

The non-preppers *guide to being prepared*



The Non-Prepper's Guide to Preparedness

© 2020 Community Assisting Recovery, Inc.

Written and Edited by Lila Hayes-Zubik

Cover photography by Mats Hagwall on Unsplash

All layouts designed by Lila Zubik

All rights reserved. Publication and/or distribution of this work only with express written permission of Community Assisting Recovery, Inc. No part of this book may be distributed or reproduced in any form or by any electronic or mechanical means including information storage and retrieval systems without express written permission of the publisher, with the exception of a reviewer, who may quote brief passages in a review or solely for an individual disaster victim and/or family, or for disaster recovery educational and/or non-profit purposes without waiving the original copyright.

Disclaimer

Community Assisting Recovery, Inc. (aka CARE, Inc. or CARE) is not a law firm and does not act as your attorney nor does it interact with your insurance company on your behalf. This document was prepared for educational purposes, does not substitute for the advice of an attorney and should not be construed as legal advice. If you need legal representation, are involved in litigation, or have complex legal issues that cannot be handled or dealt with on your own, you should seek competent legal advice and/or hire an attorney.



Prepared by Community Assisting Recovery, Inc.

A Non-Profit Disaster Recovery Education Group

7918 El Cajon Blvd, Ste N346, La Mesa CA 91942

www.carehelp.org

Contents

Are You Prepared for the next Disaster?	4
Two Decades of Disasters	6
What Disaster Should I Prep For?	8
What is a Declared Disaster?	9
Phases of a Natural Disaster	10
What do you Need When A Disaster Hits	11
Insurance, Designed to help you Recover From Disaster	14
Shelter in Place, or Evacuate	16
Shelter in Place, What do you Really Need?	18
Evacuate, What do you Really Need?	20
What Can I do to Help?	22
What does CARE Do to Help?	24
Find More Info on Prepping	26

Are you

prepared!

Three-quarters of Americans say they are worried about natural disasters, terror attacks, or serious accidents affecting their communities, but many of them also say they aren't adequately prepared for these calamities, according to new data from YouGov Omnibus.

... It seems that concern about a disaster doesn't necessarily mean a household is preparing for it. Forty-one percent of people say they're not prepared for a natural disaster, while a slight majority (51%) say that they are prepared. Only 32% of people say they're prepared for a terror attack.

When it comes to being prepared for an emergency, 39% say they have an emergency kit, while another 39% have a non-perishable food stock. A little less than one-third (28%) of people have stockpiles of water, and one in four people (25%) have an evacuation plan. Of those who have an emergency kit, the most common items to have in the kit are: a first-aid kit (86%), flashlights or other light sources (83%), food (65%), water (63%), and blankets (62%).

When asked about what emergency measures they have in place, several people also elected to write in their own answers. Almost a dozen people said they would have guns or firearms ready in case of an emergency, while one person simply wrote "God is in control."

Excerpts from an article by Jaime Ballard on YouGov.com July 17, 2018

~~~~



Photo by Jason Leung on Unsplash



## How Can I Prepare?

I grew up in an LDS household, a religion known for encouraging its members to prep for disaster. Then in 2003, things got real for our family when the Old Fire leveled 500 houses in our neighborhood, including my mother's house which is the same house my brothers and I grew up in.

Although I recognize that different disasters require different types of prep, there are many overlaps that means you can more easily be prepared for many types of disaster. We've compiled this booklet to give general information on disasters and preparedness based on our own experience so hopefully this guide will get you started on that journey.

We hope you find this information helpful!

- Lila Zubik

for the next

disaster?

# TWO DECADES OF DISASTERS

Since CARE is based in San Diego County, we've compiled a list of events that have effected San Diego in the 21st century. In these cases, the average family could have benefited by following some basic preparation guidelines. As you can see, disasters aren't as rare as you think; people just like to forget about them. Although this is generally focused on San Diego, whatever area you're in, there are likely a similar range of disasters.



**2000: Y2K Computer Melt-down scare**  
\$308B lost Worldwide  
Run on banks and groceries.

**2001: 9/11 Terrorist Attack**  
2,996 lives lost  
\$32.5 B Insured Losses (2001 USD)  
Nation wide transportation and business shutdown.

**2002 West Nile Virus Epidemic**  
284 lives lost in US  
Spread by mosquitos.

**2003 Cedar Fire\***  
15 lives lost  
More than \$1.331 B Insured Losses, \$43 M in Fire Containment (2003 USD)  
Regional Evacuations, 3,241 structures lost, pockets of business interruption.

**2003 SARS Outbreak**  
774 lives lost Worldwide  
CoV first identified in Guangdong China.

**2005 Bird Flu**  
74 lives lost in Worldwide  
Although it did jump to humans, most of the lives lost were avian, estimated at 140 mil.

**2005 Heavy Storm Season\***  
14 lives lost, > \$600 M lost (2005 USD).

**2006 E. Coli Outbreak**  
5 lives lost US  
199 people infected, via contaminated spinach.

**2007 Witch Creek Fire et al.\***  
10 lives lost, more than \$1.34 B Insured losses + \$5.6 B in Legal Claims and \$41.3 M in Fire Containment costs (2007 USD)  
Largest evacuation on record in California, 2,311 structures lost & pockets of business interruption.

**2008 Great Recession**  
Between '05-'11, median US household income fell from \$106,591 to \$68,839

**2009 Swine Flu Pandemic**  
18,449 lives lost Worldwide  
First identified in the United States.

00

01

02

03

04

05

06

07

08

09

10

11

12

13

14

15

16

17

18

19

**2011 Southwest Blackout**

\$100 M lost (2011 USD)  
No power for ±12 hours.

**2011 Heavy Storm Season\***

> \$74 M lost in SoCal (2011 USD)  
Lots of car accidents and property damage in Mission Valley.

**2014 Coco’s Fire et al.\***

\$5.7 M Insured Losses (2014 USD)

Local evacuations, 28 structures lost and pockets of business interruption.

**2014 California Drought\***

\$5.7 M lost (2014 USD)

Drought lasted from 2011-2017, but 2014 brought record heat and lack of precipitation.

**2014-2016 Ebola Outbreak**

11,325 lives lost Worldwide

Mostly contained to West Africa.

**2016 Zika Outbreak**

2,382 lives effected Worldwide

Adverse pregnancy and birth outcomes.

**2017 Lilac Fire\***

\$8.9 M lost (2017 USD)

Evacuations, 200 structures lost, pockets business interruption.

**2017 Heavy Storm Season\***

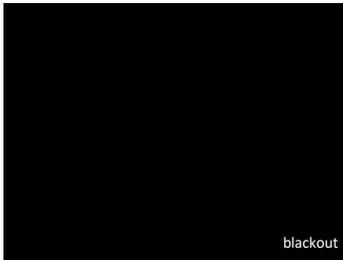
\$113 M lost in Assistance to public agencies (2017 USD)

**2018 West Fire\***

\$15 M Insured Losses estimated, 34 homes lost.

**2019 Heavy Storm Season\***

Loss data not reported.



blackout

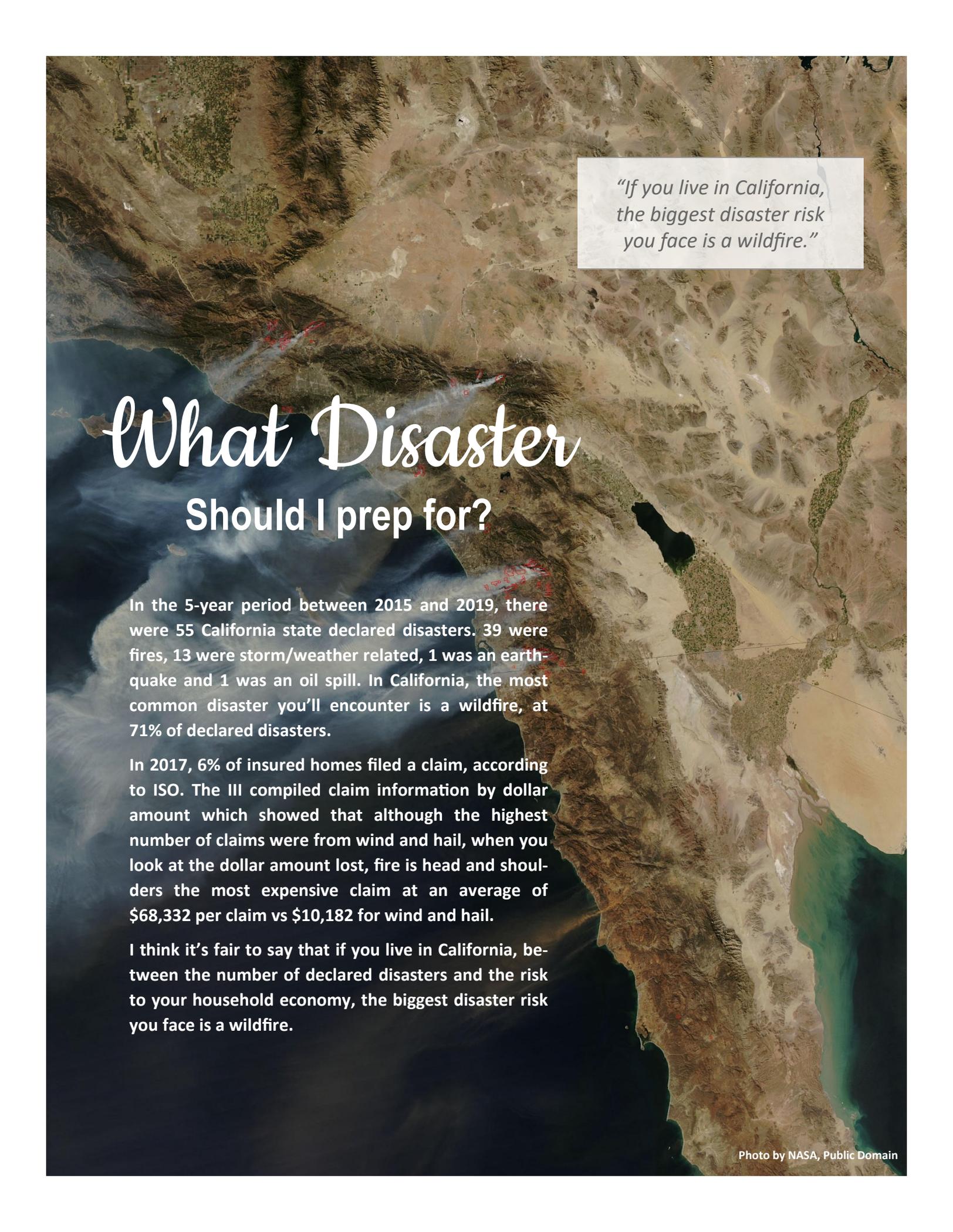


Please note that even though there were no earthquakes that effected San Diego during this time period, it’s always something to plan for.

“Disasters aren’t as rare as you think; people just like to forget about them.”

\*California State of Emergency Declared by the current governor.

All loss numbers are estimated. In general, most reported losses include real property losses only, not personal property or automobiles. Insured losses likely include all covered losses and are reported by insurers. Uninsured losses are not tracked publicly. Unless otherwise noted, Public costs (including fire suppression, infrastructure repair etc.) are not included.

A satellite-style photograph of California, showing the state's coastline, major cities, and mountain ranges. A large plume of white smoke, representing wildfire smoke, is shown rising from the central and southern parts of the state and drifting westward over the Pacific Ocean. The smoke is semi-transparent, allowing some of the terrain below to be seen.

*"If you live in California,  
the biggest disaster risk  
you face is a wildfire."*

# What Disaster Should I prep for?

In the 5-year period between 2015 and 2019, there were 55 California state declared disasters. 39 were fires, 13 were storm/weather related, 1 was an earthquake and 1 was an oil spill. In California, the most common disaster you'll encounter is a wildfire, at 71% of declared disasters.

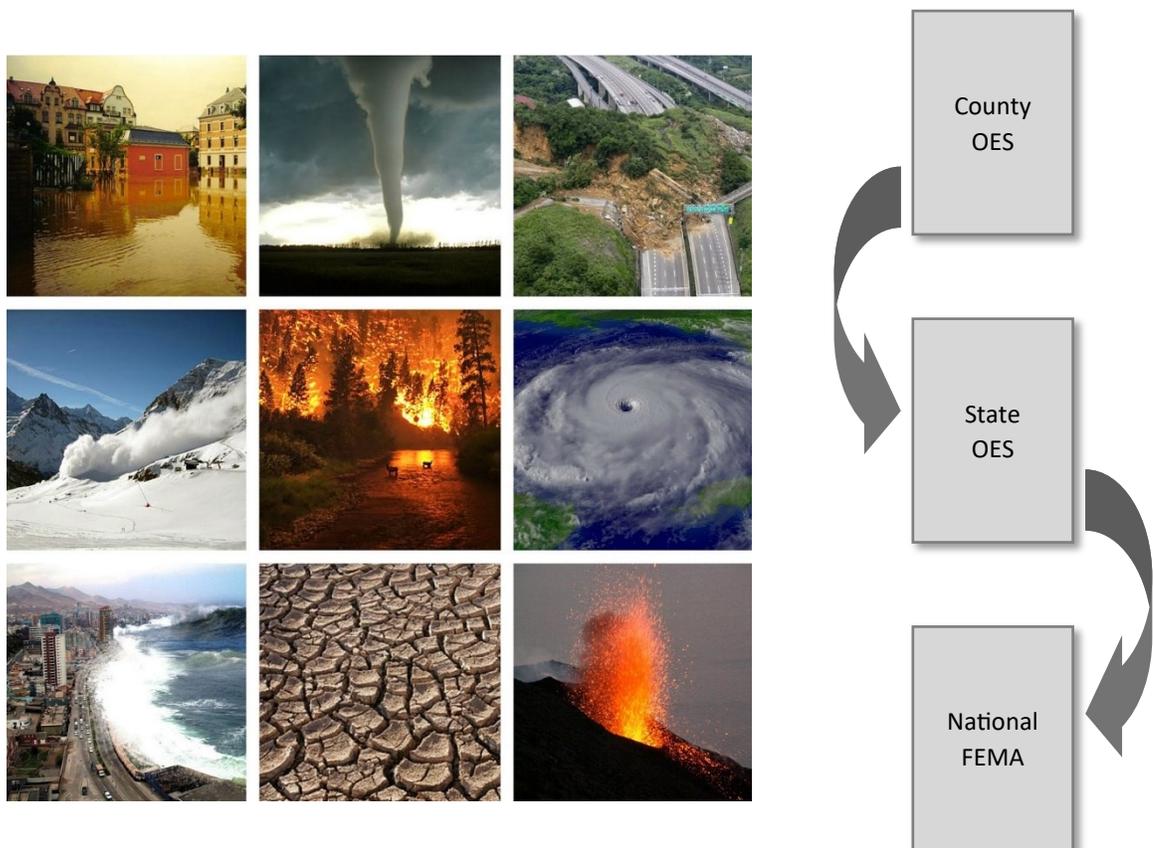
In 2017, 6% of insured homes filed a claim, according to ISO. The III compiled claim information by dollar amount which showed that although the highest number of claims were from wind and hail, when you look at the dollar amount lost, fire is head and shoulders the most expensive claim at an average of \$68,332 per claim vs \$10,182 for wind and hail.

I think it's fair to say that if you live in California, between the number of declared disasters and the risk to your household economy, the biggest disaster risk you face is a wildfire.

A declared disaster is when the disaster is big enough that the government recognizes it as a situation a large number of people and organizations need to help with.

To be clear, most of this help is to make it easier for government agencies to give aid to each other, but there can also be some benefits to the public. One example is a law in California that comes into effect during a state declared disaster that extends a home owner's Additional Living Expense timeline from 12 months to 24.

Each "level" of government has its own ability to declare a disaster and each agency must declare a disaster before the next one up the chain.



## *What is a* **DECLARED DISASTER?**

# Phases of a Natural Disaster

When a disaster hits it comes in phases.

1. **The first phase is the actual disaster.** This is when the disaster is happening. Fire, earthquake, flood, hurricane, tornado, terrorist attack and volcanic eruption are the most common in the US, although tsunamis can also happen, especially on the west coast. This phase will come with very little to no warning and last the shortest of all the phases.
2. **The second phase is immediate needs.** This phase is immediately after the disaster, and sometimes starts before aid workers arrive. It lasts until everyone in the position of being able to provide their own food and shelter and has free access to their property. It can last anywhere from a single day to several months.
3. **The third phase is recovery.** This is the longest lasting of the phases and the most overlooked by the public. It lasts at least one year and up to three to five years. The time period for this phase varies from household to household but generally ends when a family is in a “new” permanent living situation which can vary in scope from someone finding a new rental unit, to buying a new house, to rebuilding their old house.





# What You Need When a Natural Disaster Hits

Here's how to prep for the basics in each phase of a natural disaster.

## Phase 1: The Disaster

The most important thing you need during a disaster is information on what the danger is and how to escape from it.

**ONE: Have a phone that can use SMS texting.** Many times, during a disaster where infrastructure has been compromised or heavily congested, SMS the only way to communicate since the regular phone network is jammed with people making calls and accessing the internet. Make sure you have your family's cell numbers in your contact list so you can text them in an emergency

**TWO: Register for local official updates** by texting your zip code to 888777.

**THREE: Join Twitter.** Sometimes you need information and can't get it through traditional means (radio, TV and Google). Even if you don't use it for anything else you should join twitter and put the app on your phone. *It's amazing how fast you can find information on Twitter that you can't find anywhere else.*

You can also use the **Red Cross's "Safe and Well"** to let your family know you're safe if you have access to the internet

## Phase 2: Immediate Needs

Prepping for this phase secures your need for food, water, clothing and shelter during an evacuation.

**ONE:** During a natural disaster, you will either need to shelter in place, or evacuate. **Prepping to shelter in place** requires being self sufficient at home for at least 72 hours, although during Hurricane Katrina, residents of New Orleans and the surrounding area, were without local support for weeks. **Prepping for evacuation** means being ready to go with only a minute's notice. For this, you should have a "Go-Bag" at home and keep it updated.

**TWO: A Go-Bag for your car, work or school.** Think of all of those people during 9/11 who had to walk in their fancy dress shoes all the way from the World Trade Center to reach transportation miles away without any place to stop for water all the while breathing toxic ash.

**THREE: A place to shelter during an evacuation.** It could be anything from a tent to an RV to crashing at a evacuation shelter or a friend's, but it can't be your own house. You can check the Red Cross website for shelter locations.



## Phase 3: Recovery

Prepping for this phase helps you return to your life as quickly as possible.

**ONE: Place important documents in a safe place away from the house.**

You can put the originals in a safe deposit box, but I recommend scanning everything and storing it online. There are three major categories of “important documents”:

- a. Identification: Copies of your state ID card, social security card, birth certificate, passport, car and home ownership information, insurance cards etc.
- b. Memorabilia: photos, home movies, etc.
- c. Insurance preparation photos and movies: Besides your insurance policy, go into every room and take a picture and/or movie of everything you own. You don't have to take a picture of individual items, just open every closet, box and drawer and take a picture. It can be done in a matter of a couple of hours and will make your life a LOT easier if you have a major loss.

**TWO: Backup your computer.** I would recommend backing up your computer to the cloud. You must assume you won't be at home to save anything. It happens more often that you'd like to think and there is so much information stored on a computer now-a-days that it's an essential part of life.

**THREE: Get or update Insurance.** If you don't have even the most basic of insurance (renters covers their personal property) your recovery will be extremely long and painful. Phase three is not newsworthy and rarely gains extended media ex-



Photo by Daniel McCullough on Unsplash

posure so most people don't realize that the government (state and federal) only has very limited assistance programs that will in NO WAY get anyone back to a fully recovered status. The max-grant FEMA provided for the '07 survivors was about \$7,500. Government programs are geared towards helping your local government get reimbursed for their costs associated with the disaster and repairing infrastructure.

People who are uninsured will need to rely on their own grit, as well as the generosity of local, everyday people who donate to philanthropic and religious organizations that get together to organize long term recovery. Since San Diego suffered two major disasters in four years (2003 and 2007) we have a Community Recovery Team [communityrecoveryteam.org](http://communityrecoveryteam.org) who keep prepared for long-term recovery following a disaster. Even with these organization's help there is no guarantee an uninsured household will be able to find adequate help to fully recover. Although even insured people aren't fully compensated for their loss, in every case I know of, insured households are, without exception, better off than uninsured households.

If you already have Home Owner's Insurance and want to go one step farther, make sure you're *Insured to Value* (see page 15).

**FOUR: Get to know your neighbors.** Make a phone list of everyone in your neighborhood and join your local neighborhood organization (almost all areas have a group of volunteers that gather regularly to discuss local issues) and join a neighborhood social network like [www.nextdoor.com](http://www.nextdoor.com). Neighbors that know each other can communicate much easier and if the entire block disappears you will no longer have the luxury of knocking on their door and learning about local recovery meetings.

# *Insurance*

*Designed to help you recover from Disaster*

When disaster hits, most people turn to their insurance company for help. Within a short amount of time, they are amazed to learn what insurance does NOT cover and that the insurance company often tries it's best to save themselves money at your expense.

One of the most prevalent problems we see after a large disaster is underinsurance. That means, the amount you're insured for, is less then it's going to take to make you whole. After interviewing hundreds of survivors from the 2007 wildfires, only 8% were insured to at least 80% of their dwelling loss and only 2% were insured to 90% of their dwelling loss. On average, **the majority of dwellings were only covered for 55% of their replacement value.**

But what can you do? Here are a few tips to get you on your way to being fully insured.



**LOOK FOR A COMPANY WHO OFFERS  
GUARANTEED REPLACEMENT**

These companies are far and few between and are very picky about who they cover, but they do exist.

**GO TO A COMPETITOR FOR A QUOTE**

See what other companies are offering. Tell them you want to be fully covered in case of a total loss.

**HAVE YOUR INSURANCE AGENT HELP YOU  
CALCULATE THE COSTS OF REBUILDING  
YOUR HOME**

They are the experts and deal with this every day. Rely on their expertise.

**INSIST ON TOTAL HOME REPLACEMENT**

Voice your concerns and wishes. Do not let it go unsaid. If possible, have them give you their promises in writing.

**INSIST ON INFLATION GUARD**

This will annually increase the amount of coverage you have by an inflationary calculation.

**INSIST ON PERSONAL PROPERTY FLOATERS**

If you have specialty items or an extraordinary amount of personal property, make sure its all covered.

**INSIST ON BEING TOLD ABOUT ALL THE  
PRODUCTS AVAILABLE**

Ask if they have any additional products they could sell you as add-on's to your

homeowner's policy. For example, some companies offer higher percentages for extended replacement, code upgrade, personal property and/or appurtenant structure coverage.

**BE AWARE OF COVERAGE FOR APPURTENANT OR "OTHER STRUCTURES"**

If you have a detached garage, guest house, large retaining walls, long walkways, large sheds etc., you might be in need of additional coverage for these structures.

**INCREASE THE DEDUCTIBLE TO REDUCE  
THE PREMIUM**

If increasing your coverage is tightening your budget, get a discount by increasing your deductible. If you have a high deductible they know you won't be turning to them for small "nuisance" claims.

**AFTER REVIEWING YOUR COVERAGE,  
WRITE A LETTER OF THANKS**

Nothing is more frustrating than knowing you asked for more coverage and not being able to prove it later. Write a letter of thanks to your agent for reviewing your coverage to make sure you are fully covered.

CC the home office.

# SHELTER IN PLACE

Let's get into the nitty-gritty of what you'll actually need to either Shelter in Place or Evacuate. The next pages will go into detail on what we need for either situation.

*On*



Credits for photos on following four pages:

**Water:** manu schwendener on Unsplash

**Food:** Brooke Lark on Unsplash

**Shelter:** Marten Bjork on Unsplash

**Light:** Jonny Caspari on Unsplash

**Toiletries:** Markus Spiske on Unsplash

**First Aid:** Public Domain

**Communication:** NeONBRAND on Unsplash

**Transportation:** Clément M. on Unsplash

**Money:** NeONBRAND on Unsplash

**Electricity:** Lila Zubik

**Internet:** Sarah Dorweiler on Unsplash

**Entertainment:** Kari Shea on Unsplash

**Pet Needs:** Kari Shea on Unsplash

**Meeting Place:** Jude Beck on Unsplash

*Evacuate!*



# SHELTER IN PLACE

## WHAT DO YOU

*really need?*

### WATER

1. Reusable water bottle.
2. Disinfecting Bleach.
3. Very large storage container (rain barrel, water heater, pool or how about Zero Mass to get you “off the grid” for drinking water).



### FOOD

1. Ability to cook at home.
2. Shelf stable & frozen food to supplement fresh food.
3. Camping meals, MRE or rations for dire emergencies.



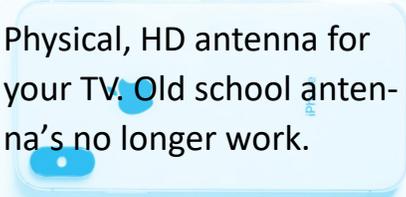
### SHELTER

1. Savings to pay 1-3 months of living expenses.
2. Basic camping supplies, a tent in the backyard can be a fun break during quarantine.



### COMMUNICATION

1. External battery to charge cell phone.
2. Crank/solar/battery operated radio/flashlight combo (some even charge your phone).
3. Physical, HD antenna for your TV. Old school antenna's no longer work.



### TRANSPORTATION

1. Keep insurance up-to-date.
2. Bicycle for everyone in family.
3. Some sort of RV (more helpful in an evacuation than SIP).



### MONEY

1. Keep a credit card for emergency use only.
2. Auto-deposit a small amount (even \$10 will add up) from your paycheck into a high-yield savings.



Since the **Great Quarantine**, most people have a better idea of what they need to shelter in place. I broke this list down into the 12 categories I've identified as being important to sustaining the basic standard of living most people expect in the United States. The specifics of each category may differ for you so adjust as you see fit.

*You don't have to go overboard to be prepared. Your best bet is to start small, suggestion #1 in each category, and build up to #3 over time.*

## LIGHT

1. Flashlight and batteries.
2. Extra batteries.
3. Emergency flashlights that plug into the wall and come on when power goes out.



## TOILETRIES

1. Buy extras (TP, feminine hygiene, soap, etc.)
2. Have more extras.
3. Even more extras (they don't go bad).



## FIRST AID

1. Buy/create basic first aid kit. Fill prescriptions as soon as possible to make sure you have some available.
2. Have over-the-counter meds available at home.
3. Have advanced supplies available.



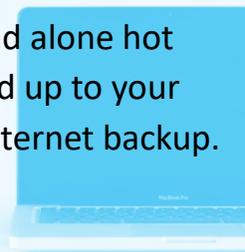
## ELECTRICITY

1. Pay electric bill religiously.
2. Portable charging device for laptops and cell phones.
3. Generator to keep your fridge going.



## INTERNET

1. Have high-speed internet access at your home.
2. Learn how to use your cell phone as a hotspot.
3. Have a stand alone hot spot hooked up to your router as internet backup.



## ENTERTAINMENT

1. Games
2. Books
3. Streaming channels!



Hint: Have physical media available in case of blackout

# Evacuation

## WHAT DO YOU

*really need?*

### WATER

1. Reusable water bottle and water disinfecting tablets, bonus points for a sediment filter.
2. Large, water-dispensing cooler, if you have time to fill it up prior to evacuation.



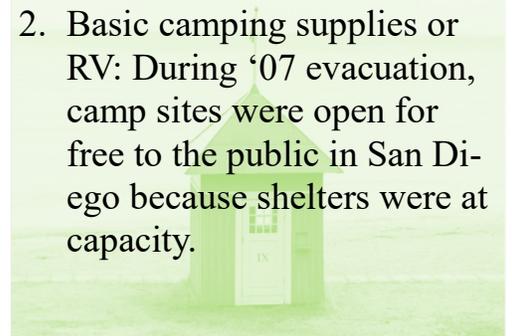
### FOOD

1. Camping meals or emergency rations.
2. Shelf stable food you can pack, in case you have time prior to evacuating.



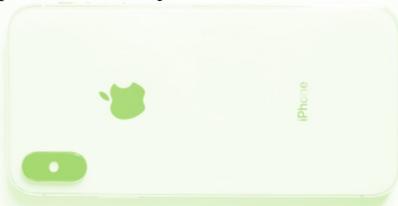
### SHELTER

1. Mobile phone and battery charger to book a hotel room, call a friend or look up where public shelters are located.
2. Basic camping supplies or RV: During '07 evacuation, camp sites were open for free to the public in San Diego because shelters were at capacity.



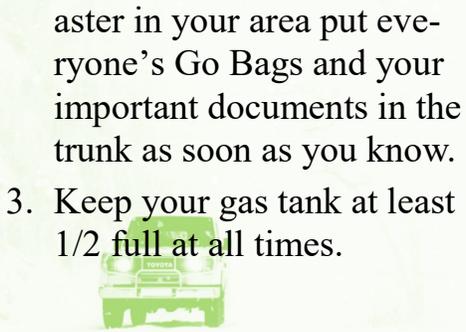
### COMMUNICATION

1. Mobile phone and battery charger.
2. Make sure all of your important paperwork is backed up to the cloud, but if you have time, bring your computer with you!



### TRANSPORTATION

1. Enough car capacity to hold everyone in your family (including pets).
2. If you have notice of a disaster in your area put everyone's Go Bags and your important documents in the trunk as soon as you know.
3. Keep your gas tank at least 1/2 full at all times.



### MONEY

1. Keep cash on hand in case of power failure when no ATM's or Credit Card transactions will be available. Estimate three days of expenses and try to store it in smaller bills (\$20 bills max).
2. Try to keep a credit card for emergency expenses only.



The 2007 Wildfires lead to the evacuation of about 1,000,000 residents, right here in San Diego which, at the time, was the largest evacuation in California history. Please note that during the 2007 evacuation, the I-5, I-15 and I-8 freeways were all closed, meaning we all had to find a safe place right here in San Diego county.

Since the occurrence of wildfires seems to be increasing, evacuation is something you should be prepared for.

**Things listed under #1 in each category should be in your Go Bag.** The hardest part will be keeping it small and light enough to easily carry. Except the car. Because that won't fit in your bag :-).

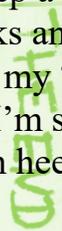
## LIGHT

1. Flashlight and batteries.
2. Camping lantern.



## TOILETRIES

1. 72 hours worth of extra toiletry supplies.
  - TP
  - Feminine hygiene
  - Hand washing
  - N-95 face mask
2. I also keep a pair of sneakers, socks and athleisure pants in my "get home" bag in case I'm stuck somewhere in heels and a skirt.



## FIRST AID

1. Basic first aid:
  - Bandages
  - Analgesic
  - Digestive Relief
  - Hand SanitizerSearch "Altoid Tin First Aid Kit" for ideas.
2. A more extensive first-aid kit for the car.



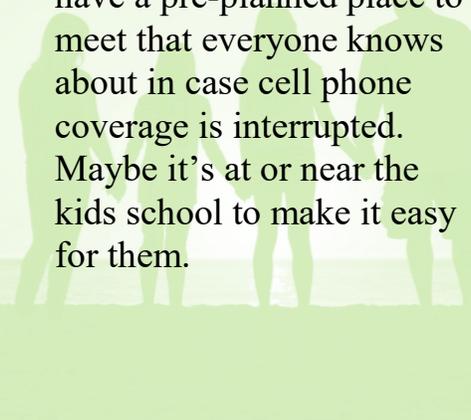
## PET NEEDS

1. Have a go-bag for your pet (collar and harness, food, waste disposal options, toys and food/water dishes).
2. Have travel cages for EVERY pet you own.



## MEETING PLACE

1. These plans will change as your household changes, especially as kids age, but have a pre-planned place to meet that everyone knows about in case cell phone coverage is interrupted. Maybe it's at or near the kids school to make it easy for them.



## ENTERTAINMENT

1. Good idea to have something in kids Go Bag to keep them occupied. They'll be bored at a hotel or evacuation center.
2. Offline book, sketchpad etc.



# What Can I do to Help

Luckily, the closest thing most people will get to a disaster is a desire to help others during their time of need. That is a noble desire and one that is necessary in the aftermath of a disaster, but what is the best way to *really* help? Here are some suggestions based on personal experience.

1. **DO NOT SEND PHYSICAL DONATIONS** (like clothing and household items) to a disaster location as most organizations don't have the capability to process the flood of things they get (many call donations "the second disaster"). "...ask the people who require help what they want, 'rather than just barreling through with your need to help.'"<sup>1</sup>

If you think your items will be helpful, donate them to local organizations like the Salvation Army. They have the ability to process and deliver only the required items to a disaster area.

2. **Send money to a local organization who will give the money to a long term recovery team.** For example, the *San Diego Foundation* funded the *Community Recovery Team* following both the '03 and '07 disasters in San Diego. Many other areas have similar foundations. These organizations generally fund the organization of the local resources to avoid duplication of services and can tailor the help to each family's needs. In general survivors have the ability to learn how to

recover and money is better spent teaching them how to do it. For those unable to recover with teaching alone, these organizations can coordinate care for a better outcome.

3. **If you have no money to give, then sign up with a local organization and give them your time.** I'm sure the Salvation Army would love help digging through the mountains of household goods they have to sort and sell, local animal shelters need help feeding their animals and the local Food Bank needs help stocking shelves. The Red Cross has a disaster relief team, but you have to sign up well in advance and go through training before you can help with active disaster recovery.
4. **Find your niche before the disaster.** All of these organizations (and more) help following a disaster and the more people they have helping *before* a disaster, the more prepared they are when the time comes. Make sure you're trained and have met all of the organization's qualifications prior to the disaster.

1. "How to Help in a Pandemic: Ask Before You Donate 1,000 Pizzas" by Ginia Bellafante, NY Times April 10, 2020

up?

*“...ask the people who require help what they want, ‘rather than just barreling through with your need to help.’”<sup>1</sup>*



***“We think of ourselves as working under the “teach a person to fish” philosophy.”***

# What does CARE do to help?

Community Assisting Recovery, Inc. (aka CARE) is a 501(c)3, non profit organization committed to helping disaster survivors navigate the maze of recovery. Our main goal is to help them understand their rights under their insurance policies, and how to go about pursuing those rights to help with this overwhelming task. We think of ourselves as working under the “teach a person to fish” philosophy and don’t work directly with survivor’s insurance company or provide direct, monetary relief.

Our information helps during phase three of recovery. We have participated in many Disaster Recovery Centers in the Southern California area, but teaching generally takes place after the disaster and immediate needs phases are complete and the neighborhood has stabilized. Having survived a disaster, I found that CARE’s information was the most important help we received and then when I started working for CARE, found that this type of information is often the most underfunded.

When people donate money to help survivors, the people in need who receive money from that organization get a fraction of what you donate (the fraction they get depends on the organization and the programs they offer). For example, if you donate \$1 to an organization, the people who benefit from that organization might get 75c or 50c or even less. Do some research before you donate to make sure you’re maximizing your donation dollar.

When donations are given to post-disaster education, the survivor gets multiple times the amount of money the organization receives due to knowing their rights and what to ask for. For example, in our 12-month reports to the San Diego Foundation following the 2007 San Diego Wildfires, we reported that for every \$1 that was donated to our organization, more than \$350 dollars was brought back into the community based on educating consumers on their rights. In our family’s case, we ultimately received twice the insurance company’s initial offer.

**Natural Disasters with Kate Leonard and Tim Johnson:**

<https://www.parcast.com/naturaldisasters>

Each week, Natural Disasters examines the earth's biggest catastrophes that took countless lives, destroyed communities, and toppled civilizations.

**Prepper Website Podcast:**

<https://www.theprepperwebsitepodcast.com>

Build a More Self-Reliant Life. Love Your People, Get Prepared, Live Life. Articles about prepping, read by the host.

**The Urban Prepper**

<https://www.youtube.com/user/TheUrbanPrepper>

Features emergency preparedness topics and related gear reviews focused on Urban and Suburban preparedness and not as focused on Rural areas.

**City Prepping**

<https://www.youtube.com/channel/UCmb2QRAjdnkse21CtxAQ-cA>

City Prepping's chief aim is to help provide survival basics for every day people that is practical and easy to implement should calamity strike.

**The Prepared**

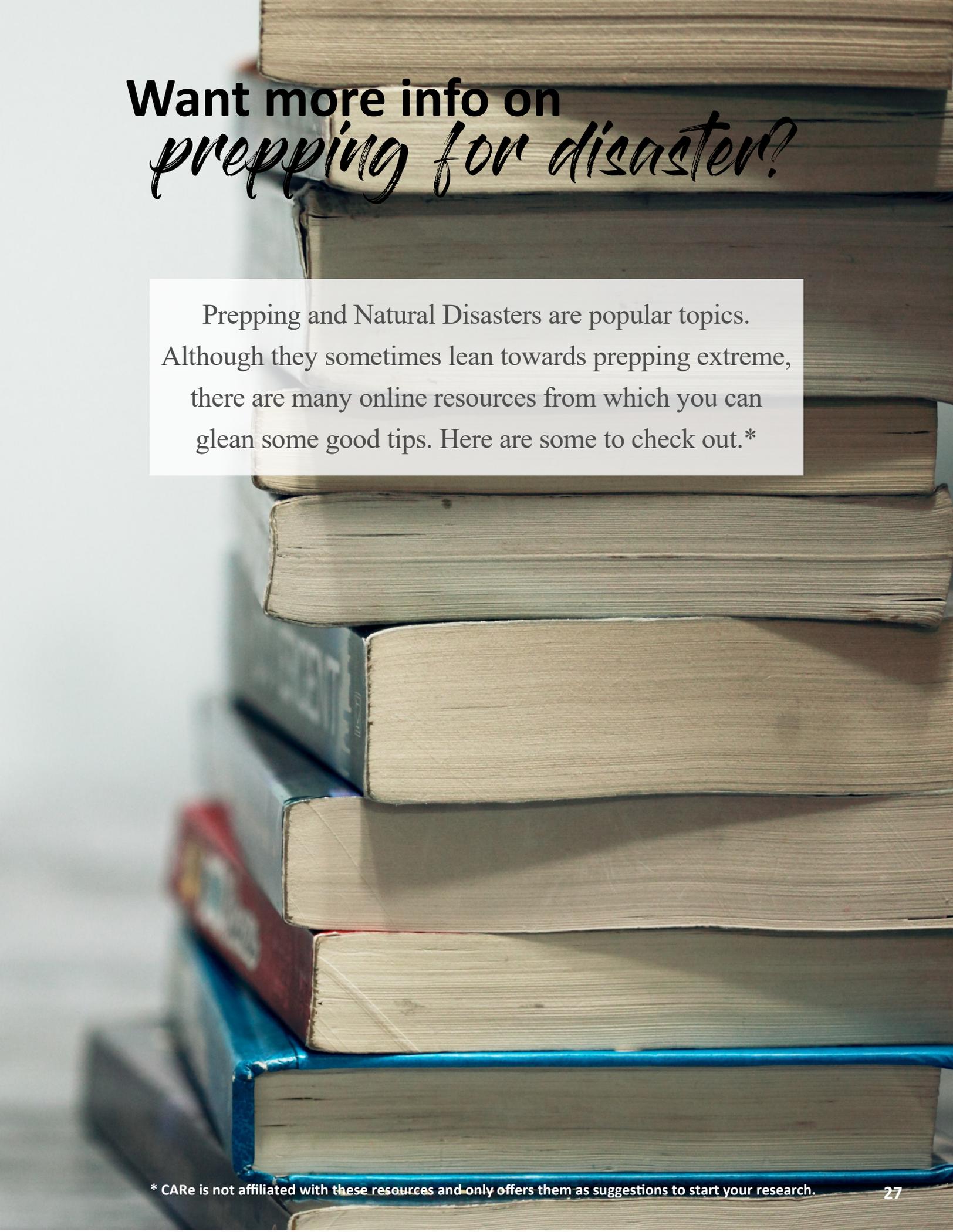
<https://theprepared.com>

A collection of free, obsessively-researched reviews of the best prepper gear and skills so you can protect your life, family, and home in an emergency.

**The Prepper Journal**

<https://www.theprepperjournal.com>

The Prepper Journal is a daily survival blog devoted to a wide variety of preparedness, survival, self-reliance and personal defense topics.



# Want more info on *prepping for disaster?*

Prepping and Natural Disasters are popular topics. Although they sometimes lean towards prepping extreme, there are many online resources from which you can glean some good tips. Here are some to check out.\*

# Are You Prepared for the Next Disaster?

We like to think that disasters are outliers and that we don't need to do anything extraordinary to prepare. *Think again.* Every year, California has on average, ten officially declared disasters, many of them right here in San Diego.

## **But what can you do about it?**

Being preparing for what's ahead can give you a sense of well-being and can be woven into your everyday life, as long as you are consistent and do a little at a time. This guide will give you information to help you on your journey, getting ready to brave the next disaster.

### **About the Author**

#### **Lila Hayes-Zubik, CARE, Inc.**

Lila Hayes-Zubik's mother's house, the home Lila grew up in, was destroyed in the 2003 Southern California wildfires. Assuming the tasks of recovery for her mother, Lila struggled through the challenges of survivor recovery. Her focus and energy led her to CARE survivor recovery meetings at a local church. Through these meetings, she started the ad hoc organization, the Old Fire Recovery Group, to help fire survivors in San Bernardino. Through Lila's complete immersion in the recovery process, Lila's mother was able to return to a new house that more fully meets the needs of the 21st century. Following Hurricane Katrina, she advised survivors in association with the Los Angeles non-profit group, Community Partners. Due to a generous grant from The San Diego Foundation, she then helped to coordinate CARE's recovery operations for the 2007 and 2008 Southern California fires and then the publishing of *A Survivor's Guide to Insurance* which was released in 2011. She now serves on the Board of Directors for CARE, maintains their website, and advises survivors of other disasters.

