

It's wildfire season: Be prepared beyond a 'go bag'



Photos provided

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We live in a beautiful community surrounded by a lush landscape of rolling hills and picturesque open spaces, yet rolling blackouts and the threat of wildfires are our reality. This year we are facing an extreme wildfire season. With drier than usual conditions and fires raging in many parts of California, headlines everywhere ask, "Are you prepared?" The question, "Am I prepared?" made me pause ... prepared for what? To lose my entire home? To have all of my belongings destroyed? To live in a hotel or with family while I wait for months or years for the insurance to process my claim? To safely evacuate in 7.5 minutes?

Are you prepared? Are you really prepared?

I attended an emergency disaster planning workshop – hearing first-hand survivor stories from the Santa Rosa and Paradise fires made me aware of how prepared we really need to be. Having a "go bag" (emergency pack), while essential, is not enough.

Think about what to do before it happens

The most important thing you can do right now is block out time in the next two weeks (yes, actually schedule it on your calendar) to think through your disaster plan. Take care of these simple, yet essential, tasks – you'll sleep better at night knowing you are prepared.

Your first task should be to put together a "go bag" with things you would need immediately – important documents, food, medications, phone chargers, extra clothes, pet food, etc. – and keep them together for a quick exit in case of an emergency. Second, attach a list of items you need to grab that are not in your "go bag." Remember, you will not be thinking straight. You can find a more detailed list of what to pack and how to prepare at redcross.org.

Beyond the 'Go Bag' checklist

Identify sentimental items: Think about the meaningful, irreplaceable belongings you would grab in an evacuation if you safely had an extra few minutes.

I challenge you to put on a 30-minute timer and go through your entire house and decide what you could not stand to lose. Is it your wedding album ... your mother's pearls ... pictures of your family ... your computer? The point is, you should know what those items are and where they are. Make a list of them and put it on top of your go bag. During an emergency evacuation is not the time to decide what items are important ... trust me.

You never know how much time you will have to evacuate. Two years ago, I experienced having to evacuate. I was startled awake in the middle of the night with a loud banging at my front door and neighbors yelling, "Fire, fire, you have to evacuate!" Just to add to the chaos, we were having a rolling blackout at the time, so we had no electricity. I can tell you that I was absolutely not thinking straight!

Create a home inventory and make sure you are properly insured: Do you have a home inventory? Are you insured for what you think you are insured for? When would you like to find out? Many survivors found that they lost everything but did not have enough insurance coverage. A home inventory will make processing your claim easier and faster. You can review the inventory with your insurance agent to ensure that you have adequate coverage.

One survivor told us, "Our home burned to the ground. That was when I started a heartbreaking list of what I could remember that we owned, and because we did not have any documentation of our belongings it took forever to finish the list and process our claim."

I receive many calls from clients asking about creating a home inventory. My simple and fast recommendation is that you use your phone to photograph all of your belongings. I partner with HomeZada, a powerful app that can easily inventory your home's features and personal property. If you don't want to do this yourself, I can create it for you.

... continued on Page D8



What sentimental items would you grab if you safely had time?