



## Days 15-21: Be Informed, Be Prepared

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"The secret of getting started is breaking your complex, overwhelming tasks into small, manageable tasks, and then starting on the first one."

*Mark Twain, Author*

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How do you eat an elephant? One bite at a time. How can you be prepared? One step at a time. The first 14 of the 30 "ways" include ways to protect yourself and loved ones. Week 3 (days 14-21) include tips on how to protect your home and belongings. Federal and state resources are limited after a disaster and it is important to take steps now to be in a better position after disaster strikes. So much to do, right? Take one bite to get started. And then another. You can also find helpful tips and tools on the [ReadyPA](#) website.

Missed Days 1 - 15? Fear not! You can find them [here](#).

Let's get started!

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### DAY 15: THERE WASN'T WATER HERE BEFORE

**Know the facts.** Based on recent research of reported flooding in Pennsylvania between 1998-2018, how many would you guess are within the "flood zone" (100 year flood)? 20%? 50%? Try more than 90%. Did you know that you don't have to live in a flood zone to protect your home and belongings? FEMA has a handy summary of myths and facts about flood insurance. You can find this handy summary here:

- [FEMA: Myths and Facts About Flood Insurance](#)
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### DAY 16: THINK "HAZARD" NOT "FLOOD"

Contact your insurance company. Ask what is covered...and what is not. Most

homeowner's policies don't cover damage from flooding, sinkholes, earthquakes, or sewer backups. Separate policies are required for flood coverage, and riders to your policy are needed for the other added coverage. Don't own your home? Your landlord's policy covers damage to the building, but not to your possessions. Likewise, a roommate's renter's insurance likely does not cover your stuff. Learn more about renter's insurance here:

- [PA Department of Insurance - About Renters Insurance](#)
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### DAY 17: DOCUMENT WHAT YOU HAVE

**Take photos or videos of rooms in your home, showing what you own.** This provides documentation if you need to file a claim. Keep these records along with as many receipts as you have for large items in a safe place, such as a bank safe deposit box or along with your other emergency documents. Wait, don't remember what documents you might need? Check out Days 1 - 7. It's not taking a step back. Remember, completing one tip is a step in the right direction.

- ReadyPA: [Days 1 - 7](#)
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### DAY 18: WHY \$ IS KING

**Stash some cash.** When power goes out in your home, it may also be out in your neighborhood. If that is the case, you may not be able to use banking cash machines or be able to pay with necessary items at the store with a credit card. When budgets are tight, it can be difficult to have cash stored for emergency situations. Start with a few dollars and add to it every two weeks. Store it with your family emergency plan or in a fire proof/water resistant box. About that family emergency plan, see Day 17.

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### DAY 19: KNOW MORE ABOUT DOUGH

**Watch this.** Being financially prepared can seem like a daunting task. Less daunting is watching this 45 second video that FEMA put together. It helps explain why financial preparedness it is so important.

- FEMA VIDEO: Financial Preparedness - [Are You Prepared?](#)
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### DAY 20: THINK ABOUT AFTER THE STORM, BEFORE THE STORM

**Download this.** The days following Disaster can be overwhelming and stressful. It can also be confusing when it comes time to report a claim for property damage. Which makes the days following a disaster the worst time to figure out what you need to do first. The Pennsylvania Insurance Department knows this. They have

created a handy brochure to stash in your emergency documents. Download the, "After the Storm" brochure *BEFORE* the storm and you're one step ahead.

- PA Insurance Department: [After the Storm](#)
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### **DAY 21: TAKE ONE MORE BITE (WELL, THREE LITTLE ONES)**

Read this. There is a lot to digest. Which is why PEMA created this digest. You may have only hours or minutes to react after a natural disaster or other emergency. Recovering will be tough, but taking three easy steps will help you put your finances and documentation in order.

- ReadyPA Fact Sheet: [Financial Preparedness](#)
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If you have questions, you can always contact us. You can also contact your county emergency management agency. Don't know how? Find out [here](#).

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*The Pennsylvania Emergency Management Agency helps communities and citizens mitigate against, prepare for, respond to, and recover from emergencies including natural disasters, acts of terrorism, or other human-made disasters. PEMA supports county emergency management agencies by coordinating and engaging the whole community including federal and state partners, volunteer organizations involved in disasters, private sector business community and citizens.*

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