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How to Prepare for a Natural Disaster on a Budget

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Preparing for a natural disaster goes beyond taking cover from the storm itself. Households and families depend on electricity, gas and the safety of a secure home for the health of our family. Just a few days without these amenities can drastically affect our health. With the rise of billion-dollar natural disasters across the U.S., there's no question that each family needs to have a plan for storms, fires and earthquakes.

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This guide explores everything you need to know and buy while preparing for a natural disaster, including:

How to create your own natural disaster kit

Preparing food for natural disasters

What personal care and comfort items to include

Preparing your home for safety

Tips for preparing young children and senior citizens for disasters

When to prepare for each type of natural disaster and evacuation tips

How to Create a Natural Disaster Kit



Your natural disaster kit should include everything from first-aid supplies and food to simple comfort items and activities. These items cover basic needs should you lose power, access to the internet or all alternate means of communication. Keep your kit in an easy-to-access location for each member of your family.

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area to return to normal. Below, you'll find how to build a first-aid kit and a full emergency readiness bag.

Begin by packing the basic emergency items in one central, easy-to-reach location, including:

- Water ([Ready.gov](#) recommends one gallon per person per day)
- Battery-powered radio
- Batteries
- Emergency whistle
- Pocket knife with attachments
- Garbage bags
- Basic tools such as pliers and a wrench
- External phone battery and extra cords
- Duct tape
- Flashlight and/or headlamp
- Can opener
- Face masks for dust or smoke
- Local maps
- List of emergency services in your area
- Paper towels and toilet paper

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- Prescription and basic OTC medications
- Lighter and matches
- Blankets

Additionally, include all items that traditionally go in a first aid kit, including:

- Adhesive bandages
- Absorbent compresses
- Cloth tape
- Antibacterial ointment
- Antiseptic wipes
- Instant cold compress
- Roll of gauze
- Tweezers

Food Preparation: What to Buy



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Depending on the dietary needs of your family, include a three-day supply of non-perishable food items that do not require refrigeration, heating or significant preparation. It's important to note that canned and dry goods do expire after three to six years. Check-in on your emergency food supply before each season.

Food items to buy:

- Canned meat, vegetables or fruit
- Dry cereal and granola
- Freeze-dried camping food
- Crackers
- Energy and protein bars
- Peanut butter
- Canned juice
- Nuts and trail mix
- Pasta and rice, if you have access to a safe heating source
- Baby food and formula, if needed
- Pet food, if needed

Food items to avoid or skip:

- Fresh fruits and vegetables

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- Low-protein foods

Budget tips:

- **Monitor sales:** Stock up on non-perishable or canned items when they go on sale. Take advantage of coupons and stock up on canned goods during seasonal sales at [Walmart](#).
- **Reuse what you already have:** Instead of buying gallons of water, fill up and reuse plastic water or soda bottles.
- **Make use of discount stores:** Check out the Dollar Store or other discount retailers, like [Dollar Days](#), for items that cost less.
- **Shop all year:** Spread out your shopping over the year and store items to take advantage of sales and avoid spending large sums at once.

Personal Care Items: What to Buy



Comfort, health and hygiene go hand-in-hand. Without access to running or safe-to-consume water, personal care items are essential for staying both comfortable and safe. Consider basic hygiene items as if you were packing for a hiking trip. This list also includes basic tools and helpful items for eating, resting and staying occupied as you wait for assistance.

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- Sanitizing hand and/or baby wipes
- Deodorant
- Feminine products
- Travel shampoo and body wash
- Dry shampoo
- Toothpaste or dry toothpaste tablets
- Toothbrushes
- Sleeping bag and small pillow for each person
- Mess kits with plates, bowls and silverware
- Safety razor
- Comb
- Quick-dry camping towel
- Sweatshirts, winter hats and gloves

Personal care items to avoid or skip:

- Makeup and hair supplies outside of those for basic hygiene
- Activities dependent on electricity
- Full-sized toiletries
- Anything else bulky or heavy so you can leave in a hurry if necessary

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- **Buy in bulk:** If you're purchasing items for your daily life, purchase items in bulk and add one set to your emergency kit.
- **Shop around:** Consider all possible deals and online coupons as opposed to purchasing each item from the same store. Search for coupons to online stores that carry personal care items, like [Amazon](#).
- **Look at the shelf life:** Only purchase non-perishable medications with long shelf lives for minimal updating.
- **Store items properly:** Keep all your items in a safe and dry location to avoid damage or spoiling.

Home Preparation: What to Buy



If you are not evacuated before a natural disaster, your home is your main source of protection. Reach out to local professionals to have your home inspected for natural disaster risks in the details of your landscaping, windows, doors and foundation. Below you'll find recommendations from government agencies for preparing your home for each type of disaster.

- **Earthquakes:** [FEMA recommends](#) professionally assessing your home for any structural damage or dangerously located loose items before an earthquake occurs. Due to their unpredictability, those living in high-risk zones should design their decor based

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- **Flood:** When you are under a flood watch or warning, remove as many items as possible from the ground, especially on lower floors or the basement. Secure important documents in waterproof cases in your emergency kit and elevate electrical items and wiring whenever possible and be sure your basement is waterproofed. To prevent home flooding, keep a working sump pump with backup batteries in the house.
- **Hurricanes:** If you are between 18 and 36 hours away from a hurricane, remove all loose items in your yard or porch that could become projectiles in high winds. Trim all trees and heavy branches whenever possible if they could fall on your home. Board up your windows with permanent storm shutters or with 5/8" exterior-grade plywood.
- **Tornadoes:** If you live in an area with frequent tornadoes, consider building a FEMA safe room on your property. If this is not possible, take shelter in a small, windowless room, preferably below ground. FEMA also recommends covering yourself with available protection like tables, blankets or anything else to shield debris. Prepare your tornado preparation space with your emergency kit and practice your emergency plan with your family.
- **Wildfires:** Though it is necessary to evacuate when advised, you can decrease the chance of your home and vegetation spreading a wildfire. Do so by clearing away flammable materials and landscaping and always heeding the requests of local officials.

Home preparation items to buy:

- Flexible wall fasteners
- Basement waterproofing kit
- Electrical waterproofing kit
- Permanent storm shutters

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Home preparation steps to skip:

- Making home alterations without professional assistance
- Taping windows (this does not keep windows from shattering)
- Cracking the windows to stabilize pressure

Budget tips:

- **Consider kits:** When purchasing power and hand tools, consider purchasing items in pre-packaged kits to save money. Check out deals from hardware stores like Lowe's to find discounted kits.
- **Consult online resources:** Government-sponsored online emergency resources provide comprehensive instructions for protecting your home. If you are unable to hire a professional, consult top resources before starting your work.
- **Plan ahead:** Prices for items like large equipment and storm shutters may fluctuate throughout the year. Plan far ahead of storm season to get the best price.

Preparing for a Disaster with Young Children



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show your children where you keep your emergency kit and your plan for a fast evacuation. You can even link your emergency plan with a trusted neighbor in case you need an extra hand preparing or leaving before the storm. Most importantly, go through each step calmly and practice your plan to help calm any fears related to the disaster itself.

Children's items to buy:

- Children's toiletries and personal care items
- Additional food items that are diet-appropriate
- Children's flashlight
- List of emergency contact numbers
- Two spare outfits
- A blanket or toy to make them feel safe
- For infants: baby food, formula, diapers, bottles, spare clothing

Budget tips:

- **Buy over time:** Purchase your child and baby products over a period of time to get the best deals. Be sure to begin building your kit long before the storm season. Look for sales periodically at stores like [buybuy Baby](#).
- **Skip unnecessary items:** Remember that evacuation is about having basic essentials. Don't feel the need to add new and trendy comfort items to your kit.

Preparing for a Disaster with Senior Citizens

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If you, a family member or a close neighbor is a senior citizen, it's important to consider a few additional steps for disaster safety. Be sure that you or your loved one has a list of contact numbers to request assistance in the case of an event or an evacuation order. Walk through your exit plan from your building and how you plan to leave town if necessary. Create a plan for obtaining additional prescription medications or access to daily health needs should you lose electricity or access to your home.

Additional items for a senior safety kit:

- Map and written plan for evacuating or sheltering with a neighbor
- Extra set of house and car keys
- Description of health needs should you need assistance

Budget tips:

- **Ask for help:** Many organizations in the community can provide assistance to senior citizens preparing a safe home and evacuation. Reach out to friends and your local community centers for volunteered guidance or supplies.
- **Properly store medications:** Keep your medications supply safe with proper air-tight storage containers. This will make the kit more cost-effective in the long run.

Other Ways to Prepare and Stay Safe

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Once you have your emergency kit prepped and ready, what else can you do to prepare for the coming storm? Below are several tips for keeping you and your family safe in the event of a natural disaster.

- **Stay informed:** Google maps now allows users to track natural disasters in their area, including whether their location will be affected. If there is talk of a storm threat, keep up with the news no matter the level of severity.
- **Allocate cleaning water:** Include a store of extra water in your house for flushing the toilet and washing up.
- **Speak with your vet:** Keep any additional medications or carrying cases accessible should you need to stay safe inside or evacuate with your pet.
- **Save your memories:** Scan and upload important family photos or documents.
- **Backup your data:** Once a month, back up your hard drive data in the event of a damaged computer.
- **Unplug:** If flooding or heavy lightning is a concern, unplug your electronics and appliances and move them to a higher floor.

Other Ways to Prepare for a Disaster on a Budget

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Building a comprehensive emergency kit doesn't have to be costly. Staying under budget comes down to thinking about your storm preparation in the long run. Consider a few tips for staying under budget while building a sufficient set.

Keep it simple: In the end, only gather what you need for your family. Comfort items like snacks and board games are not necessary if you're trying to stay within a budget.

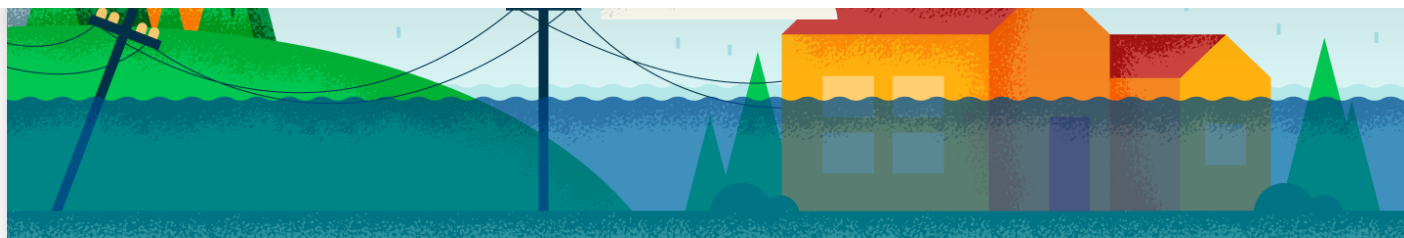
Skip name brands: Choose unfamiliar brands with good reviews or store-brand items for lower cost overall. Stores like [Walgreens](#) carry generic items at low prices.

Build your kit over time: Certain items in your kit may be more affordable during certain times of the year, specifically further from the holidays. Items like household items fluctuate constantly, so try not to buy your items at one time.

Read reviews: If you're torn between two items with different prices, check the reviews to ensure you don't risk a broken or non-functioning item.

When to Prepare for Natural Disasters by Disaster Type

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Each region of the country faces different seasonal disaster threats. Begin by keeping a calendar that notes your local flood, wildfires, hurricane or tornado season. Unlike the other categories, earthquakes do not have a season; they occur without warning throughout the year.

Even if you've already gathered your natural disaster items, check in on your disaster kits several months before the disaster's season. If you live in an earthquake zone, take a look at your kit every six months. Mark all food and medications with dates to ensure everything is safe and up to date.

Natural Disasters by Region and Season

When we prepare our disaster kit and emergency plan, it's important to be aware of common natural disaster threats of our region. Below you'll find more information regarding the five major types of natural disasters, their regions and common seasonal patterns.

Earthquakes

Earthquakes result from two blocks of earth — known as “faults” — shifting past one another, leading to the shaking of the ground. This often occurs without notice, and at the moment, is nearly impossible to predict. Without a standard season, it's important to be aware of earthquakes year-round, especially in prone areas.

Earthquakes can also set off related natural disasters such as avalanches tsunamis or landslides. Your home's specific location may be more prone to these effects if you live on the

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Earthquake-prone zones include.

- California Coast
- California Central Valley
- Pacific Northwest
- Salt Lake City
- Alaska
- Hawaii
- South Carolina
- Midwest/Southern states including Missouri, Arkansas and Tennessee

Floods

There is a nationwide threat based on different causes of the flooding. Flooding occurs whenever there is an overabundance of groundwater in an area that cannot drain or absorb it quickly enough. Floods can happen year-round, both in cold and warm weather.

Floods may occur with an onslaught of precipitation, but there are many other causes as well. After a large storm, such as a hurricane, broken and overflowing dams and levees could flood an area. No matter your location, be aware if you live in a flood zone in your town as well as the proper evacuation routes.

Common causes of floods by season include:

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- **Late summer into fall:** Flooding from heavy rains or hurricanes
- **Winter:** Ice jams or runoff from deep snowpack
- **Year-round:** sudden influx in water in dry areas such as the Midwest from a broken dam or sudden heavy rains

Fires

Drier seasons throughout the US have lead to an increase in wildfires over the past decade. Both manmade and natural causes can spark a wildfire, ranging from lighting to uncontrolled campfires or fireworks.

If a wildfire breaks out close to your area, it's crucial to have an emergency plan that can be executed in under five minutes. Fires can spread more quickly that predicted depending on winds and sources of fuel as it grows. Heed emergency warnings with extreme care.

Wildfire season is June-August and October-December for the following regions:

- Western states such as California, Nevada, Arizona, Oregon, Washington, Wyoming, Utah, New Mexico and Idaho
- Northwestern states like Montana, North Dakota and Minnesota
- Southern Florida
- Northern Alaska

Hurricanes

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During hurricane season, be sure to track growing storms off the coast and their possible trajectories, especially if you are in a flood or storm-prone area.

Tracking hurricanes is especially important for those that live near the coast due to storm surges. A storm surge is a sudden rush of ocean water caused by the strong hurricane winds. Additional impact of hurricanes include flooding, landslides, and even tornadoes.

Atlantic hurricane season is June 1–November 30 for the following regions:

- Gulf of Mexico including Florida, Louisiana, Alabama, Mississippi and Texas
- Eastern seaboard from Georgia to Maine

Pacific Hurricane Season is May 15–November 30 for the following regions:

- Hawaii
- Southern California

Tornadoes

Destructive funnels of rotating air, tornadoes can reach over 200mph and occur anywhere throughout the US. Though they are more common in Midwestern and Southern states known as Tornado alley, they have been spotted in all regions, especially those with vast flatlands. Those living in tornado-prone areas may consider building a FEMA-approved shelter on their property.

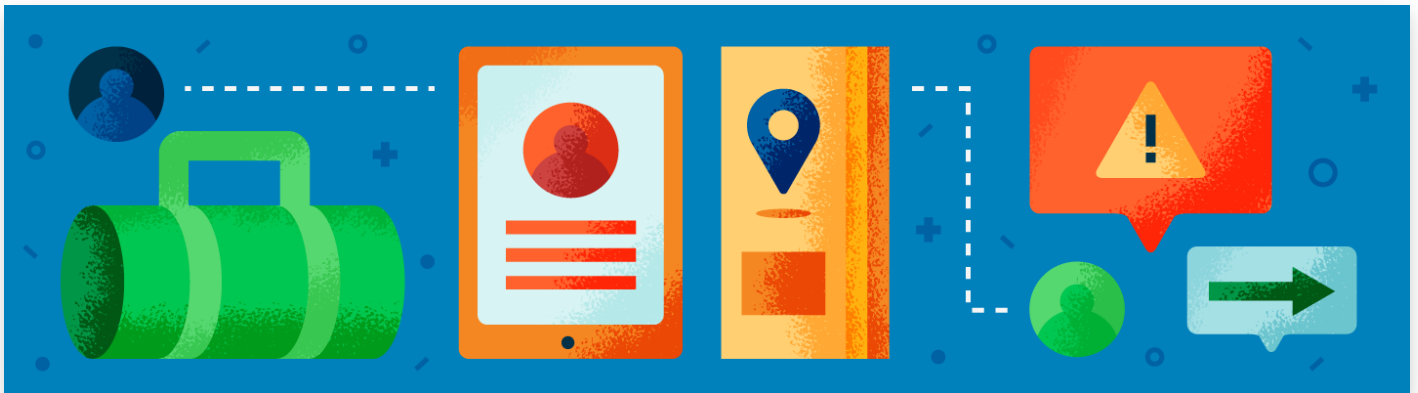
When there is a tornado watch or warning in your area, be sure to listen to the Emergency Alert System and messages from the NOAA. Signs of a tornado include funnel-shaped cloud

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Tornado season is March–June for the following regions.

- Middle states including Texas, Kansas, Colorado, Nebraska and South Dakota
- Southern states including Tennessee, Florida, Alabama and Mississippi
- Eastern states west of the Appalachians

Evacuation Tips



Evacuation can be daunting without preparation, especially if you're told to leave with less than a day's notice. Whether you live in an area with a high risk of disaster or not, it's important to have an evacuation kit ready so you can follow instructions quickly and without a second thought.

- **Create a phone chain:** Touch base with your close community to contact one another (text is better to keep phone lines open), should you be asked to leave. You can also use this to check in on local neighbors that may need your assistance to safely evacuate.
- **Know your route:** Study your area's evacuation route and alternatives should roads be blocked.
- **Make a pet plan:** Keep your carrying cases handy for transporting animals with short notice.

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- **Travel safe:** Only proceed in designated evacuation routes. Avoid downed power lines, even in your car, and never attempt to drive through heaving flooded areas.

With the increase of natural disasters across the world, preparing for a disaster is key no matter where you live. Building an emergency kit and making a plan provides peace of mind that you'll be ready at a moment's notice.

Once you feel confident about your level of disaster preparedness, consider additional home improvement items such as smoke detectors, tool kits and window insulator kits. Remember to check out our crowd-sourced coupon codes at stores you use regularly, like [Amazon](#), for discounted deals. Most importantly, this high level of preparation will keep your family safe, healthy and comfortable the next time a natural disaster arrives in your area.

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