

Aging Services Emergency Preparedness Considerations: How to Keep Your Residents and Business Safe



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In 2024, 27 catastrophic weather events across the U.S. led to over \$1 billion in losses.¹ No longer limited to coastal communities, natural disasters are becoming more frequent and severe throughout the country — half of 2024's most expensive climate disasters were in non-coastal states. Climate-fueled devastation shows no signs of slowing down, and as a result, property insurance premiums are projected to increase 29.4% on average by 2055.²

Older adults are disproportionately affected by severe weather events: Seniors over age 60 accounted for approximately 75% of deaths resulting from Hurricane Katrina's devastation in New Orleans in 2005,³ seniors over age 65 accounted for 75% of deaths in Washington during the Pacific Northwest heave wave of 2021,⁴ and seniors over age 60 accounted for more than 65% of deaths from the Lahaina, Hawaii wildfire in 2023.⁵

Aging Services organizations provide a safe harbor for elderly and compromised community members. With a resident population that regularly requires support for activities of daily living, the level of intervention needed to get residents to safety in the face of an emergency can be great. Without an actionable plan to evacuate and care for high acuity patients, your organization is at risk of major liabilities in the event of a natural disaster.

When a storm or unexpected flooding event occurs, your residents' well-being — and your organization's financial liability — are largely determined by how well you planned for it. And with no room for error, [emergency preparedness](#) must remain top of mind for senior living owners and operators looking to keep residents and staff safe 24/7/365.

Emergency Preparedness Risk Management Guide

A comprehensive emergency preparedness plan is critical to maintaining your residents' wellbeing in the face of a catastrophic weather event. It can also help demonstrate to your carrier that your organization practices proactive risk management and is worthy of lower premium rates. Start your emergency preparations here:

¹ National Centers for Environmental Information "[U.S. 2024 Billion-Dollar Weather and Climate Disasters](#)," January 10, 2025.

² First Street "[Property Prices in Peril](#)," February 3, 2025.

³ National Institute of Health "[Aging Disaster: Mortality, Vulnerability, and Long-Term Recovery Among Katrina Survivors](#)," May 2011.

⁴ Harvard Medicine "[The Effects of Heat on Older Adults](#)," 2021.

⁵ AP News "[Police confirm identity of 101st victim of huge Maui wildfire](#)," February 13, 2024.

1. Establish a formal governance structure.

Clearly define and document each person's responsibilities so your team understands and takes ownership over their individual roles during an emergency. Choose representatives from across the organization who will bring unique perspective to this.

2. Conduct a hazard vulnerability assessment (HVA).

Gain an understanding of what incidents are most likely to occur in your building as well as the unique risks for your specific resident population. If you have non-ambulatory residents living on the third floor, for example, identify all the evacuation challenges your team will face getting them to safety during an emergency.

3. Develop detailed emergency response policies and procedures.

Use the findings from your HVA to get specific plans in place for your building's and residents' unique risks. Plans should include evacuation strategies for fire, flood, and storms, maintenance protocols for emergency equipment like sprinklers, fire alarms, and generators, and the contact information for a mitigation contractor with 24/7 emergency availability.

4. Practice the plan.

Gain an understanding of what incidents are most likely to occur in your building as well as the unique risks for your specific resident population. If you have non-ambulatory residents living on the third floor, for example, identify all the evacuation challenges your team will face getting them to safety during an emergency.

5. Secure transportation and respite resources.

Identify and confirm the availability of a suitable physical location where you can transfer residents if your building becomes uninhabitable. Have resources lined up to enable swift access to medical supplies and other material needs, and ensure you have adequate transportation services to implement your plan.

6. Create a crisis communication protocol.

Document how your organization will handle internal communication to employees as well as external communication to resident family members and the broader community. Include details about how inquiries from the press should be handled, providing a standard response to be used by all staff to minimize the time it takes to answer each question.

7. Share your emergency response plan with your broker.

Communicate with your broker to ensure your emergency preparedness plan is part of your renewal process so you can clearly demonstrate the risk management practices you have in place.

Download EPIC's Emergency Preparedness Checklist to Get Started

[Click here](#) to get your step-by-step checklist to inform your organization's emergency response plan.

[Contact EPIC Senior Living](#) for a thorough assessment of your organization's current emergency planning, and to discuss opportunities to partner with forward-thinking Aging Business Insurance carriers that can protect your business at the most competitive rates.