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EMERGENCY MANAGEMENT AGENCY

Ready PA
www.Ready.PA.gov

MONTHLY
April 2019

Make a Plan: How to Be Financially Prepared Before Disaster Strikes

Make a Plan.
Being ready for an emergency means more than storing water and supplies. Like having an emergency exit plan for your family, being financially prepared will spare you added stress in the event of a disaster. Having your finances in order will help sustain you and your family during an emergency and help make recovery easier. Make a plan before disaster strikes to safeguard your financial future. Take these steps before flooding, snow storms, wildfires, earthquakes, tornadoes, or emergency situations hit:

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- Protect Your Home and Belongings
- National Volunteer Week
- Severe Weather Awareness Week
- ReadyPA Action Sheet: Emergency Financial First Aid Kit

Keep Some Cash Handy. Have some emergency cash set aside in a safe, accessible and secure place. How much you need depends on your family size and other circumstances, but consider essentials such as gasoline, bus or train fare and several nights of lodging and food. Every week, add a few dollars to an envelope and place it in a safe location at home that you can easily access during an emergency.

Keep a List of Account and Phone Numbers. Keep a list of account numbers and toll-free telephone numbers for your credit cards, mortgage/car loans, investment accounts and insurance policies. Save the toll-free telephone numbers to your credit card issuers in your cellphone contact list, and bring a portable battery and cellphone charger!

Store Records in Safe Deposit Box and/or a Fire-Safe Records Box. Place important original documents (i.e., deeds, birth certificates, titles, passports, wills, financial documents) in a safe deposit box at a bank or credit union. Copies of these documents can be kept in a fire-safe box that you can easily access and take with you in emergencies.

Understand Your Insurance Coverage. Carefully review any existing insurance policies you may have including auto, property and health to understand what will and will not be covered.

Is Your Credit Card Ready for Emergencies? By paying off your balances and keeping your debt low, you will ensure that you have enough credit to accommodate unplanned purchases of food and supplies for a week or more during an emergency.

If You Have Advance Warning of an Emergency: Call your credit card companies, alert them about the emergency threat and give them alternative ways to contact you. Ask about your available credit limit and if you can increase it during the emergency. It is also worth asking if late fees and finance charges can be waived temporarily, or alternative payment plans exist.

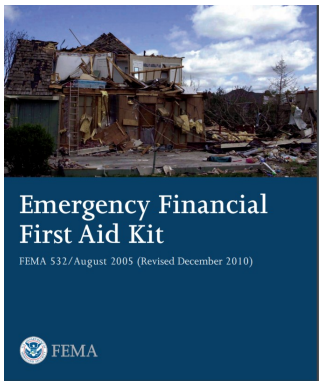


If you have questions about financial transactions, products, or companies, call the PA Department of Banking and Securities at 1-800-PA-BANKS.

Emergency Financial First Aid Kits: Are You Ready to Evacuate?

When a natural disaster or other emergency hits, you may have only seconds or minutes to react. You can help protect yourself financially today by having an Emergency Financial First Aid Kit at the ready.

Just as every family needs a first aid kit for accidents, they also need an Emergency Financial First Aid Kit for emergencies. Building one means safely storing copies of important documents, such as financial account information, deeds, titles, wills, birth and marriage certificates, and passports. If disaster or emergency strikes, having access to these documents will help you and your family recover more easily.



While some of these documents may be available in electronic form, you should also organize and safely store these versions on paper in an "evacuation box." In an emergency, you may be without power, internet access, or even computers/devices to access electronic documents.

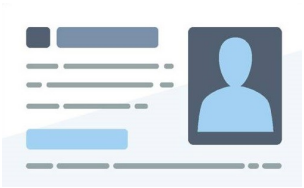
Download a checklist to build your Emergency Financial First Aid Kit here: https://www.fema.gov/media-library/assets/documents/96123

Keys to financially surviving a disaster or emergency.

Taking a few simple steps to prepare for a disaster or emergency can significantly ease stress in the days and weeks to come. Financial preparedness can mean a quicker recovery when you are rebuilding following a disaster. Recovering from a disaster or emergency may be difficult, but these three steps can help ensure fewer delays in the process.



Cash: Be sure to have emergency cash on hand. Depending on the type and severity of a disaster, you may not have immediate access to an ATM or your financial institution. Choose medium and small denomination bills in the event you cannot make change. A roll (or rolls) of quarters for vending machines can be helpful as well. Take into consideration the size of your family and its possible needs – such as gasoline, bus or train fare, and several nights of lodging and food – when determining the amount you will need.



Personal Identification: Without the ability to verify your identity, access to assistance (financial or otherwise) will be more difficult. Make sure you have a driver's license, passport, or other government-issued identification and make copies (front and back) of these documents. Write down key information about yourself and family members, including identification numbers, emergency family contacts, and essential businesses (employers, banks, insurance company, schools, etc.).



Contact Information: Keep paper and electronic copies of account and phone numbers for important financial institutions, including your bank or credit union, insurance, mortgage lender, car payment and credit cards.

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www.dobs.pa.gov

Be on the Lookout for Scams!



Natural disasters and other crises can bring out the best in our community, neighbors and others who want to offer assistance. Unfortunately, it can also rouse would-be scammers who want to take advantage of you while you are in a vulnerable state. Scammers may even try to spoof the phone number for your financial institution. You can always hang up, and call the number listed on the back of your card before providing any sensitive information. Do not be rushed into making a decision. Creating a false sense of urgency is a good warning sign of a financial scam. If they claim to be a charitable organization, do your homework:

Check with the Internal Revenue Service to make sure the organization asking you for money is registered as a 501(c) corporation, which means your donation is tax deductible: https://apps.irs.gov/app/eos/

pennsylvania DEPARTMENT OF STATE

Contact the Pennsylvania Department of State to verify that the charity asking you for money is legally registered: http://www.charities.pa.gov/. The charities online database makes basic financial information about the expenses for program services, fundraising and management for all registered organizations readily available.

Protect your Home and Belongings

Flood damage can happen to you, no matter the location of your home, apartment or business. Standard homeowners' or renters' policies do not cover flooding. Most mortgage lenders require flood insurance for properties in federally-designated Special Flood Hazard Areas (SFHAs). However, much flooding in Pennsylvania happens outside of SFHAs, so it is a good idea for homeowners and renters to consider this additional protection, especially if there has been flooding nearby.

According to the National Weather Service, 94 percent of flood reports are outside of the 100-year floodplain. Every year, thousands of people learn the hard way that you do not need to live near a river or coastline to be affected by a flood. Floods are the most common natural disaster in the United States, yet only a fraction of homes are financially protected against the cost of flooding with appropriate insurance.

As few as a couple inches of water can cause tens of thousands of dollars in damage to your home and its contents. Without flood insurance, you would have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics and more. Flood insurance reduces the financial burden and eases the repair to your home so you can back to feeling at 'home.'

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Flood insurance is available both through the federal government's National Flood Insurance Program (NFIP) or from private insurers. You can shop for the best deal by visiting the Pennsylvania Insurance Department's one-stop flood insurance website at: https://www.insurance.pa.gov/Coverage/Pages/Flood.aspx

NATIONAL FLOOD INSURANCE PROGRAM

To learn more about FEMA's NFIP Program, visit: https://www.fema.gov/national-flood-insurance-program

National Volunteer Week
April 7—13, 2019

National Volunteer Week was first established in 1974 by the U.S. by Presidential Proclamation 4288; signed by Richard Nixon to highlight the various opportunities available for those interested in volunteering. A new National Volunteer Week Presidential Proclamation is issued every year.

The President's Volunteer Service Award is presented during National Volunteer week by various organizations to their members who have achieved the required number of hours of service over a 12-month period. The awards are offered in three levels and the program is designed to recognize each milestone of achievement. To achieve the gold award, children ages 5-10 must complete 75 hours, teens ages 11-14 must complete 100 hours, young adults ages 16-25 must complete 250 hours, and adults ages 26 and older must complete 500 hours.

Volunteer Fire Service



In the 1980's, the estimated number of volunteer firefighters in the Commonwealth of Pennsylvania was over 300,000. That number has steadily decreased to a point some say the volunteer fire service is in crisis mode. Today, the volunteer firefighter force is estimated to be below 30,000. Even though the number of fires has decreased, the burdens on fire departments have increased. Not only do fire departments respond to fires, but they are now being summoned to medical emergencies, vehicle accidents, trees and downed wires. There was a time where if a fire department answered 100 calls per year, that was considered "busy." Today, fire departments are routinely answering 100 calls per month.



Being a member of a volunteer fire department does not mean that you must dawn gear or respond to incident calls. There are administrative positions available in all fire departments that need filled. One can serve as a secretary for the company's records, handle the finances, assist with fundraising efforts, or show up to help clean around the firehouse. Any help would be greatly appreciated as today's volunteer firefighter typically holds more than one position, just to keep the fire department open.

PA Volunteer Organizations Active in Disaster (VOAD)

Pennsylvania Voluntary Organizations Active in Disaster
COOPERATION | COMMUNICATION | COORDINATION | COLLABORATION

PA VOAD is an association of organizations that mitigate and alleviate the impact of disasters. PA VOAD provides forums to promote their "four C's:" cooperation, communication, coordination, and collaboration. PA has local, county and regional VOADs that are members of the states VOAD. PA VOAD works to align regional groups with PEMA Regional Task Forces to enhance the regional disaster planning efforts and provide for increased efficiency deploying resources during a disaster. The VOAD coordinates, plans, and prepares in advance of disasters to fill critical voids in response to and recovery from devastating events. Although VOAD does not manage disaster operations, it works closely with government authorities to provide the right resources to the most needed locations in the least amount of time.





Severe Weather Awareness Week
April 22—26, 2019

As the calendar turns, the threats shift from winter hazards to springtime severe weather for Pennsylvania. Our severe weather season begins in April and peaks over the summer months before tapering off in August. Statewide on average, tornadoes are most prevalent in May, with hail and wind damage peaking in June and July. Regardless, severe weather can happen at any time of the year and it is critical to ensure that you know how to prepare for severe weather is critical.

Fast Facts

Did you know in October 2018, Pennsylvania experienced its fourth largest tornado outbreak by number in history? At least sixteen tornadoes were detected as they raced across northern and western Pennsylvania.

On June 13, 2018, a 130mph tornado ripped through a large shopping center in Wilkes-Barre around 10:00 P.M., sparing significant injury and loss of life due to timing. This tornado was later declared an EF-2.







What Makes a Thunderstorm Severe?
Wind Gusts of 58mph or Faster
One Inch (1") diameter Hail or Larger (quarter sized)
A Tornado

Here are three most important things you can do when it comes to preparing for severe weather:

Always Know Where You Are

The National Weather Service issues watches and warnings by location. It is very important that you know the name of the county where you live, work and travel. This will help you to identify if you are in the path of a dangerous thunderstorm.

Have Multiple Alert Methods

The best way to get alerts is to have multiple methods to receive them. Having a NOAA Weather Radio is encouraged. Just like a smoke alarm does for fire, the radio alerts you in the event of severe weather. This is especially important while you are sleeping. Phone apps, television, radio, email and text alerts are all good back-up methods.

Identify Your Safe Place



It is important to know where to go during severe weather. A sturdy, site-built facility is best. Get inside, away from doors and windows on the lowest level, preferably a basement. If tornadoes or strong winds are in the forecast, it is best to leave campers and mobile homes to find a sturdy building for the short-term. If outdoors, make plans to get to a designated safe place well before the storm arrives. Seeking cover is advisable as early as when a watch is issued, but certainly when a warning is in place.

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https://twitter.com/PEMAdirector

Facebook
https://www.facebook.com/BeReadyPA

PEMA Can Also be Found on the Web!

Be Informed, Be Prepared, and Be Involved!

www.Ready.PA.gov

www.pema.pa.gov

This Month's Preparedness Events

Financial Literacy Month
(https://www.dobs.pa.gov/Pages/default.aspx)

National Volunteer Week
(April 7th through April 13th)
(https://ww2.pointsoflight.org/nvw)

Severe Weather Awareness Week
(April 22nd through April 26th)
(https://www.weather.gov/ctp/SevereWeatherAwarenessWeek)

Additional Resources

Pennsylvania Emergency Management Agency: www.pema.pa.gov
ReadyPA: www.Ready.PA.gov
SERVPA: www.Serv.PA.gov
Federal Emergency Management Agency: www.fema.gov
Office of the State Fire Commissioner: www.osfc.pa.gov
Pennsylvania Department of Human Services: www.dhs.pa.gov
Pennsylvania Department of Health: www.health.pa.gov
PA State Animal Response Team: www.pasart.us
PA Department of Transportation: www.penndot.gov
PA511Connect: www.511pa.com
Pennsylvania State Police: www.psp.pa.gov

Are you ReadyPA?

ACTION SHEET

Emergency Financial First Aid Kit



Start today to safely store and protect your important records and documents:

- **Evacuation Box**: paper versions of documents in case of power/internet outages
- **Electronic File**: email copies of documents to yourself in encrypted, password-protected files
- **Safe Deposit Box** at bank or credit union

Important Records and Documents to Protect

- Bank and credit card account numbers
- Loan and investment accounts
- Phone numbers (accounts)
- Birth certificates
- Photo ID and passports
- Social Security card
- Naturalization documents
- Phone numbers (family/friends)
- Insurance policies
- Deeds and titles
- Wills

7 Tips to Prepare - FINANCIALLY - for Emergencies

Keep some cash handy: Have some emergency cash or traveler's checks set aside in a safe, secure place.

Keep a list of account and phone numbers for your credit cards, mortgage/car loans, investment accounts, and insurance policies.

Use cellphone and email as backup record-keepers: Save the toll-free telephone numbers to your credit card issuers in your cellphone contact list – and bring a cellphone charger!

Store records/original documents in a safe place such as a safe deposit box at a bank or credit union, and copies of these documents in a fire-safe box or encrypted, password protected digital file.

Spread the wealth: Give credit cards and checkbooks to more than one family member in case you are separated for any reason.

Is your credit card ready for emergencies? Pay off your balance and keep your debt low so you enough credit to accommodate unplanned purchases during an emergency.

Call your credit card companies if you have advance warning of an emergency, alert them about the emergency threat, and give them alternative ways to contact you.

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Call 1.800.PA.BANKS or 1.800.600.0007 with questions or complaints.
Learn more on our website at dobs.pa.gov