

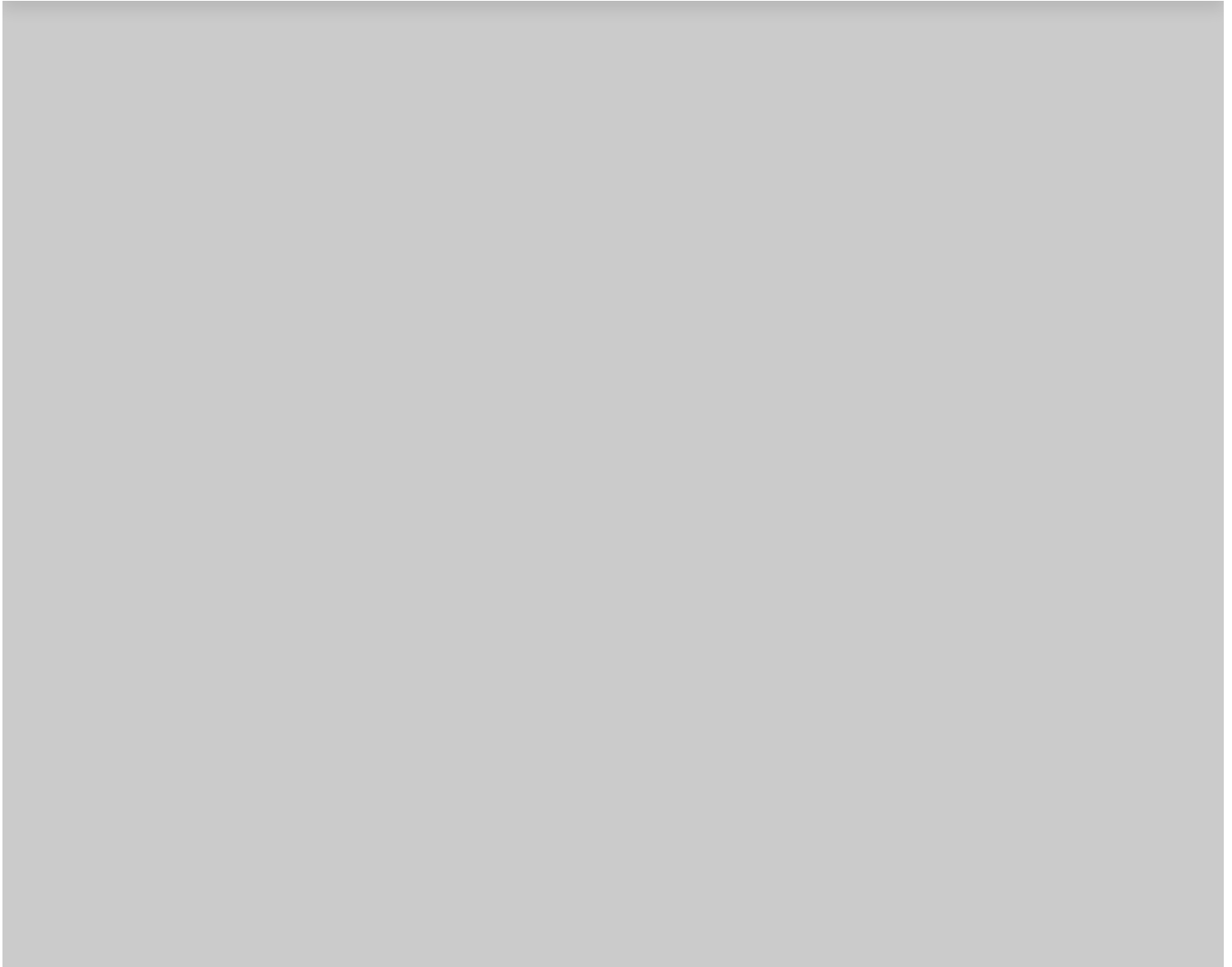


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Not if but when: Prepare now for the next disaster

September 13, 2023 | Disaster Preparedness | Community Connections |

Community Development

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“At every disaster, I always hear, “I never thought it could happen here or to me.” --FEMA liaison

Perhaps you’ve been following the outbreaks of extreme heat, wildfires, tornadoes, and hurricanes this summer. Extreme weather affects households and communities across the country. Whether someone recovers and the speed of recovery depends on how well they’ve prepared before the disaster. Financial preparation is an important element of that.

How resilient is your household or small business in case of a disaster? And how can you encourage preparedness in others?

Here’s an opportunity to share disaster financial preparedness information with your customers, employees, family, and friends with [Plan.Prepare.Prevail. \(P3\)](#) and other tools and resources from the Federal Reserve Bank of Kansas City. The P3 suite of products provides easy-to-use and easy-to-understand tools for financial preparedness.

For example, the Federal Reserve developed this quick checklist to help you gather your important financial information and be prepared before a disaster strikes:

- Complete the Federal Reserve Financial Form for [households](#) and/or [small businesses](#) --a form-fillable PDF ([household](#) and [small business](#) forms also available in Spanish).
- Understand current insurance policies and reassess annually.
- Complete an inventory of your property and contents.
- Have a relationship with your bank or regulated financial institution.
- Develop an emergency financial fund for insurance deductibles and short-term costs.

We'll continue to provide updates and new information that's helpful to grow and strengthen households, the small business sector and an economy that works for everyone.

Need help with printed materials (also available in Spanish) or messaging? Send me an email at Ariel.Cisneros@kc.frb.org

Check out a recent article in TEN Magazine on emergency preparedness at [Helping communities take action on emergency preparedness and energy efficiency - Federal Reserve Bank of Kansas City \(kansascityfed.org\)](#)

The views expressed are those of the authors and do not necessarily reflect the positions of the Federal Reserve Bank of Kansas City or the Federal Reserve System.

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