**Disaster Preparedness: How 5 Simple Steps Can Help You Protect Your A$$ets**

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**IN THIS ARTICLE**

1. [**Being prepared does not mean you are a “prepper”—it means you’re smart**](https://www.biggerpockets.com/blog/disaster-preparedness-how-5-simple-steps-can-help-you-protect-your-assets#being-prepared-does-not-mean-you-are-a-%E2%80%9Cprepper%E2%80%9D%E2%80%94it-means-you%E2%80%99re-smart)
2. [5 steps to creating your preparedness plan](https://www.biggerpockets.com/blog/disaster-preparedness-how-5-simple-steps-can-help-you-protect-your-assets#5-steps-to-creating-your-preparedness-plan)
3. [Are you prepared?](https://www.biggerpockets.com/blog/disaster-preparedness-how-5-simple-steps-can-help-you-protect-your-assets#are-you-prepared?)
4. [Final thoughts](https://www.biggerpockets.com/blog/disaster-preparedness-how-5-simple-steps-can-help-you-protect-your-assets#final-thoughts)

I knew something was wrong, really wrong when my husband walked in the door on Thursday, December 30, 2021.

The strong winds that had started that morning were wreaking utter havoc. At 75+ mph sustained with 100+ mph gusts, the winds lifted our 11-foot trailer off its chaulks and sent it smashing into our neighbor’s car. It whizzed branches past our heads—impaling them into the side of the house—blew away our entire xeriscape front yard, and knocked down trees in our neighborhood that had been standing for over 60 years.

In all my years in Colorado, I had never seen anything like it.

But despite what was happening around me, what I saw in my husband’s eyes when he walked back in from running an errand was worse: It was fear. Never in 15 years had I seen that look before.

“Whitney, I don’t think Superior and Louisville will survive the day,” he said. “And quite frankly, I’m worried about us too.”

I was confused. What did he mean that the two towns, which were 1-2 miles away, weren’t going to survive the day. And that’s when the smell of smoke from the previously open door hit me.

My daughter and I ran to the back window and saw the towering cloud of smoke, not 1 mile from us, turn from grey to dark black. Black smoke meant only one thing: man-made structures were burning.

The towns were burning.

With a long career in fighting forest fires and forest fire mitigation, my husband’s most recent work occurred just last year on the devastating East Troublesome Fire that impacted Grand Lake, Colorado. He knew how quickly a fire fanned by strong winds could possibly move.

And then he said it: “Pack it up.”

My heart sank.

It took just 15 minutes before we were ready to leave, not knowing if we would ever see our beloved home again.

Less than 18 hours later, the Marshall Fire in Boulder County Colorado burned over 6,200 acres, destroying over 1080+ urban homes and claiming two lives. Prior to the incident, no one had fathomed that this type of disaster could happen in an urban setting—and most were not prepared.

We were very, very, very lucky that our home and possessions were mostly fine. However, so many others suffered stunning losses—which is why it’s important to be prepared for these types of disasters, even if it doesn’t feel necessary. Here’s how you can do that—and why you should.

**Being prepared does not mean you are a “prepper”—it means you’re smart**

Last summer, while hanging around a campfire with friends, we started discussing the possible disasters that could hit our little town of Boulder, Colorado.

Shockingly, few of my friends had any stores of water, food, gas, or even a list of supplies they would need in case of a disaster. Then there was our family—and our small arsenal of supplies and our massive first aid kit.

One of my friends chided… “Wow, prepper, what are you so worried about?”

For starters, I was worried about losing everything—just as I had in 1999 in the middle of a hurricane.

“I’m not a prepper, I’m just being smart,” I shot back.

And why was being prepared so bad, anyway?

Disaster preparedness “is a research-based set of actions that are taken as precautionary measures in the face of potential disasters. These actions can include both physical preparations and training for emergency action. Preparedness is an important quality in achieving goals and in avoiding and mitigating negative outcomes,” [according to Wikipedia](https://en.wikipedia.org/wiki/Preparedness).

And, preparedness [is defined](https://www.dhs.gov/plan-and-prepare-disasters) by the Department of Homeland Security (DHS) and the Federal Emergency Management Agency (FEMA) as “a continuous cycle of planning, organizing, training, equipping, exercising, evaluating, and taking corrective action in an effort to ensure effective coordination during incident response.”  This cycle is just one element of preventing, responding to, and recovering from natural disasters, acts of terrorism, and other disasters.

So, if the goal of preparedness is to mitigate negative outcomes, and we investors love mitigating the downside of any investment, my question to you is: Are you prepared?

**5 steps to creating your preparedness plan**

There are five general preparedness steps you can follow to make sure you’re fully prepared for disasters. And while the lists I present below may seem very long and detailed, they really are not. Let me explain why. ***Disasters rarely happen in isolation.***

For example, when it comes to the devastating Marshall Fires, people may have been prepared for the initial wildfire disaster, but were they prepared for secondary disasters—like utilities being cut off for days, freezing temperatures, bursting pipes, and no access to clean water?

Unfortunately, this “disaster within a disaster” phenomenon is not uncommon.

When the Texas power grid failed during an ice storm in February 2021, thousands of people were stranded. That’s because roads became impassable and gasoline ran out. And, their water pipes burst in the freezing temperatures because they couldn’t heat their homes, leaving many in uninhabitable conditions.

And, when Katrina hit my hometown of New Orleans in 2003, the nation watched in horror as thousands were stranded for weeks due to intense flooding with no food and clean water.

The steps below will help you prepare your family, secure your assets, and brace for impact in these types of situations. Once you are in the middle of a disaster and supplies dwindle, it’s too late to prepare.

**Step 1: Make sure you’re getting emergency alerts.**

Sign up for community alerts with your office of emergency management, reputable local news sources, and the schools your kids attend. In most cases, these sources will also have an app you can download so that notices can be pushed directly to you. ***You want the news from these sources to find you.***

Be sure to also download the Red Cross Emergency App and FEMA App. Another way to get reliable outside news is through a good hand NOAA radio.

**Step 2: Make a plan for the situations you could encounter in your community.**

Not sure what these situations are? Answering the questions below will help guide you.

**Question 1: What event(s) are you most likely to be impacted by in your community?**

* Blizzards
* Avalanche
* Drought
* Dust Storm
* Earthquake
* Flood
* Hurricane
* Ice Storm
* Mudslide
* Sinkhole
* Pandemics
* Power / Water / Gas Outage (Summer or Winter)
* Tornado
* Wildfire
* Wind Storm
* Civil / Political Unrest

Many think that disasters only apply to extreme events. However, we’ve actually activated our preparedness plans four times in the past 10 years for job layoffs, government furloughs, and supply disruptions.

**Question 2: What are the likely secondary impacts of the first event(s)?**

* Power outage
* No running water / contaminate water supply
* Looting / civil unrest
* Cascading disasters
* Disruption of services / transportation / communication
* Impassable roads

**Question 3: How long of a time do you need to prepare for, where you will be and how much notice will you get?**

How long do you think the events you’re likely to experience might last? Three days? Fourteen days? Thirty days or more? I build my mobile kit with supplies for one to two weeks—and have plans to acquire more supplies if necessary.

Where do you think you might need to go for each event that could occur? Would you shelter in place, across town, in another town more than a couple of hours away? Go ahead and designate a shelter spot for each location and distance.

How much notice will you get to prepare and leave for the events that could occur? Until last week, we thought our most likely event would be a major blizzard, in which we would shelter in place for 3-7 days but have 1-3 days’ notice. We were not anticipating a situation in which we would need to leave in under 15 minutes with no notice.

**Question 4: If the event happened, who needs to know what and when?**

* **Immediate family:** Think through where you will initially meet should an event happen. This answer is most likely your home. If your home is not safe, be sure to name a second location to rally. If your kids are in school, designate who will go get them.
* **Friends and neighbors:** Once you have your immediate family secured, know which friends and neighbors need to be notified of the event—or who you may need to help.
* **Extended family:** After you have yourself secured, when does your extended family need to be notified or checked on? Are they being impacted by the same event?
* Part of the reason why I lost everything in 1999 was that I called to check on my parents in Houston rather than making sure I had my own personal situation secured in New Orleans. Oops!

**Step 3: Build a kit for the event.**

Make sure it’s enough for the duration you are planning and make sure that can be easily moved. This is not the time to store 100-pound boxes.

Store your kit in one location that is known to all family members. Here are some kit essentials to consider:

* Communication devices and chargers (ie. cell phones, crank radio, mirrors, HAM radios, etc)
* Water – This should be 1 gallon per person/pet per day when it comes to drinking water. This does not include cooking, cleaning, and sanitation. Pack Sawyer water filters or iodine drops if you need to get clean water on the go.
* Food: Plan for 1500-1800 calories per day per person. Be sure to consider what you’ll need if you cannot cook, or if there are food preferences, allergies, or other restrictions.
* Power: What kind of power or fuel will you need to run in order to store food, keep lights going, keep warm or cool, store medications, run a medical device, or power other necessities? Think in terms of battery packs, solar generators, gas generators, propane, etc.
* Heat: This can be as simple as packing clothes, jackets, hats, gloves, blankets, sleeping bags—or as complicated as packing fireplaces, stoves, and heaters.
* Cool: This can be as simple as packing water, cooling towels, and wet clothes—or as complicated as packing fans, kiddie pools, and other cooling options.
* Lights: No one likes the dark in a scary situation. Think of lighting options like candles, flashlights, lanterns, headlamps, solar lights, toys that light up, etc.
* Gasoline: This one is tricky, as you need to keep it stored in approved containers. Keep enough on hand to get you to your destination.

Other things to include:

* Money: Consider carrying an extra credit card and/or cash to pay for things quickly.
* First aid kit
* Prescription medications and contacts or glasses
* Fire extinguisher
* Clothes, as you will want to change at some point

**Identify special needs:** Keep in mind who in your group might have special needs like kids, pets, elderly.  For example:

* Kids: Pack things to keep them calm and occupied that ideally don’t require power (ie, books, stuffies, puzzles, rubik’s cube, legos, etc).
* Pets: Be sure to pack Fido’s food, water, meds, toys, treats, and vaccination papers.
* Elderly: Be sure to pack glasses, medications, hearing aids, canes, etc.

**General rule of thumb:**My grandfather always said “3 is 2, 2 is 1, 1 is none”—which I never embodied until I lost everything.

The idea behind this is that if you only have one way to communicate and it goes down, you then have zero ways to communicate. So, think of ways that your items can be used for multiple purposes.

For example, our walkie-talkies have flashlights on them. Our power packs can charge six devices at once and double as flashlights. Our solar-powered fan can double a lantern. We have a lot of light!

**Step 4: Safeguard documents.**

Keep hard or electronic files in a locking fire and waterproof safe that is easily transportable. My files are on an external hard drive that can be used with any device. I keep this stored in a RFID-proof pouch, which is placed in the safe for added security.

Here are a few things to pack for all family members (and pets too):

* A copy of your preparedness plan, preparedness kit list, and other items you would like to take if you have time or room.
* Identification: Drivers licenses, passports, SSN cards, birth certificates, marriage certificates, death certificates
* Insurance: All insurance cards, insurance policies (personal and rental), and anything that demonstrates coverage
* Legal records: Wills, trusts, deeds (personal and rental property), entity documents, pet ownership docs, and anything needed to demonstrate ownership
* Medical records: Copies of prescriptions that will need to be refilled, vaccination records, and other important medical documents
* Current pictures of all family members and pets: These come in handy should you become separated and need to hand them over to authorities.
* Video of property: Shoot videos of each room of your home documenting the condition and contents. Be sure to open drawers and cabinets to capture what is inside them. Don’t forget sheds, attics, crawlspace, and vehicles. These photos will come in handy when it’s time to replace damaged items through an insurance claim.
* Other items to stash in your mobile safe: This includes credit cards, cash, electronic backup of computer files, receipts and family photos (even ones in the cloud).

**Step 5: Safeguard your home.**

While it may be tempting for some to go out and buy a firearm, preparedness is about mitigating as many events as possible. Start with the lowest-hanging fruit and move up the ladder in response to the events that are likely to occur.

And, if things get too dicey at home, leave! Nothing is worth your life.

Here are a few things to consider when safeguarding your home:

* **Fire extinguishers**
* **Locking doors**
* **Smoke alarms**
* **Carbon monoxide alarms**
* **Water sensor alarms in case pipes break**
* **Lights (inside and outside)**
* **Security system**
* **Fence**
* **Locking gates**
* **Dog**
* **Security system with cameras (even fake cameras)**
* **Motion lights**