hurricane, you need to avoid downed power lines and standing water at all costs — including driving, walking and wading through water.

Whether or not a powerline directly touches a puddle or larger body of standing water, an electric current could still generate enough power to electrocute anything or anyone that even touches the water.

Even if the off-chance of electric currents aren't generated, you still never know what rests below those puddles in the middle of the road. Large sinkholes are often masked as small puddles and can be catastrophic to your safety if they're driven through.

Those puddles have also been known to contain bacteria and sharp objects that cause long-term damage to your health. You should avoid standing water at all costs!

2. Turn Off Gas Pipes

If you smell gas or suspect a leak, turn off your home's main gas valve immediately. If you evacuate or suspect the power will go out during the storm and you don't need to use any gas, it's better to turn it off beforehand.

A burst gas pipe within your home could lead to extremely dangerous conditions inside. It could create a toxic poison in your home, which is then used to breathe in, or it could be devastating to your home by catching fire and leading to a complete loss of your home and belongings.

3. Beware of Carbon Monoxide

The threat of carbon monoxide entering your home is an often-overlooked risk that derives from the use of generators. Carbon monoxide overtakes oxygen with poisonous gas, which can lead to death. It's important to always run your generators outside and a safe distance from windows, doors and vents

If you're using a generator, it's also a good idea to keep a carbon monoxide detector inside your home's closest opening to the generator. If any carbon dioxide is accidentally entering your home, it will detect these gases before they pose a threat.

If your neighbor is using a generator after the storm, keep a close eye on it to make sure it's not too close to your home. Beware of your surroundings and you should have no problem staying safe after the hurricane.

4. Use Bottled Water

If a hurricane ravages your town, or those towns next to it, one of the first things to happen is the loss of power. Since electricity runs the filtration system of the entire city's drinking water and the pipes powering said water into your home, it's not safe to drink, clean or cook with faucet water.

If you've followed our Hurricane Safety Checklist, you've stocked up on enough bottled water and non-perishable food items to get you through the hurricane and the recovery period.

5. Avoid Hazardous Debris

Any debris caused by a hurricane could potentially be hazardous, so it's best to avoid it at all costs. Debris can be fallen trees, roof tiles, window panes and many other materials, which are often riddled with rusty nails, sharp edges or other things that can be hazardous for your health.

While debris may seem harmless upon first glance, it's best to steer clear in case it poses danger. The last thing you want to do is injure yourself, especially since hospitals and urgent cares may be overcrowded and doctor offices may not be open.

6. Don't Return Home Until It's Safe

If you've evacuated your home during the hurricane, you're probably itching to get back there to see if any damage occurred and to get back to your everyday life. Unfortunately, returning home isn't that easy and it's not always safe to do so.

Check your local news outlets to stay up to date with evacuation procedures and when it's safe to return. If the area has been ravaged and there's still no power, or potentially dangerous conditions remain, it's best to stay put until everything has been cleared.

7. Do What You Need to Do to Keep Everyone Safe

If you stayed in your home and it has sustained damage, such as a broken window or a leaking roof, you may need to repair it to your best ability to prevent further damage. If you need to buy supplies from the store or call a contractor to conduct repairs, be sure to keep your receipts. So you can turn them in with your hurricane home insurance claim. Just remember, stay safe.

If you follow these seven simple steps in the aftermath of a hurricane, you can help to keep yourself and your family safe well after the storm has passed!

How to Get Emergency Disaster Assistance After a Hurricane

Finding the right hurricane assistance programs and nonprofits to help in your greatest time of need can be difficult after a storm.

Fortunately, there are many emergency disaster assistance programs and nonprofits out there that just want to help you get back on your feet — and back into your home.

If your home or personal belongings have been stricken by a natural disaster and the damages aren't covered under your homeowners, renters or condo insurance policy, the following resources are available to help in your recovery process:

1. Federal Emergency Management Agency (FEMA)

Perhaps the most well-known government assistance program out there, the Federal Emergency Management Agency (FEMA) was initially created in 1979 to coordinate the response to disasters in the U.S. It's been providing disaster relief for people before, during and after hurricanes and other disasters since.

Although FEMA hurricane assistance is the most common program people know about, it has an expansive number of resources and federal disaster relief and disaster assistance programs to help people who have been affected by many natural disasters.

This includes on-the-ground support for events like floods and wildfires, which can help you find a place to stay if your home is uninhabitable, provide you with up-to-date information about storms and help out financially if you qualify.

If you're wondering what assistance FEMA provides after a disaster, the government assistance programs offered by FEMA extend to emergency shelters, transitional shelters for evacuees, short- and long-term financial benefits and much more.

Evacuees looking for transitional shelter can visit transitional-shelter-assistance.org or www.femaevachotels.com, while remaining inquiries can be found at www.FEMA.gov or by calling 1-800-621-3362

2. Disaster Assistance Improvement Program (DAIP)

DAIP is similar to FEMA in the way they provide government assistance for disasters. It's unique because it finds hurricane assistance that fits people's needs instead of offering a one-size-fits-all solution. It can help you get assistance paying for food, finding a hotel or a new place to live. It also helps to find people reimbursement money for lost wages, medical or legal assistance as a result of a disaster.

It offers more than 70 forms of assistance from 17 federal agencies, including FEMA. It can also help you find grants or loans if you aren't covered by insurance. With its informative materials, the government assistance program can also help you prepare for incoming disasters.

For more information, visit www.DisasterAssistance.gov or call 1-800-462-7585.

3. Internal Revenue Service (IRS)

The U.S. Internal Revenue Service provides federal tax relief to those who qualify. Some of the help you could receive is being able to claim disaster-related losses or damages and an extended filing period. Visit [tax-relief-in-disaster-situations](#) to find out more.

4. U.S. Department of Labor (DOL)

In the case of a natural disaster, the DOL's Disaster Unemployment Assistance act can help provide financial emergency assistance to anyone whose employment or self-employment has been disrupted. This program is extremely helpful to those people who own their own business, work as a contractor or simply have a job with wages that are affected by hurricanes and natural disasters.

To find out more, visit www.workforcesecurity.doleta.gov/unemploy/disaster.asp.

5. U.S. Small Business Administration (SBA)

Initially launched in 1953, the SBA helps Americans start, build and grow businesses through an extensive network of partnerships. Some of those same partnerships allow the SBA to provide low-interest, long-term loans in a timely manner as a part of its Disaster Loan Program.

This helps small businesses get back on their feet, rebuild and restock after a disaster strikes. Many businesses in the United States that close their doors due to hurricane damage never reopen them. The SBA can help your business from becoming part of the statistic.

Visit www.SBA.gov or call 1-800-827-5722 to learn more about what SBA can do for you.

6. American Red Cross

Founded in 1881, the American Red Cross provides an extensive library of emergency resources for disaster relief, preparedness and emergency assistance. The humanitarian organization also helps you notify loved ones that you're OK, evaluates the safety of returning to a home that was stricken by the storm and recover emotionally and financially.

For more information, visit www.RedCross.org or call 1-800-733-2767.

If you've suffered hurricane damage to your home or need to evacuate your residence, this list of emergency assistance programs and federal disaster relief options will help you out.

10 U.S. States Where Hurricanes Hit Most Often

Due to a multitude of factors, hurricane seasons increase and decrease in strength each year. These are the 10 most hurricane-prone states in the U.S.

1. Florida
2. Texas
3. North Carolina
4. Louisiana
5. South Carolina
6. Alabama
7. Georgia
8. Mississippi
9. New York
10. Massachusetts

When Are Hurricanes Most Common?

Atlantic Hurricane season runs from June 1 to November 30, but the vast majority of hurricanes make landfall in the U.S. in August or September — although they've been known to hit from June to November.

Pacific Hurricane season runs from May 15 to November 30,

10 Flood Safety Tips for How to Prepare and Make It Through

When people think of natural disasters, usually what comes to mind are hurricanes, tornadoes and wildfires. People don't often think of floods.

But since floods are the most common natural disaster to hit the United States year after year — they're caused by hurricanes, rising storm surge, heavy rains and even thawing snow.

So why is that some people often don't take floods seriously?

Since flooding causes more damage and destruction than any other severe-weather event, it's time to start taking them more seriously. After all, just 1 inch of water in your home can cause \$25,000 worth of damage — that your home insurance likely won't cover.

Many people don't realize that flood insurance is completely different from home insurance, and it is responsible for helping to repair or replace your home and belongings when floods occur.

These are some of the most important flood safety tips you need to remember to prepare and staying safe.

Flood Watch vs Warning

The first step when thinking about how to prepare for a flood is knowing the difference between a flood watch and a flood warning.

- ***A flood watch*** is issued when weather conditions — rain for an extended period of time, rising storm surge, etc. — are favorable to induce flooding. Although the conditions are favorable, a flood watch does not necessarily mean flooding will occur. But you should begin preparations when a flood watch is issued.
- ***A flood warning***, on the other hand, is when weather conditions are primed to create flooding. If a flood warning has been issued in your area, this means flooding is expected and you should prepare accordingly and know what to do when it hits.

How to Prepare for a Flood

1. Know Whether You Live in a Flood Zone

Before purchasing your home, you should be aware of whether your home is located within FEMA's flood zone. You can easily check online by using the FEMA flood map.

2. Buy Flood Insurance

If you find that your home is at medium- to high-risk for flooding, you should buy flood insurance immediately. Home insurance does not protect against flood damage, so it's important for homeowners to invest in flood insurance — whether you live in a FEMA-designated flood zone or not.

Keep in mind that flood insurance doesn't go into effect until 30 days after the purchase date, so it's important to invest in the necessary coverage well before the weather takes a turn for the worse.

3. Evacuate If It's Mandatory or Necessary

If an evacuation order is in place for your area, you should evacuate immediately. Evacuation orders are put in place to help protect the public, and they also mean that first responders will not be able to get into the evacuation area if disaster occurs.

4. Get Supplies to Get You Through Safely

If an evacuation is not mandatory, get enough supplies to keep you safe for at least a week. This means stocking up enough drinking water and non-perishable food to last your entire family. Make sure you have batteries, dry clothes, blankets and medication stored in a location high enough that minor floodwaters won't reach.

The best way to prevent floodwaters from entering your home is to buy sandbags and place them in front of all exterior doors. The sand will help absorb the water and keep minor floodwaters at bay.

5. Move Valuables to Higher Ground

Since flooding can be unpredictable, we highly suggest you move any valuable items to higher ground. If your home has a second floor, you'll want to move TVs, electronics and anything else of value up there. If you live in a single-story home, you may use the attic as storage.

6. Put Important Documents in a Waterproof Container

Keeping important documents like insurance papers, social security cards and passports in a waterproof container will ensure they don't suffer water damage and it will also save you a ton of time if flooding does occur in your home.

7. Clean Your Gutters

One of the best ways to ensure your home doesn't succumb to water damage from the roof is to clean out your gutters beforehand. Backed up gutters and downspouts can cause serious damage during heavy rains. We also recommend you install gutter guards to keep debris from clogging them.

What to Do in a Flood

8. Don't Walk or Drive Through Floodwaters

If flooding does occur in your area, it's important that you stay away from areas that may be underwater. Walking and driving through floodwater is extremely dangerous because they could be filled with dangerous debris or have electrical currents running through them due to downed power lines.

The ground will also be soft and soggy due to the excessive water, so roads may be washed out or there may be sinkholes under the flood water. The best way to stay safe from floodwaters is to avoid them entirely.

9. Stay Off Bridges That Go Over Water

Bridges that cross running water, no matter how high or low the water normally is, should be avoided. You never know when an influx of water may rush over the bridge at any time, especially since debris from flooding can cause a makeshift dam upstream.

10. Go to the Highest Level of Your Home

If flooding is occurring in your area, you and your family should move to the highest level of your home. If you're in a first-floor apartment or condo, seek refuge on a higher floor. It's also important that you stay out of attics with no windows or exits to the outside. These can become extremely dangerous if the floodwaters reach up there and can cut off exits and oxygen.

While stopping floodwaters from entering your home is tough to do, the most important thing you can remember is how to prepare and what to do during a flood. If you take these 10 flood safety tips to heart, you'll have a better chance of staying safe when a flood occurs.