

Action Plan – Evaluating Risk Factors

This worksheet is designed to help readers develop a comprehensive risk evaluation plan using information provided in Chapter 2 (Risk – What are the odds?) of [*The Provident Prepper: A Common-Sense Guide to Preparing for Emergencies*](#).

It is important to evaluate individual risks so you know where to begin. Each person’s level of risk for any certain event varies depending on a variety of factors including location, community network, resources, knowledge, physical abilities, and more.

Risk is traditionally calculated through a basic equation: Risk = Probability x Consequence. We assign numbers to each category and might expect the calculations to be exact because of the perfect nature of math. That is not so with calculating risk in this setting. It is difficult to determine the actual probability of an event. We make an educated guess and assign it a number. The same is true with the consequence. We make an educated guess. Because the numbers going into the equation are subjective, it is impossible for the product to be completely accurate. However, it is a good guess and gives us a place to begin.

Our book [*The Provident Prepper: A Common-Sense Guide to Preparing for Emergencies*](#) reviews each of the most common risks you might face in detail. Refer to it for more information on each risk. Review the table below to understand how to assign a number for the calculations.

Risk = Probability x Consequence		
Formula		
Risk	Probability	Consequence
	Likelihood that event will impact me	Significance of possible consequences
This describes the hazard, event, or area of concern	<p>1 = No chance. Impossible.</p> <p>2 = Somewhat likely.</p> <p>3 = Conditions are such that it may occur.</p> <p>4 = Highly likely.</p> <p>5 = Certain event. It will happen. It is just a matter of when.</p>	<p>1 = No consequences or inconvenience</p> <p>2 = Limited damage to property, inconvenience, financial impact, and/or risk of physical injury.</p> <p>3 = Moderate damage to property, inconvenience, financial impact, physical injury, and/or no loss of life</p> <p>4 = Significant damage to property, infrastructure, long term inconvenience, financial impact, personal injury, and/or loss of life</p> <p>5 = Catastrophic injury, loss of life, destruction of property, tragic economic effects, loss of security, freedom and/or normal lifestyle.</p>

Calculate your risk scores on the table below using the formula provided.

Personal Risk Scores			
Risk	Probability 1 = no chance 5 = will occur	x Consequence 1 = none 5 = catastrophic	= Risk Score
Drought			
Earthquake			
Extreme Winter Storms			
Flooding			
Heat Wave			
Hurricane			
Tropical Storm			
Typhoon			
Land Slide			
Mud Slide			
Debris Flow			
Tornado			
Tsunami			
Wildfire			
Pandemic			
Epidemic			
Biological Attack			
Chemical Attack			
HAZMAT Incidence			
Electromagnetic Pulse			
Solar Flare			
Nuclear Accident			
Nuclear Attack			
Terrorist Attack			
Civil Unrest			
Breakdown of Social Order			
Economic Collapse			
House Fire			
Personal Disaster			
Societal Collapse			
Breakdown of Civilization			
Other:			

Which hazards received the highest scores? This information is valuable. It gives you clear direction on where you should focus your efforts. Work on the highest scores first. You may find that many of the mitigation steps taken for one hazard work for many of the others as well. Before you know it, you will be the ultimate urban prepper, ready for whatever man or nature has to throw your way.

We have created a risk mitigation plan worksheet to help you develop your plan. Each risk is assigned a priority according to your personal risk calculations. The largest scores should receive the highest priority. This is a sample of our family’s risk mitigation plan. *This list only includes items which still need to be completed.*

Quite honestly, Jonathan’s risk assessment would be a little different from Kylene’s. We each see things a little differently and have different fears. Jonathan is highly concerned with physically protecting the family. Kylene is more worried about putting food on the table and having enough toilet paper for all the bottoms in our house. We are united in working to prepare, so the exact numbers and priorities are not vitally important. Take a peek at our plan.

Jones Family Risk Mitigation Plan

Priority Risk Score	Risk	Tasks
1 Score 3 x 5 = 15	EMP	<input type="checkbox"/> Create a family communication plan. <input type="checkbox"/> Prepare to live without power. Plan for alternative heating, cooking, and lighting, and store necessary fuel and equipment. <input type="checkbox"/> Plan for alternative sanitation. <input type="checkbox"/> Plan for emergency communication. <input type="checkbox"/> Build food stores—Three months of everyday foods along with longer term storage items. <input type="checkbox"/> Build supply of non-food items such as clothing, toiletries, paper goods, canning supplies, tools, first aid supplies, medication, etc. <input type="checkbox"/> Secure home. Take self-defense courses.
2 Score 3 x 4 = 12	Economic Collapse	<input type="checkbox"/> Get out of debt. <input type="checkbox"/> Develop trade skills. Learn to repair and build things on our own. Be resourceful. <input type="checkbox"/> Practice provident living. <input type="checkbox"/> Store food, clothing and supplies. Grow a garden. <input type="checkbox"/> Increase home security.
3 Score 3 x 3 = 9	House Fire	<input type="checkbox"/> Create written evacuation plan. <input type="checkbox"/> Practice evacuation plan and “stop, drop, and roll.” <input type="checkbox"/> Install ladders in basement window wells. <input type="checkbox"/> Clean chimney.
4 Score 3 x 3 = 9	Earthquake	<input type="checkbox"/> Practice family communication plan and how to use radios. <input type="checkbox"/> Place shut off wrench outside near gas main. <input type="checkbox"/> Gather important documents. Make a video documentation of all possessions to keep with documents. <input type="checkbox"/> Develop a neighborhood emergency plan. Who may need help? Who can we turn to for help?

Our risk assessment is unique to our location and perspective. It is possible for our next door neighbor to have a completely different priority list. This is not an exact science. It is merely a tool to help you prioritize limited time, energy, and resources. There are no right or wrong answers for your personal risk management plan. We have included a blank risk mitigation plan to get you started. You will probably find you need more space than provided here.

Risk Mitigation Plan			
Risk Priority	Risk	Task	Completed
1 Score=			
2 Score=			
3 Score=			
4 Score=			
5 Score=			

The Power Is in the Plan

We recognize it takes a whole lot of brain power to create your risk management plan. Good job! You have a quality foundation on which to build your emergency preparedness and survival plan. The real power is in the plan. Now you know where to start. You will likely tweak and perfect your plan as you move through the process and learn more. We encourage you to adjust as necessary.