



# Financial Preparedness

*What if disaster struck your home? Would you have the resources to deal with it?*

**40% of Americans can't cover a \$400 emergency expense**

**-CNN Money**

Disasters can happen anywhere, any time! They don't discriminate. They can impact anyone. Fires, wind damage and flooding are just some of the natural disaster threats in Arizona that can cost you and your family big money! What are you doing to be ready? 40% of Americans can't cover a \$400 emergency.

***Plan now to safeguard your financial future in the event of a disaster.***

**Here are three steps you can take now to weather any disaster:**

1. Download the FEMA Emergency Financial First Aid Kit and fill it out. It may take a little time and effort, but once you do it you'll have everything you need during a disaster in one place.
2. Find a safe place to store the documents and information you gathered.
3. Make sure you understand your insurance options and extent of coverage.



**Visit [www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness) to find out more and download the Emergency Financial First Aid Kit and get started today!**

**City of Phoenix Office of Homeland Security and Emergency Management  
Main: 602-534-0642**

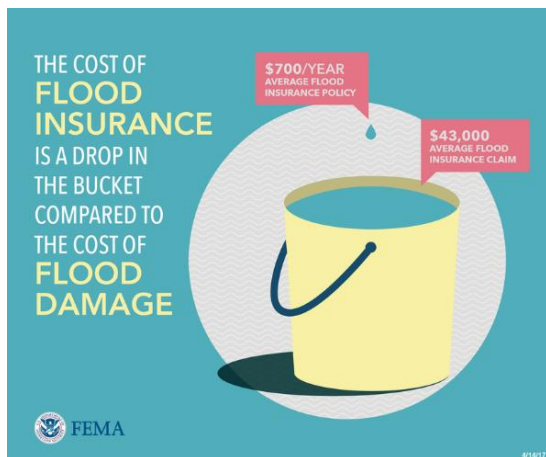


***“I’ve got insurance, so I’m covered!” or are you?***

Many, if not most people have insurance for their car, homes and rental properties. Does the insurance you have really cover you in a disaster?

Flooding is the most common natural disaster in the U.S. and it can happen anywhere. Think your home is safe? More than 20% of flood loss come from homes outside of the high-risk flood zones. Think your home is covered? Homeowners and renters insurance typically do not cover flooding. As little as 1 inch of water can cost as much as \$25,000 in damage and personal property. Without the right insurance the cost for repairs and clean-up will be paid for by you!

***As little as 1 inch of water can cost as much as \$25,000 in damage to the home and personal property.***



In Maricopa County only 31% of those living in areas at risk for flooding have flood insurance! 20% of all flood claims made are for flooding occurring outside high-risk areas! Everyone should have flood insurance to protect their assets! Flood insurance is available through the National Flood Insurance Program (NFIP).

Visit [www.floodsmart.com](http://www.floodsmart.com) for more information about flood insurance and the National Flood Insurance Program.

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