

FEMA REGION II

INDIVIDUAL AND COMMUNITY PREPAREDNESS TEAM

Be Financially Prepared For Disaster

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When disaster strikes, your immediate concerns will be for the safety of yourself and loved ones. Once that danger passes, having your financial records with you will be critical to ensuring a smooth recovery process. The following are some steps you can take before, during and after a disaster to be financially prepared.

Before the Disaster

Create and update your Emergency Financial First Aid Kit. This can be downloaded for free at [Completing this checklist](#) will provide you with a record of household identification, financial and legal documentation, medical information and household contacts which will be essential to have on hand.

Store paper and electronic copies of your Emergency Financial First Aid Kit in safe locations. Store paper copies of important documents in a fireproof, waterproof or safe deposit box. If you use a safe deposit box, make sure your bank knows who can access it if the owner dies or cannot access it. For electronic copies, store them in a password-protected format or on a USB. Consider also using a secure offsite storage service.

Take photos and videos of household items as evidence of what it looked like before the disaster. Keep cash in a secure place so that you can access it during the emergency. Automatic Teller Machines (ATMs) may not be available during a disaster.

Start an emergency savings account. Saving \$5 to \$10 a week adds up over time. Create a budget to estimate monthly income and expenses. Make regular payments of at least the minimum due in order to maintain good credit standing.

Review and renew your insurance coverage annually. Flood, health and homeowners or renter's insurance typically take 30 days to go into effect. Verify that you have the correct types and amounts of coverage. Homeowner's insurance typically does not cover flooding, so if your area is prone to flooding, it's a good idea to purchase insurance from the National Flood Insurance Program.

Contact organizations and non-profits that employ qualified counselors to receive guidance on how to organize your finances before and after an emergency.

During the Disaster

This is when you use emergency savings to purchase essentials like food, gas and temporary lodging. Have two weeks worth of food, medications and water stored in a container that is water and fire proof.

Contact your credit card companies and lenders to learn about payment options to avoid late penalties, interest charges and damages to your credit. List expenses and negotiate for extensions. If you need temporary lodging, visit [disasterassistance.gov](#) or a recovery center in your community.

Dial 211 for a referral for community-based resources. Food banks, faith-based organizations and other community organizations may help cover daily essentials and connect you with additional resources.

The Red Cross can help you find aid and shelters. Service animals are allowed in all Red Cross shelters.

After the Disaster

After a disaster, scams become prevalent. Be careful of who you give your personal information to. Government employees will not call or text you about owing money or receiving economic impact payments. Make a list of all property damage and contact your insurance company.

If you do not have insurance, or your insurance does not cover all your expenses, you may qualify for assistance from the Federal Emergency Management Agency (FEMA). Registering for disaster assistance can be done on [disasterassistance.gov](#). For those with hearing loss or a speech disability, you can use a Text Telephone (TTY) or may call 800 462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800 621-3362.