

WEATHERING THE STORM

A Disaster Preparedness Guide for Vermont Homeowners



HAVE A PLAN

Disasters can happen with little warning. Whether it's a flood, severe storm, wildfire, or extended power outage, a little preparation today can make a big difference tomorrow. Use the checklist below to help protect your family, home, and belongings and ensure you're ready when an emergency occurs.



Create a family emergency plan

Make sure everyone know what to do and where to meet.

Sign up for local emergency alerts

Don't wait for the storm to arrive

Know your utilities

Locate your electrical panel, main water valve, and natural gas or propane and know how to shut them off. Make note of your utility provider and their contact information.

Assemble an emergency kit

Make sure you have the supplies you need

Photograph your home and valuables

This documentation may be needed for insurance purposes in the event you need to file a claim.

Create an emergency contact list

Include family members, utility providers, insurance agents, healthcare providers and neighbors.

Identify at least two evacuation routes

Know where to go from your home. Alternate routes are key as well as main routes in the event of road closures during a disaster.

Keep your vehicle fueled and emergency-ready

Fuel may be limited and time may be of the essence.

Test smoke and carbon monoxide detectors

Working smoke and carbon monoxide detectors could save your life.

Maintain backup power sources

Make sure backup power sources are ready, such as power banks, battery packs, or a generator. Know how to use these safely.

RESOURCES

Emergency plan

ready.gov/plan

Vermont Emergency Workbook

vem.vermont.gov/document/workbook-english

Vermont Shelters

vem.vermont.gov/shelters

Emergency alerts

vem.vermont.gov/vtalert

Information

Call Vermont 2-1-1 or (866) 652-4636
vermont211.org

Vermont Electric Service Map

puc.vermont.gov/electric

Vermont Natural Gas Service Map

puc.vermont.gov/naturalgas

Emergency kit

ready.gov/kit

Test smoke and CO2 Detectors

- firesafety.vermont.gov/pubed/media/smoke-alarms
- firesafety.vermont.gov/pubed/media/carbonmonoxide

Disclaimer: Information in this guide is provided as a general resource and may change as conditions evolve. During severe weather or emergencies, always follow the latest guidance, evacuation orders, and instructions issued by local, state, and federal authorities.

GO-BAG

A go-bag is a pre-packed emergency kit you can grab in minutes if you need to evacuate. Vermont's weather can isolate homes for days. Every household members should know where the go-bag is and should review it once a year.



Before

- Water: 1 gallon per person per day, 3-day minimum
- Non-perishable food, manual can opener
- Battery or hand-crank NOAA Weather Radio
- Flashlight with extra batteries
- First aid kit with manual
- Whistle, dust masks/N95 respirators
- Duct tape
- Wrench or pliers to shut off utilities
- Moist towelettes, garbage bags, plastic ties
- Printed local maps
- Cell phone chargers and backup battery
- Copies of important documents in waterproof container
- Cash in small bills
- Extra car and house keys
- Prescription medications, 7-day minimum
- Glasses or contact lens supplies
- Sleeping bag or warm blankets per person
- Change of clothing per person, sturdy shoes
- Fire extinguisher (ABC rated)
- Matches in a waterproof container
- Hand warmers, wool socks, wool hat, emergency thermal blanket (Vermont winter addition)

 ready.gov/kit

During (Grab & Go)

- Grab your go-bag and important documents
- Follow your evacuation route
- Notify someone of your destination and route
- Monitor NOAA Weather Radio or local radio

After (Restock & Review)

- Replace used or expired items immediately
- Update documents if anything has changed
- Update medication supplies as prescriptions change
- Do a six-month check to replace items that may expire within the next six-months



FLOODING & FLASH FLOODS

Flooding is Vermont's most common and costly natural disaster. Tropical Storm Irene (2011) caused over \$700 million in damage statewide. Flash floods can develop in minutes with little warning. You do not have to live on a river to be at risk. Standard homeowner's insurance does NOT cover flooding.



Before

- Look up your property's flood zone at msc.fema.gov
- Review your insurance policy to see if you have flood coverage
- Secure essential documentation
- Elevate furnace, water heater, and electrical panel if in a flood-prone area
- Install a battery-operated sump pump backup
- Keep sandbags on hand or know where to get them in your town



If your home has natural gas or propane, know where the shutoff valve is located. Turn off only if instructed by local officials or your utility provider. Contact the utility company before restoring service.



Define Communication and Evacuation Plans.

Establish clear meeting spots and identify at least two evacuation routes from your community.

- Move valuables off lower floors
- Clear storm drains and gutters before rain events
- Sign up for town-specific alerts at vem.vermont.gov
- Have your go-bag ready — floods can require rapid evacuation

Know where your main water shut-off valve is located and how to turn it off.

Shutting down the water can help prevent contamination and additional damage if floodwaters enter your home.

Turn off electricity at the main breaker panel if it is safe to do so.

Never stand in water or touch electrical equipment if there is any risk of shock.



Have your go-bag ready.

Include food, water, medications, and specific emergency supplies for household pets. See page 3.

Monitor Alerts and Vehicle Readiness

Sign up for local weather notifications and keep vehicles fueled during severe weather.



FLOODING & FLASH FLOODS



During

- Never walk, swim, or drive through floodwaters — Turn Around, Don't Drown
- Six inches of fast-moving water can knock an adult off their feet
- Move immediately to higher ground if told to evacuate
- Disconnect electrical appliances if safe and not in standing water
- Do not touch electrical equipment if wet or in standing water
- If trapped in a building: go to the highest floor — do not enter the attic unless you have a way out
- If trapped in a vehicle: exit through the window if water is rising
- Signal for help from upper floors with a bright cloth or flashlight
- Monitor emergency radio for updates

After

- Return home only when officials declare it safe
- Document all damage before cleanup
- Wear rubber boots and gloves — floodwater is contaminated
- Pump out flooded basements gradually to avoid wall collapse
- Check for structural damage before entering
- If you smell gas, leave immediately and call Vermont Gas: 1-877-724-2214
- Throw away food that contacted floodwater
- Boil water if advised by local officials
- Remove wet materials within 24-48 hours to prevent mold
- Use fans and dehumidifiers to dry out the home
- Contact insurance company and FEMA at [disasterassistance.gov](https://www.disasterassistance.gov)



Pets



- Never leave pets behind during a flood evacuation
- Floodwater is contaminated — keep pets out of it; wash thoroughly if contact occurs
- Move pet food, crates, and supplies to upper floors early
- Keep pets on a leash or in a carrier at all times during and after a flood
- Make sure your pet has a collar, chip or is marked for identification with a phone number
- Do not let pets drink floodwater or eat anything that has contacted it
- After the flood, check your yard carefully before letting pets outside



WINTER STORMS & ICE

Winter is Vermont's longest season. Storms range from manageable snowfall to devastating ice events that knock out power for days or weeks. Hypothermia and carbon monoxide poisoning are the leading causes of weather-related deaths in Vermont winters.



Before

- Service heating system before winter
- Inspect and clean chimneys annually
- Insulate exposed pipes
- Know how to shut off water
- Test CO and smoke detectors
- Seal drafts around doors and windows
- Stock backup heating fuel
- Inspect roof for snow loads
- Clear gutters before freezing weather
- Store 7 days of food, water, and blankets
- Keep a two-week supply of medications
- Have a safe backup heat source
- Keep gas tank at least half full
- Pack a winter emergency car kit

During



Prevent pipe freezing.

Keep interior heat at 65° F, open sink cabinets and let faucets drip slightly



Avoid overexertion.

Do not overexert while shoveling. It is a leading cause of winter heart attacks.



Safe indoor heating.

Never use generators or grills indoors to avoid lethal carbon monoxide poisoning.



Check on neighbors.

Verify the safety of elderly or disabled community members.



Layered protection.

Dress in multiple layers and cover all exposed skin if outdoors.



Essential travel only.

Avoid driving unless absolutely necessary. If you get stranded, stay with your car, crack a window, and run engine 10 minutes hourly.



WINTER STORMS & ICE



After

- Inspect roof for dangerous ice buildup; use a roof rake to clear snow from lower edges
- Treat walkways and driveways with ice melt and sand
- Watch for ice dams — they can cause roof damage and interior leaks
- Do not walk under trees or power lines after an ice storm

- Treat all downed power lines as live — stay 30+ feet away
- If you lost heat: check for pipe damage before fully restoring heat
- Know the signs of hypothermia: shivering, confusion, slurred speech, drowsiness — call 911

Pets



- Limit outdoor time for all pets in extreme cold — paws, ears, and tails are vulnerable to frostbite
- Wipe paws after walks to remove ice melt chemicals, which are toxic if licked
- Never leave pets in a cold car — temperatures drop dangerously fast
- Short-haired dogs may need a coat or sweater in Vermont winters
- Keep outdoor cats indoors during storms — or provide an insulated shelter
- Check under your car before starting it — outdoor cats seek warmth near engines
- Stock extra pet food and medications in your winter supplies
- If you lose heat, pets feel it too — move to one room together to conserve warmth



Black Ice



Treat icy surfaces before storms arrive.

Apply salt, sand, or ice melt to walkways, driveways, steps and entryways to improve traction.



Walk carefully and wear proper

footwear. Take short, slow steps, use handrails when available, and wear boots with good traction to reduce the risk of slips and falls.



Use caution if you MUST drive.

Assume surfaces are slippery when temperatures are near or below freezing, especially in shaded areas.



WILDFIRES & STRUCTURE FIRES

Home fires kill more Americans each year than all natural disasters combined.
Most fires are preventable



Before

- Install smoke alarms on every level and near bedrooms
- Test alarms monthly; replace batteries yearly
- Install carbon monoxide detectors on every level
- Keep ABC fire extinguishers in kitchen and garage
- Never leave cooking unattended
- Inspect and clean chimneys annually
- Use a metal screen with fireplaces
- Avoid overloading outlets; replace damaged cords
- Keep space heaters 3 feet from anything combustible
- Create a home escape plan with two exits per room
- Designate an outdoor family meeting spot
- Practice fire drills twice a year
- Sleep with bedroom doors closed
- Check Vermont fire danger conditions before burning
- Maintain 30 feet of defensible space around your home

Woodstoves & Chimneys



Woodstoves & Chimneys are a leading cause of home fires in Vermont. Annual inspections of your chimney and woodstove are essential



Proper ash disposal. Cool ashes completely and store in a metal covered container away from your home.

Pets



- Never leave pets behind, include them in every evacuation plan
- Keep leashes, carriers, and a pet go-bag by the door during high fire danger
- If you have livestock or large animals, plan evacuation routes and transport in advance
- Pack pet food, medications, and vaccination records with your go-bag
- Keep pets leashed or crated during evacuation, smoke and chaos can cause panic
- Check paws for burns before walking pets on fire-affected ground
- Watch for signs of smoke inhalation: coughing, labored breathing, lethargy, or disorientation

WILDFIRES & STRUCTURE FIRES



During



Once out, stay out.

Never re-enter for belongings; call 911 from outside or from a neighbor's home.

Essentials.

Leave lights on for visibility and grab your pre-packed go-bag and documents. See page 3.



Fortify the home.

Close all windows and doors. Shut off gas, propane, and AC systems.



Stay low and crawl.

If smoke is present, stay low to the ground to reach your exit.



Evacuate Early.

Do not wait for official orders. Leave as soon as wildfire is near.



After

- Return home only when officials declare it safe
- Check the roof, gutters, and deck for embers or hot spots before going inside
- Inspect for structural damage before entering
- Document all damage with photos before cleanup begins
- Watch for ash pits, hot spots, and weakened or fire-damaged trees
- Have gas and electric service inspected by the utility company before restoring it
- Wear an N95 mask when cleaning up ash, it can be harmful to breathe
- Test smoke and CO detectors before turning power back on
- Contact your insurance company to start the claims process
- Stay alert for flare-ups in the days following a wildfire



SEVERE STORMS & TORNADOES

Vermont sees frequent severe thunderstorms and, though rare, has experienced tornadoes. High winds, hail, and lightning can strike with little warning.



Before

- Sign up for NOAA weather alerts and know Vermont's warning system
- Identify a safe shelter spot: lowest level, interior room, no windows
- Trim dead branches and trees near your home
- Secure or store outdoor furniture, grills, and loose items
- Know the difference between a watch (be ready) and a warning (act now)
- Review your insurance policy for wind and storm damage coverage
- Keep your go-bag and emergency kit within easy reach
- Practice a family severe weather drill

During

- Move immediately to your safe room or lowest interior level
- Stay away from windows, doors, and outside walls
- Cover yourself with a mattress, blankets, or heavy coats
- If outdoors, get inside a sturdy building, avoid cars and open fields
- If driving, pull over and get to low ground away from trees and power lines
- Monitor NOAA Weather Radio or a battery-powered radio for updates
- Avoid elevators during high winds or lightning

After

- Wait for the all-clear before leaving shelter
- Treat all downed power lines as live, stay 30+ feet away
- Check for structural damage before re-entering your home
- Document damage with photos for insurance
- Watch for storm debris, broken glass, and unstable trees
- Check on neighbors, especially elderly or disabled community members
- Report outages to your utility provider
- Stay alert, severe weather can come in multiple rounds

Pets

- Bring pets indoors at the first sign of severe weather, don't wait for the storm to hit
- Include pets in your family severe weather drill so everyone knows where to go
- Keep leashes, carriers, and a pet go-bag near your safe shelter spot
- Have a collar with ID, or a microchip, on every pet in case you're separated
- Keep pets calm and contained during high winds, thunder and lightning can trigger panic and bolting
- Never leave pets outside, tied up, or in a car during severe weather
- After the storm, check your yard for downed lines, debris, and hazards before letting pets out



POWER OUTAGES

Vermont's rural terrain makes it vulnerable to extended power outages, particularly during ice storms and nor-easters. Some areas may lose power for days or even weeks. Planning ahead makes all the difference.



Before

- Keep flashlights and extra batteries handy
- Keep a battery-powered or hand-crank radio
- Stock 3–7 days of food and water
- Keep a manual can opener
- Keep cash on hand
- Charge devices and battery banks before storms
- Keep your gas tank at least half full
- Have a backup heat source
- Install a standby generator professionally
- Test generators and store fuel safely
- Never use generators indoors or near windows
- Place generators 20 feet from your home
- Install a sump pump battery backup
- Keep your utility outage number handy
- Register medical equipment with your utility
- Know your nearest warming shelter

During



Keep refrigerators & freezers closed.

Food stays safe for up to 4 hours in a refrigerator. Food in a full freezer will stay frozen 24–48 hours. Use a food thermometer to check food safety (40°F or below is safe).

Protect pipes.

Keep interior temperature above 55°F to prevent pipe damage. Wear layers to keep warm. Limit movement to one room.



Monitor a battery radio.

Stay updated on weather and your power outage with a battery-powered or crank radio.

Grill outdoors.

Use outdoor grills outside only for cooking.

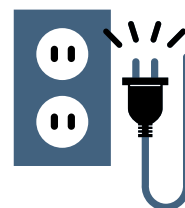


Candles.

Never leave candles unattended. Keep away from flammables.

Disconnect electronics.

Disconnect sensitive electronics before power returns to eliminate risk of damage due to power surges.



Outage reporting.

Notify your power company of outages.

POWER OUTAGES



After

- Check refrigerated and frozen food for spoilage before consuming
- Reset clocks, thermostats, and any smart home devices
- Test smoke and CO detectors to confirm they're working
- Check on neighbors, especially elderly or disabled community members
- Report any lingering outages or downed lines to your utility provider
- Inspect your home for damage that may have occurred during the outage
- Restock backup power sources and emergency supplies used during the outage
- Note what worked and what didn't, update your emergency plan if needed

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VERMONT REALTORS®
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VERMONT REALTORS® CHARITABLE FOUNDATION

Providing financial assistance to help Vermonters rebuild after natural disasters.

Our Impact Since 2023



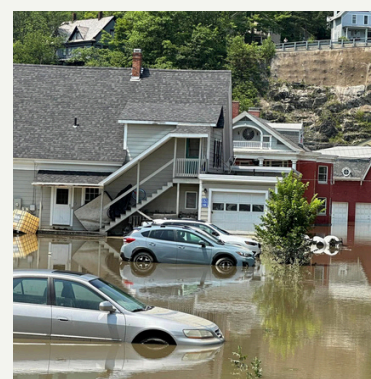
\$160,000

In financial assistance.



285+

Vermont households helped.





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