

Will You Be Ready?



Preparing Your Business for the Unthinkable

Disasters can happen anywhere, often with little or no warning. Is your business prepared? What can you do to protect your business, employees and tenants? Where should you begin?

Disaster Recovery Begins Before a Disaster

Why bother? Disasters don't happen here. Even if you think you are not in a disaster-prone area, something like a chemical tanker truck overturning can prevent you and your employees from getting to your facility.

Even if a flood doesn't put your business under water, customers and supplies may not be able to get to you or your tenants. Power outages, brown-outs or surges can affect your daily business operations.

Many disasters, like wind storms, tornadoes and earthquakes, can strike quickly and with little or no warning.

What can I do?

Find out which natural and technological hazards can happen in your area. Get information about how to prepare your employees and tenants to respond to possible hazards and provide help. Disaster safety information and CPR/first aid training are available from your local Red Cross chapter. Get more information at www.redcross.org.

Network with owners who have or need to develop risk or contingency management plans.

Attend seminars and get information from local risk management associations or the Apartment Association, California Southern Cities.

No business should risk operating without a disaster plan.

While reports vary, as many as 40 percent of small businesses do not reopen after a major disaster like a flood, tornado or earthquake. These shuttered businesses were unprepared for a disaster; they had no plan or backup systems.

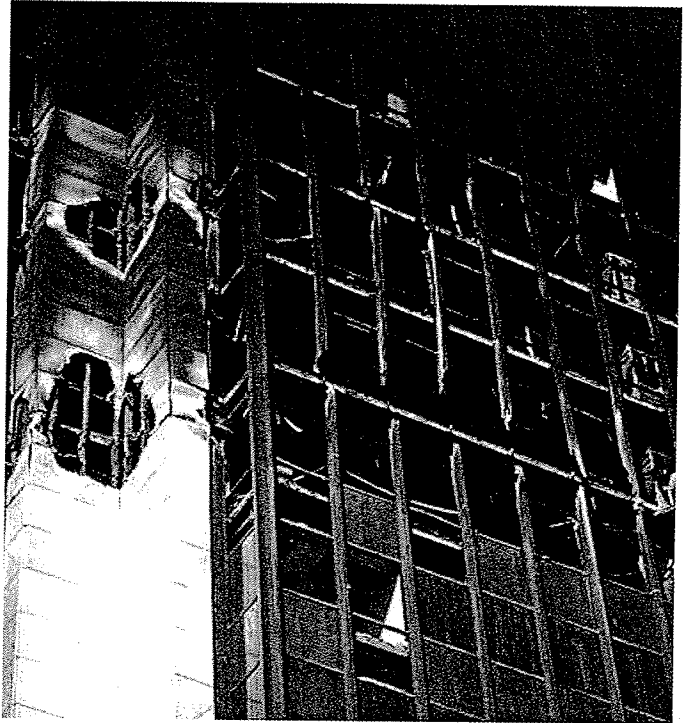
When you start to develop your disaster plan, consider three subjects: human resources, physical resources and business continuity. Think about how a disaster could affect your employees, tenants and workplace. Think about how you could continue doing business if the area around your facility is closed or streets are impassable.

Develop a Plan

Start building your plan now.

Here are some suggestions your may want to consider:

- Keep phone lists of your key employees and tenants with you, and provide copies to key staff members.
- If you have a voice mail system at your office, designate one remote number on which you can record messages for employees. Provide the number to all employees and tenants.
- Arrange for programmable call forwarding for your main business line(s). Then, if you can't get to the office, you can call in and reprogram the phones to ring elsewhere.




- If you may not be able to get to your business quickly after an emergency, leave keys and alarm code(s) with your manager.
- Install emergency lights that turn on when the power goes out. They are inexpensive and widely available at building supply retailers.
- Back up computer data frequently throughout the business day. Keep a backup tape off site.
- Use UL-listed surge protectors and battery backup systems. They will add protection for sensitive equipment and help prevent a computer crash if the power goes out.

Reduce Potential Damage

Prevent or reduce disaster damage in your facility by taking precautions, such as —

- Bolting tall bookcases or display cases to wall studs.
- Protecting breakable objects by securing them to a stand or shelf using hook-and-loop fasteners.
- Moving to lower shelves large objects that could fall and break or injure someone.
- Installing latches to keep drawers and cabinets from flying open and dumping their contents.
- Using closed screw eyes and wire to securely attach framed pictures and mirrors to walls.
- Using plumber's tape or strap iron to wrap around a hot water heater to secure it to wall studs.

You should also consider having a professional install —

- Flexible connectors to appliances and equipment fueled by natural gas. 

Five Actions for Emergency Preparedness

In today's climate, it's more important than ever that all of us be prepared for possible emergencies. Natural or other disasters can strike suddenly, at any time and anywhere. But there are five actions everyone can take that can help make a difference...

1. Make a Plan
2. Build a Kit
3. Get Trained
4. Volunteer
5. Give Blood

1. MAKE A PLAN

Planning ahead is the first step to a calmer and more assured disaster response.

- Talk. Discuss with your family the disasters that can happen where you live. Establish responsibilities for each member of your household and plan to work together as a team. Designate alternates in case someone is absent.
- Plan. Choose two places to meet after a disaster: Right outside your home, in case of a sudden emergency such as a fire, or outside, in your neighborhood, in case you cannot return home or are asked to evacuate your neighborhood.
- Learn. Each adult in your household should learn how and when to turn off utilities such as electricity, water and gas. Ask someone at the fire department to show you how to use the fire extinguisher you store in your home.
- Check Supplies. Review your disaster supplies and replace water and food every six months. (More information on disaster supplies appears in the following section.)
- Tell. Let everyone in the household know where emergency contact information is kept. Make copies for everyone to carry with them. Be sure to include an out-of-town contact. It may be easier to call out of the area if local phone lines are overloaded or out of service. Keep the information updated.
- Practice. Practice evacuating your home twice a year. Drive your planned evacuation route and plot alternate routes on a map in case main roads are impassable or gridlocked. Practice earthquake, tornado and fire drills at home, school and work.

2. BUILD A KIT

What you have on hand when a disaster happens can make a big difference. Plan to store enough supplies for everyone in your household for at least three days.

- Water. Have at least one gallon per person per day.
- Food. Pack non-perishable, high-protein items, including energy bars, ready-to-eat soup, peanut butter, etc. Select foods that require no refrigeration, preparation or cooking and little or no water.
- Flashlight. Include extra batteries.
- First aid kit. Pack a reference guide.



- Medications. Don't forget prescription and non-prescription items.
- Battery-operated radio. Include extra batteries.
- Tools. Gather a wrench to turn off gas if necessary, a manual can opener, screwdriver, hammer, pliers, knife, duct tape, plastic sheeting and garbage bags and ties.
- Clothing. Provide a change of clothes for everyone, including sturdy shoes and gloves.
- Personal items. Remember eyeglasses or contact lenses and solution; copies of important papers, including identification cards, insurance policies, birth certificates, passports, etc., and comfort items such as toys and books.
- Sanitary supplies. You'll want toilet paper, towelettes, feminine supplies, personal hygiene items, bleach, etc.
- Money. Have cash. (ATM's and credit cards won't work if the power is out.)
- Contact information. Carry a current list of family phone numbers and e-mail addresses, including someone out of the area who may be easier to reach if local phone lines are out of service or overloaded.
- Pet supplies. Include food, water, leash, litter box, or plastic bags, tags, any medications and vaccination information.
- Map. Consider marking an evacuation route on it from your local area.

Include any necessary items for infants, seniors and people with disabilities in your kit. Store your disaster supplies in a sturdy but easy-to-carry container. A large covered trash container, overnight backpack or duffel bag will work. Keep a smaller version of the kit in your vehicle. If you become stranded or are not able to return home, having some items with you will help you be more comfortable until help arrives.

3. GET TRAINED

Learning simple first aid techniques can give you the skills and confidence to help anyone in your home, your neighborhood and at work.

When a major disaster occurs, your community can change in an instant. Loved ones can be hurt and emergency response can be delayed. Make sure that at least one member of your household is trained in first aid and CPR and in how to use an automated external defibrillator (AED).

The three steps below can help you to react well in an emergency:

- Check the scene for safety and the victim for life-threatening conditions.
- Call 9-1-1 or your local emergency number and request professional assistance.
- Care for the victim if you can reach the person safely.

Community Disaster Education presentations can provide you with more information on how to prepare for disasters.

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ARE YOU READY...

Important Telephone Numbers

Fire Department	
Police Department	
Emergency Medical	
Physician	
Gas Company	
Electric Company	
Water Company	
Insurance Agent	
Insurance Co.	
Red Cross Chapter	

Location of emergency supplies:

Emergency Supply Kit

Location: _____

- Water
1 gallon per person per day
- First aid kit
- Essential medication
- Flashlight
- Portable radio
- Spare batteries
- Food—canned or pre-cooked
- Food for pets
- Can opener
- Blankets
- Extra clothing
- Sturdy shoes/boots
- Money
- Watch or clock
- Small tool kit
knife, screwdriver, pliers,
rope/wire
- Pack in carry bag or
backpack

Car Mini-Supply Kit

- Sturdy shoes/boots
- Extra Clothing
- Local maps
- Bottled water / Food
- First aid kit
- Essential medication
- Flashlight
- Blankets or sleeping
bag
- Flares
- Small tool kit
knife, screwdriver,
pliers, rope/wire
- Pack in carry bag or
backpack

Property Inspection and Survey

- Check roof
 - Clear debris from roof
 - Clean gutters and downspouts
 - Roof inspection (leaks, damage)
- Locate (learn to operate/shut off)
 - Gas Shutoff valves
 - Main water valves
 - Main electrical circuit breakers
- Driveways and walkways
 - Check for damaged concrete
 - Look for drainage toward bldg.
 - Survey sidewalks and streets
surrounding property for potential
problems.
- Parking and yard areas
 - Clear all storm drains of debris
 - Remove debris that could
potentially clog storm drains
 - Look for drainage problems and
areas where water collects

Other Important Tips

To purify drinking water use any of the following methods recommended by the American Red Cross:

1. Boil water for 5-10 minutes
2. Add 10 drops of household bleach per gallon of water, mix well and let stand for 30 minutes. A slight smell of chlorine indicates water is good to drink.
3. Add household tincture of iodine in the same manner as bleach above.
4. Use commercial purification tablets such as Halazone or Globaline. Follow package instructions.

After a disaster

1. Put on heavy shoes to avoid injury from glass and other debris
2. Check for injuries and give first aid
3. Look for fires and fire hazards
4. If leaks are suspected, shut off gas, water or electrical isolations (do not turn on utilities without assistance of appropriate personnel)

Buying Insurance

Even when you take steps to prepare for the possibility of a disaster, you still could experience unavoidable property damage. That's why renters' and homeowners' insurance is so important—yet many people affected by a disaster are underinsured or not insured at all. Answers to questions you may have about homeowners' and renters' insurance follow.

What should I look for in a homeowners' policy?

A few suggestions for what to look for in a homeowners' policy are outlined below:

Buy, at a minimum, full replacement or replacement cost coverage. This means the insurance company will pay to replace your house up to the limits specified in the policy. In some states, full replacement cost insurance is not available. Check with an insurance broker or agent to determine the maximum available coverage.

Investigate buying a guaranteed replacement cost policy. When available, these policies can pay to rebuild your house, including improvements, at today's prices (but usually limited to 15 percent more than the amount of the policy coverage).

Have your home periodically appraised to be sure the policy reflects its current replacement costs, and update the policy to include any home improvements.

Buy a policy that covers the replacement cost of your possessions. Standard coverage only pays for the actual cash value (replacement cost discounted for age or use). Typical policies cover personal property at 50 percent of dwelling coverage, so you may need to purchase more coverage.

Make sure you understand what the policy will and will not cover, and what the deductible is (the amount you pay before the policy pays).

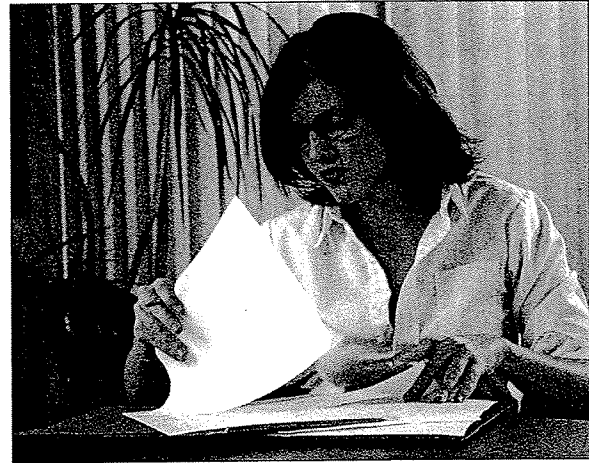
Check state or federally operated insurance pools if you find it difficult to obtain private coverage because of a recent disaster. Premiums often run higher than market rates, but this is better than no coverage.

Talk with your insurance agent about other considerations related to your insurance. For example, ask if the company will cancel your coverage if you are ever late with a payment or if you file several claims in a short period of time. Find out if making a claim could jeopardize a new buyer's ability to obtain insurance on the house if you decide to sell it. Also, ask the agent if the insurance company keeps records of your conversations about these issues, and if that could negatively affect the insurability of your home.

After a disaster, almost all insurance companies place a 30-day moratorium on new coverage. Consider delaying the closing of a house purchase if that happens.

What should I know about renters' insurance?

Renters' insurance pays for damaged, destroyed, or stolen personal property. This insurance is not very expensive, but it is important to have because your landlord's insurance will not



cover damage to or loss of your possessions. It also provides liability coverage for you, and it generally covers damage to the interior surfaces of units you rent.

Comparison shop for the best coverage at the best price. Start with the company that insures your car, because discounts may be available if you carry more than one policy with the same company. Make sure you understand the deductible and what the policy does and does not cover. For example, will the policy pay for living expenses if you have to temporarily move somewhere else?

Do I need other insurance coverage?

Depending on where you live and your individual circumstances, you may want to consider the following types of insurance:

Earthquake insurance. Premiums and deductibles for earthquake coverage are high, but it may be better than no coverage at all. Generally, coverage for your possessions is available as well as for the home itself.

Flood insurance. If you are unable to buy additional flood protection insurance from your insurance company, call the National Flood Insurance Program at 1-800-427-4661 for an agent who writes flood insurance in your area. In addition, www.floodsmart.gov is a Web site that provides information on how to obtain a flood insurance policy. Also, if you buy a home in an area that has a special flood hazard area in any given year (also known as a 100-year floodplain), the lender may require you to purchase flood insurance as a condition of receiving a mortgage.

Riders. Ask your insurance agent if you need a policy or a rider to cover computer equipment, home office property, jewelry, artwork, or other expensive items. If you have equipment that you regularly use at home for work, normally it is not covered by your homeowners' policy.

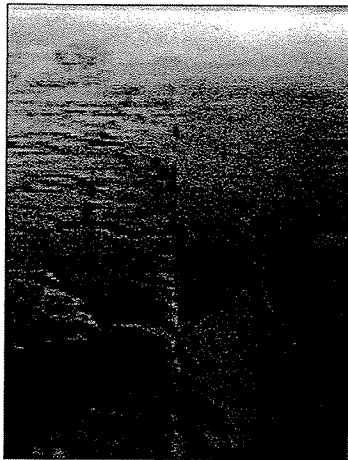
Umbrella liability insurance. Liability insurance protects you against financial loss if someone is injured on your property and sues you. Homeowners' policies provide limited personal liability coverage. If you think you need more coverage, increase the coverage in your existing policy and consider purchasing an umbrella or excess liability policy. 🏠

ARE YOU READY...

Shift Happens — Secure Your Space

You can't control how an earthquake will shake you, but you can change how much it will harm you. Act now to "Secure Your Space".

Earthquakes can cause major property damage to your home and its contents. This can lead to serious injuries or even death for occupants. In the 1994 Northridge earthquake, over 9,000 people were injured, and 33 people were killed. More than half of the injuries were cuts, bruises, and sprains caused by falling objects. Only 1% of injuries were caused by building damage. Many of the deaths and injuries could have been prevented through actions taken before the earthquake.



There are two parts to Secure Your Space.

The first part of "Securing Your Space" refers to buildings, and the need to retrofit potential weaknesses in the structure of your home or apartments. It can also refer to those elements that are not part of the structural floor/ceiling/walls but are considered a part of the building, for instance, electrical systems or mechanical systems such as heating, water, and so forth.



Older buildings were usually not built to withstand earthquakes. The wood frame may not be bolted to the concrete foundation, or the foundation may be poorly built and/or cripple walls are not re-

inforced. Other vulnerable structures include those built on post-and-pier or unreinforced masonry foundations, homes built on steep slopes, those with unreinforced masonry walls, or rooms built over existing garages. Additional poor-performers include concrete tilt-up construction, mostly used by businesses, but also mobile homes, and those with "soft stories" such as tuck-under parking on the first floor. These buildings are vulnerable, but there are ways to strengthen them to resist earthquakes.

The second part of "Secure Your Space" includes securing your stuff.

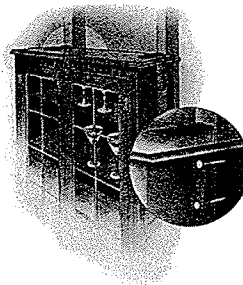
Falling objects can injure or pin you, your loved ones, friends, or customers. Damage to stuff in your home or business can




also be traumatizing and a devastating financial loss. Business can be interrupted when needed equipment is damaged.



The "Secure Your Space" solutions include strapping top-heavy furniture and appliances to walls, adding latches to kitchen cabinets, and securing TVs and other heavy objects that can topple and cause serious injuries. Other items that need to be secured include: bookshelves, windows, televisions, computers, water heaters, lights, dishes, breakables, paintings, office equipment, file cabinets, and ventilation ducts, to name a few. In some cases, objects can be replaced with a more secure substitute, reducing or eliminating a hazard. For example, new light fixtures might be considered in place of securing old heavier ones. Other hazards can be avoided by relocating, removing, or taking cover from them. Straps, latches, Velcro™, brackets, earthquake wax, earthquake putty, wire, and bolts are some of the ways to secure a wide range of objects to avoid loss and damage during an earthquake. Most of these tools are available at your local hardware store.

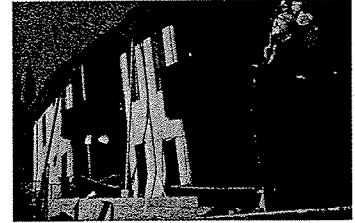


Begin by relocating an object so that it can be braced and pose no threat of injuring anyone. Objects should also be relocated to avoid blocking exits if they fall. The readiness actions of "Secure Your Space" taken before the next earthquake are designed to reduce your risk of injury and financial loss.

When an earthquake does occur, you should still Drop, Cover, and Hold On immediately to protect yourself from anything that is not secured. Face away from windows or mirrors to protect your face from flying glass. You will be largely on your own following a catastrophic earthquake, so you need to survive the event as uninjured as possible. "Secure Your Space" to address the hazards described above that may injure people at work and home, and cause serious financial impacts to you and your family. For more information, visit www.daretoprepare.org. 

ARE YOU READY...

Earthquake Emergency



What to Do Before an Earthquake

Earthquakes strike suddenly, violently and without warning. Identifying potential hazards ahead of time and advance planning can reduce the dangers of serious injury or loss of life from an earthquake. Repairing deep plaster cracks in ceilings and foundations, anchoring overhead lighting fixtures to the ceiling, and following local seismic building standards, will help reduce the impact of earthquakes.

Identify Safe Places Indoors and Outdoors

- Under sturdy furniture such as a heavy desk or table.
- Against an inside wall.
- Away from where glass could shatter around windows, mirrors, pictures, or where heavy bookcases or other heavy furniture could fall over.
- In the open, away from buildings, trees, telephone and electrical lines, overpasses, or elevated expressways.

What to Do During an Earthquake

Stay as safe as possible during an earthquake. Be aware that some earthquakes are actually foreshocks and a larger earthquake might occur. Minimize your movements to a few steps to a nearby safe place and stay indoors until the shaking has stopped and you are sure exiting is safe.

If indoors

- **DROP** to the ground; take **COVER** by getting under a sturdy table or other piece of furniture; and **HOLD ON** until the shaking stops. If there isn't a table or desk near you, cover your face and head with your arms and crouch in an inside corner of the building.
- Stay away from glass, windows, outside doors and walls, and anything that could fall, such as lighting fixtures or furniture.
- Stay in bed if you are there when the earthquake strikes. Hold on and protect your head with a pillow, unless you are under a heavy light fixture that could fall. In that case, move to the nearest safe place.
- Use a doorway for shelter only if it is in close proximity to you and if you know it is a strongly supported, loadbearing doorway.
- Stay inside until shaking stops and it is safe to go outside. Research has shown that most injuries occur when people

inside buildings attempt to move to a different location inside the building or try to leave.

- Be aware that the electricity may go out or the sprinkler systems or fire alarms may turn on.

- DO NOT use the elevators.

If outdoors

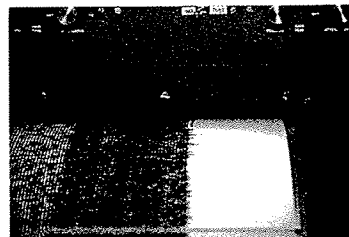
- Stay there.
- Move away from buildings, streetlights, and utility wires.
- Once in the open, stay there until the shaking stops. The greatest danger exists directly outside buildings, at exits, and alongside exterior walls. Many of the 120 fatalities from the 1933 Long Beach earthquake occurred when people ran outside of buildings only to be killed by falling debris from collapsing walls. Ground movement during an earthquake is seldom the direct cause of death or injury. Most earthquake-related casualties result from collapsing walls, flying glass, and falling objects.

If in a moving vehicle

- Stop as quickly as safety permits and stay in the vehicle. Avoid stopping near or under buildings, trees, overpasses, and utility wires.
- Proceed cautiously once the earthquake has stopped. Avoid roads, bridges, or ramps that might have been damaged by the earthquake.

If trapped under debris

- Do not light a match.
- Do not move about or kick up dust.
- Cover your mouth with a handkerchief or clothing.
- Tap on a pipe or wall so rescuers can locate you. Use a whistle if one is available. Shout only as a last resort. Shouting can cause you to inhale dangerous amounts of dust.



ARE YOU READY...

What to Do After an Earthquake



- **Expect aftershocks.**
These secondary shockwaves are usually less violent than the main quake but can be strong enough to do additional damage to weakened structures and can occur in the first hours, days, weeks, or even months after the quake.
- **Listen to a battery-operated radio or television.** Listen for the latest emergency information.
- **Use the telephone only for emergency calls.**
- **Open cabinets cautiously.** Beware of objects that can fall off shelves.
- **Stay away from damaged areas.** Stay away unless your assistance has been specifically requested by police, fire, or relief organizations. Return home only when authorities say it is safe.
- **Be aware of possible tsunamis if you live in coastal areas.** These are also known as seismic sea waves (mistakenly called "tidal waves"). When local authorities issue a tsunami warning, assume that a series of dangerous waves is on the way. Stay away from the beach.
- **Help injured or trapped persons.** Remember to help your neighbors who may require special assistance such as infants, the elderly, and people with disabilities. Give first aid where appropriate. Do not move seriously injured persons unless they are in immediate danger of further injury. Call for help.
- **Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.** Leave the area if you smell gas or fumes from other chemicals.
- **Inspect the entire length of chimneys for damage.** Unnoticed damage could lead to a fire.
- **Inspect utilities.**
 - ❖ **Check for gas leaks.** If you smell gas or hear blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbor's home. If you turn off the gas for any reason, it must be turned back on by a professional.
 - ❖ **Look for electrical system damage.** If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. If you have to step in water to get to the fuse box or circuit breaker, call an electrician first for advice.
 - ❖ **Check for sewage and water lines damage.** If you suspect sewage lines are damaged, avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap. You can obtain safe water by melting ice cubes. 🏠

NMHC'S MITS DATA STANDARD SELECTED FOR DISASTER HOUSING DATABASE

The U.S. Department of Housing and Urban Development (HUD) recently announced that its new National Housing Locator System (NHLS) to help disaster victims find housing will be built using the standards created by NMHC's Multifamily Information and Transactions Standards (MITS) initiative.

The MITS standards will help HUD automate the collection of large amounts of information from a variety of sources. In addition to this collaboration with HUD, MITS has also released one new standard and updated two standards that will further improve the ability of firms to integrate their property management software with other software products.

An all-new standard, the MITS Resident Transaction 2.0 Data Transfer Standard, will link property management systems with online rental payment and utility billing service providers. In addition, a nearly two-year updating process of the MITS 2.0 Resident Screening Standard and the MITS 2.0 Property Marketing Standard will further enhance the apartment industry's efforts to market and lease apartments online. More information is at www.MITSproject.com.

A Special Note on Sheltering-in-Place

Chemical or airborne hazards require a special response called sheltering-in-place. If local officials advise you to shelter-in-place:

1. Close and lock all windows and exterior doors.
2. Turn off all fans, heating and air conditioning systems.
3. Close the fireplace damper.
4. Get your disaster supplies kit out and make sure the radio is working.
5. Go to an interior room without windows that is above ground level. (In the case of a chemical threat, an above-ground location is preferable because some chemicals are heavier than air, and may seep into basements even if the windows are closed.)
6. Using duct tape, seal all cracks around the door and any vents into the room.
7. Listen to your radio or television for further instructions. Local officials may call for evacuation in specific areas.

Fire Emergency

Each year, more than 4,000 Americans die and more than 25,000 are injured in fires, many of which could be prevented. Direct property loss due to fires is estimated at \$8.6 billion annually.

To protect yourself, it is important to understand the basic characteristics of fire. Fire spreads quickly; there is no time to gather valuables or make a phone call. In just two minutes, a fire can become life-threatening. In five minutes, a residence can be engulfed in flames.

Heat and smoke from fire can be more dangerous than the flames. Inhaling the super-hot air can sear your lungs. Fire produces poisonous gases that make you disoriented and drowsy. Instead of being awakened by a fire, you may fall into a deeper sleep. Asphyxiation is the leading cause of fire deaths, exceeding burns by a three-to-one ratio.

What to do Before a Fire

The following are things you can do to protect yourself, your tenants, and your property in the event of a fire:

Smoke Alarms

- Install smoke alarms. Properly working smoke alarms decrease your chances of dying in a fire by half.
- Place smoke alarms on every level of your residence. Place them outside bedrooms on the ceiling or high on the wall (4 to 12 inches from ceiling), at the top of open stairways, or at the bottom of enclosed stairs and near (but not in) the kitchen.
- Test and clean smoke alarms once a month and replace batteries at least twice a year. Replace smoke alarms once every 10 years.

Escaping the Fire

- Review escape routes. Have tenants practice escaping from each unit.
- Make sure windows are not nailed or painted shut. Make sure security gratings on windows have a fire safety opening feature so they can be easily opened from the inside.
- Consider escape ladders if your building has more than one level, and ensure that burglar bars and other antitheft mechanisms that block outside window entry are easily opened from the inside.
- Teach tenants and family members to stay low to the floor (where the air is safer in a fire) when escaping from a fire.
- Clean out storage areas. Do not let trash, such as old newspapers and magazines, accumulate.

Flammable Items

- Never use gasoline, benzene, naphtha, or similar flammable liquids indoors.
- Store flammable liquids in approved containers in well-ventilated storage areas.



- Never smoke near flammable liquids.
- Discard all rags or materials that have been soaked in flammable liquids after you have used them. Safely discard them outdoors in a metal container.
- Insulate chimneys and place spark arresters on top. The chimney should be at least three feet higher than the roof. Remove branches hanging above and around the chimney.

Heating Sources

- Be careful when using alternative heating sources.
- Check with your local fire department on the legality of using kerosene heaters in your community. Be sure to fill kerosene heaters outside, and be sure they have cooled.
- Place heaters at least three feet away from flammable materials. Make sure the floor and nearby walls are properly insulated.
- Use only the type of fuel designated for your unit and follow manufacturer's instructions.
- Store ashes in a metal container outside and away from your residence.
- Keep open flames away from walls, furniture, drapery, and flammable items.
- Keep a screen in front of the fireplace.
- Have heating units inspected and cleaned annually by a certified specialist.

Matches and Smoking

- Keep matches and lighters up high, away from children, and, if possible, in a locked cabinet.
- Never smoke in bed or when drowsy or medicated. Provide smokers with deep, sturdy ashtrays. Douse cigarette and cigar butts with water before disposal.

Electrical Wiring

- Have the electrical wiring in your building checked by an electrician.
- Inspect extension cords for frayed or exposed wires or loose plugs.
- Make sure outlets have cover plates and no exposed wiring.
- Make sure wiring does not run under rugs, over nails, or across high-traffic areas.
- Do not overload extension cords or outlets. If you need to plug in two or three appliances, get a UL-approved unit with built-in circuit breakers to prevent sparks and short circuits.
- Make sure insulation does not touch bare electrical wiring.

Other

- Sleep with your door closed.
- Install A-B-C-type fire extinguishers in your residence and teach tenants and family members how to use them.
- Consider installing an automatic fire sprinkler system in your residence.



ARE YOU READY...

- Ask your local fire department to inspect your residence for fire safety and prevention.

What to do During a Fire

If your clothes catch on fire, you should:

- Stop, drop, and roll—until the fire is extinguished. Running only makes the fire burn faster.

To escape a fire, you should:

- Check closed doors for heat before you open them. If you are escaping through a closed door, use the back of your hand to feel the top of the door, the doorknob, and the crack between the door and door frame before you open it. Never use the palm of your hand or fingers to test for heat—burning those areas could impair your ability to escape a fire (i.e., ladders and crawling).

Hot Door

Do not open. Escape through a window. If you cannot escape, hang a white or light-colored sheet outside the window, alerting fire fighters to your presence.



Cool Door

Open slowly and ensure fire and/or smoke is not blocking your escape route. If your escape route is blocked, shut the door immediately and use an alternate escape route, such as a window. If clear, leave immediately through the door and close it behind you. Be prepared to crawl. Smoke and heat rise. The air is clearer and cooler near the floor.

- Crawl low under any smoke to your exit—heavy smoke and poisonous gases collect first along the ceiling.
- Close doors behind you as you escape to delay the spread of the fire.
- Stay out once you are safely out. Do not reenter. Call 9-1-1.

What to do After a Fire

The following are guidelines for different circumstances in the period following a fire:



- If you are with burn victims, or are a burn victim yourself, call 9-1-1; cool and cover burns to reduce chance of further injury or infection.
- If you detect heat or smoke when

entering a damaged building, evacuate immediately.

- If you are a tenant, contact the landlord.
- If you have a safe or strong box, do not try to open it. It can hold intense heat for several hours. If the door is opened before the box has cooled, the contents could burst into flames.
- If you must leave your home because a building inspector says the building is unsafe, ask someone you trust to watch the property during your absence. 🏠

FIRE EXTINGUISHERS

MAINTENANCE AND INSPECTION

Fire extinguishers should be inspected every 30 days. They must also be maintained annually in accordance with local, state and national regulations. The local fire department professional is the ideal person to perform the annual inspection.

For monthly inspections, check the following questions:

- Is the extinguisher in the correct location?
- Is there any obvious damage, corrosion, leakage or a clogged nozzle?
- Does the gauge or pressure indicator show the correct pressure?
- On wheeled fire extinguishers, are wheels and all parts in good working order?
- Is the extinguisher the correct weight as shown on the label?
- Is a HMIS or hazard warning label attached and legible?
- Is the extinguisher visible and accessible?
- Are the operating instructions legible?
- Is the safety seal broken or missing?

Take time to read the operating instructions and warnings on the extinguisher. Without pulling the pin or squeezing the lever, practice with the extinguisher to get the feel of the device (which can be heavy).

OSHA Standards [29:1910.157(L) Fire Protection] require that every employer provide portable fire extinguishers and must mount, locate and identify them for ready use by employees.

P - A - S - S

PULL

Holding the extinguisher tank upright, point the nozzle away from you and PULL the pin.

AIM

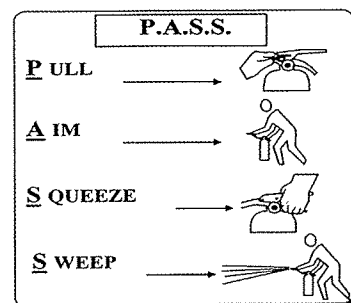
Stand back several feet from the fire and AIM the nozzle at the base of the fire.

SQUEEZE

Use slow and even pressure to SQUEEZE the lever and discharge the fire extinguishing agent.

SWEEP

Slowly SWEEP the nozzle from side to side, continuing to aim at the base of the fire, until the fire is out. Move forward or around the fire area as the fire diminishes and watch the area in case of re-ignition.



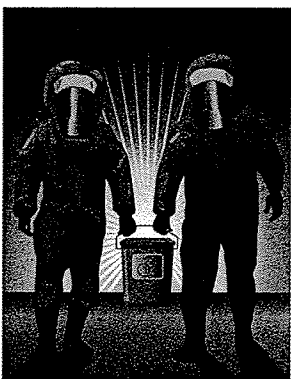
Hazardous Materials Emergency

Hazardous Materials

Chemicals are found everywhere. They purify drinking water, increase crop production, and simplify household chores. But chemicals also can be hazardous to humans or the environment if used or released improperly. Hazards can occur during production, storage, transportation, use, or disposal. You and your community are at risk if a chemical is used unsafely or released in harmful amounts into the environment where you live, work, or play.

Hazardous materials in various forms can cause death, serious injury, long-lasting health effects, and damage to buildings, homes, and other property. Many products containing hazardous chemicals are used and stored in homes routinely. These products are also shipped daily on the nation's highways, railroads, waterways, and pipelines.

Chemical manufacturers are one source of hazardous materials, but there are many others, including service stations, hospitals, and hazardous materials waste sites.



Varying quantities of hazardous materials are manufactured, used, or stored at an estimated 4.5 million facilities in the United States—from major industrial plants to local dry cleaning establishments or gardening supply stores.

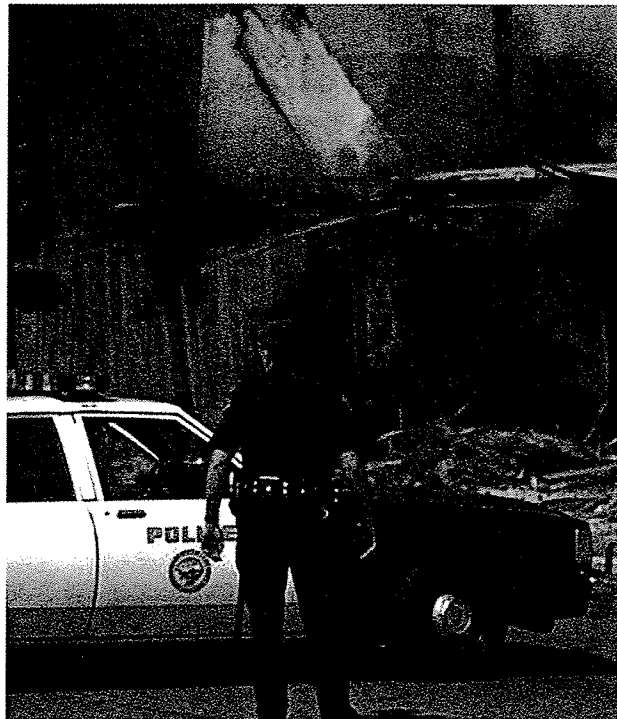
Hazardous materials come in the form of explosives, flammable and combustible substances, poisons, and radioactive materials. These substances are most

often released as a result of transportation accidents or because of chemical accidents in plants.

What to do Before a Hazardous Materials Incident

Many communities have Local Emergency Planning Committees (LEPCs) whose responsibilities include collecting information about hazardous materials in the community and making this information available to the public upon request. The LEPCs also are tasked with developing an emergency plan to prepare for and respond to chemical emergencies in the community. Ways the public will be notified and actions the public must take in the event of a release are part of the plan.

Contact the LEPCs to find out more about chemical hazards and what needs to be done to minimize the risk to individuals and the community from these materials. Your local emergency management office can provide contact information on the LEPCs. Find your state office or agency of emergency management



What to do After a Hazardous Materials Incident

The following are guidelines for the period following a hazardous materials incident:

- Return home only when authorities say it is safe. Open windows and vents and turn on fans to provide ventilation.
- Act quickly if you have come in to contact with or have been exposed to hazardous chemicals. Do the following:
 - ❖ Follow decontamination instructions from local authorities. You may be advised to take a thorough shower, or you may be advised to stay away from water and follow another procedure.
 - ❖ Seek medical treatment for unusual symptoms as soon as possible.
 - ❖ Place exposed clothing and shoes in tightly sealed containers. Do not allow them to contact other materials. Call local authorities to find out about proper disposal.
 - ❖ Advise everyone who comes in to contact with you that you may have been exposed to a toxic substance.
- Find out from local authorities how to clean up your land and property.
- Report any lingering vapors or other hazards to your local emergency services office.

ARE YOU READY...

What to do During a Hazardous Materials Incident

Listen to local radio or television stations for detailed information and instructions. Follow the instructions carefully. You should stay away from the area to minimize the risk of contamination. Remember that some toxic chemicals are odorless.


If you are:	Then:
Asked to evacuate	<p>Do so immediately.</p> <p>Stay tuned to a radio or television for information on evacuation routes, temporary shelters, and procedures.</p> <p>Follow the routes recommended by the authorities—shortcuts may not be safe. Leave at once.</p> <p>If you have time, minimize contamination in the house by closing all windows, shutting all vents, and turning off attic fans.</p> <p>Take pre-assembled disaster supplies.</p> <p>Remember to help your neighbors who may require special assistance—infants, elderly people and people with disabilities.</p>
Caught Outside	<p>Stay upstream, uphill, and upwind! In general, try to go at least one-half mile (usually 8-10 city blocks) from the danger area. Move away from the accident scene and help keep others away.</p> <p>Do not walk into or touch any spilled liquids, airborne mists, or condensed solid chemical deposits. Try not to inhale gases, fumes and smoke. If possible, cover mouth with a cloth while leaving the area.</p> <p>Stay away from accident victims until the hazardous material has been identified.</p>
In a motor vehicle	<p>Stop and seek shelter in a permanent building. If you must remain in your car, keep car windows and vents closed and shut off the air conditioner and heater.</p>
Requested to stay indoors	<p>Bring pets inside.</p> <p>Close and lock all exterior doors and windows. Close vents, fireplace dampers, and as many interior doors as possible.</p> <p>Turn off air conditioners and ventilation systems. In large buildings, set ventilation systems to 100 percent recirculation so that no outside air is drawn into the building. If this is not possible, ventilation systems should be turned off.</p> <p>Go into the pre-selected shelter room. This room should be above ground and have the fewest openings to the outside.</p> <p>Seal gaps under doorways and windows with wet towels or plastic sheeting and duct tape.</p> <p>Seal gaps around window and air conditioning units, bathroom and kitchen exhaust fans, and stove and dryer vents with duct tape and plastic sheeting, wax paper or aluminum wrap.</p> <p>Use material to fill cracks and holes in the room, such as those around pipes.</p> <p>If gas or vapors could have entered the building, take shallow breaths through a cloth or a towel. Avoid eating or drinking any food or water that may be contaminated.</p>

Shelter Safety for Sealed Rooms

Ten square feet of floor space per person will provide sufficient air to prevent carbon dioxide build-up for up to five hours, assuming a normal breathing rate while resting.

However, local officials are unlikely to recommend the public shelter in a sealed room for more than 2-3 hours because the

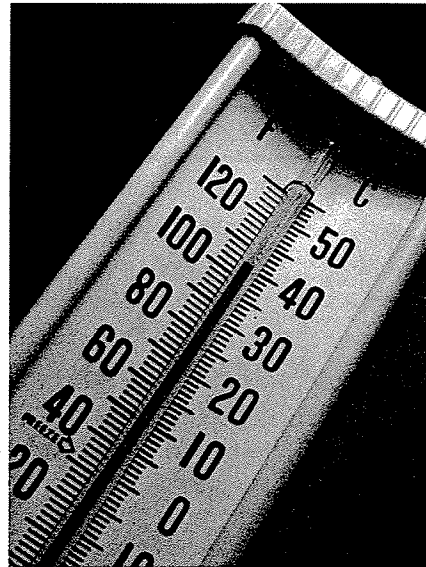
effectiveness of such sheltering diminishes with time as the contaminated outside air gradually seeps into the shelter. At this point, evacuation from the area is the better protective action to take.

Ventilate the shelter when the emergency has passed to avoid breathing contaminated air still inside the shelter. 

Extreme Heat

Emergency Information

- Heat kills by pushing the human body beyond its limits. Under normal conditions, the body's internal thermostat produces perspiration that evaporates and cools the body. However, in extreme heat and high humidity, evaporation is slowed and the body must work extra hard to maintain a normal temperature.
- Most heat disorders occur because the victim has been overexposed to heat or has overexercised for his or her age and physical condition. Other conditions that can induce heat-related illnesses include stagnant atmospheric conditions and poor air quality.
- A prolonged drought can have a serious economic impact on a community. Increased demand for water and electricity may result in shortages of resources. Moreover, food shortages may occur if agricultural production is damaged or destroyed by a loss of crops or livestock.



Danger Zones

All areas in the United States are at risk of drought at any time of the year. Drought gripped much of the West and Midwest from 1987 to 1991. The Missouri River Basin and California have experienced extended periods of drought as well.

What is Extreme Heat?

Temperatures that hover 10 degrees or more above the average high temperature for the region and last for several weeks are defined as extreme heat. Humid or muggy conditions, which add to the discomfort of high temperatures, occur when a "dome" of high atmospheric pressure traps hazy, damp air near the ground. Excessively dry and hot conditions can provoke dust storms and low visibility. Droughts occur when a long period passes without substantial rainfall. A heat wave combined with a drought is a very dangerous situation.

Did You Know...

- In a normal year, approximately 175 Americans die from extreme heat. Young children, elderly people, and those who are sick or overweight are more likely to become victims.
- Because men sweat more than women, men are more susceptible to heat illness because they become more quickly dehydrated.
- Sunburn can significantly slow the skin's ability to release excess heat.
- People living in urban areas may be at a greater risk from the effects of a prolonged heat wave than people living in rural regions. An increased health problem can occur when stagnant atmospheric conditions trap pollutants in urban areas, thus adding contaminated air to excessively hot temperatures.



Before Extreme Heat

To prepare for extreme heat, you should:

- Install window air conditioners snugly; insulate if necessary.
- Check air-conditioning ducts for proper insulation.
- Install temporary window reflectors (for use between windows and drapes), such as aluminum foil-covered cardboard, to reflect heat back outside.
- Weather-strip doors and sills to keep cool air in.
- Cover windows that receive morning or afternoon sun with drapes, shades, awnings, or louvers. (Outdoor awnings or louvers can reduce the heat that enters a home by up to 80 percent.)
- Keep storm windows up all year.

During a Heat Emergency

What you should do if the weather is extremely hot:

- Stay indoors as much as possible and limit exposure to the sun.
- Stay on the lowest floor out of the sunshine if air conditioning is not available.
- Consider spending the warmest part of the day in public buildings such as libraries, schools, movie theaters, shopping malls, and other community facilities. Circulating air can cool the body by increasing the perspiration rate of evaporation.
- Eat well-balanced, light, and regular meals. Avoid using salt tablets unless directed to do so by a physician.
- Drink plenty of water. Persons who have epilepsy or heart, kidney, or liver disease; are on fluid-restricted diets; or have a problem with fluid retention should consult a doctor before increasing liquid intake.
- Limit intake of alcoholic beverages.

ARE YOU READY...

- Dress in loose-fitting, lightweight, and light-colored clothes that cover as much skin as possible.
- Protect face and head by wearing a wide-brimmed hat.
- Check on family, friends, and neighbors who do not have air conditioning and who spend much of their time alone.
- Never leave children or pets alone in closed vehicles.
- Avoid strenuous work during the warmest part of the day. Use a buddy system when working in extreme heat, and take frequent breaks.

Additional Information

An emergency water shortage can be caused by prolonged drought, poor water supply management, or contamination of a surface water supply source or aquifer.

Drought can affect vast territorial regions and large population numbers. Drought also creates environmental conditions that increase the risk of other hazards such as fire, flash flood, and possible landslides and debris flow.

Conserving water means more water available for critical needs for everyone. 🏠

First Aid for Heat-Induced Illnesses

Extreme heat brings with it the possibility of heat-induced illnesses. The following table lists these illnesses, their symptoms, and the first aid treatment.

Condition	Symptoms	First Aid
Sunburn	Skin redness and pain, possible swelling, blisters, fever, headaches	Take a shower using soap to remove oils that may block pores, preventing the body from cooling naturally. Apply dry, sterile dressings to any blisters, and get medical attention.
Heat Cramps	Painful spasms, usually in leg and abdominal muscles; heavy sweating	Get the victim to a cooler location. Lightly stretch and gently massage affected muscles to relieve spasms. Give sips of up to a half glass of cool water every 15 minutes. (Do not give liquids with caffeine or alcohol.) Discontinue liquids if victim is nauseated.
Heat Exhaustion	Heavy sweating but skin may be cool, pale, flushed. Weak pulse. Normal body temperature is possible, but temperature will likely rise. Fainting or dizziness, nausea, vomiting, exhaustion, and headaches are possible.	Get victim to lie down in a cool place. Loosen or remove clothing. Apply cool, wet clothes. Fan or move victim to air-conditioned place. Give sips of water if victim is conscious. Be sure water is consumed slowly. Give half glass of cool water every 15 minutes. Discontinue water if victim is nauseated. Seek immediate medical attention if vomiting occurs.
Heat Stroke (a severe medical emergency)	High body temperature (105+); hot, red, dry skin; rapid, weak pulse; and rapid shallow breathing. Victim will probably not sweat unless victim was sweating from recent strenuous activity. Possible unconsciousness.	Call 9-1-1 or emergency medical services, or get the victim to a hospital immediately. Delay can be fatal. Move victim to a cooler environment. Remove clothing Try a cool bath, sponging, or wet sheet to reduce body temperature. Watch for breathing problems. Use extreme caution. Use fans and air conditioners

Landslide and Debris Flow (Mudslide)

Landslides occur in all U.S. states and territories. In a landslide, masses of rock, earth, or debris move down a slope. Landslides may be small or large, slow or rapid. They are activated by:

- storms,
- earthquakes,
- volcanic eruptions,
- fires,
- alternate freezing or thawing,
- steepening of slopes by erosion or human modification.

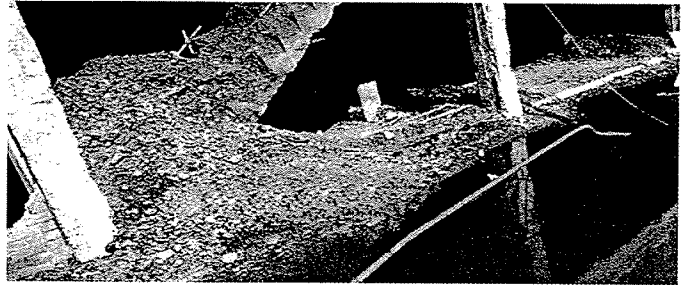
Debris and mud flows are rivers of rock, earth, and other debris saturated with water. They develop when water rapidly accumulates in the ground, during heavy rainfall or rapid snowmelt, changing the earth into a flowing river of mud or "slurry." They can flow rapidly, striking with little or no warning at avalanche speeds. They also can travel several miles from their source, growing in size as they pick up trees, boulders, cars, and other materials.

Landslide problems can be caused by land mismanagement, particularly in mountain, canyon, and coastal regions. In areas burned by forest and brush fires, a lower threshold of precipitation may initiate landslides. Land-use zoning, professional inspections, and proper design can minimize many landslide, mudflow, and debris flow problems.

Before a Landslide or Debris Flow

Protect yourself from the effects of a landslide or debris flow:

- Do not build near steep slopes, close to mountain edges, near drainage ways, or natural erosion valleys.
- Get a ground assessment of your property.
- Contact local officials, state geological surveys or departments of natural resources, and university departments of geology. Landslides occur where they have before, and in identifiable hazard locations. Ask for information on landslides in your area, specific information on areas vulnerable to landslides, and request a professional referral for a very detailed site analysis of your property, and corrective measures you can take, if necessary.
- If you are at risk from a landslide talk to your insurance agent. Debris flow may be covered by flood insurance policies from the National Flood Insurance Program (NFIP).
- Minimize home hazards:
 - ❖ Have flexible pipe fittings installed to avoid gas or water leaks, as flexible fittings are more resistant to breakage (only the gas company or professionals should install gas fittings).
 - ❖ Plant ground cover on slopes and build retaining walls.
 - ❖ In mudflow areas, build channels or deflection walls to direct the flow around buildings.
 - ❖ Remember: If you build walls to divert debris flow and the flow lands on a neighbor's property, you may be liable for damages.



Recognize Landslide Warning Signs

- Changes occur in your landscape such as patterns of storm-water drainage on slopes (especially the places where runoff water converges) land movement, small slides, flows, or progressively leaning trees.
- Doors or windows stick or jam for the first time.
- New cracks appear in plaster, tile, brick, or foundations.
- Outside walls, walks, or stairs begin pulling away from the building.
- Slowly developing, widening cracks appear on the ground or on paved areas such as streets or driveways.
- Underground utility lines break.
- Bulging ground appears at the base of a slope.
- Water breaks through the ground surface in new locations.
- Fences, retaining walls, utility poles, or trees tilt or move.
- A faint rumbling sound that increases in volume is noticeable as the landslide nears.
- The ground slopes downward in one direction and may begin shifting in that direction under your feet.
- Unusual sounds, such as trees cracking or boulders knocking together, might indicate moving debris.
- Collapsed pavement, mud, fallen rocks, and other indications of possible debris flow can be seen when driving (embankments along roadsides are particularly susceptible to landslides).

During a Landslide or Debris Flow

What to Do if You Suspect Imminent Landslide Danger

- Contact your local fire, police, or public works department. Local officials are the best persons able to assess potential danger.
- Inform affected neighbors. Your neighbors may not be aware of potential hazards. Advising them of a potential threat may help save lives. Help neighbors who may need assistance to evacuate.
- Evacuate. Getting out of the path of a landslide or debris flow is your best protection.
- Curl into a tight ball and protect your head if escape is not possible.

ARE YOU READY...

After a Landslide or Debris Flow

Guidelines for the period following a landslide:

- Stay away from the slide area. There may be danger of additional slides.
- Listen to local radio or television stations for the latest emergency information.
- Watch for flooding, which may occur after a landslide or debris flow. Floods sometimes follow landslides and debris flows because they may both be started by the same event.
- Check for injured and trapped persons near the slide, without entering the direct slide area. Direct rescuers to their locations.
- Help a neighbor who may require special assistance—infants, elderly people, and people with disabilities. Elderly people and people with disabilities may require additional assistance. People who care for them or who have large

families may need additional assistance in emergency situations.

- Look for and report broken utility lines and damaged roadways and railways to appropriate authorities. Reporting potential hazards will get the utilities turned off as quickly as possible, preventing further hazard and injury.
- Check the building foundation, chimney, and surrounding land for damage. Damage to foundations, chimneys, or surrounding land may help you assess the safety of the area.
- Replant damaged ground as soon as possible since erosion caused by loss of ground cover can lead to flash flooding and additional landslides in the near future.
- Seek advice from a geotechnical expert for evaluating landslide hazards or designing corrective techniques to reduce landslide risk. A professional will be able to advise you of the best ways to prevent or reduce landslide risk, without creating further hazard. 🏠

Sandbagging: Instructions and Guidelines

Sandbags, when properly filled and placed, will redirect storm water and debris flows away from property improvements.

Filling:

1. Fill sandbags one-half full. Sand is suggested if readily available; however, sand is not mandatory and any local soil may be used.
2. Fold top of sandbag down and rest bag on its folded top (See Fig. 4).

Placing:

Care should be taken to stack sandbags in accordance with the illustrations. Place each sandbag as shown, completing each layer prior to starting the next layer. Limit placement to two layers unless a building is used as a backing or sandbags are stacked in a pyramid fashion as shown in Fig. 5 and 6.

It is important to place the bags with the folded top of the bag in the upstream or uphill direction to prevent the bags from opening when water runs by them. Work with your neighbors so that your combined efforts will effectively address the drainage problem(s).

Limitations:

1. Sandbags will not seal out water.
2. Sandbags deteriorate when exposed for several months to continued wetting and drying. If bags are placed too early, they may not be effective when needed. If it is necessary that bags remain durable for a longer time, the addition of cement can increase its effective life.
3. Sandbags are basically for low-flow protection (up to two feet). Protection from larger flows require a more permanent type of structure.
4. If your situation does not resemble an example shown here or you have general questions, consult a licensed engineer.

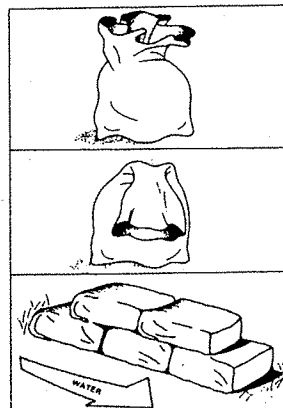


Figure 4 Sandbag Filling and Placement

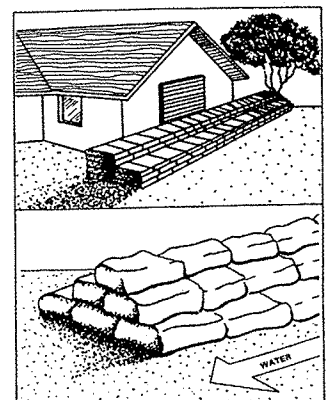


Figure 5 and 6 Sandbag Stacking

Knowing Emergency Procedures Seen As Important Function of Apartment Manager

While natural disasters such as storms and earthquakes can't be prevented, most apartment residents expect management to be knowledgeable in dealing with them. The same goes with such emergencies as fire, civil disorder and even bomb threats or hazardous material spills. Recent storms and floods in California, as well as earthquakes in San Francisco and Los Angeles, point out the need for unit managers to be trained and knowledgeable in dealing with emergencies. Many lenders and insurance companies, faced with claims from recent disasters, are looking into the idea of insisting that apartment managers know how to respond to most of the common emergencies.

"Every apartment manager should know the basics of CPR and evacuation methods of handicapped residents," says John Maciha, the author of *CODE 911: Emergency Procedures for Apartment Communities*. Maciha, who spent 20 years in the property management business with the Arvin Company in Los Angeles, saw a need for a simple, straightforward manual on dealing with emergencies. Authenticated by a medical doctor as well as a 37-year veteran of the Orange County Fire Department, Maciha's book has started a movement among apartment owners to see that management is properly trained to deal with such incidents as injury or death of a resident, natural gas explosions, medical triage, as well as incidents of crime and




child abuse. Virtually every possible emergency and disaster situation is covered in the 240-page book along with a self-teaching question-and-answer section.

Maciha says that emergency preparedness can save property owners money.

And he's not alone. Lenders and insurance underwriters believe that knowledgeable emergency response will not only save lives and property, but can also reduce liability for negligence claims.

"It's only a matter of time before insurance companies start giving lower premiums to apartment units that have a well-defined set of emergency procedures in place," said a high level East Coast underwriter.

Charles Esping of American River Bank in Sacramento says that bankers feel more secure with a loan made to projects where management is knowledgeable in dealing with emergencies. "I won't be surprised if regulatory agencies start mandating evidence of emergency preparedness as a criteria for financing."

CODE 911: Emergency Procedures for Apartment Communities (ISBN 1 883422-44-7, 249 pages, trade paper) is available by mail for \$49 (plus \$3 shipping from Adams-Blake Publishing, 8041 Sierra St., Fair Oaks, CA 95628 or via credit card by calling (800) 368-ADAM. 

Five Actions... *continued from page B*

Contact your local American Red Cross chapter for class descriptions, times, costs and information about first aid, CPR, AED and Community Disaster Education.


4. VOLUNTEER

More than one million Americans serve their communities. They come from all walks of life and backgrounds and are of all ages. Red Cross volunteers help people in emergencies; they teach first aid classes; organize blood drives; and translate so that non-English speakers can receive Red Cross services. They connect members of the armed forces stationed overseas with their families. Our vital community services are made possible by people like you. Contact your local Red Cross chapter and ask how you can help.

5. GIVE BLOOD

Blood is needed in times of emergency, but the ongoing need is also great. Your blood donation means so much to individuals who need it and you can help make a difference.

Giving blood doesn't take much time. During times of crisis and every day, each blood donation has the power to help save as many as three lives. But whole blood only has a shelf life of 42 days. That is why it is so important to be a regular and frequent donor. America needs to have an adequate blood supply available at all times to meet any of the challenges we might face.

Call 1-800-GIVE LIFE (1-800-448-3543) or visit www.givelife.org and make an appointment to donate blood today. 

“Will You Be Ready?” is a publication of the Apartment Association, California Southern Cities to assist rental property owners and tenants with disaster preparedness. The AACSC thanks the Greater Long Beach Chapter of the American Red Cross and FEMA for contributing articles to this brochure.

AACSC is a non-profit trade association founded in 1924 to provide services and advocacy for owners and managers of multi-family rental units. The Association is the voice of the rental housing industry in the 54 cities of southern Los Angeles County and surrounding coastal communities.

For information regarding AACSC’s education programs, annual expo, membership, advocacy, publications or credit checks, call:

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