Disaster Resilience and Preparedness Tool Kit

- **How** local leaders **can reduce risks and better protect older adults**
- **How** older adults **can reduce risks and better protect themselves**

AARP.org/DisasterResilience

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 or older to choose how they live as they age. With a nationwide presence, AARP strengthens communities and advocates for what matters most to the more than 100 million Americans 50-plus and their families: health and financial security and personal fulfillment.

AARP, 601 E Street NW, Washington, D.C. 20049
Web: *AARP.org*
Toll-Free English: 1-888-OUR-AARP (1-888-687-2277) | **Toll-Free Spanish:** 1-877-342-2277
International Calls: +1-202-434-3525 | **TTY Users, Dial 711:** English: 1-877-434-7598 | Spanish: 1-866-238-9488

AARP Livable Communities

The AARP Livable Communities initiative supports the efforts of local leaders and residents throughout the nation to make their communities more livable and age-friendly. Among the initiative's activities are the AARP Community Challenge, an annual grant-funding program to support projects that build momentum for local change, and the AARP Network of Age-Friendly States and Communities. (See page 4 to learn more.)

Web: *AARP.org/Livable*
Newsletter: *AARP.org/LivableSubscribe*
Email: *Livable@AARP.org* | **X:** *@AARPLivable* | **Facebook:** *@AARPLivableCommunities*

The AARP Disaster Resilience and Preparedness Tool Kit

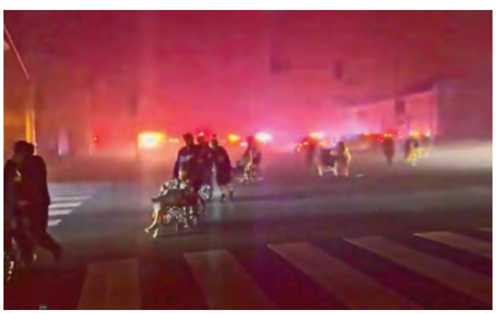
Writer/Editor: Melissa Stanton, Senior Advisor, AARP Livable Communities
Managing Editor: Mike Watson, Director, AARP Livable Communities
Art Director: Mimi Park, Design Park, Inc.
Copy Editor: Don Armstrong | **Art Production:** Steve Walkowiak
Contributors: Aisha Bonner Cozad, Ph.D., Senior Research Manager, AARP Research | Amy Lennard Goehner

This publication is adapted from the *AARP Disaster Resilience Tool Kit*, a resource for local leaders published in 2022 by AARP with the Federal Emergency Management Agency (FEMA) as a companion to the *Guide to Expanding Mitigation: Making the Connection to Older Adults*, which was created by FEMA in cooperation with AARP for emergency management professionals.

Individuals representing the following organizations contributed to the *AARP Disaster Resilience Tool Kit*: AARP • American Red Cross • Build Strong America • FEMA • National Fire Protection Association • Palo Alto University • Puerto Rico University Center for Excellence in Education, Research and Service on Developmental Disabilities • University of Colorado Natural Hazards Center • Veterans Emergency Management Evaluation Center • Wesley Living

COVER PHOTOGRAPHS, CLOCKWISE FROM TOP LEFT: AARP MICHIGAN (SEE PAGE 25) | JOE RAEDLE/GETTY IMAGES (SEE PAGE 8) | FRANZ MARC FREI/GETTY IMAGES (CAPTIVA ISLAND, FLORIDA) | DAVID MCNEW/GETTY IMAGES (WILDFIRE EVACUATIONS IN SOUTHERN CALIFORNIA)

AARP Disaster Resilience and Preparedness Tool Kit



▲ From top: A fallen tree blocks a roadway after a 2022 storm in Tennessee. A California nursing home is evacuated during a 2025 wildfire. In 2021, a winter freeze led to an extended power outage throughout Texas.

BRAD VEST/GETTY IMAGES | FOOTAGE BY SWNS VIA GETTY IMAGES | MONTINIQUE MONROE/GETTY IMAGES

Older adults are disproportionately impacted by disasters, often representing the majority of fatalities.

The ***AARP Disaster Resilience and Preparedness Tool Kit*** can help local leaders (including government staff, aging-services professionals and volunteers) foster a community-wide resilience that bolsters the safety and well-being of all residents.

This guide can also inform older residents, their families and, when needed, caregivers about preparing for the possibility of having to evacuate or shelter in place due to a weather event or other emergency.

- By understanding all stages of the disaster life cycle, local leaders can ensure that an "all-ages" lens is effectively integrated into preparedness, response, recovery and mitigation efforts.
- By understanding their community's disaster and emergency response plans and resources, residents can better prepare themselves.

While the entire guide has information for all readers:

- The Preface and Parts 1 and 2 are especially useful for elected officials, government staff and other local leaders.
- Parts 3 and 4 feature useful resources for residents of all ages.

Find this publication, related information, citations and more at *AARP.org/DisasterResilience*.

PREFACE

The Disaster Life Cycle

For most people, the storyline of a disaster begins right before or immediately after the disaster strikes. Emergency management professionals take a longer view and have a broader perspective, one embodied in the notion of the four-phase — often continuous or recurring — "disaster life cycle" (sometimes called the "disaster cycle" or "disaster process").

1. PREPAREDNESS

Improving the Ability to Respond

Education, outreach and other measures improve the ability of individuals and the community to respond during and immediately after a disaster. Steps might include helping residents stock up on food, water and medical supplies; training community members in emergency protocols; and developing communication plans.

2. RESPONSE

The Immediate Aftermath of a Disaster

This period involves saving lives, searching for missing people, limiting property damage, providing shelter and services, and ensuring access to water and food.

3. RECOVERY

Cleanup, Assessment and Rebuilding Better

This phase begins once the immediate danger has passed. It includes the removal of debris, the restoration of utilities and the start of structural repairs. Recovery requires careful planning to address long-term needs, including housing, employment, rebuilding and economic development. Recovery can last months, years or decades. Smart recovery work creates methods and physical structures better than those that existed and reduces future risks.

4. MITIGATION

Making a Community Less Vulnerable

Mitigation aims to reduce or eliminate future risks. Prepared communities articulate in a formal plan how they will reduce the vulnerabilities and impact of a disaster. Implementing a hazard mitigation plan can be key to preventing or breaking the cycle of disaster damage and reconstruction. Such efforts might include improving public infrastructure, addressing environmental concerns, enhancing engineering practices, building fire-resistant structures, flood-proofing homes, changing zoning laws, or adopting and enforcing hazard-resistant building codes. ■

◀ **"Understanding the disaster cycle helps everyone from emergency managers to community members take informed actions before, during and after disasters," explains Iowa State University Extension and Outreach, a program tasked with helping Iowans prepare for, respond to and recover from disasters.**

IOWA STATE UNIVERSITY EXTENSION AND OUTREACH, *DISASTERINFO@IASTATE.EDU*

While older adults may not be the most severely impacted population group in every disaster, they have proved to be the most at-risk — and the most in need of emergency services, care and assistance.

Dangers Defined

EMERGENCIES are usually localized incidents that are resolved quickly using local resources. That said, small-scale emergencies can escalate into disasters due to inadequate planning, a flawed response or a poor use of resources.

DISASTERS are typically large-scale and cross geographic and political boundaries. They require a level of response and recovery greater than most local communities can provide.

NATURAL HAZARDS are a source of harm or difficulty created by a meteorological, environmental or geological event. Natural hazards greatly impact the built environment.

SOURCE: Federal Emergency Management Agency (FEMA) training manual *Emergency Management in the United States and the Department of Homeland Security Risk Lexicon*

Weather Warnings

ADVISORY
A hazard is expected to occur locally or nearby, but its impact is not expected to be life threatening.

WATCH
Be prepared. There is a possibility of a hazard occurring in the area or nearby.

WARNING
Take action! A hazard is expected to occur — or is already occurring — in the area or nearby, and the impact may be serious.

Note: The precise definitions and time frames vary based on the type of weather event.

For instance, a "tornado watch" typically means there is the potential for a tornado to develop within the next 2 to 4 hours, but a "hurricane watch" can mean that hurricane-force winds are possible during the next 48 hours.

SOURCE: National Weather Service, *Weather.gov*. (Search for "Watch/Warning/Advisory Definitions.")

Realizing Resilience

RESILIENCE prepares communities for anticipated natural hazards, enables them to adapt to and withstand changing conditions, reduces suffering and speeds up recovery. A highly resilient community can emerge from a disaster stronger than it was before.

Resilience among older residents improves when local leaders are aware of their needs and concerns and understand the impacts on older people of:

- Natural Disasters (such as hurricanes, tornadoes, earthquakes, blizzards)
- Infrastructure Emergencies (building fires, road closures) and Disruptions (such as power outages)
- Weather Trends (such as droughts, floods, temperature extremes)

Enlisting older adults as volunteers and participants in planning efforts is an important way to build a link to a more resilient future.

Resilience, Preparedness, Connections

▲ **An AARP Community Challenge grant helped a nonprofit in New Orleans, Louisiana, host preparedness workshops.**

▲ **Once AARP Puerto Rico staff and volunteers could get out of their homes and back to work after 2017's Hurricane Maria, they spread out across 26 towns to distribute more than 7,000 bags of groceries to older people living alone.**

▲ **Disasters often attract scammers and looters. AARP community shredding events (such as this one in San Diego, California) help people safely dispose of unneeded papers that could put them at risk of identity theft and financial crimes.**

Extreme weather conditions, disasters and health emergencies devastate communities.

Housing, transportation networks, businesses, institutions and the availability of both basic and essential services, as well as critical infrastructure (such as utility lines), can be disrupted or eliminated in an instant.

Livelihoods and lives are also at risk.

Rebuilding efforts can take years.

The long-term effects of disasters, such as home repair needs or health setbacks, can harm the financial and emotional well-being of all community members and especially older adults.

"As extreme weather becomes more common and disruptive, the effects can impair relationships, interrupt routines and communication, and damage gathering places and the foundations of community traditions," writes Fiona Doherty, an assistant professor at the University of Tennessee and the author of a study published in 2026 about social connectivity and extreme weather.[1]

During extremely hot weather, people retreat indoors to stay near air-conditioning or electric fans, she notes. Severe storms and flooding can make travel unsafe or impossible, and power outages can cut off the communications channels we use to stay connected.

"These fractures of social connection often overlap as communities face increasingly frequent co-occurring weather events. A severe storm, for instance, may trigger flooding and power outages during a heat wave, disrupting transportation and communication during dangerously hot temperatures. Over time, frequent and consecutive weather hazards can weaken relationships by limiting mobility and social engagement.

"People who are already socially isolated, including older adults and those living in rural areas or lacking reliable transportation and internet access, are often most vulnerable." ■

PHOTO COURTESY VIETNAMESE INITIATIVES IN ECONOMIC TRAINING (VIET) | AARP PUERTO RICO | BILL ZELMAN FOR AARP

... and AARP

AARP does not play a direct disaster response role. Rather, it serves as a secondary responder by:

- **Facilitating communication, cooperation and advocacy**
- **Amplifying information about disaster preparedness and recovery**
- **Helping emergency managers, local leaders and other stakeholders identify and reduce the unique risks disaster events pose to older adults**
- **Presenting the concerns of older adults to decision-makers**
- **Advocating for policies and laws that serve and help protect older adults**

AARP programs, policies, tools and teams that help with disaster preparedness and response include:

- **AARP Community Challenge** | ***AARP.org/CommunityChallenge***
  This annual grant program helps communities make immediate improvements and jump-start long-term progress in support of people of all ages. Many of the funded projects help local governments, nonprofits and residents prepare for, withstand and recover from disasters. In fact, several of the photographs in this publication are from grantee projects.

- **AARP Foundation** | ***AARP.org/Foundation***
  AARP's charitable foundation actively supports older adults through its emergency relief and disaster recovery efforts.

- **AARP Fraud Watch Network** | ***AARP.org/FraudWatchNetwork***
  Scammers often prey on people recovering from a disaster. Learn to spot, prevent and report fraud — and get help if targeted.

- **AARP Livability Index** | ***AARP.org/LivabilityIndex***
  This interactive online platform rates every community in the United States for the services and amenities that affect people's lives the most. (The search function works by entering an address, city, state or zip code.) The index's scoring formula acknowledges communities with multihazard mitigation plans.

- **AARP Network of Age-Friendly States and Communities** | ***AARP.org/AgeFriendly***
  The common thread among the towns, cities, counties and states enrolled in the network is the belief that age-friendly communities are more livable and better able to support residents of *all* ages. Many network communities include disaster planning as part of their age-friendly action plans.

- **AARP Policy Book** | ***AARP.org/PolicyBook***
  Updated every two years, the *AARP Policy Book* documents the association's position on issues that impact people age 50-plus and their families.

- **AARP State Offices** | ***AARP.org/States***
  AARP staff and volunteers are routinely among the community helpers after a disaster strikes. AARP has offices in all 50 states plus Puerto Rico, the Virgin Islands and Washington, D.C.

PART 1

The Impact of Disasters on Older Adults

The Demographics

The U.S. Census Bureau projects that by 2034, people age 65 or older will outnumber those under 18 — a first in the nation's history.[2] In fact, by 2030, more than 20% of the U.S. population is projected to be older than 65.[3]

That trend has implications for emergency management, especially as floods, droughts, wildfires, tornadoes, heat waves, hurricanes and other weather hazards and disruptive events become more common and severe.

Growing evidence confirms the impacts of disasters and public health and safety crises on older adults, showing that, as a demographic group, they suffer a disproportionate share of the resulting fatalities.[4]

Improved emergency planning and community-wide resilience at the local level can go a long way toward addressing the impact of disasters on older adults and, in turn, people of all ages.

"Officials often instruct older adults before a disaster to gather supplies, prepare their residences and evacuate when there is a warning of an impending natural hazard.

However, lower-income and socially isolated older people may not have a vehicle or financial resources to evacuate, and services and communication mechanisms are often not established with older people in mind.

Older adults' disaster vulnerability has less to do with frailty or age but rather a variety of environmental and social factors."

— Center for Disaster Philanthropy[5]

Who's Most At Risk?

- Older adults who live alone
- People with disabilities or chronic health conditions
- Residents of rural or remote areas
- Low-income households
- Renters
- People with limited English proficiency
- Individuals who are unhoused

Why?

- Mobility difficulties make it hard to get out of harm's way
- A lack of transportation
- Social isolation
- A reluctance to leave a pet behind
- A lack of internet access, digital devices or technical skills — meaning they're unable to access current information about changing weather or emergency conditions, available resources or how to find help
- More than half of Americans age 50 or older have no emergency savings.[6] A lack of funds can hamper the ability to stock up on food and prescriptions, let alone relocate or make a home more disaster resilient

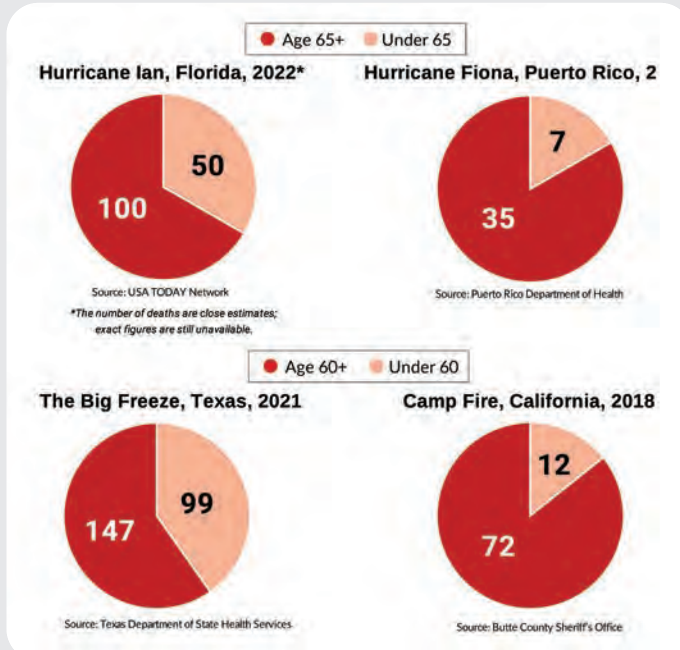
The Numbers Are Revealing

- In 2005, people age 75 or older made up about 6% of the population of New Orleans, Louisiana,[7] yet they accounted for 50% of the fatalities caused by Hurricane Katrina.[8]
- When Hurricane Sandy struck the New York tristate area in 2012, nearly half of the fatalities were of people age 65 or older.[9]
- During the extended Texas-wide power outage caused by the 2021 Big Freeze — when temperatures dropped below zero where the normal February lows are in the 40s — all but a handful of the storm related deaths were caused by hypothermia.[10]
- Reports about the aftermath of 2022's Hurricane Ian indicate that some older residents died when electricity went out and they couldn't use oxygen machines.[11]
- Of the confirmed deaths from the 2023 Lahaina fire on the island of Maui, Hawaii, nearly three-quarters of the deceased were over age 60.[12]

About 1 in 4 adults age 50-plus in the United States are living with a disability.

— AARP Research [13]

Deaths Due to Extreme Weather



Housing Hazards

- **Home Equity**

  The wealth of many homeowners, including older ones, amounts largely to the equity in their homes, making their financial security even more intertwined with the impact of a disaster. Property owners might want to make a permanent move to a safer location or dwelling but simply can't afford to. Because many older adults own their homes outright, they are less likely to have flood insurance, which is required by many lenders in flood-prone areas but optional for people without a mortgage.

- **Housing Insecurity**

  Census data shows that housing insecurity among single adults affects a preponderance of people born between 1955 and 1965, and the numbers are growing.[14] Being unhoused ages people physiologically, causing them to experience geriatric medical conditions (such as cognitive decline and reduced mobility) at rates comparable to those of housed individuals who are 20 years older.[15] Impaired health can make it harder to survive a disaster or recover fully from injuries or trauma.

- **Manufactured Housing**

  Built in factories, these small residences are popular with retirees. But since the homes are not placed on a traditional foundation nor subject to local building codes, they often provide less weather protection than conventional housing. Units created before 1990 often lack the insulation needed in extreme temperatures. The wiring in those built before 1976 usually can't support air-conditioning. During an Oregon heat wave in 2021, 1 in 5 heat-related deaths were of people living in manufactured homes.[16]

AARP.ORG, SEPTEMBER 2023, "EXTREME WEATHER IS KILLING MOSTLY OLDER ADULTS — AND HAS BEEN FOR DECADES. WHY AREN'T WE MORE PREPARED?"

Rising Waters

- The nation's oldest adults routinely find themselves in the path of rising seas. From 1970 to 2010, U.S. coastal regions saw an 89% increase in the number of residents age 65 or older.[17]

- Florida is projected to be the hardest-hit state, with 2 out of every 3 of its nursing home and assisted living beds located in areas likely to experience occasional or frequent flooding.[18]

- In many coastal areas, current and anticipated rates of sea level rise have depressed property values; increased property taxes; made homeowners' insurance more expensive; and raised condominium assessment fees for maintenance, repairs and structural improvements.

▲ In July 2023, heavy rains caused flash flooding throughout Vermont. When the Winooski River crested at 21 feet, mud and water poured into downtown Montpelier, the state capital. ▶ In Miami Beach, Florida, "sunny day flooding," also known as tidal or king tide flooding, sends seawater up through sewer grates, leading the city to install pumps and raise many streets. According to a 2023 report by the National Oceanic and Atmospheric Administration (NOAA) Office for Coastal Management, "the national trend in high tide flooding frequency is accelerating, and is more than twice as likely now as it was in 2000. The rapid growth is in response to relative sea level rise, which is occurring along most U.S. coastlines and around the globe."[19]

Extreme Heat and Cold

- Many older homes don't have air-conditioning. Retrofitting a residence for a whole-home cooling system — and running one — is expensive. Many people just don't have the money, strength or skills needed to purchase, lift and install even one window-unit air-conditioner.

- Heating a home can be similarly challenging. According to the AARP Public Policy Institute, 1.6 million people age 50 or older who were the heads of their households could not afford the fuel, electricity or natural gas needed to heat their homes. As a result, their fuel deliveries were discontinued or their services disconnected.[20]

- Aging makes people more susceptible to heat-related illnesses for reasons that include weakened cardiovascular systems and a lower ability to reduce their body temperature through sweat. Preexisting health conditions and certain medications can add to the risk.

- Cities tend to be hotter than suburbs and rural areas due to having more pavement (which retains heat) and fewer trees (which cool the air and provide shade). While heat impacts urban residents and outdoor workers of all ages, older adults and people in lower-income areas often bear the brunt of this effect.[21] For example, in Los Angeles, 25% of the land in wealthy Beverly Hills is shaded by trees (often referred to as a tree canopy), while the lower income community of Watts has just 5% tree coverage.[22] (See page 19 for more about extreme heat.) ■

CITY OF MONTPELIER | JOE RAEDLE/GETTY IMAGES

The Days After a Disaster

Residents are at risk even when they initially escape harm

After the storm or immediate dangers have passed, older people and households with low incomes can quickly spin into a downward spiral caused by the environmental hazards and structural damage of their new reality.

Rescues can be hard to come by due to the demand for services and access challenges.

When the power goes out and stays out in hot climates or during heat waves, mold and mildew take over homes, medicines cannot be refrigerated and clean water becomes scarce.

When the power goes out and stays out in cold climates or during extreme cold snaps, pipes burst and frostbite — and death — are serious risks.

- The weeks after hurricanes Katrina in 2005 and Irma in 2017 delivered spikes in the death rates of nursing home residents.[23] Among the causes was the post-storm heat exposure caused by power outages and the resulting lack of air-conditioning.
- Repair assistance can be impossible to secure due to the demand for contractors, a shortage of supplies and, for some, a lack of homeownership documents. The need to request emergency assistance online is a challenge for people without access to the internet.
- Older people are a frequent target of fraudulent contractors who capitalize on distressed residents' desperation. (See page 27.)

These realities pose fraught choices for older residents and those who care for them. The outcomes underscore the need to reduce every community's overall risk. ■

▼ The remains of a Spokane, Washington, home after the Old Trails Fire destroyed more than 600 structures over 3,500 acres in 2026. In such situations, an essential step to recovery is the removal of hazardous household supplies (e.g., pesticides, pool chemicals, auto fluids, paints and solvents) left behind.

◀ A drought warning in Marin County, California, in 2021.

▼ Also in 2021, Dawson Springs, Kentucky, after tornadoes touched down in several Midwest states.

NURPHOTO/GETTY IMAGES | DAVID PAUL MORRIS/BLOOMBERG/VIA GETTY IMAGES | SCOTT OLSON/GETTY IMAGES

PART 2

Strategies for Expanding Resilience

Strategy 1: Make the right connections

A key to ensuring that older adults are properly served by disaster preparedness and emergency planning: Address the gaps that often exist between local emergency management teams and the organizations and municipal offices that work with and on behalf of older residents.

AARP and the Federal Emergency Management Agency (FEMA) identified the reasons for such gaps:

- **Terrible timing:** During an emergency isn't the time to start seeking and building community connections. Facilitating earlier and more robust engagement and partnerships between emergency management and aging-services providers is critical to ensuring that both are ready to collaborate if or when disaster strikes.

- **The absence of a common language:** When emergency managers and the people serving older adults do connect, they often don't use the same vocabulary.

- **An emphasis on care facilities:** While local leaders, emergency managers and care providers are rightly concerned about the needs of people living in nursing homes and similar institutional settings, those residents are not representative of all older adults.

- **Missing the majority:** Most older people live independently, either on their own or with a partner of similar age. Battening down a home before a hurricane, for instance, is physically challenging regardless of age. Many older residents will have difficulty securing their property, safely sheltering in place or evacuating an area without some assistance. ■

Working Together

Long before a disaster strikes, the teams tasked with emergency response and disaster recovery need to understand the diverse needs of their community's older residents and know the people and organizations that already work with them.

- Engage with age-friendly coalitions, Area Agencies on Aging (dubbed "Triple A's") caregiver networks, senior centers and others who represent the needs and concerns of older adults.

- Organizations that provide transportation services to older adults can be critical partners, especially for the nearly 20% of people over 65 who do not drive.[24]

- AARP State Offices can be partners and starting points for identifying helpers and engaging older residents in planning efforts and as peer-to-peer educators about disaster mitigation and preparedness

Silver Jackets

After a disaster, responders are often identified by the color jacket or shirt they wear. FEMA has typically worn blue. The U.S. Army Corps of Engineers wears red.

The name Silver Jackets represents the interagency, state-led teams of state, federal, local and tribal representatives focused on disaster resilience, most often related to flood risks. Every state, Washington, D.C., and all but one U.S. territory has a Silver Jackets team.

LEARN MORE: *IWR.USACE.Army.mil/Silver-Jackets*

Enrolling in the AARP Network of Age-Friendly States and Communities (as Vicksburg, Mississippi, did in 2018) is one way of connecting local leaders with older residents and the people who work with them.

Hometown Helpers

The Community Emergency Response Team (CERT) program trains volunteers to prepare for and respond to the types of disasters that may occur where they live.

CERT empowers resident first responders with basic disaster response skills, including fire safety, light search and rescue, and disaster medical operations. The goal is to create a locally trained and organized civilian corps of volunteers whom professional first responders can rely upon during emergencies, allowing them to focus on more complex needs.

Local CERTs often adapt the national logo (top) to represent the community they serve. Notice the subtle uniqueness of the Seattle CERT logo.

Established by the Los Angeles Fire Department in 1985, CERT became a national program in 1993. There are now CERT programs in all 50 states, as well as in many tribal nations and U.S. territories.

Nationwide, more than 3,200 local CERT programs result in a collective total of 600,000 trained volunteers. To find a local CERT, do an online search for “CERT program near me” or reach out to a community’s local or regional government or public safety agency.

Directing Donations

After a disaster strikes, money often pours into aid groups in large communities, while those serving smaller or remote places struggle to secure funding.

During a crisis, it can be difficult to identify which organizations are actually doing the “boots on the ground” work.

Keeping a vetted list of where and how people can make donations is an invaluable way to help those who need it in times of crisis.

Strategy 2: Identify where older adults are — and how to reach them

While nursing homes and assisted living facilities must be a priority, most older people do not live in those settings. Similarly, many older adults rely on landline phones, radio and TV, and a local newspaper (if one still exists) for their news. They might not receive alerts sent by email, text or social media. It's crucial for emergency managers to know where to find older residents who might need help and establish effective ways to keep those residents informed.

Let people register in advance

- After floods inundated southern Oregon in 1997, the Rogue Valley Council of Governments (RVCOG) created a registry of vulnerable community members. Older adults and people with disabilities are invited to add their names to the list, which volunteers update regularly. During an emergency, such as the wildfires that struck in 2020, people in the impacted areas get a call. Whether they need help or not, "people are very grateful," says Connie Saldana, an RVCOG planner. "It makes them feel a little bit safer, a little bit less panicked."

- The Florida Department of Health, county health departments and local emergency management agencies developed the Special Needs Registry (*FloridaDisaster.org/SNR*) so people could preregister to receive assistance in case of a disaster.

- Also in Florida: Miami-Dade County residents with medical issues or limited mobility are asked to preregister with the Emergency and Evacuation Assistance Program before each hurricane season. Seminole County offers the Medically Enhanced Sheltering/Well-Being Check Program.

Only 2.3% of people age 65-plus live in nursing homes. Only 1.5% of older adults reside in assisted living facilities.

— AARP Public Policy Institute [25]

Do home checks, and provide a way out

- In Cutler Bay, Florida, the police department's Neighborhood Resource Unit keeps a list of who lives in each assisted living facility in case, says Town Manager Rafael Casals, "we find someone wandering in the middle of the storm with no ID." The officers also do home checks in response to calls from out-of-town family members concerned about a relative. When evacuations to shelters are necessary, the city and county work together to assign evacuation buses that make pickups at bus stops along routes near senior citizen centers and communities.

Communicate in plain language and through appropriate media

- Keep messages simple and slow enough to be absorbed by all audiences.

- Text and email messages as well as websites and social media platforms will of course reach a significant number of people, but many older residents still rely on such old-school standbys as broadcast TV, radio news, phone calls, postal mail, flyers and even notices tacked to community bulletin boards.

- Translate the messages into languages other than English in communities that have significant immigrant populations.

- Existing community resources (such as 211 telephone help lines, which connect callers to local services) can provide news updates.

Help people practice and plan

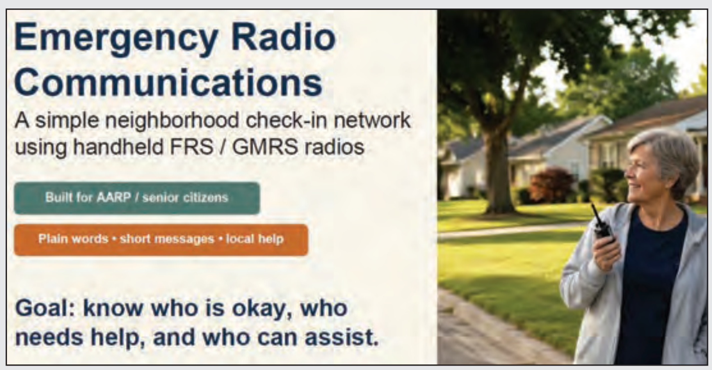
- AARP California helped develop the Purposeful Aging Los Angeles initiative (*PurposefulAgingLA.com*)to incorporate older residents into all emergency response protocols, including practice drills and planning processes. The plan, which came out of the city's membership in the AARP Network of Age-Friendly States and Communities, calls for tailoring neighborhood emergency readiness programs to neighborhood needs, helping households develop age-appropriate family emergency plans, and working with partners to purchase and distribute preparedness kits for older adults with low incomes. ■

Learning Opportunities

The hazard mitigation planning process is an excellent time for engaging and providing input about the needs of older adults before, during and after a disaster.

- Organizations that serve older adults can explain the impacts of disasters and crises on older people, identify the facilities and services on which they rely, develop effective risk reduction approaches, and assist in identifying local capacities.
- State and local governments enrolled in the AARP Network of Age-Friendly States and Communities have action plans that can augment local plans. Partnerships with local age-friendly task forces can bolster public support for infrastructure projects and risk reduction measures.
- Older residents can share their stories of past hazard events and contribute information based on their experiences.

Radio Resilience



▲ **A presentation slide about the emergency communications program in Oneida County, Idaho.**

"If there's a major power outage and the cell tower goes down, your cell phone is nothing more than a paperweight," says Brian Jeppsen, a commissioner for Oneida County, Idaho, and a member of the area's emergency communications team, which encourages residents to purchase battery-operated, handheld two-way radios.

The walkie-talkie-like devices, which operate over the Family Radio Service or General Mobile Radio Service, cost around $30. Team members are divided geographically among 10 zones, each of which is assigned to a channel and has a coordinator who keeps a roster and regularly checks in on its member households. The local amateur radio club partners with the county to train new users and provide emergency communications during severe weather. "We prioritize outreach to isolated individuals and those in need, offering in-home training when necessary," Jeppsen explains. "The radios give people, especially older people, a lifeline within minutes of an emergency."

The channels are monitored during emergencies so anyone in need has a way to reach out for help. Higher-risk residents are encouraged to create smaller "friend networks" within their zone to communicate with one another during individual emergencies.

Oneida County is a member of the AARP Network of Age-Friendly States and Communities. As of 2026, 10% of the county's 4,000 residents had enrolled in the emergency communications program.

ONEIDA COUNTY (IDAHO) EMERGENCY SERVICES

Strategy 3: Seek and include community input

One reason disaster resilience strategies for older adults are often ineffective is that they fail to account for the demographic's considerable diversity — of race, ethnicity, faith, income, wellness, physical and cognitive abilities, and even age.

Collaboration with trusted, local, community-based groups that understand the needs of the array of older people is critical.

Among the ways to do that:

▲ **Residents of Auburn Hills, Michigan, participating in community conversations about local issues and planning priorities.**

Engage expansively

- People are often more receptive to information that comes from individuals or groups with whom they feel an affinity. Identifying and engaging trusted intermediaries (such as religious congregations, social groups and other organizations) is crucial.

Acknowledge the needs gap

- Adults in their 60s have different needs and abilities than adults in their 90s. Age is only one factor among many that can increase an older person's vulnerability to a disaster event.

- Older people who live in nursing homes because they require nursing home-level care have different needs than older people who live at home but require care. In a disaster situation, an older adult who lives at home and needs high levels of support might have a hard time simply because their health aide can't reach them.

- According to a report by the U.S. Department of Health and Human Services Administration for Community Living, 19% of adults age 65 or older said they could not function independently or had a lot of difficulty with at least 1 of 6 life function domains (including understanding and communication, mobility, and self-care).[26]

Identify and address specific needs

- As part of the American Red Cross's Sound the Alarm initiative, volunteers, local fire departments and other partners install free smoke alarms, replace batteries in existing ones, and provide fire prevention and safety education. AARP Louisiana works closely with the organizers. Says LaTonya Smith Scott of AARP Louisiana, "Targeting older adults directly works better than assuming they will participate in events aimed at the larger community." ■

Engage older adults as stakeholders, not as passive victims.

AGE-FRIENDLY AUBURN HILLS, MICHIGAN

Serve and Include the Disability Community

Adopting a broad definition of the word "disability" leaves no one behind.

"The term disability does not apply just to people whose disabilities are noticeable, such as wheelchair users and people who are blind or deaf," states a report by the National Council on Disability. "The term also applies to people with heart disease, emotional or psychiatric conditions, arthritis, significant allergies, asthma, multiple chemical sensitivities, respiratory conditions, and some visual, hearing, and cognitive disabilities."[27]

After Hurricane Maria struck in 2017, Carol Salas, director of the Puerto Rico University Center for Excellence in Developmental Disabilities, promoted the creation of a network of advisory groups in Puerto Rico, including disability service providers and the people they serve and Voluntary Organizations Active in Disaster, or VOADs. (See page 24.) She urges a similarly proactive approach to disaster resilience planning for older adults, noting that:

- Those serving older adults need to be vocal.
- Joining VOADs, meeting with emergency managers, and advocating at the local and state levels can focus emergency planning organizations' attention on older adults.
- Local leaders (elected, appointed and/or hired) need to ensure that older residents and people with disabilities — or their representatives — are included in the community's disaster response and resiliency planning.

▲ **Evacuees from 2005's Hurricane Katrina sheltered inside the Houston Astrodome. People with hearing impairment could choose to stay in a designated area.**

▲ **Collier County, Florida, has a mobile medical oxygen generator system so residents who use oxygen devices can refill their tank during power outages.**

Says Salas: "If you design your disaster plan with the needs of people with disabilities and seniors in mind, it will better address the needs of the larger community as well." ■

"Often, local evacuation plans failed to adequately provide for the transportation needs of people with disabilities for two reasons: first, many local planners reported that they were unaware that people with disabilities have special evacuation needs; and, second, when local planners were aware of the need to plan for people with disabilities, the plans failed because they did not involve people with disabilities in the planning process."

— From the article "The Impact of Hurricanes Katrina and Rita on People With Disabilities: A Look Back and Remaining Challenges," National Council on Disability[28]

ANDREA BOOHER FOR FEMA | COLLIER COUNTY (FLORIDA) EMERGENCY SERVICES

Strategy 4: Be mindful of response and relocation risks

During a disaster or emergency, residents essentially have two choices: Shelter in place or evacuate. The risks of staying are often obvious, but evacuation poses risks of its own.

Among the potential dangers is sitting in a traffic jam (pictured) or becoming trapped in a vehicle when a wildfire or flash flood sweeps across a roadway.

For many people, the anxiety about abandoning one's home to the ravages of nature (or looters) overrides the fear of high winds or flames. For others, the prospect of sheltering among strangers in an unfamiliar, communal location is more concerning than the disaster itself.

▲ Eastbound I-10 was snarled with evacuee traffic as Hurricane Katrina approached the Gulf Coast in August 2005. Among the traffic hazards: overheated cars, empty gas tanks and lack of hotel vacancies.

GETTY IMAGES

Pet owners may refuse to relocate or evacuate if their pet isn't welcome. (See page 24 for more about household pets.)

For people who need assistance with routine activities such as bathing, dressing or toileting, staying in a shelter is not a practical option. For others, the simple logistics of packing supplies and necessities may be overwhelming, even if they know their caregiver assistance will be disrupted due to the disaster if they stay.

To stay or to evacuate may not be a choice

Many older adults, as well as people who rely on public transit, shelter in place during a disaster simply because they cannot get to a safer location. "Equitable disaster planning requires acknowledging that tens of thousands of urban residents will not be evacuating by car," state UCLA researchers in a study about the evacuation limitations faced by nondrivers during the wildfires that devastated Los Angeles County in 2025. For such individuals, ride planning and immediate guidance must be part of local evacuation efforts.[29]

Staying has consequences — leaving does too

Individuals with cognitive impairments may be disoriented by moving from their accustomed surroundings. Those with health issues risk losing access to their medication, special diets or medical equipment. For older adults who are temporarily or permanently relocated, long-lasting physical, emotional and mental trauma often follows, compounding existing health concerns.

In 2021, in the middle of the COVID-19 pandemic, several nursing home residents died and more than 800 others suffered in hot, crowded, unsanitary conditions when they were relocated to an ill-equipped warehouse before Hurricane Ida struck Louisiana.[30]

Disrupted routines and displacement can adversely impact a person's physical and mental health. A 2011 study showed that in four hurricanes, death rates were higher among nursing home residents who were evacuated than among those who sheltered in place.[31] A likely cause was the "transfer trauma" associated with evacuation. ■

Mitigating Response Risks

1. Keep the power running

- After 12 residents of a Florida nursing home died of heat-related causes when Hurricane Irma knocked out the air-conditioning,[32] the state mandated that all such facilities acquire "a sufficient alternative power source such as a generator(s), maintained at the nursing home" to ensure an ambient temperature of no more than 81 degrees for at least 96 hours after the loss of power.[33] "We fought hard for that," says Victoria Funes of AARP Florida about the 2018 law.

- Backup generators are also needed in cold-weather climates, as is knowledge for safely using a fireplace or woodstove. Educate residents about the risks of using a gas or propane heater, kitchen stove or charcoal grill for heat. Case in point: The weeklong power outage and freeze in Texas in February 2021 resulted in nearly 20 carbon monoxide-related deaths and more than 1,400 emergency room and urgent care visits.[34]

2. Keep the phones working

- Alternative cell phone power sources include backup batteries, car chargers, solar chargers and hand-crank chargers.

- Households with landline phones can't necessarily rely on them when the electricity goes out. While traditional copper lines continue to function without electricity, most telecom providers have switched to fiber-optic systems, which don't.

3. Keep shelters safe and welcoming

- Plan for people with various physical or cognitive abilities; medical equipment; or prescriptions with special requirements, such as refrigeration.

- Consider creating a distinct space for older adults or people with specific needs, so those more comfortable among peers (see the image on page 15) or requiring help won't get lost in the crowd.

- Since walking or climbing stairs might be difficult or impossible for older evacuees, select a location that's wheelchair accessible and near restrooms.

- Equip shelters with shelf-stable meals that are low in salt and sugar for evacuees who have medical conditions such as high blood pressure or diabetes.

- Provide on-site medical services so people using the emergency shelter have access to doctors, aging care specialists (such as gerontologists), prescription medications, even dialysis care and supplemental oxygen. (See page 15.)

4. Provide information in a variety of ways

- Will translators and sign language interpreters be needed?

- Is the text in printed materials legible? (Suggestion: Emergency shelters should have a supply of reading glasses for evacuees who don't have their prescription eyewear or readers.)

- Printed materials may not be useful to people with vision loss. Audio announcements or TV monitors without closed captioning may not be suitable for people with hearing loss.

5. Arrange evacuation aid in advance

- Transportation may be needed for people who can't drive or safely walk to a transit stop.

- In Florida, licensed health care facilities, including nursing homes and long-term care facilities, are required to have an approved comprehensive emergency management plan (CEMP) and evacuation protocols on file with their county.

6. Plan for relocation housing

- Ensure that the housing for people whose homes are uninhabitable after a disaster is suitable for people of all abilities. For instance, a home isn't a suitable residence if the person who lives in it can't climb the entry steps.

- Allow displaced people to be involved in deciding where they will reside after a disaster and how to eventually return home. ■

5. Strengthen community-wide infrastructure

Hazard mitigation investments — from fireproofing or elevating houses to building levees and enhancing stormwater systems to ensuring internet access — are essential for disaster resilience. So too are policies that seek to reduce risks, such as directing development away from areas at high risk of flooding.

1. Provide mobility options

- Local leaders need to recognize and address the needs of residents who don't drive or don't always have access to a car.
- While exploring how to reduce risk for residents of the U.S. Virgin Islands, project leaders who were implementing a hazard-mitigation grant realized they needed to help people access a hilltop hospital that could only be reached with a vehicle or by climbing steep steps.

2. Protect water sources

- Plant trees on public lands. (See opposite page.)
- Accessing clean water can be difficult during a disaster. Preventing the pollution of water sources, replacing lead-tainted pipes and conserving water in drought regions can help people live healthier lives and adapt to and power through an emergency or disaster.

3. Win over the weather

- Elected officials can help residents by advocating for utility discount programs or by helping fund the purchase of air conditioners and heaters. Many window-unit air conditioners now have settings for both cooling and heating. Although pricier, wall-installed mini-split heat pumps both heat and cool and are energy efficient.
- Local governments and nonprofits can create programs to seasonally install and remove window air conditioners for community members who can't lift heavy objects.
- To help people living in old, drafty homes, the nonprofit WindowDressers out of Rockland, Maine, helps communities build and distribute low-cost insulating inserts that function as custom, interior-mounted storm windows.

4. Invest in a resilient future

- Before approving construction projects, public officials should determine if design or operational changes could make the building or development more climate and disaster resilient.
- Change zoning codes so homes cannot be built or rebuilt in locations that are at risk for repeated flooding or other hazards. (See the Gulfport example below.) In such cases, property owners need to be compensated for their losses and offered relocation help.
- Repairs or expansion of damaged structures can include renovations that address the results of a disaster, creating a cooling center, for example, or emergency shelter.
- Park managers and transportation officials can ensure that the assets they oversee don't increase risks and instead help to reduce heat, flooding and other dangers. ■

CITY OF GULFPORT, MISSISSIPPI

▲ After Hurricane Katrina nearly leveled the Bayou View West neighborhood in Gulfport, Mississippi, FEMA bought out the residents and gave the acreage to the local government, which (with funding assistance from the AARP Community Challenge) turned the land into the city's first Bark Park. The park is easily closed when the area floods. People and pups return when it dries.

Handling the Heat

Phoenix, Arizona, is among the hottest metropolitan areas in the United States.[35]

In 2025, the American Lung Association rated Phoenix the fourth most ozone-polluted metropolitan area in the country.[36] Some neighborhoods are routinely hotter (by 10 degrees or more) than others. The hottest neighborhoods also have the least number of trees and higher concentrations of pavement.

The Urban Heat Leadership Academy, offered for free by The Nature Conservancy, works to build the capacity of residents in Maricopa County, Arizona, to advocate for greener, healthier and cooler communities.

Another way to bolster heat resiliency, scientists suggest, is to adapt the approaches used in other disasters.

At the federal level, for example, an agency could be assigned to oversee mitigation and the response to heat emergencies, as FEMA does for storms and the U.S. Forest Service does for wildfires.

At the local level, communities can warn residents about extreme heat and make preparations, much as they do for hurricanes, winter storms and other predictable disasters. For instance, when a heat wave is imminent:

- Service providers can prioritize the places where the most vulnerable people (older adults, people living alone on a fixed income) reside.
- Communities can establish cooling centers.
- Emergency management agencies can distribute generators for keeping air conditioners running. ■

▲ **An AARP Community Challenge grant helped a local nonprofit turn a New York City street into a cooling zone complete with seating, shade umbrellas, greenery and water fun.**

▲ **A healthy tree canopy provides shade and cooling along a residential street in downtown Phoenix, Arizona.**

▲ **An AARP Community Challenge project in Lee County, Florida, brought neighbors together to plant pine trees for shade and to prevent soil erosion.**

STREET LAB | MELISSA STANTON | KEEP LEE COUNTY BEAUTIFUL, INC.

PART 3
Tools and Tips

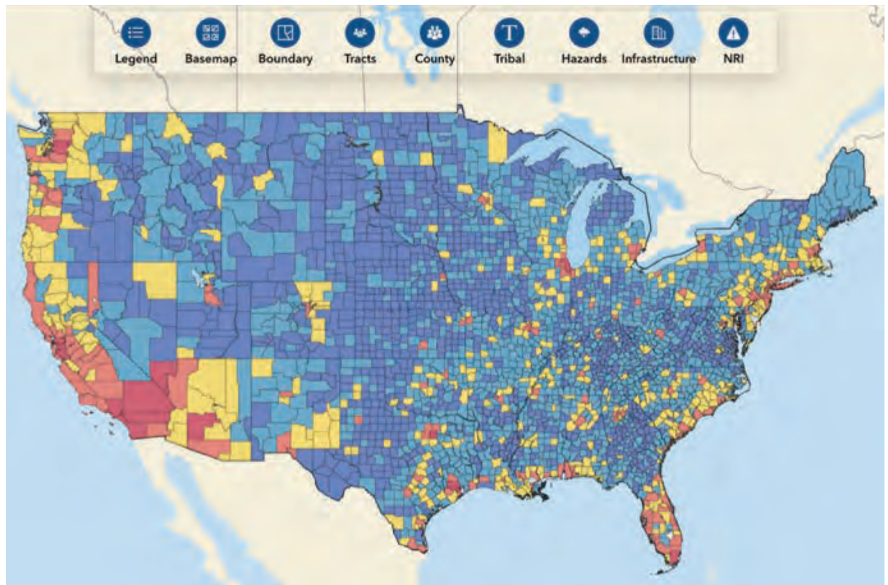
Government agencies and nonprofit organizations offer online tools, data and resources that can assess risk, promote preparedness, manage responses and build resilience. Here's a sampling.

Data and Details

The **Resilience Analysis and Planning Tool** (RAPT) is the entry point for accessing **National Risk Index** (NRI) data, which calculates risk resulting from 18 natural hazards, including drought, flooding, hail, heat, hurricanes, earthquakes, landslides, lightning, tornadoes, tsunamis, cold, snow, ice and volcanic activity.

The information can help residents make risk-informed choices to protect their home, themselves and their family. Public officials, emergency managers, researchers and planners can use the data to support planning, outreach and mitigation actions for before, during and after a disaster.

SOURCES: Visit *FEMA.gov* and search for "RAPT" and/or "NRI."

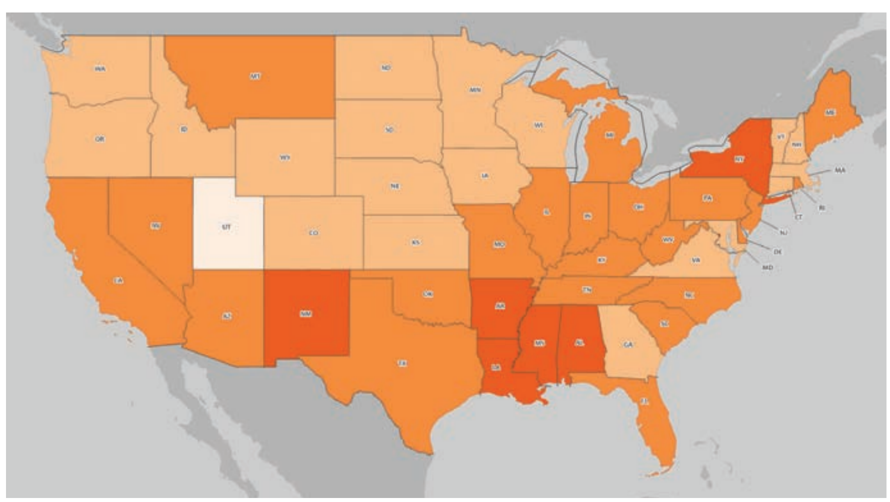


▲ **FEMA's Resilience Analysis and Planning Tool can provide National Risk Index data about potential risks at the census tract or county level. In this view of county-level mapping, the areas at "very high" or "relatively high" risk appear in red or orange. Yellow indicates "relatively moderate" risk. Green and blue areas face "relatively low" or "very low" risk. (Alaska and Hawaii are on the map but not shown above.)**

The U.S. Census Bureau's **Community Resilience Estimates Viewer** tracks how socially vulnerable every neighborhood in the United States is to the impacts of a disaster.

The calculations are done using factors such as age, income, employment, household composition, disability status, internet access and the availability of vehicles.

SOURCE: Visit *Census.gov* and search for "Community Resilience Estimates."



▲ **In this map from the Community Resilience Estimates Viewer, the populations of the states shown in dark orange are more vulnerable to the impacts of disasters than those in states with lighter shades.**

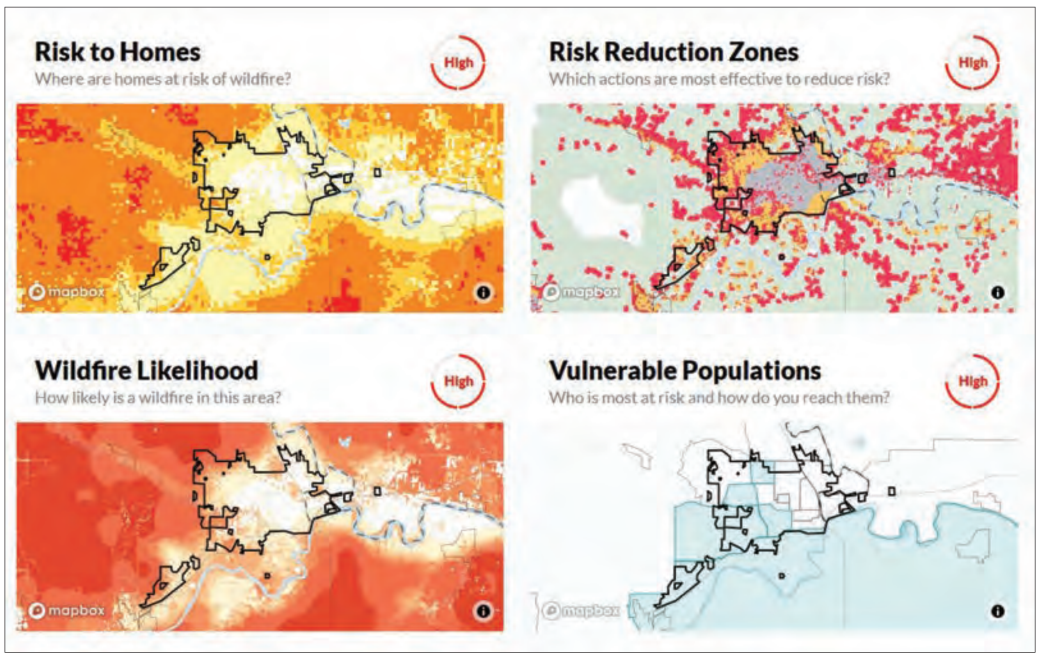
The websites ***FEMA.gov***, ***Ready.gov*** and ***RedCross.org*** provide resources about preparing for, surviving and managing the aftermath of disasters. Searchable topics include, alphabetically: active shooter situations, avalanches, cyber attacks, drought, dust storms, earthquakes, floods, hail, heat waves, hurricanes, landslides, lightning, power outages, radioactivity, thunderstorms, tornadoes, tsunamis, volcanoes, wildfires, winds and winter storms.

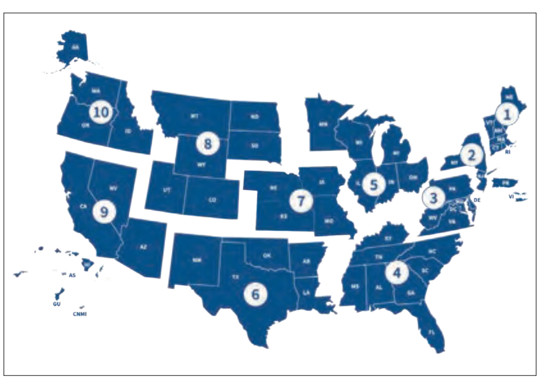
▲ **Winter storms, tsunamis, floods and hurricanes are among the hazards addressed by the FEMA fact sheet series *Be Prepared for Any Hazard.***

Created by the USDA Forest Service, **Wildfire Risk to Communities** is a free, easy-to-use website with maps, charts and other resources to help communities understand and reduce wildfire risk. Interactive risk maps can be generated by searching for a city, town, tribal area, county or state.

SOURCE: *WildfireRisk.org*

▶ **Wildfire risk results for Manhattan, Kansas**





▲ **A map of FEMA's coverage area by region.**

The **Disasters and Assistance: Search Your Location** tool provides information about active and past disaster declarations, resources specific to each state or territory (such as contact details for local emergency management offices), fact sheets, news releases and more.

SOURCE: *FEMA.gov/locations*

The **Flood Map Service Center** tool is searchable through addresses, place names or coordinates. According to FEMA, even people who live in an area with low or moderate flood risk are five times more likely to experience a flood than a fire in their home over the next 30 years.

SOURCE: *MSC.FEMA.gov*

Providing Alerts

Local leaders need to effectively and accurately warn their community about forecasted, approaching disasters, such as a blizzard or hurricane. They also need to know how to communicate and respond when faced with an unexpected disaster, such as an earthquake or tornado.

According to "Preparing for Effective Risk Communication,"[37] an online training by the National Oceanic and Atmospheric Administration (NOAA) for emergency managers and responders, the first steps are to:

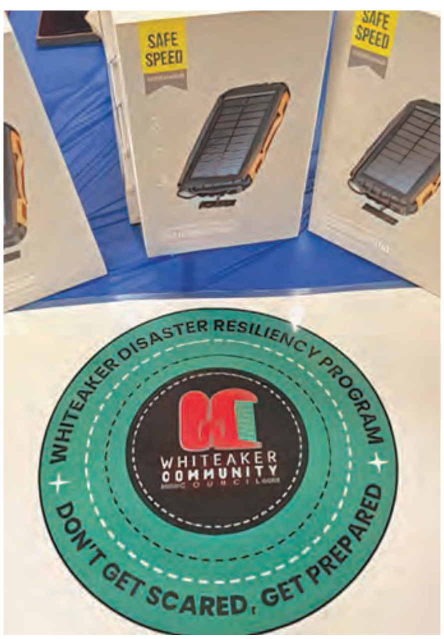
1. Define the problem: In other words, define the hazards the community is facing.

2. Define the audience: This is done by determining which members of the community need to be engaged. For instance, perhaps the hazard is especially dangerous to people who live in a known flood zone. Maybe older adults are at significant risk.

3. Among the questions to ask and answer: How does the audience perceive risk? What does the audience know? What is its capacity to take action?

"You want people to feel they belong in the conversation," NOAA advises. "Work to understand how they feel about risk, and what their experiences are. Take into account their willingness and even their ability (or inability) to act. It is usually not a lack of knowledge about the science or hazards that keeps people from taking action. It could be a lack of resources, a lack of trust in the messenger, or even a lack of time."

▼ The Whiteaker Community Council, a neighborhood association in Eugene, Oregon, regularly hosts disaster preparedness and resiliency events. In 2024, the council used an AARP Community Challenge grant to purchase and distribute solar and rechargeable power packs (and training for how to use them) to older residents.



WHITEAKER COMMUNITY COUNCIL (EUGENE, OREGON)

There's an App for That

In addition to the websites mentioned in this publication and on page 33, smartphone apps are often the most practical tool for receiving and providing information during disaster emergencies.

American Red Cross Emergency App: Receive National Weather Service alerts, view live weather maps, access preparedness resources, and find Red Cross shelters and services. The emergency app is free to all users, available in English and Spanish, and was designed to be accessible for most users.

FEMA App: This app provides weather alerts, preparation resources, lists of emergency shelters and more.

Shake Alert: An earthquake early warning system, the app is managed by the U.S. Geological Survey.

A Map App: This can be Apple Maps, Google Maps or another map app. Whichever one is selected should be viewable even when a phone is offline.

A Local Weather App: Meteorologists at local TV stations customize their weather reports and forecasts to focus on the communities in their broadcast area. Many stations have their own weather apps with emergency alert options.

Receiving Alerts

Wireless Emergency Alert (WEA) messages are geographically targeted, text-like messages sent by government authorities to alert people of imminent safety threats in their area. WEA alerts are typically accompanied by unique audio and vibration signals. An app or subscription is not required.

- To receive the alerts, a WEA-capable wireless phone or mobile device must receive service from the cell tower of a wireless provider that participates in WEA and have its alert settings turned on.

- If a device is not connected to a cellular network (such as when it's in Wi-Fi-only or airplane mode), it will not receive WEA alerts.

- To turn on the alerts for an iPhone, go to Settings → Notifications → Government Alerts.

- For an Android phone, go to Settings → Safety & Emergency → Wireless Emergency Alerts.

- To opt out, adjust the settings accordingly. Note: Wireless subscribers are opted out of state/local WEA tests by default; to receive state/local WEA test messages, the phone user must actively opt in.

- If the phone is in vibrate mode or the sound is off, the alerts will be sent but might not be heard.

SOURCE: *FCC.gov/WEA-Accessibility*

Local Conditions

To stay informed about nearby conditions and risks:

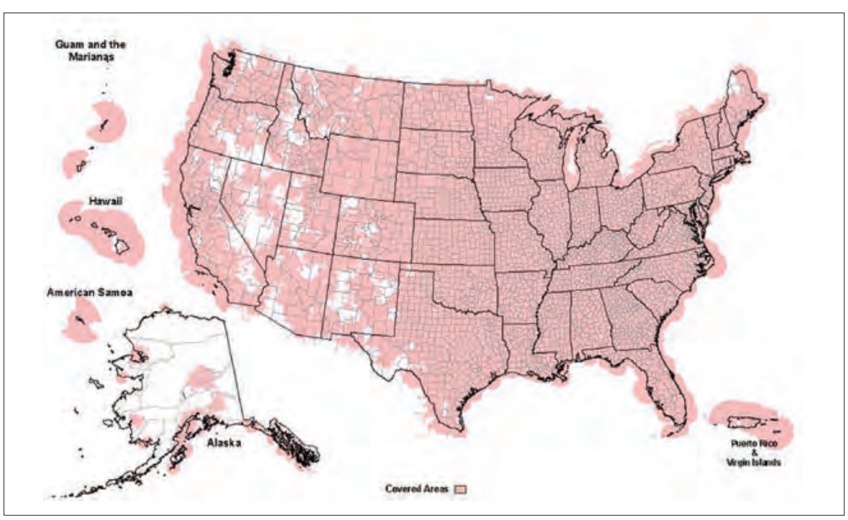
- Subscribe to news alerts from the local government and local media (newspapers, newsletters, radio and TV stations, websites, social media accounts).

- Connect with local response groups. See if your area has a Community Emergency Response Team, or CERT (described on page 11), and sign up for its alerts.

Lake County Office of Emergency Management

LARGE ANIMAL EVACUATION:
- Buena Vista Rodeo Grounds - Gregg Dr. Buena Vista 81211
- If you have large animals nearby, DO NOT WAIT to evacuate them.
- **If you have a safe space for large or small animals, please leave that information in the comments below.**WF

▲ On June 28, 2026, the Willow Fire led to the evacuations of people, pets and farm animals throughout Lake County, Colorado. Alerts were issued through local media and social media.



◀ Weather radios are a type of small, plug-in, battery-powered and/or hand-crank radio that broadcasts emergency warnings and local alerts. The National Oceanic and Atmospheric Administration's Weather Radio All Hazards (NWR) is a nationwide network of radio stations that broadcast continuous, 24/7 weather information, hazard alerts and recovery guidance directly from the nearest National Weather Service office. Locations shaded in pink are covered areas. Visit *Weather.gov/NWR* to learn more and find a nearby station.

FACEBOOK.COM/LCOEM | NATIONAL WEATHER SERVICE

The Volunteer Advantage

Voluntary Organizations Active in Disaster, or VOADS, are coalitions of nonprofit, nongovernmental and faith-based organizations that provide disaster response and recovery services. The American Red Cross, Catholic Charities and Team Rubicon are among the active groups.

National VOAD (*NVOAD.org*), a nonprofit association of voluntary disaster relief organizations, has an affiliate in every state and territory.

Each **State VOAD** consists of numerous **Community Organizations Active in Disaster** (COADs) through which local and regional nonprofits provide services, supplies, knowledge and resources. The responders include full-time staff, temporary hires and volunteers.

The U.S. Virgin Islands reestablished its VOAD after Hurricane Maria in 2017. With help from AARP Virgin Islands, the coalition distributed 1,000 emergency kits to older adults throughout the four-island territory.

AARP Louisiana is part of that state's VOAD. "We're their ears on the ground when it comes to older adults," says LaTonya Smith Scott, AARP communications director for the state. "We tell them, 'This is what we're hearing from our folks.' In turn, we make sure information from the VOAD gets to our members in the most effective way possible." ■

VOADs can provide:

- Child care
- Communications
- Counseling
- Crisis management
- Debris removal
- Disaster casework
- Distribution services
- Donations management
- Financial aid
- Food services
- Healthcare
- Housing and shelter
- Laundry
- Logistics
- Mold remediation
- Pet care
- Relocation services
- Repair and rebuilding
- Showering stations
- Storage
- Technology support
- Training

Planning for Pets

Among the many problems exposed by 2005's Hurricane Katrina was the lack of evacuation and sheltering options for household pets.

New Orleans residents were forced to abandon their pets or risk their lives by staying behind with them.

Two Chihuahuas with a combined weight of about 10 pounds are fairly easy to transport during an evacuation. The bigger problem: Most emergency shelters prohibit pets.

MELISSA STANTON

The federal Pet Evacuation and Transportation Standards Act of 2006 requires states and municipalities to plan for the disaster-related needs of people with pets or service animals. Trained **Disaster Animal Response Teams** (DARTs) provide sheltering services for companion animals when the DART is activated by authorities following disaster declarations.

An example of a DART in action: In July 2023, as flood waters rushed through Montpelier, Vermont, volunteers with the Vermont Disaster Animal Response Team (VDART) established a pet shelter next to an American Red Cross shelter for evacuees. Pet owners were able to be near their pets even though they couldn't stay with them. VDART reports that 47 volunteers responded to the emergency by providing 1,700 hours of care for animals 24/7 over 26 days. They sheltered 47 cats, 20 dogs, 2 guinea pigs and 1 rabbit for 38 families.[38]

When evacuating with a pet, be sure to bring its leash, carrier, bedding, identification, vaccine records, medication and food. ■

Community Projects

▲ In 2017, AARP Michigan helped residents of Flint navigate the process for replacing lead-tainted pipes that connected the city's water main to their homes. The plumbing work was free to homeowners, but to get on the list each needed to sign a consent form. Volunteers from AARP and other organizations went door to door to help get the forms signed and submitted.

▲ This Napa, California, park becomes submerged when the Napa River floods, as it does each spring. Levees and solid gates protect the adjacent business district. The bench is bolted to the ground so it won't float away.

▲ The Woonasquatucket River Watershed Council, an AARP Community Challenge grant recipient in Rhode Island, partnered with the Breathe Providence initiative to teach residents about air pollution and air-quality monitoring. Workshop participants learned how to make their own air purifier using a 9-inch box fan, four 10-inch-by-10-inch-by-2-inch MERV-13 filters, a 10-inch-by-11-inch piece of cardboard, duct tape and scissors.

▲ With funds provided by an AARP Community Challenge grant, the town of North Yarmouth, Maine, purchased and installed residential key safes on the entry doors of the homes of older residents who live alone or have a history of health issues. Emergency personnel can use the vault-style Knox Home Box (pictured) to gain access to a residence without the delay and likelihood of damage caused by a forced entry. North Yarmouth Fire-Rescue has the only key that opens the lockbox and, for an extra measure of security, the system tracks when each box is opened and by whom.

TOP ROW: AARP MICHIGAN | MELISSA STANTON | BOTTOM ROW: WOONASQUATUCKET RIVER WATERSHED COUNCIL | KNOX HOME BOX AND NORTH YARMOUTH FIRE RESCUE

Papers, Property and Protections

The following lists can help with organizing documents and information so they're secure but accessible in both calm times and during or after a crisis.

Insurance Assurances

General homeowners' and renters' insurance usually provides the following protections:

- **Dwelling:** Coverage for your house
- **Other structures:** Coverage for the garage, deck, shed, fences, etc.
- **Personal property:** Coverage for items such as furniture, clothing and appliances
- **Loss-of-use:** Payments if you need to move temporarily due to covered damage
- **Personal liability:** Coverage for accidents happening on your property
- **Medical protection:** Payments for someone who is injured on your property
- **Damage to others' property:** Coverage for accidental harm done to someone else's possession(s)

General residential insurance usually does not protect against, for instance, flooding, wind, earthquakes or terrorism. Specialized insurance, such as flood insurance, is available for some uncovered hazards.

◀ **Ossipee Concerned Citizens used an AARP Community Challenge grant to create emergency kits, including an impressively thorough 54-page binder for recording and storing vital information and documents. Find a link to the binder pages on the Mount Washington Valley Age Friendly Community website (*MWVagefriendly.org*) or at *AARP.org/DisasterResilience*.**

The Proof Is in the Pictures

If your home is destroyed, could you, off the top of your head, list all of its key contents? Could you prove what was lost?

Do a room-by-room inventory by listing the valuable items, taking photos, creating a video (with a narration providing important information about the items shown) and/or gathering and securely storing purchase receipts.

Personal Documents

Safeguard the following documents for each member of a household.

The list is organized by the entity that issued and/or can duplicate the item.

Federal
- Social Security card
- Medicare card
- Passport
- Permanent resident card (aka Green Card)
- Military records
- U.S. savings bonds
- Federal tax records and returns

State or Local
- Birth and death certificates
- Marriage and divorce papers
- Driver's license
- State/local tax records and returns
- Real estate and property records

Financial and Household
- Utility accounts
- Insurance policies
- Banking, loan and credit card account
- Medical and prescription records
- Estate planning documents

Be Aware of Disaster-Related Fraud and Scams

Ready.gov suggests the following precautions in the aftermath of a disaster to protect against people who falsely claim to represent a government agency, insurance company or similar responding business or organization.

- Ask for official, laminated photo ID. A uniform is not reliable proof of identity.
- Avoid engaging with people who go door-to-door to damaged homes or call homeowners and claim to be repair contractors.
- Federal workers do not ask for or accept money. FEMA and Small Business Administration staff never charge applicants for disaster assistance, inspections or help in filling out applications.
- FEMA inspectors check damage, but do not hire or support specific contractors to fix homes or recommend repairs. (Note: FEMA Disaster Survivor Assistance Teams do give out fliers with guidance about what to have on hand when calling FEMA or going online to apply for help or check on an application.)
- Report suspicious activity to local authorities and the FEMA Disaster Fraud Hotline at 1-866-720-5721. Many states also provide ways to report and protect against disaster-related fraud.

REMINDER: Visit ***AARP.org/FraudWatch*** for guidance about preventing, spotting, reporting and recovering from financial or identity fraud.

The Most Important Preparedness Tool May Be Another Person

People of every age benefit from having the support of nearby people who can be contacted for help during an emergency. Potential action items for establishing such a network:

- Know your neighbors.
- Share emergency contact information.
- Give a key or access information to at least one neighbor.
- Create a check-in system.
- Participate in community preparedness trainings or groups.

AGE-FRIENDLY GEORGETOWN (MAINE)

▼ Georgetown, Maine, is an island community of about 1,000 people, more than one-third of whom are 65 or older. The town is a member of the AARP Network of Age-Friendly States and Communities, and its age-friendly committee is a convener of fun activities (the trekking club is pictured) and it maintains a phone list for checking on older residents. During weather or power emergencies, people without heat or electricity are paired with neighbors who have power and a spare room.

The Buddy System

People who can't be in the same place during a crisis can still ride out an emergency together. The *Ready.gov* publication *Take Control in 1, 2, 3: Disaster Preparedness Guide for Older* Adults includes the following example:

> "During the severe tornado outbreak that swept through the lower Mississippi Valley [in March 2023], three ... older women living alone in a rural community demonstrated the power of a strong support network. Seeking safety, each ... moved to their closets, maintaining their connection through a three-way phone call. When the tornado had passed, two of the three women found their homes severely damaged and uninhabitable. However, the strength of their bond shone brightly in their time of need. The third friend, fortunate to have a structurally sound home, offered immediate shelter to her companions." [39]

PART 4

Checklists and Kits

The specific tasks and needed supplies will vary by individual, household and emergency type. It's wise to prepare for several situations.

1. Grabbing and Going

A disaster event or emergency can force an evacuation within minutes. The "go bag" (or bags, one for each household member) needs to be packed and accessible.

2. Sheltering in Place

A kit should also be prepared for hunkering down at home, work or another location. Food and medicine expire, so the supply should be periodically used and replenished. In a power outage, refrigerated foods (kept at or below 40 degrees Fahrenheit) are safe for about four hours. Foods in the freezer (at or below zero degrees Fahrenheit) can last up to two days. Learn more at *FoodSafety.gov*. Search for the article "Food Safety During Power Outage."

3. The Contacts List

The contacts stored in a smartphone should be current and include potential helpers, such as neighbors, care providers, employers, contractors and customer service numbers for businesses, including utilities, insurance companies and financial institutions. Since a phone can lose power or become damaged or lost, also create a hard copy of the key contacts, documented on paper and placed in a sealable plastic bag, folder or envelope.

4. The Car Kit

Weather events and emergencies can strike while someone is commuting or simply running errands. A flashlight, blanket, clothing, food, tools, first aid kit, tote bag, trash bags, cash and a paper map (GPS might not be available) are among the items to keep in the car.

5. The Workplace Kit

Be prepared to shelter at work for at least 24 hours. This kit should include food, water, comfortable walking shoes, a change of clothes, a coat, small blanket, medications and personal necessities.

After an emergency, you may need to survive on your own for several days.

Being prepared means having your own **food**, **water**, and other **supplies** to last for at least **72 hours**. Most of the items recommended for a disaster supply kit are inexpensive and easy to find, and any one of them could **save your life**.

"AFTER AN EMERGENCY," READY.GOV

6. Documents

As advised on page 26, organize and secure identification, account numbers, wills, estate plans, power of attorney documents, property deeds and other important records.

Keep the originals in a watertight container, a fire safe or a bank safe deposit box. Anything kept at home should be easy to grab in an evacuation. Make printed copies for use on the go and to keep and secure in a secondary location, such as at work or with a trusted friend or relative.

Store scanned documents and important photographs in a secure, password-protected cloud account and on a removable flash drive or external hard drive. Consider using a password management app to store and secure passwords.

TIP: Visit ***AARP.org/Personal-Technology*** for resources about storing and protecting your personal data. ■

Find or Create an Emergency-Kit List

Many organizations and government agencies offer free, downloadable list templates detailing what to include in different types of emergency kits and for whom. These pages present a sampling of supply lists. Visit ***AARP.org/DisasterResilience*** for links to checklists and related resources that can be used by individuals, caregivers, and group or local leaders and organizers.

ORCHARD VILLE

◀ **Orchard Village, a Skokie, Illinois, nonprofit organization serving people with developmental disabilities, used an AARP Community Challenge grant to host disaster preparedness trainings and create customized materials for its clients. Among the resources is this visual guide for what to include in an emergency kit.**

TIP: People with particular medical needs; allergies; or mobility, vision, hearing, behavioral, cognitive or communication differences or challenges can be equipped with personalized information sheets, cards or packets that can be used when engaging with rescuers or disaster service providers.

More kits and checklists ▶

Need a simple checklist for putting together a home and car kit? Make a copy of this page.

HOME EMERGENCY KIT CHECKLIST

PERSONAL INFORMATION AND CASH

Keep personal and financial records easy to access (hard copies or securely backed up)

- [ ] Copy of photo ID
- [ ] Important legal documents
- [ ] Important financial documents
- [ ] Credit cards and cash
- [ ] Waterproof document folder

FOOD AND WATER

Have at least two weeks of supplies since stores may be closed and it may be unsafe to travel

- [ ] Nonperishable food
- [ ] Nonelectric can opener
- [ ] A supply of bottled water (one gallon per person per day)
- [ ] Supplies for pets (including extra food and water)

CLOTHING

Ensure enough clothing for everyone in your household including if clothes get wet

- [ ] Rain gear/rain poncho
- [ ] Gloves, hat, scarf, extra layers, etc.
- [ ] Helmet (to protect from falling debris)
- [ ] Sturdy shoes
- [ ] Extra blankets

MEDICAL SUPPLIES AND SAFETY

Have a 1-month supply of prescription medications if you cannot leave home

- [ ] Medications and medical items
- [ ] First aid kit
- [ ] Sanitation and personal hygiene items
- [ ] List of doctors and medications
- [ ] Special supplies for infants, elderly or disabled family members
- [ ] Fire extinguisher

POWER AND COMMUNICATION

Prepare to lose electric power

- [ ] Flashlight and batteries
- [ ] Battery-powered radio and batteries
- [ ] Cell phone with chargers
- [ ] Generator
- [ ] Heavy-duty extension cords
- [ ] Handheld battery-powered fan

ADDITIONAL SUPPLIES

Consider additional supplies for your needs

- [ ] Tools (hammer, saw, pliers, etc.)
- [ ] Ice melting products and shovel
- [ ] Tarps
- [ ] Space heater
- [ ] Box fan and towels
- [ ] 5 gallon bucket with lid

CAR EMERGENCY KIT CHECKLIST

- [ ] First aid kit
- [ ] Personal hygiene travel kit
- [ ] Bottled water
- [ ] Snacks
- [ ] Blankets or sleeping bags
- [ ] Gloves, hat, scarf, extra layers, etc.
- [ ] Flashlight
- [ ] Cell phone charger
- [ ] Map(s) of the area
- [ ] Whistle
- [ ] Flares, emergency distress sign
- [ ] Ice scraper
- [ ] Jumper cables
- [ ] Full tank of gas
- [ ] Tool kit
- [ ] Tow chains or rope
- [ ] Tire chains
- [ ] Spare tire
- [ ] Snow shovel

TO GO KIT

If you need to leave home and go somewhere, pack at least three days of supplies to carry with you (e.g. clothes, food, water, chargers, medications)

▲ **An AARP Community Challenge grant helped Umpqua, Oregon, distribute emergency go bags. A graphic by the City of Boulder, Colorado, provides an easy way to remember essential grab-and-go items. Similar quick-evacuation tip sheets specify bringing proof of identity, residency and insurance; house and car keys; and a change of clothes.**

DOUGLAS PUBLIC HEALTH NETWORK | CITY OF BOULDER, COLORADO

Water Worries

Drought, contamination, infrastructure damage and power outages can leave a home or community without water.

THE EMERGENCY WATER FORMULA:

☐ 1 gallon per day per person (and pet)

☐ Plan for at least 3 days. Try to store a 2-week supply.

Unopened, commercially bottled water is the safest type of water in an emergency.

That said, affording, transporting, lifting (1 gallon of water weighs about 8 pounds) and storing the supply can be a challenge.

Find additional guidance and options at *CDC.gov*. Search for the article "How to Create an Emergency Water Supply."

A Checklist for Caregivers

The Alzheimer's Association recommends the following items for an emergency kit used by or with a person who has Alzheimer's or dementia.

☐ Wearable identification, such as an ID bracelet and clothing tags

☐ Recent photograph of the person

☐ Favorite or comforting item, such as a book, picture, blanket, piece of clothing or keepsake

☐ Nonperishable foods the person will eat

☐ Incontinence products, if needed

☐ Legal documents, such as power of attorney papers and Social Security card

☐ Medical documents, including health insurance information and a list of medications and dosages

Find more guidance at *ALZ.org* (see the "Preparing for Emergencies" section) and *AARP.org/Caregiving* (see "What to Do If a Loved One Is Evacuated From a Nursing Home or Assisted Living").

Adapt and Adjust

An emergency kit may need to be customized to the type of likely disaster and the expected kit user based on that person's age, size, dietary and medical needs, disabilities, language, cultural and religious considerations, roles and responsibilities. Find more guidance at *Ready.gov/Plan.*

ONE MORE THING

Resilience Supports

The night Hurricane Helene roared through western North Carolina, the storm passed, but the fear stayed.

— *Opening statement in the documentary* **Ready & Resilient**

In September 2024, the Category 4 hurricane Helene left a trail of destruction across eight southeastern states, most significantly in the mountains of western North Carolina, which experienced devastating landslides and flash floods.

Understanding that successfully riding out the storm doesn't protect survivors from the lasting trauma of having done so, the City of Brevard, North Carolina, used an AARP Community Challenge grant to host a series of support-group-style workshops. Session topics included the symptoms and management of post-traumatic stress disorder; dealing with memories, loss and grief; and coping with lasting anxieties, fears and feelings of dread.

"After weather related disasters, some people develop post-traumatic stress disorder," explains Paula Hartman-Stein, a clinical psychologist and AARP volunteer who appears in the film. "Some develop what's called post-traumatic growth or resilience, but most have a grief reaction that causes distress both physically and mentally to them.

"Although most people do recover, having immediate support available by trained volunteers can lessen the severity and potentially prevent symptoms from turning into major depression and anxiety disorders," she adds.

Another AARP Community Challenge grantee, the United Rescue Alliance, based in Abilene, Texas, hosts a similar workshop.

Geared toward local leaders, first responders, churches, and community volunteers, its Mental, Emotional, Social and Spiritual Health rapid-response trainings (often referred to by the acronym MESSH) teaches participants to acknowledge and properly respond to all facets of their own health during a disaster response.

Learn More

- ***Ready & Resilient***, which includes footage from the Brevard workshops, can be viewed on AARP North Carolina's YouTube page.
- The one-hour, online **MESSH** training is free and can be accessed at *UnitedRescueAlliance.org.*
- Visit ***AARP.org/LivableMap*** and use the search terms "disaster preparedness" and "community resilience" to find action plans from towns, cities, counties and states in the AARP Network of Age-Friendly States and descriptions of projects implemented by AARP Community Challenge grantees.

Starter Steps for Taking Action

LOCAL LEADERS

- ☐ Convene and coordinate with community partners.
- ☐ Assess community risks and needs.
- ☐ Identify vulnerable residents.
- ☐ Assess response and recovery resources.
- ☐ Establish or enhance emergency communications.
- ☐ Educate residents about preparing for disasters.
- ☐ Encourage individual and community resiliency.

RESIDENTS

- ☐ Sign up for emergency alerts.
- ☐ Organize and secure vital documents.
- ☐ Review and/or acquire property insurance.
- ☐ Build emergency kits.
- ☐ Make connections with neighbors.
- ☐ Create an emergency contact list.
- ☐ Help loved ones do the same.

Related Resources

- **Administration for Community Living: Aging and Disability Networks** (*ACL.gov/Programs/Aging-and-Disability-Networks*)
- **Center for Disaster Philanthropy** (*DisasterPhilanthropy.org*) Search for "Resilience"
- **Enterprise** (*EnterpriseCommunity.org*) Go to "Impact Areas: Resilience"
- **Federal Emergency Management Agency** (*FEMA.org*)
- **Habitat for Humanity** (*Habitat.org*) Go to "Our Work: Disaster Response"
- **Iowa State University** (*Extension.IAState.edu*) See the "Disaster Readiness" section
- **National Center for Disaster Preparedness** (*NCDP.Columbia.edu*) See the "Preparedness Tools" section
- **National Fire Protection Association** (*NFPA.org*) See its resources about wildfires, emergency response and risk reduction
- **National Oceanic and Atmospheric Administration** (*NOAA.gov/Climate*)
- **National Weather Service** *(Weather.gov)*
- **Ready.gov: Disasters and Emergencies** (*Ready.gov*)
- **Rebuilding Together** (*RebuildingTogether.org*) Go to "Our Impact: Disaster Readiness and Recovery"
- **Substance Abuse and Mental Health Services Administration: Disaster Distress Helpline** (*SAMHSA.gov/Find-Help)*
- **Urban Institute** (*Urban.org/tags/Disaster-Recovery-and-Mitigation*) Use the filter "Climate Change, Disasters and Community Resilience"
- **USA.gov: Disasters and Emergencies** (*USA.gov/Disasters-and-Emergencies*)
- **U.S. Army Corps of Engineers** (*USACE.army.mil*)
- **U.S. Census Bureau** (*Census.gov*)
- **U.S. Chamber of Commerce Foundation** (*USChamberFoundation.org*) See "Solutions: Disaster Response and Resiliency"
- **U.S. Climate Resilience Tool Kit** (*ToolKit.Climate.gov*)
- **U.S. Department of Agriculture** (*USDA.gov/About-Food*)
- **U.S. Department of Homeland Security: Disasters** (*DHS.gov/Topics/Disasters*)
- **U.S. Department of Homeland Security: Resilience** (*DHS.gov/Topics/Resilience*)
- **U.S. Department of Housing and Urban Development** (*HUD.gov/Info/DisasterResources*)
- **U.S. Environmental Protection Agency** (*EPA.gov/SmartGrowth/Smart-Growth-Strategies-Disaster-Resilience-and-Recovery*)

States, counties, cities and towns also have emergency response agencies, services and resources.

***AARP.org*:** Search for articles and resources, including "How to Prepare for a Natural Disaster," "How Caregivers Can Build Emergency Plans for Loved Ones," "How to Recover From a Natural Disaster," "Essential Items for an Emergency To-Go Bag," "Apps and Gadgets to Get You Through a Natural Disaster," "Essential Tips for Natural Disaster Readiness," "Older Adults Could Be Better Prepared for Natural Disasters," "Prepare for an Emergency or Disaster With Your Pet in Mind" and "Prepare Together: Work With Neighbors on Disaster Readiness"

Visit *AARP.org/DisasterResilience* for the sources indicated by the numbered citations in this guide.

"To live with resilience means that no matter what obstacles you will face, you will survive and get back to normal."

— National Center for Disaster Preparedness [40]

LINKS AND RESOURCES AVAILABLE AS OF SEPTEMBER 2026.

AARP®

▲ **Flash flooding in Philadelphia, Pennsylvania. Wind damage and power outages near Denver, Colorado. A wildfire warning in Houston, Alaska.**

BRANDON EASTWOOD/AFP VIA GETTY IMAGES | HELEN H. RICHARDSON/MEDIA NEWS GROUP/THE DENVER POST VIA GETTY IMAGES | LANCE KING/GETTY IMAGES

Older adults are disproportionately impacted by disasters, often representing the majority of fatalities.

The U.S. Census Bureau projects that by 2034 people age 65 or older will outnumber those under 18 — a first in the nation's history. That trend has profound implications for emergency management, especially as floods, droughts, tornadoes, heat waves, hurricanes, wildfire flames and smoke, and other weather-related hazards and disruptive events become more common and severe.

The ***AARP Disaster Resilience and Preparedness Tool Kit*** can help local leaders, government staff, aging-services professionals and volunteers foster a community-wide resilience that bolsters the safety and well-being of residents — including older adults.

This guide can also inform individuals and households about preparing for the possibility of having to evacuate or shelter in place due to a disaster emergency.

- By understanding all stages of the disaster life cycle, local leaders can ensure that an "all-ages" lens is effectively integrated into preparedness, response, recovery and mitigation efforts.
- By understanding their community's response plans and resources, residents can better prepare themselves.

Order or download this free publication and find more resources: *AARP.org/DisasterResilience*
Stay informed! Sign up for the AARP Livable Communities Newsletter: *AARP.org/LivableSubscribe*

C4855