

Presentation sponsored by the Third Walnut Creek Mutual (TWCM)
 Emergency Preparedness Committee
prepared by Harris R. Greenberg

Starting Early: Financial Preparation for Disasters and Emergencies

The following FEMA web page explains the essentials of financial preparedness: <https://www.ready.gov/financial-preparedness>



FEMA = Federal Emergency Management Agency



= nonprofit organization HOPE Coalition for America

Presented at the Rossmoor Emergency Preparedness Fair, September 22, 2018

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Being Ready for a Disaster is More Than Storing Water & Supplies



- You also need to be financially ready.
- This presentation is designed to show you where to get the tools you need to develop a **Portable File of Important Documents**, and a **Household Inventory**, to supplement your “grab & go kit.”

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Topics for Discussion

- Pre Disaster Planning Resources and Suggestions
- Categories of Information You'll Need to Gather
- A List of Pre-Planning and Post Disaster Recovery References and Resources

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Is This Your Current Emergency Disaster Plan?

**IN CASE OF
EMERGENCY**



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There are Some Resources That Can Help You Prepare!

- **Emergency Financial First Aid Kit (EFFAK)***
 - The Emergency Financial First Aid Kit is available for free from FEMA.
 - Call (800) 480-2520 to ask for a copy of the document, or download it from the web
 - In an emergency, if you can't use the internet, you can call FEMA at: (800) 621-FEMA (3362)
- **Operation HOPE***
 - Provides help with the EFFAK, Call (888) 388-HOPE (4673)
 - Also provides help recovering after a disaster: counseling services, recovery budgets, help with home inspections & repair, and help working with creditors



**Note: Links to these resources are given at the end of this presentation*

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Getting Started – Think Ahead

- When disaster strikes, **your immediate concern will be your safety and the safety of those you care about.**
- After the immediate danger passes, **your financial and medical records and important contact information will be crucial** to help you start the recovery process quickly.
- **Taking time now to safeguard these critical documents will give you peace of mind,** ensure you have access to essential medical and prescription information, and help you avoid additional stress during the difficult days following a disaster.
- In addition, **take the time now to think about the priceless personal items** you would want to protect from damage or take with you if you had to suddenly evacuate your home.

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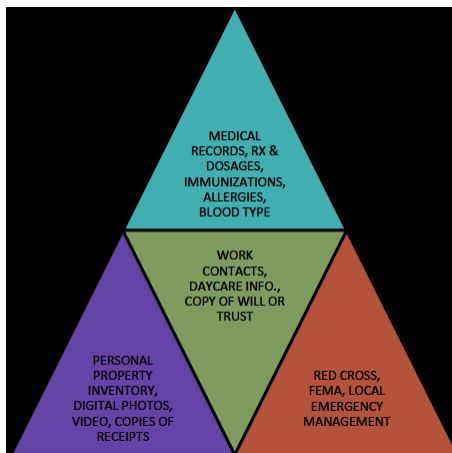
Now Use Checklists to Take Action

- The first step is to take an inventory of your household documents, contacts, and valuables. The sample categories presented here will get you started.
- Then **download the Emergency Financial First Aid Kit (EFFAK)** for more complete checklists and guidance on collecting and safeguarding this important information. **You can call (888) 388-HOPE (4673) for help** completing your EFFAK.
- When using the EFFAK checklists, put a checkmark next to any item that you may need to collect and safeguard.
- Be sure to include emergency contact phone numbers or other contact information with your documentation for questions that may arise following a disaster.

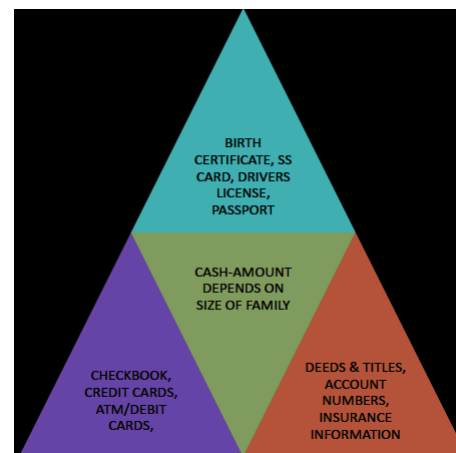
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Categories of Information Covered in the FEMA Checklists



Info for insurance and assistance from aid organizations



Items for immediate use & proof of identity and ownership

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Protect Your Documents and Valuables

- **Consider storing *paper copies of important documents*** at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative. If you are using a safe deposit box, you may want to ask your bank or check State laws to confirm who can and cannot access the safe deposit box if the lessee dies or is incapacitated.
- **Store *electronic copies of important documents in a password-protected format*** on a removable flash or external hard drive in your fireproof and waterproof box or safe, or consider using a secure cloud-based service. Visit www.us-cert.gov/ncas/tips/st04-019 to learn how to use electronic encryption to protect sensitive information.
- **Think about where you store valuable belongings and ways to better protect these items.** If you have valuable items stored in a basement, you may want to move them to a higher location and put them in waterproof containers to avoid water damage. Or you may want to keep small items in a flood/fireproof home safe. You may also want to secure items that are displayed on shelves or walls if your home may be subject to high winds or earthquakes.

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Post Disaster Recovery Tips

- Document everything
 - Take pictures
 - Keep a journal and include a calendar of events
- Resources to contact
 - Your insurance company
 - If you can't use the internet, call FEMA at: (800) 621-FEMA (3362)
 - Red cross
 - Churches, non profits
 - United Way – call 211
- United Way supports 2-1-1 (by phone or computer www.211.org), a free and confidential service that helps people across North America find the local resources they need 24 hours a day, 7 days a week.

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References & Resources

- **Emergency Financial First Aid Kit (EFFAK):** Call FEMA at (800) 480–2520 to ask for a copy or download online.
[https://www.fema.gov/media-library-data/1524144185649-5dd9736e7ff89b5997182396f4e13fee/Emergency_Financial_First_Aid_Kit_\(EFFAK\)_signed_04.09.18_508.pdf](https://www.fema.gov/media-library-data/1524144185649-5dd9736e7ff89b5997182396f4e13fee/Emergency_Financial_First_Aid_Kit_(EFFAK)_signed_04.09.18_508.pdf)
- **Operation HOPE:** Provides help with the EFFAK Call (888) 388-HOPE (4673), as well as counseling services, disaster recovery budget, help with home inspections & repair, and help with working with creditors
<https://www.operationhope.org>
- **The Consumer Financial Protection Bureau (CFPB):** Cautions about consumer fraud and scams to watch out for after a disaster in addition to providing preparation checklists.
<https://www.consumerfinance.gov/about-us/blog/prepare-your-finances-for-emergencies/>
- **Disaster Assistance Programs:** Find disaster assistance that meets your personal needs. Learn about more than 70 forms of assistance from 17 federal agencies. Simplified application process for disaster assistance.
<https://www.disasterassistance.gov>
- **The University of Minnesota Extension Family Financial Toolkit:** This toolkit helps families move towards financial recovery after a disaster. contact Sara Croymans; (320-589-1711; croym001@umn.edu)
<https://extension.umn.edu/financial-recovery/recovery-after-disaster-family-financial-toolkit>

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