

Risk Assessment

Why assess risk?

Any one of us may experience a disaster. The thought of it and the unknowns can be intimidating. By preparing, you can minimize and perhaps completely avoid the worst potential risks to life, property and community resources.

The first step in preparing for potential disasters is to understand your risk. Approaching disaster in a methodical and proactive way can help you avoid the worst effects while putting you much more in control.

This risk assessment will assist you to narrow down which kind of risks you face and then which specialty guides (fire, flood, etc) are relevant to you and what areas you may need to work on first or most. When doing a personal risk assessment for disasters that could affect you, your home, workplace, or community, the goal is to try to narrow down where the biggest risks are, which will help you focus on your priorities.

Our guides are designed to help you reduce or eliminate these risks, so don't worry if you are not very prepared. You are already taking the first step to being a lot more prepared!

Preparing for disasters can feel overwhelming. Completing any portion of this list can help bring clarity and create more safety for you and your family. Remember to focus on what you've gotten done, and not just on what you haven't. It can be helpful to reward yourself for meeting milestones. Take one step at a time and know that every step you take matters!

What is a risk assessment?

A risk assessment is a series of questions that help you understand how prepared you are for disasters in your region, and what steps you might need to focus on to become more prepared. Narrowing this down can save time and resources.

It asks:

1. What could happen? What types of disasters are most likely in your area?
2. How likely is the potential disaster? This could vary depending on your immediate location and other factors.
3. How prepared are you? Do you have a plan? How vulnerable are you or your home?

Go through the list below and answer the questions as best you can. Don't worry if you can't answer all of them. Our toolkits will help you answer in more depth.

Risk assessment questions

Location-Based Risks

- What disasters are most common in my area (e.g., floods, wildfires, earthquakes, hurricanes)? What disasters have occurred in my region in the past? This can help determine what the area might be subject to in the future.
- How severe were impacts from disasters? Has any mitigation been done since?
- How do risks change seasonally? Do I prepare for disasters before their season arrives?

Some specific potential disasters:

- Flood: Is my home located in a floodplain? What is my home's flood risk rating? See FEMA map for more information.
- Earthquake: Is my region prone to seismic activity (e.g., near a fault line like the San Andreas Fault)? See earthquake zones for more info.
- Wildfire: Am I in a wildfire-prone zone or wildland-urban interface, especially near forests or dry brush?
- Hurricanes/Severe Storms: Am I in an area subject to hurricanes or severe storms? Do I live in an evacuation zone? Local counties document evacuation zones.
- Tornadoes/Deerchows: Am I in an area that has tornadoes or heavy straight line winds (deerchows?)
- Landslides/Erosion: Is my neighborhood prone to landslides or erosion? Landslide map
- What extreme weather patterns affect my region (drought, ice storms, heat waves)?
- Toxins: Are there any industrial or man-made hazards that could impact my area, ADD: such as from nearby industrial facilities, railways, or highways transporting hazardous materials?
- Community Infrastructure: What critical infrastructure failures could affect me, such as power grid, water system, cell phone towers?

Fema flood map: <https://femafloodmap.com/>

Earthquake zones: <https://www.usgs.gov/news/national-news-release/new-usgs-map-shows-where-damaging-earthquakes-are-most-likely-occur-us>

Wildfire: <https://www.epa.gov/waterutilityresponse/wildfire-conditions-and-risk-map>

Hurricanes: <https://oceanservice.noaa.gov/news/historical-hurricanes/>

Tornadoes: <https://www.ustornadoes.com/2013/03/19/monthly-tornado-averages-by-state-and-region/> Landslides: <https://www.usgs.gov/tools/us-landslide-inventory-and-susceptibility-map>



Emergency access and evacuation plans

- Do I know what different levels of emergency warning mean for my area?
 - How will I receive emergency alerts (phone, NOAA* radio, sirens)? Do I have more than one notification source, as a backup?
 - Am I signed up for local emergency notification systems?
 - If phone lines or cell towers are down, how will we communicate?
 - Do I have an emergency communication plan worked out with family, friends or neighbors (meeting points, out of town communication point, radios, etc)?
- *NOAA - National Oceanic and Atmospheric Administration broadcasts official severe weather notice and updates 24/7. It uses a special radio receiver to do so, thus, you need to purchase a “NOAA” radio to get access.

Social networks

- Mutual aid: Do I know my neighbors, and do we have a plan of mutual aid during emergencies?
- Neighbors in need: Are there vulnerable neighbors I should check on during emergencies?
- First aid: Do I have emergency first aid and CPR training or other useful skills in a disaster?
- Community groups: Am I part of any community groups that could or already do provide or coordinate assistance?
- Emergency response groups: Do I know my community’s disaster response resources? Is there a local emergency response group (such as Community Emergency Response Team, volunteer fire unit, etc) that could help?

Household preparedness

- Emergency kit: Do I have an emergency kit with at least 72 hours of supplies (food, water, medications, flashlights, first aid, cash, etc.) in a small container that I can take with me if needed?
- Necessities: Do I have necessities for 2 weeks or more at home if I plan to shelter in place? Days to weeks of supplies is recommended in some events.
- Valuable documents: Do I have important documents in a water/fire proof container, and within easy reach in case of evacuation? Do I have them backed up digitally?
- Smoke detectors: Are smoke and carbon monoxide detectors functional and tested on a schedule?
- Medical or health considerations: Are there considerations for people with health conditions, disabilities, children, elderly family members?

Structural vulnerabilities

You may or may not own your home but these are point that will help you be informed about the risks the structure faces. This can be useful in selecting a place to live or deciding when to evacuate. This is also an issue where advocating for change can bring reduction of risk.

- Structure: How structurally sound is my home against various disasters?
- Codes: When was it built and does it meet modern codes?
- Repairs: Are there repairs needed, like broken windows or leaky roof that could cause more damage if not addressed?
- Valuable items: What are my most valuable/irreplaceable possessions, and how are they protected?
- Back up power: Do I have backup power (generator, solar, battery storage)?
- Water access: Do I have a water storage system (water tanks, filtration, alternative energy for the well)?

Issues for specific disasters

- Winter: Is the roof rated for heavy snow loads? Do I have back up heat? Could I be snowed in?
- Tornados: Is there an underground shelter or safe room in my structure?
- Hurricanes: Is my building rated for high winds? Hurricane shutters? Flood resistant?
- Flooding: Is the building flood hardened? Do I have flood barriers?
- Earthquakes: Is the building built to earthquake resistant code? Are large appliances (water heater, refrigerator) secured to prevent tipping during shaking?
- Fire: Are fire-resistant materials used in construction?
- Heat: Do I have a way to stay cool?
- Toxins: Do I have a way to seal my home in case of toxic exposure?

Utilities and infrastructure risks

- Shutting off utilities: Where are my gas, water, and electrical shut-offs located? Do I know when and how to shut them off and have the proper tools to do so?
- Power outages: Could a power outage last several days in my area?
- Injuries from damage: Are nearby power lines at risk from falling trees?
- Sewage: Is my sewage or drainage system vulnerable to backup during heavy rain?

Surrounding environment

- Wind damage: Are there trees that could fall onto my home during storms?
- Fire: Is there defensible space around my house in case of wildfire?
- Flood: Is nearby development reducing drainage, putting my home at more risk of flooding?
- Toxins: Are there hazardous materials stored on my property or nearby?

Financial

Financial risks

- How long could I financially survive if unable to work due to a disaster?
- Do I have an emergency fund separate from savings?
- Could I afford temporary housing if displaced?
- Do I have a backup of important records if they are lost?

Property insurance

- Do I understand what my insurance policies cover in case of a disaster? Does my homeowner's insurance cover flood, earthquake, or wildfire damage (whatever I'm at risk of experiencing)?
- Would I need separate policies for specific risks?
- Do I have an updated home inventory with photos or videos?
- Do I know how and where to file insurance claims and disaster assistance applications?

Secondary or multiplying risks

- Could one disaster trigger another (e.g., earthquake → gas leak → fire)?
- Could heavy rain follow wildfire, increasing mudslide risk?
- Would extended power loss affect heating/cooling during extreme temperatures?
- Am I prepared to deal with toxins spread or released during or after a disaster?



Risk prioritization questions

Once you have completed the above Risk Assessment, try to answer these last four. This will tell you which guides you should study as a priority.

→ Start with our General Guide Toolkit which offers steps needed in most disasters and will walk you through a number of points in this assessment.

- Which risks are **most likely** in my area?
- Which risks would cause the **greatest financial or life impact**?
- Which risks can I realistically reduce through preparation?
- What is the **cost vs. benefit** of each potential preparation step?

When To Complete Assessment and How Often to Review/Repeat Assessment

Note: It is recommended to review this assessment annually or whenever your circumstances change significantly (move, family changes, changes in the region, etc), and updated as needed.

