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## Disaster Preparedness - Reasoning WHY Physical, Emotional and Financial Preparedness for Disabled Citizens

## Introduction

HELPU Fire and Life Safety has prepared this small online booklet to help guide the disabled population as to the reasoning for Disaster preparedness. All parts of the United States are susceptible to natural or man made disasters. No area. suburban, rural or urban is immune from disasters. We are all at risk. Though some of us have never yet experienced the effects of a disaster we should all be prepared in the event a disaster does occur in our lifetime. We also need to be the Instructors for our children, we are instrumental in how they are to respond when a situation should occur that is not the norm.

Which disasters will strike your area? Some are predictable and others may never happen. Areas close by or on the coastlines of the United States are at somewhat differing risks for hurricanes and storm surges, including floods. Other inland areas especially in the mid west

are prone to tornadoes. Areas adjacent to the Mississippi delta region can and do experience flooding. Northern areas experience heavy winter storms with ice and snow drifts including below freezing temperatures. Some areas in the southern states experience prolonged periods of drought and extreme high temperatures.

There are many informational brochures on the market for Disaster planning. We have no intention of duplicating those brochures. This booklet is strictly for the disabled citizen, that member of society with a physical, emotional, sensory or cognitive disability that does not necessarily have all the abilities as an able bodied citizen for the same situation. We don't mean for this information to be taken out of context. All of the members of HELPU are themselves disabled. We understand our abilities and also our limitations.

May this guide be of some help to you in better understanding the effects of a disaster and your responsibility to take the necessary precautions, gain the understanding, and have the protective measures in place prior to the event. If we can be of further service or perhaps you wish us to attend a Speaking session regarding disaster services, please contact us.

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# Physical Preparations - Natural or Man Made

In our lifetime many natural disasters will occur. Not all of these will we even have prior knowledge of, nor actually be affected by. We all remember reading about Mt. St. Helene when it erupted in Washington state, the affects of the flooding back in 1993 along the Mississippi delta area and it's tributaries, and the tomadoes that recently swept through O klahoma and Kansas. Not all of us were

directly affected by these natural disasters. Though our hearts went out to the many displaced citizens, did we actually have knowledge of what all the citizens may have lost at that time. Sure homes and businesses, clothes and

furnishings, but what of the displaced disabled resident that relies on adaptive equipment for their daily lifestyle. The Red Cross and Salvation Arm y doesn't normally stock or have easy access to wheelchair batteries, special sized shoes, quad walking canes and even wheelchairs. And when was the last time you checked your homeowner or renters insurance policy to see if your adaptive equipment was even covered under the policy. Not all health insurance

coverage's, especially medicare will cover such a loss in a disaster. Bear in mind also, though the Officials at FEMA may be enacted to respond if a Presidential declared disaster, not even ½ of the disasters are requested as such by the state officials.

Well, what should you do in that case? Can you afford to have spare wheelchair batteries, several pairs of shoes for your clubbed foot, extra afo's for your legs, and 2 or 3 spare wheelchairs? Not many citizens can. All of us at HELPU have one additional wheelchair, but we realize we may not be with that spare chair when a disaster strikes. We may be with friends, family or possibly even evacuating ourselves to a safer area. Physical preparations take some thought time to realize what you can do for yourself and what you may need assistance with in preparing for a disaster. Go get a

pen and some paper and begin now to write the answers to these questions and then using a table guide list for yourself what are your abilities and what you would like as a physical preparation for your safety.

Physical Preparations - Questions to Ponder

Wheelchair users - Questions to reflect on:

Is my ramp sturdy and secure to the ground?

Does the ramp need waterproofing, if wood?

Are the rails (if have with the ramp) secure and sturdy, able to withstand high

#### winds?

If more than one exit/entrance ramp are they both free of debris, sharp edges, and able to be accessed from the doorways?

Do I have large trees or bushes that could fall or hamper my escape too close to the ramp(s)?

If in northern areas prone to ice and heavy snows - are my ramps solid and supportive enough to bear the added weight of snow and ice?

Again for northern areas - do I have protective material to help with slippery areas or sliding on the ramp(s)?

Do I have or could I get a small portable metal folding ramp or heavy 3/4" plywood with bracing posts in the event of my escape ramp being damaged by a storm or disaster?

Do I have escape ramps at each of the possible door exits out of my home - even if only simple wooden ramps?

If needed to exit out of first floor window - are there sharp or thorny bushes to block my escape?

When was the last time they were trimmed?

If a power wheelchair user - do I have a spare battery?

Where do I have that spare battery? Have I considered letting an out of town friend or family member hold onto the spare battery in the event I do need to evacuate from my home?

Other Mobility Aide users - Some Questions to think about

Do I have a spare quad walker, extra canes, braces, forearm cuffs, or walker that I could have an out of town friend hold for me in the event of an evacuation from my home?

What type of exits do I have - are they cluttered with debris, would or could they be during high winds or a severe thunderstorm or ice storm?

Am I physically able to exit out of a first floor window if that was the only escape route?

Should I have those real high thorny bushes right in front of the window?

Persons with Visual or Hearing Impairments - Some things to think about

If there is a disaster do I have transportation out of the affected area even if the family is at work or school for visually impaired and blind citizens? Do I keep a spare white cane at my

main exit/entrance?

How well do I know my yard layout, my interior home layout, and the quickest route out of my home?

Do I have a spare set of hearing aides and batteries for them?

If I do have spare hearing aides - where do I have them?

Do my neighbors know I have a hearing problem, does the local Fire Department and Police also know?

Okay, we have given you quite a bit to think about now. All of these questions should begin to start the thinking process and when you are ready go to the next page which is the table layout for plotting your physical preparations.

## Physical Preparations Table Guide

The table guide below should help you prepare well in advance of a disaster. But, there is one catch to it - YOU MUST DO IT. We only provide the questions and suggestions, you must perform the actions. It is your decision as to whether you wish to be prepared physically for a disaster. Some of you may think, it

can't ever happen to me where I live. We sincerely hope you're correct. Chances are without your permission something may indeed occur which necessitates an evacuation from your area.

[For less paper use, we request you supply a blank sheet of paper and make a table with 4 columns. Thank you.]

The first column is what you already have done in preparation for a disaster. The second column is what you believe you

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should also do to prepare for a disaster. The third colum is any resulting answers from the questions that you read on the prior page. The fourth column is for more preparations that you feel you should take for your personal safety and peace of mind.

### **Emotional Preparations**

Some of us have been disabled since birth and have developed an acceptance level of our abilities and limitations very well. Then there are others that through accidents have begun to accept their disabilities. There are others still that won't or can't accept their disabilities for whatever reason. We are not here to tell you what you should or shouldn't feel about being a member of the disabled population. This section is a short but very simple guide explaining how to come to terms on safety that are agreeable for everyone concerning your safety, wise forethought, and planning for your personal home or business in the event of a disaster.

Because of some medical condition you are now disabled. The reasons why are not of importance for this section . Your emotional reasoning abilities, your personal decision making ability, and your own good common sense are what is important for this section - Emotional Preparations.

In your lifestyle now, you have developed mental and physical habits, some of which are beneficial to your medical condition and some of which are not good attitudes possibly for emergency planning and preparedness. The old attitude, "I can't do those things anymore" stated with pity or anger won't help if a severe hurricane is closing in on your area and the warning is sounded to prepare your home for in home sheltering. There are many avenues you haven't yet explored and can be in control of in the disaster planning and preparedness plan. We don't expect a wheelchair or mobility aid user to attempt to climb ladders and replace or seal shut their shutters. That is unrealistic. This section deals with how

to prepare yourself emotionally.

Okay, so just how do you prepare yourself emotion ally? Listed below will be some questions for you to ponder and reflect u pon regarding disasters.

## Emotional Preparations -Questions to Ponder

What are my abilities if there was to be a disaster this very minute?

Can I safely escape my home with or without my adaptive equipment with me?

Have I accepted my limitations and attempted to compensate for them constructively?

Am I willing to accept help from neighbors, friends or family members when needed?

Am I at my physical best for the disability I have?

Do I overuse or abuse alcohol or other drugs induding prescription drugs from my Dr. just because of my disability?

Can I accept help for the problem if I do overuse drugs or alcoho!

Have I discussed with either family, close friends, peers, or my Dr. my uncertainties about my limitations now?

Have I ever attempted to prepare for an emergency or do I expect 'them' (whomever - you list the names) to take care of me?

Am I visible to my neighborhood - do the neighbors even know I am disabled or do I hide out in my home having family members do everything outside of the home for me?

Am I willing to take a risk and learn some techniques and practices that could save my life and home despite my disability?

Have I accepted my insecurities about being 'different' than others?

Do I have an 'I will give it my best shot' attitude or am I still feeling sorry for myself because of the 'whatever' that caused the disability in the first place?

Have I ever listened to other members of the disabled community, the leaders that are out there doing things, living life to the fullest and enjoying themselves even though they are disabled?

These questions are not meant to anger or pity anyone. We, of HELPU all went through the very early stages of acceptance of our disabilities. One of us was born disabled the other 2 members had conditions and accidents that began their new life as a disabled citizen. Each of us must go deep inside our thinking processes and come up with the answers to the questions listed above. We have acquired a belief in ourselves that though now disabled we can and are responsible for our well being and safety. Our neighbors do know us as disabled. They see our adaptive equipment. Yet, they also know us as fully able to make responsible decision making and planning for our own life and safety. They are there when and if we need them, but they also know they can depend on us should they need us.

## Financial Preparations for a Disaster

How much does a disaster cost wise affect me, my home and my belongings? Well, let's think about that one for a minute. Say, a hurricane sweeps through your area and the high winds rip off shingles from your roof, well homeowners or renters insurance will probably pay to repair those damages, but what happens if the high winds also destroy your home? You are inside in place sheltering because the evacuation shelters have not been opened or are not accessible for you to get to due to what ever reason. You have lost your wheelchair, leg braces and cuffs, and your interior adapted cabinets are destroyed. The ramp(s) for evacuation and your \$30K plus wheelchair accessible van is hidden underneath a portion of your home

Most homeowners or renters insurance will cover a portion of the damages from a hurricane, but not all disasters are covered under insurance policies. You need to take some responsibility for the losses. Can you go

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to a bank after the fact and possibly on a small limited Social Security disability income get the needed loan to replace the damaged or destroyed items? Most disabled citizens without family financial assistance are not able to get the amounts of money needed for full replacement costs. What then do you do?

There are many agencies that can help on a small local level with temporary housing, or food needs, but the medical supplies will be a different problem area for them to attempt to deal with. Most wheelchair users, users of braces, and hearing aides have those items custom fit to their size and disability. You are responsible for making the big financial decision as to whether a second adaptive aide should be purchased and its location if you are in a high prone area for disasters.

Realize also, that shelters won't be able to dispense medicines for you if you happen to lose or run out of the needed medications you must take daily for your condition. Having a partial prescription order filled with a week's supply is a good idea if the medication can be safely stored, and if you don't use them because well, you ran out and was too 'whatever' to go get the regular prescription filled at the drugstore.

Do you have a credit card? Already maxed out, huh? Well, begin now to pay it off and have it available in the event you need to evacuate to an area further away from the disaster. See about getting at least \$50.00 in Travelers checks from your bank and place them in a safe secure place in the event you need to evacuate. The areas affected by the disaster if a hurricane, tornado, or ice storm with snow may be cut offfrom electricity and the Automatic teller machin es won't work.

## Conclusion and Reasoning WHY

There will be many reasons given to any number of citizens for emergency disaster preparedness. Each reason comes down to one main goal. Preparedness saves lives, yours and mine. For a disabled citizen that takes on a special meaning. We of the disabled community must be involved, responsible for, and the decision makers for our safety and the proper handling of our adaptive equipment.

No other individual can take on that responsibility no matter how much we wish it to be so. It is our equipment, our life, and our responsibility to take our own safety into our heart. We may have some limitations, yet we are living as part of the community. We need to remember each and every family including ours is responsible for their own well being and safety concerns. Just because we may roll instead of walk, use braces and walkers for movement, or a white cane for mobility and direction does not give us the right to not be safety concerned and knowledgeable about our own de cisions.

This booklet, also available in alternate formats, is a simple yet powerful tool for you, the disabled consumer, to become the responsible party in charge of and working in cooperation with your Emergency Services Officials, Fire Departments, Police and Ambulance, Red Cross, etc.

You know your abilities and also your limitations. Don't let some one else make unnecessary assumptions about your safety. Though disabled, you can be Fire-Wise (TM), home safe, disaster knowledgeable, and an Instrumental leader in your community for other disabled citiz ens.

Please take the time to review this small guideline booklet and use it to begin your preparations of your Physical, Emotional and Financial Preparedness for Disasters to day. Thank you.

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