



Permaculture Disaster Response

**PERMACULTURE SOLUTIONS FOR
REDUCING RISK FROM NATURAL AND
MAN-MADE DISASTERS**

Introduction

This three-part manual was created as a regenerative guide to preparing for and becoming more resilient to disasters. As the country and the world experience progressively larger, more intense and consequently, more expensive disasters, it's imperative that we develop solutions that are more affordable, sustainable, resilient, and ecologically sound - as healthy ecologies can contribute to lessening the impacts of disasters on human settlements.

The cost of disasters sets new records every year. Billion dollar disasters in the US cost \$746.7B in 2024. This is not sustainable. **How can we both recover and prepare for disasters in a way that will also address the causes of these stronger disasters?** Whole systems design is an essential approach.

Three organizations, Association for Regenerative Culture, The Permaculture Institute of North America and WeRegenerate.earth have come together to create a series of manuals and a free library of additional materials on both practical

and cutting-edge steps for designing **regenerative disaster preparedness.**

Using tools that enable us to solve multiple problems with relatively simple actions allows us to create a better future. An example might be to **rebuild after a fire with fire-resistant design elements that also clean and store water, feed people, and provide passive heating and cooling, thus saving money on energy and reducing air pollution.** This guide includes the steps one should take to prepare for a variety of natural and other disasters. There are also steps for recovery if you've experienced a disaster.

Everybody can benefit from doing most of these general steps regardless of where you live or what types of disasters you may encounter. While it may seem like there is a lot to do, **a good approach is to pick a checklist, and begin checking off items** - as many as you can - with the time and resources you have. This will give you a sense of progress while making your family and property safer every season.

This manual is in three parts:

1

SURVIVAL

An emergency is imminent, what can you do right away to better protect yourself, your family, and your property?

2

SHORT TERM PREPARATION

You have a short period of time to prepare for a potential disaster (days or weeks).

3

DEEP DIVE

These resilient and regenerative solutions help heal the earth while preparing you on a deeper level for a variety of disasters.

Not all of the steps will be appropriate or possible in all locations, especially deeper dive steps, but they are included here because of their use in multiple settings and to inspire further creative and holistic solutions.

Advanced Planning

Why should you prepare for disasters?

1. **There is insufficient local, regional or national infrastructure or resources** available to respond to the emergency needs of everybody who is affected by disaster. The increasing severity and scale of disasters is making this even more true.
2. **It may take a long time for officials to offer needed help. In a major disaster, it could be weeks or months** before basic needs such as food, water, power, and shelter needs are fully addressed in some locations. Keep in mind that local officials may be affected themselves and struggling, and federal officials may be overwhelmed by the scope of a major disaster. This could mean, for instance, that if you're on city water, you may not have drinkable water or any water for weeks or months if the disaster is severe enough, even if you weren't in the direct path. If you use a well, it could become contaminated by chemicals released during the disaster. In some cases, resources could be stretched so thinly that full assistance never arrives.
3. **Preparing can give you great peace of mind.** Having a plan, preparing, and knowing what you will do in a disaster can bring a sense of calmness and certainty that can help you act decisively to protect your home and family.
4. **Preparation also means that you are not part of the problem,** but instead part of the response and solution for your neighborhood and community.
5. **Adding real resilience to your property should be undertaken well before** the event for which you may not have much, or any, time to prepare.

A Mental Walk-through

The first step is identifying the most likely threats in your area. Some common ones are fire, flooding, hurricane, tornado, straight line wind damage, severe heat wave, winter storm, or earthquake.

Note that this risk is changing as weather becomes more severe. Properties that were previously not in a flood zone are being flooded, for instance. Storms are getting stronger, wind speeds faster, so we tend to be generous when assuming what type of disaster might impact us.

Some simple steps you can take:

1. **Make a list** of potential disasters your region may experience. While it is still available visit <https://hazards.fema.gov/nri/map> to review the information gathered by NOAA on the climate risks your area is projected to face in the future. Rate how likely your specific property is to experience each of these: probably, likely, possible, or remote.
2. **For each event,** think about and note the possible impacts, challenges and duration of stressors, on you and your property.
3. **Then think about** how this may affect your community to get a sense of the overall impact to your life.

4. **Using your imagination** – and the permaculture principle of ‘Creatively respond to change’ - determine what actions or infrastructure could help effectively ameliorate impacts to you, your family, and your property.

5. **Ask the following** questions about each disaster you are most likely to be impacted by. Make a list of these keywords, and under each, fill in the details of how you and/or your property would respond.

- ***How will I learn that this disaster is coming?*** Awareness - communications or personal observation that alerts you to the situation
- ***Where do I find trustworthy, real-time data, and what do I do if I can't find any?*** Information – reliable sources and how much you will know or not know
- How fast do I have to respond? Urgency – the timeframe and level of threat to life and property
- ***What do I need if I stay, or what do I do to evacuate?*** Strategy – basic action plans for both options gives confidence in making either choice based on factual circumstances, not emotion
- ***Where can I go to avoid the most risk to myself, loved ones, and animals?*** Scale – how widespread the impacts are and the locations of the 2 or 3 closest safe zones
- ***How do I stay in touch with others?*** Communication – is any form of communication possible and if so, what will enable you to make and maintain essential contacts
- ***How will I find out where/how my loved ones are, and help others find theirs?*** Networking – locating your immediate family members and notifying others of theirs
- ***How do I keep myself, my family, and my farm from serious harm?*** Safety – essential actions to preserve the health and life of those people and animals you are responsible for, including yourself
- ***What can I do to minimize property damage?*** Protection/Resilience – alterations to add resilience and protect your property before disaster strikes

As you go, evaluate the ‘what if’s’ of each event on your list. You’ll see a pattern in your responses, even though each disaster or threat presents its own set of challenges. **Learning how to deal with even one type of emergency will give you a big advantage in dealing with any other.**

You can make this into a somewhat fun, albeit macabre, “What If...?” exercise for the whole household. Try to outdo each other in thinking up all the possibilities. Then everyone works together to build – and implement – solutions for a solid plan of action.

Every natural or human-related disaster has its own set of circumstances that you can build into your planned responses and designs. You’ll find as you prepare your property for one particular perturbation, your innovations will serve to protect from a wide variety of disasters.

We’ve also included some great assessment tools ([link](#)) you can use to help you determine what your risk of experiencing a specific type of disaster is. Use the information in this manual and our specialty manuals to help you complete the exercise.

Part 1: Survival Response

The disaster is imminent and you are not fully prepared. These are steps that can save your life. These general tips will apply to most disaster situations. Be sure to view our individual manuals for survival tips for specific disasters such as fire or hurricane.



INSIDE

- 01 SURVIVAL RESPONSE
- 02 SHORT TERM PREPARATION
- 03 DEEPER DIVE

Mental preparation

One of the biggest steps in surviving is recognizing that an emergency could happen and beginning to mentally prepare by developing a resilient mindset. The physical things you have on hand and the steps you take to make yourself more resilient will add confidence and capacity to your life; but it starts with your own mindset and imagination. Creating emergency kits for home and car, and working through and practicing what you will do in case of different types of emergencies give you certainty and peace of mind that you're much more prepared to weather a disaster.

Evacuation plans for you and for your animals

Evacuation warning:

This means you may need to evacuate soon. Remain alert, maintain communications, and prepare to leave as if the evacuation order was already given. You don't have to wait for an evacuation order to keep out of harm's way!

0. **Fill up your car or charge your EV** if it isn't already full and you have time. It's good to keep your car minimally half full/charged at all times.
1. **Load your car with go bags** and anything else you'll immediately need for several days. If there is time, see "What else to bring" for recommended items to take with you if there is time, and if you feel your home is at risk and you might not be able to return.
2. **Ensure your pets and family** are all available and ready to get into the car at a moment's notice. Don't wait to find the cat until the last minute. You very well may not find it.
3. **In case of separation from other household members**, work out a meeting place and place to leave messages beforehand - cell service may not work.
4. **Work out a plan of where you will go and when you will leave.** Let someone outside the area know what that plan is. Let that person know when you leave. It's most helpful if it's the same person who will relay messages to you and between family members as necessary. Have a location worked out ahead of time, and a backup, in case that location is also at risk. If you don't have a location to go to, there are shelters or hotels that can be reimbursed.
5. **Look up the best evacuation routes** in relation to the disaster and traffic. This can be a changing situation - some routes may be blocked. Leaving early can prevent being trapped in a traffic jam or fire. Watch Duty or similar service may have these routes marked. Response personnel may be directing which route to take. Follow instructions if so.
6. **Download a map in case you lose service.** Bring a paper map for redundancy. Mark it with at least two evacuation routes.
7. **Check on elderly or handicapped neighbors.** If you know of elderly neighbors, or someone who may have difficulty evacuating, check on them to see if they need a ride.
8. **Alert other neighbors of the risk.** Check on or call neighbors to alert them to prepare at the first threat of danger.
9. **Walk through the house quickly with a video camera** and video each room of the house if not already done. Open all the closets, drawers, and cabinets and video the contents. Be sure to secure the memory stick in your go bag. It's a good idea to do this documentation periodically so that you have a running record of possessions.
10. **Leave as early as possible.** It's smart to get out of the path of disaster, before an evacuation order. Leave several days before a hurricane strikes if you can. Be aware of the potential for flooding, road failures or closures, or a change in the path of a fire or storm. In several major disasters, evacuation orders came too late to get everybody out; chaos ensued and lives were lost. If you are able to leave early, you are one less person for rescue workers, police, and firefighters to worry about, one less car on the road creating traffic jams. Importantly, if you leave early, you have far greater control over your emotions and more time to make rational decisions

Map out different exit routes ahead of time, if possible, and choose one that makes sense in the moment (rather than having only one route). Apps like Watch Duty (available in Western US) or Google Maps, if available, can warn of where routes are compromised.

In many areas, major evacuation routes can become parking lots. The back roads are usually much more open. Practice listening to your intuition on routes and when to leave. Too soon is better than too late.

If You Go To A Shelter

1. **Check in at least a day early for hurricanes.** You may want to ensure they have space by checking with them even 2 days ahead, especially if you have pets. Many shelters will allow you to check in and then go home to do more preparation. There are shelters that have pets but space is often limited, so sign in early if you want to bring your pet. Shelters for fires and other faster moving disasters are sometimes opened after the event.
2. **Bring what you will need,** including food, especially if you have special dietary needs. The shelter might have hot dogs three times per day (every shelter is different but this has happened). Don't expect them to have any blankets, pillows, or even water to drink. Bring your own. Shelters are not always adequately prepared. Many people prefer to take the hotel/vacation/friend visit option for this reason if they're able to do so.
3. **Be prepared to be neighborly,** helpful, and not have any privacy whatsoever for however long you are there. It's kind of like a big slumber party - enjoy it for what it is.



Bring for yourself

- Cot or air mattress.
- Any additional bedding or padding you want.
- Pillow.
- Several changes of clothing.
- Books, games or other entertainment (internet may not be available).
- Book light (lights go out at 9 PM sometimes).
- Dietary needs and/or snacks (there will likely not be refrigeration available)
- Water for you and your pet.
- Toiletries.
- Cell phone and charger (don't expect to have Wifi or cell service though).

Shelter requirements for your pets

- Pet carrier (required) - this should be large enough for the pet to be comfortable, lie down and stand up.
- Good leash (for bathroom breaks, etc).
- Proof of vaccinations (required)
- ID (microchip or tattoo are best).
- Photo of you and your pet together.
- Bowls, and up to 2 weeks supply of food and water.
- Bedding, litter box, whatever else will make them comfortable.

If You Are Leaving The Area

Bug out bag contents

A bug out bag is good to have if you have to travel out of the area and you're not sure when you can return, whether your home will be safe, or where you will be staying during that time. Ideally, you'd have this bag and other items ready well before a disaster so you don't have to pack it amidst other things you'll be gathering. Some people keep this list in a prominent location or in the bug out bag. If you have a place to go, not all items may be necessary. See individual disaster manuals for specialty items for different types of disasters.



Shelter:

- Blankets (emergency camping blanket or wool, could be life saving) and sleeping bags.
- Change of clothes (wool is ideal; synthetic is better than cotton in cold climates where hypothermia is possible); change of socks/underwear; rain gear; hat, mittens, etc.
- Good walking shoes
- Tarp or tent
- Cots or sleeping pads

Energy/fire:

- Bright flashlights, headlamps, or lanterns with spare batteries or fully charged with charging cords for wall outlet and car-charging options); solar-charged lights recommended.
- Full tanks of gas for cars.
- Fully charged cell phones and chargers.
- Matches/lighters.

Water:

- Enough water for all people and all animals for a few days (consider glass or metal bottles kept in the car regularly).
- Family LifeStraw or other portable filter for safe water access in remote areas, or disinfectant tablets/sediment filter.

Food:

- Food that doesn't need cooking or refrigeration (peanut butter, canned food, etc) for a few days or longer. This would be packed right before leaving.
- Salt

Toiletries & medicine:

- Robust first aid kit; consider a dental or suture kit as well. This could be kept in the car.
- Toiletries (soap, etc.)
- Toilet paper
- Medically necessary equipment and/or medicine, sufficient for a couple of weeks or more
- Feminine hygiene
- N95 masks or respirator (depending on type of disaster)

Documentation, communication, etc.:

- Cash, credit cards
- NOAA weather radio with solar/windup or other power in addition to batteries.
- Some include cell phone chargers.
- Maps (printed and downloaded)
- List of key phone numbers.
- Cell phone(s) and chargers
- Important documents can include medication list and pertinent medical information, deed/lease to home, birth certificates, insurance policies, passports, etc.
- Don't forget your backup drives with computer data!
- Consider carrying/storing your valuable documents in a waterproof/fire resistant dry bag.

Tools:

- Good knife: 3-5" fixed blade knife with a sheath
- Multi-tool
- Kitchen utensils, including a can opener
- Work gloves

Kids:

- Supplies for infants/children (diapers, formula, etc).
- Comfort item for your kids; pictures of loved ones
- Be prepared to carry the extra supplies in your own bags for them; but give them items, too.



For Your Pet

Do you have an emergency preparedness plan for your pet? Planning ahead doesn't cost anything, but it does help keep you and your family safe during an emergency. Use this guide to make a simple and effective plan for your pet.

Documents:

Store hard copies in a safe space with other valuable documents, with this checklist.

- Photocopied veterinary records
- Rabies certificate
- Vaccinations
- Medical summary
- Prescriptions for medications
- Most recent heartworm test result (for dogs)
- Most recent FeLV/FIV test result (cats)
- Photocopied registration information (ex: proof of ownership or adoption records)
- Pet description(s) (ex: name, breed, sex, color, and weight):
- Recent photographs for each of your pets
- Waterproof container for documents
- Microchip information (ex: microchip number, name and number of the microchip company)
- Important contact information (name, phone, and address)

Food, water, and medications:

Put together a kit with these essential items. Keep it ready to go in case you have to evacuate quickly.

- Travel cages for every pet.
- 2-week supply of food for each animal stored in waterproof containers
- 2-week supply of water for each animal
- Non-spill food and water dishes
- Manual can opener
- Feeding instructions for each animal
- 2-week supply of any medications (if applicable)
- Medication instructions and current prescription (if applicable)
- One month supply of flea, tick, and heartworm preventative

For Your Pet Cntd.

Do you have an emergency preparedness plan for your pet? Planning ahead doesn't cost anything, but it does help keep you and your family safe during an emergency. Use this guide to make a simple and effective plan for your pet.

Other supplies:

- Leash, collar with ID, and harness
- Toys
- Appropriate-sized pet carrier with bedding, blanket, or towel. Write pet's name and your contact data on the carrier.
- Pet first aid book and first aid kit
- Cleaning supplies for accidents (paper towels, plastic bags, and disinfectant)
- Litter Box and litter (cats)

Finish your kit by adding other important items:

- Keep copies of your household pet(s) and service animal(s)'s current vaccinations, health, and ownership records in your bag.
- If your household pet(s) and service animal(s) require regular medications, keep a current copy of the prescription or extra supplies in your bag.



Car Emergency Pack

These things are especially useful when traveling in remote areas or rough weather. If you don't want to have these in your car at all times, keep them handy in a bugout bag you can quickly grab and go.

Food and water:

- Protein bars, nuts, some kind of nutritious, easily stored food
- Water (at least a gallon per person, we keep several glass bottles of water in the car at all times)
- Cloth, rags, napkins
- Eating utensils, can opener if you have food beyond protein bars. We keep a bamboo utensil kit in our car at all times
- Knife

Tools:

- Safety hammer
- Jumper cables
- Collapsible shovel
- Car repair tool kit - hammer, wrench, pliers, tape measure, PVC tape, screwdrivers, and hex keys
- LED lantern or flashlight with backup batteries
- Extra battery or charger for cell phone
- Spare tire and tools

Other:

- Road maps - don't depend on GPS - this has been useful in even non-emergencies in areas where cell service is spotty
- Survival whistle
- Good first aid kit
- Small amount of cash for emergencies
- A CB or handheld Ham radio is not a bad thing to have if cell service might be out
- Adapter power supply
- Extra gas if an ICE engine
- If you live in a wilderness area, take hiking maps and compass as well as road maps

Evacuating Large Animals

It's important to have a plan well before a disaster strikes. Many large animals are lost in disasters for lack of a plan.

Work out a place they can go well before a disaster. Often in disasters, people offer their land or stable for large animals at the last minute, but if you already have connections with a place, it will go more smoothly.

If you don't have means to evacuate (like a trailer), or you have too many animals, work out a plan to ensure you can get them out on foot. This could be as simple as taking them to a neighbor who is on higher ground if you're in a flood plain, or driving or leading them to a safer region.

In a worst case scenario, have a plan to open gates or stall doors and drive them in a direction of safety.

Use the checklist for pets as applicable, including papers, medication, etc.

Use the checklist for evacuating. It is highly advised to evacuate large animals early.

Evacuate early. If you do, you may be able to help other animals but will be assured that you can get yours out in any case.

If you live in a community with other large animals, creating a community wide plan for evacuating animals has saved precious time, and lives. Communities with large animals often look out for one another but having a plan of how to do this creates much more efficiency. This would include minimally:

1. Set up an alternative communications system if cell service fails (see Communications section)
2. Work out a system of notifying each other that there is a disaster
3. Work out several locations animals can go outside of the region if necessary
4. Work out a plan of extraction by use of each other's trailers or other means. If this plan is practiced, it is likely to go much more smoothly.
5. Combine this with overall neighborhood response to disasters to make your region more resilient.

Staying at Home

Staying at home can be the best choice depending on the type of disaster and your exposure. Below are bare minimum supplies you should have at home if you plan to shelter in place in a disaster or emergency. See the Short Term Prep section for more robust systems, and Deeper Dive section for much deeper resilience and preparedness.

Water:

Water is a necessity. It's good to have multiple sources in case of the failure of one of them.

Store drinking water in glass 5 gallon containers or glass bottles in a dark and cool location; it will stay fresh for months. Avoid plastic bottles. One gallon per person per day for a minimum two weeks.

Acquire a filter such as Berkee, family life straw, or a good whole house filter. A portable water filter is good too in case you lose whole house water pressure or access.

If you have enough time prior to the disaster to prepare, fill all the bathtubs, extra buckets, etc with water in preparation for being without your usual water supply. Have smaller clean buckets, 3-5 gallons, on hand to transfer the water for usage.

Food:

We recommend having at least two weeks of food staples at all times. Include condiments and spices to keep things interesting. Many Mormons keep a two year supply of food and constantly rotate it.

- Manual kitchen appliances (can openers, etc).
- Ice or ice packs for the freezer. (A full freezer stays colder longer, we've filled our freezer with bowls of water ahead of time so they freeze, rather than buying ice.)
- Solar ovens, rocket stove, biogas or other off grid cooking method. Biolite has a camping stove that will also charge your phone.
- A food garden is very useful!
- Food preservation methods/equipment (salt, solar dehydrator, etc).
- Pet food.

Staying at Home Cntd.

Shelter:

- Camping equipment.
- Extra blankets (wool recommended).
- Low energy, off grid heating and cooling methods such as solar fans or high efficiency wood stoves (see Deep Dive for more info). Ensure you have plenty of dry fuel.
- Extra cleaning supplies - white vinegar is inexpensive and handles a lot of cleaning needs.
- Five gallon buckets and toilet seats for toilets in case of water pressure failure. (use wood chips, sawdust, biochar, sand, extra cat litter to cover waste. See section on compost toilets for our recommendations).
- Proper clothing including rain gear and boots.
- N95 masks or respirators (to protect from smoke or air pollution).
- Thermal curtains.

If wind or potential tree fall is an issue, large tarps and plastic, with sandbags to hold them in place for leaks if the roof is damaged.

Energy:

- Solar lighting such as Luci lights, LED lights and extra batteries.
- Portable solar charging for cell phone and laptop (some solar lights or NOAA radios have this).
- Generator or solar to keep fridge going minimally (should have battery, see Deeper Dive for more).
- Ensure you have sufficient batteries for whatever you will want to use that needs batteries, and they are working. We strongly recommend using only high quality rechargeable batteries for many reasons (including ecological). If you can avoid batteries completely, great. If you use rechargeables, make sure they are fully charged.

Toiletries:

- TP (or bidet or other alternative).
- Have extra of everything.
- Supplies for infants/children.
- Compost toilet set up (see “Waste” section for simple DIY versions).

Staying at Home Cntd.

Medical:

- Robust first aid kit.
- Over the counter medicines.
- Extra medication, medical devices that are a necessity.

Communication:

- Solar or batteries to charge cell if grid is down.
- NOAA weather radio (crank, solar, battery).
- Learn to use cell phone as hotspot for the internet.
- Consider satellite internet if you're remote or power may be out for a long time.

Transport:

- Bicycles in good repair.
- Camping gear or car/van/RV camping set up.

Money:

- Have enough cash on hand to buy necessities.
- Have credit or debit cards with sufficient balances to handle emergencies.
- Strive to have 3-6 months of expenses covered by savings, at least.

Entertainment:

- Musical instruments and songbooks
- Games
- Books
- Sports equipment
- Garden and shell peas!
- Could be offline for a while! Enjoy the break.

Tools (minimum):

- Water shut-off wrench
- Basic tool kit
- Screws, bolts, etc
- Chainsaw and the ability to use it safely is a major plus.
- Indoor/outdoor thermometers, for different rooms in the house.
- Rope.
- Duct tape.

Staying at Home Cntd.

Tools (cntd):

- Sand bags or other weights to hold down tarps.
- Fire extinguisher, charged.
- Fire Stop (a special non-flammable blanket used to smother fires) or similar, for emergency indoor fires.

Communications:

- List of important phone numbers.
- Local maps.
- HAM or CB radio, walkie talkies (in case of no cell service).
- Storage boxes that latch for valuable documents, other valuables (waterproof/fireproof).
- Whenever you have valuable data on your computer, keep multiple copies of it.
- Computers fail, often at the worst possible time. The more valuable, the more copies.

For more details see Backup Levels later in this document.

Optional equipment:

- Generator (for back up only hopefully) - ideally a multi-fuel model. Solar with batteries is preferable but it also may be very cloudy. Fuel safety always and always keep the generator outdoors!
- Fuel (for generator).
- Regulation fuel containers. There are flat containers which contain larger amounts and can pump gas into your vehicle for a couple of hundred dollars.

Car Emergency Pack

These things are especially useful when traveling in remote areas or rough weather. If you don't want to have these in your car at all times, keep them handy in a bugout bag you can quickly grab and go.

Food and water:

- Protein bars, nuts, some kind of nutritious, easily stored food
- Water (at least a gallon per person, we keep several glass bottles of water in the car at all times)
- Cloth, rags, napkins
- Eating utensils, can opener if you have food beyond protein bars. We keep a bamboo utensil kit in our car at all times
- Knife

Tools:

- Safety hammer
- Jumper cables
- Collapsible shovel
- Car repair tool kit - hammer, wrench, pliers, tape measure, PVC tape, screwdrivers, and hex keys
- LED lantern or flashlight with backup batteries
- Extra battery or charger for cell phone
- Spare tire and tools

Other:

- Road maps - don't depend on GPS - this has been useful in even non-emergencies in areas where cell service is spotty
- Survival whistle
- Good first aid kit
- Small amount of cash for emergencies
- A CB or handheld Ham radio is not a bad thing to have if cell service might be out
- Adapter power supply
- Extra gas if an ICE engine
- If you live in a wilderness area, take hiking maps and compass as well as road maps

Part 2:

Short Term Preparation

Now that you have some tools to use for emergency planning, let's take a closer look at infrastructure, that is, the installations and structures on your property, and the utility systems that allow them to function.

Planning templates

Individual/family plan

<https://ready.gov/plans>

School/childcare prep guide:

<https://training.fema.gov/programs/emischool/el361toolkit/assets/sampleplan.pdf>

https://training.fema.gov/emiweb/is/is36/handouts%20sample%20plans/eap_sample.pdf

Business continuity plan

<https://www.ready.gov/sites/default/files/2020-03/business-continuity-plan.pdf>

Business impact analysis

<https://www.kaseya.com/blog/2020/07/06/business-impact-analysis-and-business-continuity-planning/>

Permaculture checklist for overall resilience on a suburban lot

https://retrosuburbia.com/resources/retrosuburban-real-estate-checklist/?_ga=2.37808291.1009793577.1743517331-2103691582.1743278073

INSIDE

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Water

We strongly recommend that if you are able to do so, invest in rainwater storage with filtration. This greatly increases your resilience in a disaster situation. See our Deeper Dive section for information on how much storage is ideal and different ways to set it up.

For drinking water, buy or make a carbon filtration water system that is designed to remove most of the dangerous elements from water and provide for the basic hydration needs of your family (see Deeper Dive section for recommendations). It is recommended that you can have 1 gallon of drinking water per day per person. Additional water for cooking, cleaning, flushing and washing is also necessary. A large capacity rainwater system, local creeks, ponds, etc, can all serve as sources for water if you have a good enough filtration system. DO NOT drink unfiltered water as this can cause serious illness or gastric upsets.

If you have a well, consider having a small generator, solar backup system or other power source to allow you to continue to use that source. Water storage that can be distributed with a pool pump or other low wattage pump can be very useful as some well pumps use a lot of wattage, and small generators or solar systems may not be sufficient.

Food

Preparing your pantry for an emergency supply can be as simple as buying two or more of the products, (canned, dried, or packaged) on your regular shopping trips. Rotate your use of these items to keep them within their expiration dates. Dried beans, especially lentils and split peas, are great sources of protein and keep for a long while. Many staple foods can be stored for years if properly contained and oxygen/moisture removed.

Salt, oil, vinegar, spices, sugar, flour, and other staples come in handy as do “specialty” items, like canned peppers, olives and other items that add flavor to simple meals. Decide how you can cook things (solar oven, camp stove, outdoor grill, firepit) and make sure you have the fuel and cooking pots you need for that method. A cast iron dutch oven, large pot for boiling water, cast iron frying pan and griddle all come in handy. See Deeper Dive for more recommendations for food supply.

Energy

Ensure propane tanks and other explosive elements are protected. People have had their houses burn down because of a tree hitting a propane tank in a storm. If there is wildfire risk, ensure the tanks are at a distance from the home.

Solar panels on your roof can provide power in an emergency if the system has a battery bank that allows it to be separated from the grid. Grid tied systems do not operate in a power outage. Small “emergency” solar panels and battery systems are available that will charge your electronics, rechargeable batteries, radios, lights. Consider putting rechargeable LED light bulbs in your lamps ahead of time. There are plenty of small solar camping lamps, lights, etc that are easily found. Consider making these a part of your family gift giving and preparation.

Staying cool

Before air conditioning, homes were built to capture the breezes and move them through our homes. Opening the windows at night and shutting them in the day time also captures the cooler temperatures and stores them inside. Cover all south facing and western windows to reduce sun infiltration.

Solar powered personal fans can help keep your body cool if the electricity is out. Light-weight towels (cloth diapers work great!) soaked in water and used to wipe down the body periodically does wonders. Stay out of the sun.

Staying warm

Prepare or install alternatives to electricity

If you have a fireplace, ensure you have plenty of dry wood and it is accessible even in a major storm. Bring enough inside for several days if necessary. Ensure your fireplace flue is clean and your fireplace is in good repair. Not doing so can cause a fire or poisoning from fumes. Ensure your woodstove is in good repair and you don't have creosote build up in the pipes.

Inspecting and cleaning flues and chimneys is best done by someone trained to do so. Which could be you, but be sure to do your homework and you really understand it. Houses burn down every year because of improperly cleaned fireplaces.

Staying warm cntd.

If you have a generator, ensure that it is working, serviced, and you have fuel for it that is safely and properly stored. Don't assume fuel deliveries will be available right after the event.

If you don't have an alternative heat source, consider getting one and installing it before the storm if that's possible. We strongly recommend the most high efficiency stove you can find. The less wood used and cleaner the burn, the better for you, for air quality and for the woods.

If using a fire based heat source, consider installing carbon monoxide detectors, especially in sleeping areas, for a safety backup.

Do not use cooking stoves or propane camp stoves to heat yourself or your home indoors! This can cause carbon monoxide poisoning. Use fire safety at all times indoors.

Please see our section on regenerative heating sources in "Deeper Dive." These sources cost less, pollute less (or not at all), hold up better under a wide range of conditions and are all around more sustainable and regenerative. Prepare your home in an emergency situation as above, but if you want to be maximally prepared and resilient, follow our recommendations in "Deeper Dive."

Other techniques

The portable Buddy Mr Heater is allegedly indoor safe, though we prefer to not use fossil fuels if possible (runs on propane). We recommend that if you do use it, ensure there is a carbon monoxide detector in the room. You might also wish to open a window if a small amount of your house is airtight. (Any house that is airtight must have an air circulation system in place as human bodies do excrete, in various ways, waste. This can add up to a deadly volume without the air exchange.)

Canned heat is also an indoor safe way to cook in an emergency. The Vesta space heater can be used indoors with canned heat as the heat source. Again, good for emergencies but we prefer more regenerative ways to heat.

Having multiple indoor thermometers is useful. Place them in different rooms. Beware that typical thermometers are not calibrated and lack any ability to be calibrated. We have had good luck buying pool thermometers all of which showed the same temperature.

Clothing and bedding

If you can, ensure you have quality insulating materials like wool and quilted blankets, and merino wool long underwear.

We have purchased extra inexpensive acrylic blankets from the thrift store as backup for guests. Layering these can be effective if this is what you have available. Three or more loose layers is not too many and makes a significant difference.

Tight clothing can reduce circulation and doesn't insulate as well. Don't be shy with the layers and keep them loose!

Waste

Dry or compost toilets may be essential if your electricity or water supply is compromised. A very simple, inexpensive way to do this is to separate pee and poo in buckets.

Create a "pee" bucket with a 5 gallon bucket and camping toilet seat that snaps on. Fill it with leaves, wood charcoal (biochar), wood shavings, sawdust or wood chips. Pee into the mulch until full (the mulch will absorb the odors), then pour it on a fruit tree or compost pile. Pee is sterile so it is safe to compost and is a fantastic fertilizer.

Create a "poo" bucket with a camping toilet seat but just put a bit of mulch in the bottom of the bucket. Keep a bucket of wood chips, wood charcoal, leaves, or pine shavings, etc nearby. Cover your poo with some of this brown material every time you use the bucket. When it's full, store it with the lid tightly secured and start a new bucket.

You do need to know how to process poo safely - if you do not and there isn't time to learn before the hurricane strikes, just buy enough buckets to store them until you can call someone like us to help you correctly process it (or study how to do it yourself).

A gradient approach would be to flush poo, but use pee in your yard. And ensure you have low flow toilets! See Resource section for more information on compost toilets, including toilet designs that will process poo for you.

Simple separation toilets can be purchased, or hand built:



Hand built toilets can be quick and simple, or more elaborate.



Communications

Communications are often something people don't think through thoroughly. Imagine you are in the midst of a disaster, cell and internet service is out, you have no way to reach family or friends or find out what is happening. Or you've evacuated, you lost your cell and you have no phone numbers of those you need to call.

Ensure you have key phone numbers to hand on paper, such as insurance companies, etc.

NOAA weather band/weather radios are a really good idea. If your electricity goes out, cell phone coverage goes out, and you may or may not have a way to find out what is happening. Hurricane Irma jogged, and was unpredictable until the last minute.

Hurricane Harvey came back for a second round of flooding and wind. Floods often peak several days after a hurricane. If the radio is solar or hand cranking, make sure it can also run on batteries and preferably also electricity. If it recharges an internal battery via solar panel or hand cranking you will have to set up a weekly schedule to ensure it is charged when you need it most. If you may be separated from people you want to know are OK, get agreement to have one out of town contact that everybody knows about and then communicate to her/him. That way, you're not jamming up lines that are needed for emergencies.

We have a HAM radio which does not depend on anything to function, unlike cell services which rely on cell towers which in turn rely on utility power and their backup generators, which of course rely on fuel.

You can purchase hand held radios inexpensively and reach anyone that is within range of your set up. You must pass a not too hard test to gain a license to transmit on these radio bands. It's a vital tool in disaster settings and is used by disaster workers including FEMA.

Gaining a ham license gives you the legal right to transmit on a number of bands created specifically for the radio enthusiasts. By reaching other ham operators each can pass a message along and share any updates they might have.

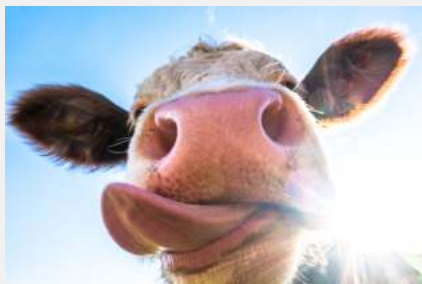
Communications cntd.

You are also likely to be able to reach various HAM networks (NET). These however operate similarly to cell phones in that they have a tower which everyone within reach can access and communicate with anyone listening. These follow strict protocols and are often used where no other services are available. Oftentimes they have proven more valuable than cell phones.

CB radios (walkie talkies) can also be useful depending on your situation but have bigger limits such as lower transmission power and anyone can and does transmit as they feel. A ham license allows all the way up to the full spectrum of frequencies allocated for private use, whereas a CB only has one band to share with everyone.

Animals

- Build and repair buildings to meet or exceed construction codes and consider ease of evacuation.
- Replace or cover glass windows with materials that will not shatter and injure animals or personnel.
- Make sure that drainage ditches have grass covering (maintain sod).
- Secure or remove anything that could become blowing debris or objects that may become projectiles.
- Make sure the wiring is safe and that any heat source is clear of flammable materials.
- Store chemicals in storm-proof buildings and secured containers.
- Build levees around or drain ponds.



Immediate Recovery Steps

What to do if you lost your home or can't return for an extended period

1. Save all your receipts from evacuating (hotel, food, gas, etc).
2. Get a PO Box or use a friend's or relative's home address. You will need a stable address to have insurance info sent to so be sure you have access.
3. Find a place to buy some sturdy boots and gloves. Get some shovels.
4. Start working on the personal property list. Write it down the moment you remember – keep a list on your phone or pad of paper with you at all times.

The Big List:

1. **Red Cross** - register with them immediately.
 FEMA - if this becomes a FEMA emergency register with them immediately.
 Contact CARE Community Assisting Recovery, Inc. 888-216-8264 carehelp.org
 Contact local non-profits or churches that may be distributing goods or helping with housing.

a. Most of the aid coming in will use major agencies as a point of contact and will help to ensure that you don't get left out of anything.

b. This will be especially important should FEMA be activated.

2. **Call homeowners/rental insurance** to trigger "Loss of Use" if the loss is covered. Call and ask in any case, don't assume nothing is covered. This typically will allow you to be in a "Like" property for x number of years and sometimes has a dollar limit attached and sometimes not, this is dependent on your policy. a. This coverage should also give you some immediate access to funds for essentials, clothes, toothbrushes, food, etc. b. This will also get the ball rolling for the insurance claim on your home and rebuilding/personal property Dollars.

3. **Water supply** in the entire region may be compromised by toxins or other factors. Drink only filtered or bottled water until you know it is safe.

4. **Start searching for a long term rental.** Coordinate with your insurance company so that payments can be made directly from them using your "Loss of Use" money. a. Plan on renting 1-2 years, but do not necessarily sign a lease for a full two years as circumstances can change. Find a nice place that you like, don't settle. You should be able to get a "Like Property" so insurance should cover a decent place for you to live while you work through all this. You might be living here for 2 years, so choose wisely.

The Big List cntd:

5. **Itemized list of belongings** - (This is very hard but very necessary for your claim) . I would organize by room and list everything that was there with a replacement cost.

a. Replacement cost should be what it would cost to replace not on sale from a pottery barn, it should not be the price you paid for it with that 50% off coupon.

b. Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a Loss and can be claimed as such on your taxes - See #9

6. **Call all of your utilities** and either freeze or cancel service. Electric, Gas, TV, LandLine phone a. Newspaper delivery, either cancel or update to PO Box.

7. **Call the rest of your insurance points** as needed. Car insurance a. Any specialty insurance for unique items

5. **Save receipts** for replacement items that you purchase. Loss of use insurance will cover incidentals too – hairbrush, phone chargers, etc.

6. **As you buy things**, tell the store owner your situation. Most stores will give you some level of discount as their way of helping you. Also, realize that many organizations will be collecting necessities like these and distributing them to people who lost their homes. You can find out where these are via major rescue agencies, social media, churches or other networks.

7. **Let people do things for you.** Do you have a friend that you can send to the store to buy you some basic clothes or comfort foods? Let them do it – they want to help and you don't need to spend time doing these errands. (The 'fun' of shopping is gone...it quickly becomes a chore because you don't want a new shirt, you want the one that you always liked to wear but now it's gone and you are sad/mad.)

8. **Permits - An unfortunate necessity.** Debris Removal - as things wind down it will be necessary to remove the debris, this requires a permit usually. (This should be covered by your insurance, ask repeatedly.) Note that in areas widely affected by floods, for example, that the local waste management system will likely be overwhelmed and unable to remove wastes for weeks to months. Think of this when you decide where to place a waste pile and remember to educate children to avoid the waste piles as they can present their own specific kinds of health hazards.

a. Erosion Control - If you are on any kind of hill or have sloped property you may need to put some sort of erosion control measures in place, again this will need some sort of permit.

b. Temporary Power Pole/Trailer on site Permit - Getting this earlier on can prove helpful in both the rebuilding process.

The Big List cntd:

9. Taxes . You will be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company. I'm unfamiliar with the exact laws, but I believe that we were able to carry our losses back 2-5 years and received most of the money that we had paid in taxes back in a nice large check.

Note: If the disaster was large enough, tax filings are often delayed by months or longer. Check with the IRS or your tax preparer.

10. Network with others. You will learn so much from others as you go through the rebuilding process. We all have our strengths so share yours and use others. The amount of time that you will spend on the rebuild, insurance, and recovery processes can be staggering, so you need to use all your resources. Social media groups can be helpful with sharing resources, giving emotional support and sharing other information.

11. If your house is filled with ash or moisture smell, but you have no structural damage, still consider filing a home insurance claim rather than cleaning it yourself. Yes, you will have to pay your deductible, but then insurance may cover professional cleaning services. Smoke or moisture damage can add up to tens of thousands of dollars. They may remove all belongings and send them for cleaning, from clothes to rugs to furniture to mattresses. They may set up air purifiers and will leave them there until the air is clean. They will also declare items as a loss (e.g., art and musical instruments) and you can decide whether to keep them anyway. This will all take 1-2 weeks or longer.

12. Don't try to remove debris yourself! It is full of toxins. FEMA or your insurance should pay for it. If not, other local non-profits or governments may do so. This is a job that properly equipped professionals should do because of the toxicity. Unless you know for a fact there is debris that is entirely organic (unlikely unless you didn't start out with any toxins on your site), don't think about using the ash or debris in your compost pile. See "Clean up at site" for more info.

Helpful info on getting organized

ORGANIZE: However you like to do it digitally or physically, but create a system quickly for insurance business, housing info, documents that need replacing, temporary living and housing costs that need to be documented for insurance (keep receipts), track FEMA and other assistance, photos of house and contents of house if you have them, thank yous, etc

- Get three ring binder
- Get small portable file basket or portable bin
- Get file folders
- Sharpies
- Pens
- Legal pads
- Dry erase board was helpful for us to coordinate numbers, jobs for the day and week, etc.

Recovery

Photograph and document any damage for insurance purposes. Be thorough. Photograph each damaged item that has value.

Apply for everything as soon as you can - insurance, FEMA, Red Cross, County programs, etc.

Keep a notebook or file, in addition to a folder on your computer documenting everything that happened and any damages. Use spreadsheets when possible. You will use this extensively. This makes it easy to communicate to insurance agencies, etc. It could mean thousands of dollars to you. In the notebook/files keep:

- A list of items lost, serial numbers, approximate worth, details of damage
- Notes of all phone conversations
- Copies of any correspondence to you or from you
- Copies of any forms you filled out for anybody
- Receipts, leases, documentation for temporary living expenses
- FEMA or insurance passwords, PIN numbers, claim numbers, etc
- Receipts for all related expenses (take photos of them - they degrade - or even better, get electronic ones).
- Repair contracts, permits, receipts, photos, license and insurance numbers of contractors.
- If you repair things yourself, verify whether insurance will pay, and if so, what they need from you exactly in order to do that. Get it in writing, preferably in your contract with them.

Please be aware that unfortunately, disreputable contractors tend to prey on disaster victims. Do your homework, get references, get more than one quote, ensure the company is legitimate. Companies have been known to completely replace people's roofs who didn't need it (as one example), driving up insurance costs for everybody and putting the homeowner at risk for an insurance fraud charge.

HOUSING:

Online resources.

Real estate agents (a local real estate agent reached out to their client list and matched empty vacation homes with fire victims for temporary housing at low to no cost.) Some realtors offer a "Have and Needs" list of housing after a disaster. Red Cross may compile a rental housing list.

Insurance can help with both temporary and long term housing.

Insurance should pay ALE - Additional Living Expenses for one year if this is not a FEMA disaster and for 2 years if it is. They will pay for rental of a place comparable to what you had (note that this info is subject to change depending on funding availability).

CAR INSURANCE:

Call these if you've lost vehicles - get claims person to come look as soon as possible:

- AAA can help with pink slips if you are a member
- Report car loss to the local Department of Motor Vehicles
- Get reimbursed for unused portion of paid insurance

PAPERWORK:

Casualty loss inventory - go room by room in your memory or with the video you hopefully took. The insurance company may have worksheets. Also check at carehelp.org

- Pink slips
- Deed
- Birth certificates (county court house)
- Passports (county courthouse)
- Get copy of insurance policy from company
- Fair plan vs. other insurance
- GET INSURANCE CLAIMS PERSON to look at house immediately (before you do too much sifting)
- Find out if any local stores will give discounts to fire victims. They often require the red cross registration paperwork
- MAKE LIST OF UTILITIES THAT NEED TO BE CANCELED OR MOVED
- Water
- Garbage
- Electric
- Phone
- Cell phone
- Cable
- Internet
- Streaming services
- CELL PHONE
- PO BOX - you might want to set up a PO box if you think it will take a while to get settled again.
- CHANGE OF ADDRESS FORMS - Do one for each last name in the family and check FAMILY not INDIVIDUAL
- Find out where your mail is being held and check regularly until the address change goes through.

CALL IN ADDRESS CHANGE:

- | | |
|---|---|
| <input type="checkbox"/> Bank statements | <input type="checkbox"/> Dentists |
| <input type="checkbox"/> Credit cards | <input type="checkbox"/> Schools |
| <input type="checkbox"/> Bills | <input type="checkbox"/> Insurance house |
| <input type="checkbox"/> Magazine subscriptions | <input type="checkbox"/> Rental insurance |
| <input type="checkbox"/> All utilities | <input type="checkbox"/> Health insurance |
| <input type="checkbox"/> IRS | |
| <input type="checkbox"/> Doctors | |

- Get an internet connection (*Do you need to buy electronic equipment? Can a friend help, or an IT person?*)
- SEND OUT email with address change to friends and family and work
- PHONE - if you have a landline - make sure the phone company will hold your number until you can get it set up again either at your house if you rebuild or as a number that forwards to you new temporary number.

DO YOU PLAN TO REBUILD?

- Get quotes for demolition.
- Get any property records the city may have on file.
- Find out if the city will streamline the rebuilding permit process.
- Check if your insurance has any bonus \$ for upgrading to current code and beyond (for instance, raising your home onto stilts in a flood zone).

TAXES:

It's complicated, get advice.

It's different if this is a FEMA or non-FEMA incident.

- Talk to a CPA who has experience in this area.
- If you have a tax loss as distinguished from an economic loss you can write it off your taxes and use it going back several years or going forward several years.

KEEP ALL YOUR RECEIPTS:

- RECEIPTS FOR EMERGENCY SUPPLIES AND DINING IN THE FIRST WEEK ARE REIMBURSED SEPARATELY FROM CONTENTS. KEEP THEM SEPARATE.
- GATHER PHOTOS if you have any of the house interior and exterior.

OTHER THOUGHTS:

This is a marathon not a sprint. Take care of yourself. These kinds of disasters are real traumas - disorienting and bewildering. Expect to feel all kinds of things including incredibly exhausted. Breathe.

As we move into recovery many of our friends and family and clients will be going back to their properties to inspect what is left and to find any little things that they can take away with them as a memory or a memento to connect them. I have put together a list of things to bring to the property with you when you go based on our experience.



Clean up at the site

- Take tons of photos so you can remember what was there when you started to do your insurance claims. Each item burned needs to be documented. Room by Room so ask friends to share photos of your home too so it can help you to remember.
- Volunteers can put these packages together too for families returning to their properties. I remember someone did that for us and it was in a box on the property when we arrived.
- Remember, don't try to clean up toxic materials yourself. And always wear minimally an N95 mask and goggles.

What to bring to clean up

Note: Toxicity is a major factor. After fires, floods, mudslides, or wind storms, you don't know what has come onto your site. People's propane tanks, asbestos, microplastics, heavy metals, various chemicals, it could all be there. Even organic materials (like a tree branch), could have been exposed to toxins.

Anything you salvage from your home should be considered hazardous until thoroughly washed, with some things possibly needing additional treatment.

People end up in the emergency room or worse by not protecting themselves. So don't shirk on protecting yourself from toxic exposure. Effects of exposure (like cancer or organ damage) can show up years later.

Note that in areas widely affected by floods, for example, that the local waste management system will likely be overwhelmed and unable to remove wastes for weeks to months. Think of this when you decide where to place a waste pile and remember to educate children to avoid the waste piles as they can present their own specific kinds of health hazards.

To Drink:

- Jugs of water with a spout to rinse hands and items from soot.
- A pop up tent
- A fold out table
- Protein Bars / Healthy snack
- Sunscreen and hats

Thick gloves and protective clothing - the toxins can cause rashes or worse. Painter's coveralls, boots you don't care about (may get burnt, stained, etc). No thin shoes. There may be hot spots after a fire, and there will be lots of toxic mush.

- A tarp to put in your car for items with soot, mud, etc
- A couple of bins to put items in you want to remove
- A flashlight
- A metal detector
- Hand wipes and rags
- Shovels and rakes
- Bring good friends or family for support

To Wear:

- Jugs of water with a spout to rinse hands and items from soot.
- A pop up tent
- A fold out table
- Protein Bars / Healthy snack
- Sunscreen and hats

For everyone coming to the house.

- Painters overalls - Get painters coveralls that zip up.
- Rubber boots or work boots that are sturdy. NO THIN SHOES.
- Wear goggles to protect your eyes
- Wear an N95 mask or better to protect your breathing. We recommend respirators. There are toxins on most sites after a disaster and an N95 will not stop all of them.
- Wear thick rubber gloves.
- Put these in boxes.

Take a moment to mourn together. Bring friends to support you . When you are there what you see first is the roof, so your recognizable items might be under that. Take lots of photos. Have others take photos because the overwhelm is real. Ema Beard Schultz <https://www.facebook.com/photo/?fbid=10229408286765747&set=a.1410891026424>

If ash, mudslide or flood waters have landed on your garden, you may not be able to plant edible food in it. This reference goes much more into depth about your options re ash (much of it applies to any toxic exposure). <https://www.cdph.ca.gov/Programs/EPO/Pages/Wildfire%20Pages/ash-homegardens.aspx>

Mental health

Advice from a person whose house burned down in 2018, of what to say or not say to someone who has experienced them.

<https://www.facebook.com/GoodSamBook/posts/pfbid02Fa9ksPLEiu44f7QcdVUtuRvY2BH8bo8GG9DVTc5LXnDgwbPKGazj9scXSL4LJAql>

(From Dete Meserve, author)

1) Don't offer something specific (e.g. I have some extra jackets, would you like them?) because then you put the person in the position of having to say no to you when they are already overwhelmed. Offering broad support is so much easier: I'm here. What do you need?

2) Don't offer support that requires them to be somewhere at a specific time. They are living each day as it comes and while your offer to bring dinner at 7pm on Thursday is generous, they don't know where they'll be at 7pm or whether they'll be interested in dinner.

Mental health

- 3) Don't ask them for the specifics. What did you lose is the worst question you can ask.
- 4) Whatever you do, don't ask to see pictures of their burnt down home and don't visit their burnt property unless you're specifically invited. This is extremely painful—like looking at a dead carcass of your memories.
- 5) The worst question and comments are those that somehow imply they could've done more. For example, don't casually mention "my friends in Altadena hosed down their house and their house was spared." or "My friends just cleared the brush from their house last year so their house is fine."
- 6) Don't tell them about other people who have it worse. Their pain is their own. Your compassion comes from listening, not telling.
- 7) Don't "look on the positive" to them. Don't say "at least you're all safe. That's more important than things." That implies they don't already know that. Believe me, they do! Don't add to their grief. When I told one friend my house had burned, she broke down sobbing and I had to console her. This is not the time to break down about your grief in their loss.
- 9) Don't tell them that this loss is the universe/God telling them something. If this is your belief, hold it to yourself. No one going through this wants to hear someone else interpret what the universe/God is telling them or that there is a lesson you think they need to learn.
- 10) The natural tendency is to try to learn from what happened by asking detailed questions that will keep us safe in the future. Don't do that. Don't ask if they evacuated on time or their smoke alarms went off or if they hosed down their house.