FORTUNE FAVORS THE PREPARED · PLANNING ONE-PAGER

THIRA for Your Household

You can't prepare for everything. Prepare for the right things.

1. What could happen here?
2. How bad could it get?
3. What must we be able to do?
4. Where are we short?

1 What is a THIRA?

Threat and Hazard Identification and Risk Assessment. It's how FEMA has states, cities and regions decide what to prepare for (CPG 201, 2018). It comes with a second step, the **Stakeholder Preparedness Review (SPR)**, which measures where you stand today. The same five steps work for one household in a few evenings:

1. Identify — Threats & hazards that could hit you → **2. Context** — A realistic worst case for each → **3. Targets** — What you must be able to do → **4. Assess (SPR)** — What you can do today → **5. Close gaps** — Lowest first, top threats first

2 Identify and score your hazards · three groups, so you don't miss a whole category

Natural
Winter storm, flood, wildfire, tornado, hurricane, heat wave, earthquake, pandemic.

Technological
Power failure, water outage, dam failure, hazmat on nearby road or rail, house fire, cyber outage.

Human-caused
Crime, civil unrest, active threat, supply disruption, and the one families forget: losing an income.

Likelihood — How often here? Check your county's hazard mitigation plan.

Impact — How badly would it hurt your household?

Warning — Days, hours, or none at all?

Duration — Hours, days, or weeks?

Hazard	Likelihood	Impact	Warning	Duration	Rank
Example: severe winter storm	*High*	*High*	*Days*	*Days*	***High***
Example: power failure	*High*	*Medium*	*None*	*Hours–days*	***Elevated***

Cross off anything that can't happen where you live (inland? no tsunami). Keep your **top five or six**: that's what you plan for.

3 Give each one context

A name on a list doesn't tell you what to do. For each top hazard, write **one short, realistic worst case for your house**:

- ☐ **When** does it hit? (Weekday? Night? Winter?)
- ☐ **How long** does it last?
- ☐ **Who's home**, and who's at work or school?
- ☐ **What stops working:** power, water, roads, phones?

> *"An ice storm hits on a weekday in January. Power is out for five days and roads are closed for two. Alex is at work across town and the kids are at school. No heat, no well pump, and no cell signal the first night."* (Example household.)

4 Set capability targets

Turn the context into goals you can check off:

We can **[do what]** for **[how many people]** for **[how long]** without **[what's gone]**.

- ☐ Keep one room above 55°F for **4 people for 5 days** without grid power.
- ☐ Have **1 gallon of water per person per day** for 5 days, plus pets.
- ☐ Get everyone home or to the rally point **within 4 hours**.
- ☐ Reach every family member **twice a day** with phones down (PACE plan).

Targets beat shopping lists. "A generator" is a purchase. "Heat one room for five days" is a goal you can meet several ways.

5 Find the gaps (the SPR) · rate what you **have**, what you **know** and what you **can do** against each target, then tag every gap

Planning — No written plan for it. **Write it down.**

Organization — Nobody owns the job. **Assign it.**

Equipment — You don't have the gear. **Shopping list, top threat first.**

Training — Nobody knows how. **Take a course.**

Exercises — Never practiced it. **Run a drill.**

Fix the **lowest-rated capabilities for your top threats** first, then set PREP-CON triggers for those threats so you know when to step up.

6 Start here

1 List — Every hazard in all three groups.

2 Score — Likelihood, impact, warning, duration.

3 Context — One worst case for each of your top six.

4 Targets — What, for how many, for how long.

5 Assess — Rate it honestly; tag each gap P-O-E-T-E.

6 Review — Every year, after any real event, or a move.

Do it yourself
The Personal Preparedness Assessment Workbook: 59 hazards, context, capabilities, logistics and skills.

Done for you
The PPA Report: an analyst scores all 59 hazards for your address. Plus the ASAR for your area.

Keep it live
Ready Ledger keeps these assessments next to your real inventory and family plan.

The full guide, with the video *The Right Hazards*
fortunefavorsthepreparedcom/thira/

The QR code opens *Threat and Hazard Identification and Risk Assessment (THIRA)*. Based on FEMA CPG 201, 3rd edition (2018), cut down for one household.

Remember, Fortune Favors the Prepared
Semper Paratus, Semper Gumby