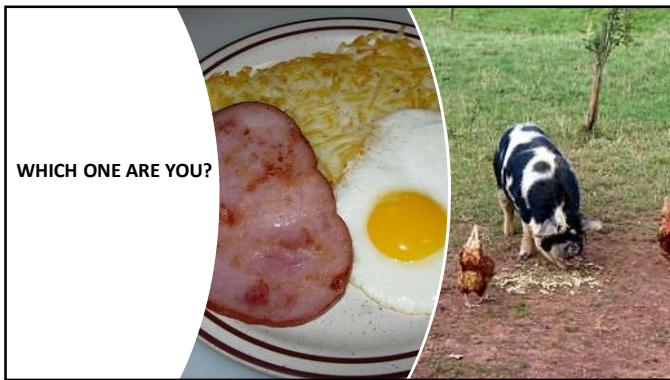




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2



3

CONI MEYERS, LMC, CBLC, CDC

- 7 years in the front lines as a FEMA inspector & trainer
- 6 X International Bestselling Author & Speaker
- Credentials in business, leadership, executive consulting and coaching
- Founder of Crisis Knowledge Management & Preparedness Foundation
- Founder of a national home inspection business
- Founder of 3 insurance and consulting companies
- Founder of national online education platform
- 40 years of helping individuals & business through books, speaking & training






"Coni Meyers is a force of nature. Her extensive experience and expertise in crisis management and leadership have made her a renowned figure in the field." Christine George

Coni Meyers, LMC, CLBC, CDC
ConiMeyers@BePreparedBeReady.org
www.BePreparedBeReady.org
 503.805.6621



4

SOME DISASTERS I EXPERIENCED

<p>California Russian River Floods 1995</p> 	<p>North Carolina Hurricane Fran-1996</p> 	<p>Puerto Rico-1998 Hurricane George</p> 	<p>Georgia-2000 Tornado</p> 	<p>Guam-2002 Typhoon Pagsanjan</p> 
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Over 50 disasters in 7 years
Across the US – Virgin Islands – Puerto Rico – Guam
Inspector and Trainer
Hurricanes, Typhoons, Earthquakes, Floods, Fires, Mudslides, Tornadoes

5

DOING WELL BY DOING GOOD

"Crises and disasters teach us humanity, give us time to pause and reflect, and change our course."
Coni Meyers



6

DOING WELL BY DOING GOOD



As Henry David Thoreau states in his quote "The Experiment"

"I have learned... that if one advances confidently in the direction of their dream, endeavoring to live the life they are imagining, **one passes an invisible boundary...**

... all sorts of things begin to occur that never otherwise would have occurred. One begins to meet with a success **unexpected in common hours.**"...


...New more Universal, more liberal Laws begin to establish themselves around this person, or the **old Laws are rearranged** in one's favor,

...nevertheless, **one begins to live with a license of a higher order of being.**"

#Thoreau200

7

DOING WELL BY DOING GOOD



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#Thoreau200

8

NON-PROFITS & OTHER ORGANIZATIONS

1.5 Million

New York 116,834
New Jersey 53,861
Pennsylvania 82,432
Total 253,127

- American Red Cross
- Americares
- Team Rubicon
- All Hands and Hearts
- Doctors without Borders
- Direct Relief
- REACT International, Inc.
- ShelterBox
- UNICEF
- National Organization for Victim Assistance



9



Mission

The mission of Crisis Knowledge Management and Preparedness Foundation is to provide educational services and programs to help individuals, businesses and communities become more sustainable and, be ready and prepared for disasters and other crises.

The goal is to help 30 million people be sustainable, better prepared and ready for disasters

"When written in Chinese the word crisis is composed of two characters. One represents danger, and the other represents opportunity."
John F. Kennedy

10


CONSUMERS WANT A CAUSE

Results from a 2017 Cone Communications CSR Study

- 92% When a company supports a social or environmental issue consumers say they have a more positive image of the company
- 89% of consumers are likely to switch to a brand that is associated to a good cause even if it costs a little more
- 88% of consumers are more loyal to a company when they support social or environmental causes
- 87% of consumers will purchase products and services based upon a company's culture and what causes they support
- 86% of Americans expect companies to do more than make a profit, they expect companies to also address social and environmental issues
- 70% of consumers believe companies are obligated to take action toward improving issues that may not be relevant to their business operations

Pressure from consumers demanding companies change their business model to become net zero is leading to innovation

11



Conversation with Bob McKinnon on "Real Leadership"

...presents the Kickbutt Leadership Interview Series

STAND OUT FROM THE CROWD

12



16



17

SUSTAINABILITY
"Meeting the needs of the present without compromising the ability of future generations to meet their own needs"

"The 1.5 degree limit is achievable, but it will take a quantum leap in climate action,"
 António Guterres, the United Nations Secretary General

- ▶ Mid 2030's the critical threshold of 1.5°C may be pass
- ▶ **2 steps**
 - ▶ Slash greenhouse gases in half by 2030
 - ▶ Stop adding carbon dioxide completely by early 2050s

There has never been a more important time than NOW!

18



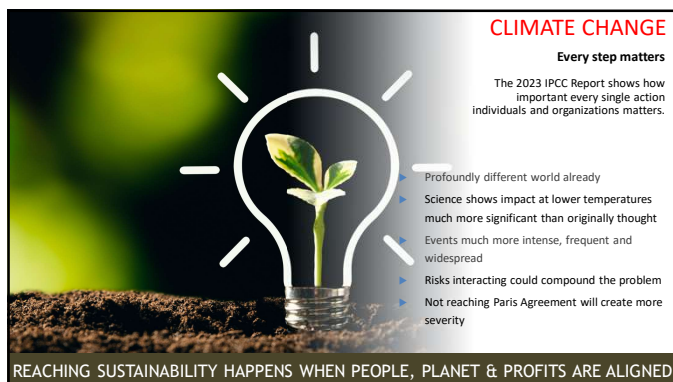
TOP INDUSTRIES CONTRIBUTING TO CLIMATE CHANGE

Innovating Ways to Empower Decarbonization & Carbon Offsetting

6 TOP INDUSTRIES CREATING GHG

1. Fossil fuels
2. Agriculture
3. Fashion
4. Food retail/Hospitality
5. Transport
6. Construction

19



CLIMATE CHANGE

Every step matters

The 2023 IPCC Report shows how important every single action individuals and organizations matters.

- ▶ Profoundly different world already
- ▶ Science shows impact at lower temperatures much more significant than originally thought
- ▶ Events much more intense, frequent and widespread
- ▶ Risks interacting could compound the problem
- ▶ Not reaching Paris Agreement will create more severity

REACHING SUSTAINABILITY HAPPENS WHEN PEOPLE, PLANET & PROFITS ARE ALIGNED

20



SUSTAINABILITY

Concepts & Meanings Opportunities & Clarifications

What it is:

- ▶ Our kids, grandkids & future
- ▶ Environmental stewardship
- ▶ Conservation of water, energy, waste
- ▶ Resilience- bounce back better
- ▶ Adaptable communities
- ▶ Successful homeownership
- ▶ Science, & research-based facts
- ▶ Clients care about it now
- ▶ Biodiversity & natural resources
- ▶ Reusable economy

What it is not:

- ▶ Someone else's problem
- ▶ Just having solar panels
- ▶ Short term problem
- ▶ Political
- ▶ "Tree hugging"
- ▶ Throw-away building
- ▶ Bad for business

21


THIS IS EXACTLY WHY!



"What is the use to have a house if you don't have a tolerable planet to put it on" Henry David Thoreau

22

SUSTAINABILITY BENEFITS REAL ESTATE AGENTS



CLIENTS CARE
Attracts more buyers with sustainability features

IT IMPACTS YOUR BOTTOM LINE
Commands higher commissions on sustainable features

IT BOOSTS YOUR VALUE PROPOSITION
Builds a reputation as a trusted advisor on sustainability issues

23

WHY IS SUSTAINABILITY IMPORTANT IN REAL ESTATE



- Climate Change is a real immediate threat
- Buyers are increasingly wanting sustainable homes & communities
- Sustainable homes save buyers money on energy and water
- The value of the property increases

"If you don't choose to do it in leadership time up front, you do it in crisis management time down the road." Stephen Covey

24

Corporate Social Responsibility (CSR)



- 90% of companies on the S&P 500 publish a CSR Report
- 93% of employees believe a company must lead with a purpose
- 76% of employees say their company must make a difference in the community
- 58% of purpose-driven companies saw a 10% growth in past 3 years
- 60% of employees would take a pay cut to work at a purpose-driven company

"People are going to want, and be able, to find out about the citizenship of a brand, and whether it is doing the right things socially, economically and environmentally."
 Mike Clasper President of Business Development, Procter and Gamble (Europe)

25



Environmental, Social & Corporate Governance is a Mindset & an Opportunity



- 71% of millennials put faith and investments in companies with CSR and ESG Rankings
- 90% of S & P 500 top companies now report on sustainability
- Sustainability-focused funds nearing \$2 Trillion

"It's not just 5 percent of your money you give away that matters. What you do with the other 95 per cent is almost more important."
 Darren Walker – President of the Ford Foundation

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BUILDING SUSTAINABILITY INTO OUR LIVES

AWARENESS IS THE KEY

Some examples:

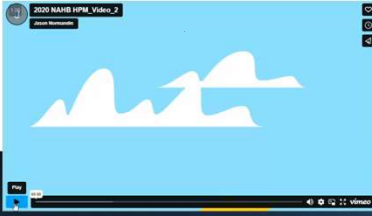
- Think twice before shopping – plan trips carefully
- Make sure your big purchases have big environmental benefits
- Take plastic out of your life
- Don't waste water- be water wise – recycle water when possible
- Drive less, travel less and drive green
- Use green cleaning products and remove anything that is not green
- Use renewable energy
- Don't eat anything that is on the extinction list
- Before having children think about the environment they will live in
- Speak your voice with your vote



**Roundtrip flight from Las Vegas to Philadelphia was 1.8 tons of CO2
 Cost of 1 ton is \$185 so my flight social cost of carbon \$333

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HIGH PERFORMANCE SUSTAINABILITY



<https://www.homeperformancecounts.info/>

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BUILD AN ECO-FRIENDLY HOME

Sustainable construction is the practice of creating a healthy environment that's based on 6 ecological principles; conserve, reuse, recycle/renew, protect nature, create nontoxic and high quality



How to build an Eco-Friendly Home

- ▶ Consider Eco-Modular Homes
- ▶ Use Recycled Building Materials
- ▶ Build Vertically to Minimize Impact
- ▶ Interior Design with Green in Mind
- ▶ Plan Window Placement Carefully
- ▶ Use Eco-friendly or Recycled Home Products
- ▶ Decorate with Sustainable Furniture
- ▶ Keep Your Utilities Eco-Friendly

Examples of sustainable types of housing?

- ▶ Prefabricated Homes
- ▶ Tiny Homes
- ▶ Earthships
- ▶ Straw Bale Homes
- ▶ Shipping Container Home
- ▶ 3D Printer Homes**

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Creating Sustainable Interior Design



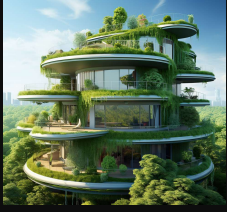
Sustainable Materials	Climate Issue Addressed
Woods	Reforestation
Cork	Conserve Water & Ocean
Bamboo	Reduce waste
Paper/Carbon	Prevent pollution
Copper	Clean energy
Glass	
Linen	
Hemp	
Recycled Materials	
Best Production Practices	Ethical Production
Reusable economy	Positive communities
Offsetting emissions	Fair & safe work
Renewable energy	Traceable manufacture
Durable design	Clean labels
Eco-certified	Vegan

<https://www.foresthomesstore.com/>

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CREATING A BETTER LIVING EXPERIENCE & QUALITY OF LIFE

Home performance improvements include technical and system-designed differences that impact the whole house



- Some features to look for in a home include:
- ▶ Improved insulation
 - ▶ Moisture management
 - ▶ Heating and cooling systems (age, efficiency)
 - ▶ Whole-house fans or ventilation
 - ▶ Appliances (age, efficiency, ENERGY STAR® certification)
 - ▶ LED or other energy efficient lighting
 - ▶ Low volatile organic compound (VOC) paints or wood
 - ▶ Solar & Smart thermostats
 - ▶ Natural light

Improve indoor health, conserve energy and water & create a more comfortable home

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WHO CAN BE A TRUSTED LEADER?





DO WELL BY DOING GOOD!



Areas you can reach out to your community

- Take the NAR Green designation and other sustainability training
- Partner with local sustainability organizations
- Reach out to colleges and universities
- Provide outreach education

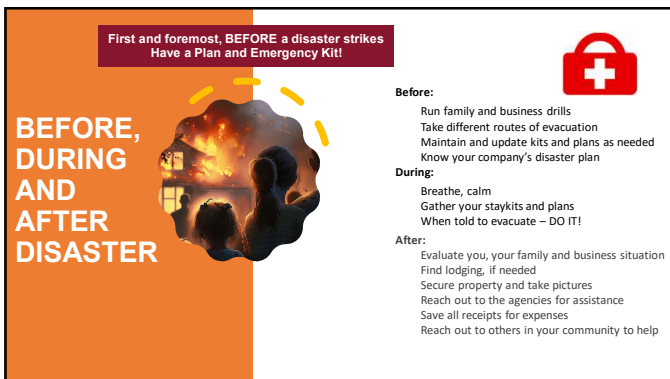
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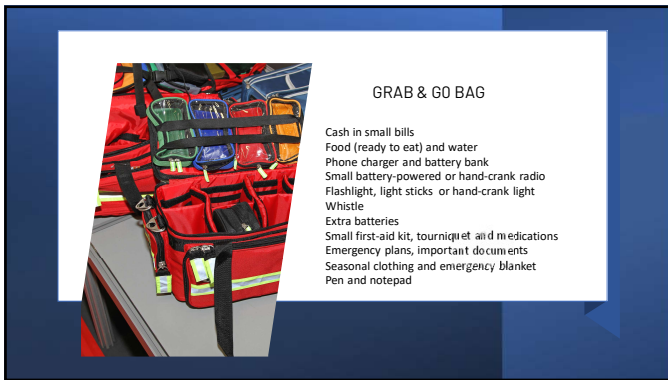
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Kits4Kids®

JOIN US AND HELP PROTECT OUR KIDS & REDUCE THEIR FEAR

76% OF PARENTS ARE WORRIED ABOUT THEIR KID'S ANXIETY AND DEPRESSION*
Suicide & PTSD HAVE INCREASED DRAMATICALLY

SOME OF THE REASONS WHY:

- Desocialization due to COVID
- Social media
- Bullying and abuse
- Shootings and kidnapping
- Disasters and other crises
- General school and parental pressure

Kid Spokesperson Campaign
"Kits4Kids Ambassadors: Little Voices! Big Impact!"

SOME ITEMS INCLUDED:

- Reference manual
- Emergency numbers
- Tracker
- Light
- Whistle
- Stop the bleed bandages
- Mask
- Prayer/meditation parents can record


*HowResearch Center 1.24.2023 *Parenting America Today

39

MAKE A PLAN

Questions to Ask:

- How will I receive emergency alerts and warnings?
- What are the special needs of your family?
- What is the parent plan?
- What is the kid plan?
- What is the shelter plan including pets?
- What are the evacuation routes?
- What is the family/household communication plan?
- What is the business emergency plan?
- What is the business communication plan?



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PREPARING YOUR BUSINESS

According to Institute for Business and Home Safety, an estimated 25% of small to mid-sized businesses do not reopen following a major disaster.
According to FEMA at the end of 2 years 75% of small businesses are out of business

www.nar.realtor/magazine/drive/how-does-your-real-estate-business-survive-a-disaster

41

PREPARING YOUR BUSINESS



12 Steps to Prepare Your Business & Team

- Have a workplace emergency plan
- Create a crisis team
- Create 2 crisis centers
- Brainstorm strategies to mitigate risks
- Review insurance coverage
- Establish a crisis communication plan
- Have a business continuity plan
- Protect your company's data
- Identify critical tools and relationships
- Train yourself and others in first aid
- Have a responsibilities plan
- Have a plan for how to pay staff and contractors
- Practice drills

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LEADERSHIP IN A CHALLENGING TIME?



"A great leader's courage to fulfill his vision comes from passion, not position."
John C. Maxwell

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WHO IS THE BEST TEAM LEADER FOR A CRISIS MANAGEMENT TEAM?



IT MAY NOT BE YOU!

Leadership determines whether the affects of a disaster will be minimized or exacerbated. It can be the difference between survival and recovery or not!

Leadership qualities needed:

- Self-aware
- Decisive
- Flexible
- Problem solver
- Strategic planner
- Supportive of others

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SURVIVAL LEADERSHIP

Be confident	Perceive & evaluate problems	Help others into mindfulness
Implement the plan	Take decisive action	Count your blessings
Celebrate your successes	Believe you will succeed	Do what is necessary
Surrender		



"It is not the strongest, or the most intelligent, who will survive but those who can best manage change."
Leon C. Megginson

45

WHAT CAN YOU DO TO HELP YOUR COMMUNITY

- Get to know the REALTOR Relief Fund
- Genuinely care about their well-being
- Show businesses what how to create a business continuity plan
- Go to the Emergency Planning Office
- Educate the public on what they need to know about mortgages
- Get involved with nonprofits & community causes
- Promote sustainability for families & businesses
- Educate about scams & how to avoid them
- Help review real estate and other contracts
- Create a resource guide of reputable contractors
- Review state laws
- Help with insurance and FEMA claims



"As an entrepreneur, you've got to really lean in and look into your market and understand what are the actual problems and challenges that people are facing."
Liz Bohannon

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EVACUATING

- Go over list to make sure you have everything, emergency kits, plans and documents
- Listen to local evacuation instructions
- Leave as early as possible
- Take your pets

If Time Allows:

- Contact family to tell them where you are going
- Lock doors and windows
- Unplug electrical items
- Leave a note advising where you are headed
- Wear appropriate clothing and shoes
- Check with neighbors who may need a ride
- Follow evacuation routes and watch for hazards



5 Ps of Evacuation:

- People
- Prescriptions
- Papers
- Personal needs
- Priceless Items


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HEADING HOME AFTER EVACUATION



- Mentally prepare
- Let others know you are returning
- Be cautious
- Expect disruptions
- Make sure devices are fully charged
- Avoid downed power lines and utilities
- NEVER use a generator inside your house

48



EMOTIONAL SUPPORT


Give	Give yourself time to adjust
Find	Find people who are good listeners and be a good listener for others
Express	Express what you are feeling and ask others what they are feeling
Engage in	Engage in healthy behaviors
Re-establish	Re-establish routines
Avoid	Avoid making major decisions
Consult	If feelings of distress or hopelessness arise, consult a medical professional

Disasters can result in PTSD and other traumas for victims. What can you do to give others a helping hand?

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AS A COMMUNITY LEADER

- Go to the Homebuilder's Association
- Go to your local building code office
- Take additional training that dives deep into the risk factors. "The Power of Preparedness" Certification"
- Go to emergency planning office
- Become familiar with the Realtor Relief Fund
- Take FEMA/CERT training for your area
- Provide education to the community
- Create events like Kits4Kids



"As an entrepreneur, you've got to really lean in and look into your market and understand what are the actual problems and challenges that people are facing."
Liz Bohannon

50



NATURAL DISASTERS

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TRIPLE PLAY STATES

▶ Potential Natural Risks

- ▶ Wildfires
- ▶ Winter Storms/Blizzards
- ▶ Summer Storms/Hail & Wind
- ▶ Floods
- ▶ Extreme Heat
- ▶ Drought
- ▶ Tornadoes
- ▶ Hurricanes/Tropical Storms

▶ Potential Man-made Risks

- ▶ House Fires
- ▶ Crime
- ▶ Utility Disruptions
- ▶ Biological & chemical Incidents
- ▶ Cyber Attacks
- ▶ Building Collapses & Explosions
- ▶ Mass Shootings
- ▶ Pandemics/Epidemics


ALL OPPORTUNITIES

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WILDFIRE PREPAREDNESS

Protecting your home from wildfires


- Consider a fire prevention zone of 100 ft around your home (required in some states)
- Introduce native vegetation
- Space trees 10 feet apart
- Remove dead vegetation
- Keep trees and shrubs pruned
- Mow your lawn regularly and dispose of cuttings and debris promptly
- Maintain an irrigation system
- Clear roof, gutters and eaves of debris
- Store flammable liquids in approved metal safety containers
- Do not secure wood fencing directly to your home



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FLOOD PREPAREDNESS

Floods can happen slowly, or they can occur as flash floods with little to no warning

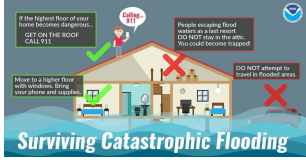


- When Authorities say evacuate - EVACUATE!
- Check your insurance policy for flood insurance
- Secure hazardous items
- Move as much as possible to a higher place
- Move anything important off closet floors
- Take your pets, and make sure they are safe with food and water
- Monitor your radio for warnings and advice
- Empty freezers/refrigerators - leave doors open
- Turn off utilities
- Put sandbags in toilet and drain holes
- DO NOT DRIVE IN UNKNOWN WATER

54

FLOOD - TOO LATE TO LEAVE

- First and foremost – STAY CALM
- Monitor local radio
- Get to higher ground - EXCEPT the attic
- Turn off electricity and gas, do not use until equipment is checked
- Move things to higher ground
- Keep animals safe and ready for rescue
- Keep away from flood water and drains
- Do not eat any flooded food
- Boil water until local water department declares water to be safe for use



It is important to be prepared as flooding can be extremely emotional and dangerous

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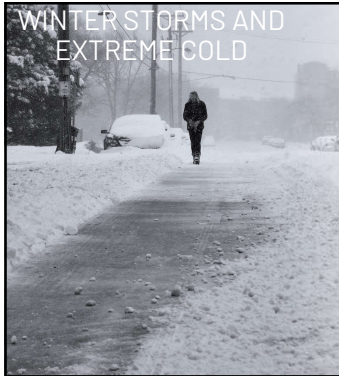
SUMMER STORM PREPAREDNESS



- "Turn around, Don't Drive"
- Monitor your radio for warnings and advice
- When thunder roars, go indoors or a car with a roof
- Avoid using electronic devices connected to an outlet
- Use surge protectors, lightning rods or protection systems
- Watch for fallen powerlines and trees
- Avoid running water
- Cut down or trim trees around home
- Check your insurance policy to see if it includes flood insurance


56

WINTER STORMS AND EXTREME COLD



- Know the risks in your area
 - Pay attention to reports of extreme weather
 - Keep your home, including attics, basements and pipes well insulated
 - Shut water valves to the outdoors and allow outdoor bibs to drain to avoid pipes from breaking
 - Keep animals safe and properly sheltered
 - Have emergency kit with supplies for several days
 - Have an emergency kit in your car
 - Learn early signs and treatments for frostbite/hypothermia
- Surviving During**
- Stay off roads
 - Limit time outdoors and wear layers of clothing
 - Do not use generators or grills inside
 - Do not use gas stovetop or oven to heat house
 - Avoid overexertion when snow shoveling
 - Watch for signs of frostbite
 - Check on neighbors


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DROUGHT

- Never pour water down a drain if there is another use for it
- Repair dripping faucets or faulty plumbing
- Insulate your pipes
- Install faucet aerators
- Install low flow shower heads
- Install instant hot water heaters
- Install water softeners only when minerals damage pipes and turn off water when on vacation
- Choose energy and water efficient appliances
- Install low volume toilets (or place a jug of water in the tank to displace water)
- Limit garbage disposal use, start a compost pile
- Plant drought tolerant plants, trees and bushes
- Install micro drip systems and soaker hoses
- Avoid water toys that require a constant stream of water
- Only use recirculating water features
- Replace lawns with nature landscaping
- Cover pools and spas and use water-saving filters

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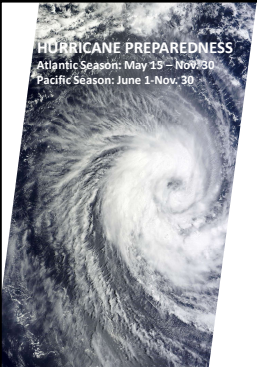
TORNADO PREPAREDNESS

- Know your area's risk
- Know the signs of a tornado
- Pay attention to weather reports
- Go to a safe room, basement or lowest interior room
- Consider building a FEMA-approved safe room if one is not near by

Surviving During

- Go to safe and secure place
- Take cover by shielding your head and neck
- Listen to emergency alerts
- Do not try to outrun a tornado in a vehicle or take cover under an overpass
- If outdoors, cover your head and neck with arms and coat

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HURRICANE PREPAREDNESS

Atlantic Season: May 15 - Nov 30
Pacific Season: June 1 - Nov 30

- Know your risk - NOAA predictions start in April
- Sign up for alerts - bookmark local emergency and TV websites
- If you are near water and are at risk for flash flooding, watch for warnings
- Check emergency kit, review plans and documents, and evacuation route
- Consider building a FEMA-approved safe room

As the hurricane nears, start implementing


- Listen for emergency instructions
- When told to evacuate, do it, and let people know your whereabouts
- Make sure to have a full tank of gas or fully-charged EV
- Keep phones and power banks fully charged
- Prepare property: board windows, move things to keep them as safe as possible
- If you have flood insurance, you may have coverage for preventive measures
- If staying put, close-up everything and stay away from windows
- Turn your refrigerator/freezer to the coldest setting and only open when necessary.
- In case of power outage, place a thermometer inside refrigerator to monitor food temperature

60

HURRICANE PREPAREDNESS

Surviving during a hurricane

- If sheltering in place, go to an interior wall with no windows and to the lowest floor that won't flood
- If trapped by floodwater, go to highest spot EXCEPT the attic
- Only use generators outdoors
- Stay out of flood waters
- Stay off bridges
- Avoid fast moving water



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MAN-MADE DISASTERS



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HOUSE FIRE

358,500 House Fires each year

- ▶ 50% start in kitchen
- ▶ 7% start in bedroom
- ▶ 6% start in chimney
- ▶ 4% start in living room
- ▶ 3% start in laundry room

Protecting homes & people from fires

- Teach children what smoke and carbon monoxide detectors sound like and what to do when they hear one
- Everyone needs to know two ways to escape from every room in the house
- Have two places to meet
- Be certain everyone knows the emergency communication plan
- Conduct drills a minimum of twice a year
- Teach children how to dial 911
- Teach everyone to STOP, DROP and ROLL if their clothes catch fire



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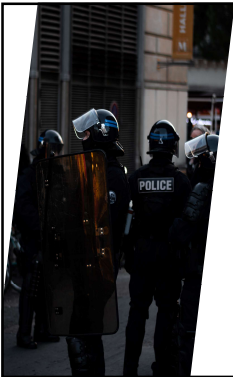
THE DIFFERENCE BETWEEN PANDEMICS, EPIDEMICS, ENDEMICS AND OUTBREAKS



- Pandemic - Disease that affects multiple countries and continents
- Epidemic - Disease that affects a large population
- Endemic - Disease that affects a particular people or country
- Outbreak - A larger number of cases than expected or a new case in a new area

64

ACTIVE SHOOTER & MASS SHOOTINGS



- Active Shooter** - One or more individuals actively engaged in killing or attempting to kill people in a populated area
- Mass shootings**- An incident that there are 4 or more shot or killed not counting the shooter
- If you see something, report it to authorities
 - Sign up for active shooter training/life-saving skills
 - Be aware of your environment - know the two nearest exits and where to hide
 - Leave your belongings when evacuating
 - If possible, help others escape; however, evacuate regardless of whether others follow
 - Warn others from entering the area
 - If escape is not possible, hide, stay quiet and stay out of shooter's line of sight
 - Don't hide in groups, lock doors, close blinds and turn off lights
 - Silence all electronic devices and make sure they won't vibrate
 - When safe, call 911 and describe the shooter, location and weapons

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HAZARDOUS MATERIALS




- ▶ Household Chemical Emergencies
 - ▶ Cleaning products
 - ▶ Pesticides, Lawn and Garden Products
 - ▶ Automotive items and products
 - ▶ Flammable products
 - ▶ Workshop and paint supplies
- ▶ Hazardous Material Incidents
 - ▶ Explosives
 - ▶ Flammable Products
 - ▶ Combustible Substances
 - ▶ Poisons
 - ▶ Radioactive Materials
- ▶ Chemical Emergencies
 - ▶ Poisonous Vapors
 - ▶ Aerosol
 - ▶ Liquids and Solids



NATIONAL CAPITAL POISON CENTER
800.222.1222


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INSTRUCTIONS FOR HAZARDOUS MATERIAL EMERGENCIES

- ▶ Have duct tape, plastic sheeting in your emergency supply kit
- ▶ Store items and products away from children
- ▶ Any difficulty breathing, irritations, headaches dizziness, cramps call the National Poison Hotline immediately
- ▶ Follow the operator's instructions completely
- ▶ Protect pets if inside take them outside – if outside bring them in
- ▶ Turn off HVAC system if fumes are present
- ▶ Stay upwind at least ½ mile and avoid breathing toxic fumes
- ▶ Identify above ground shelter room- go there if there is an indoor incident
- ▶ When there is an incident, the authorities will give you specific instructions
- ▶ Any contaminated clothing put in a plastic bag and seal it do not try to wash
- ▶ Flush with soap and water any part of the body that has been in contact with the substance

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CYBERSECURITY

It is estimated that 2023 will face around 33 billion account breaches, and 8 M cyber attacks have been recorded to date, and on average, there is a hacker attack every 39 seconds

According to the Hiscox Cyber Readiness Report 47% of all businesses suffered a cyber attack of some kind in 2022

The average cost to a small business range from \$120,000 to \$1.24 million per incident

Minimize Risks:

- Keep software up-to-date and run antivirus software
- Create strong passwords and change them frequently
- Setup multi-factor authentication
- Backup files
- Utilize firewalls
- Watch for suspicious activity
- Use secure internet connections

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CYBER ATTACKS

Immediately following a cyber attack

- Contact banks, credit cards and other accounts
- Change passwords for all online accounts
- Scan and clean device(s)
- Notify others, as needed
- Make sure all software is up-to-date
- If a problem, disconnect device(s) from internet

In addition (if business)

- Assemble team to determine the size and scope of any data breach
- Take all systems offline
- Replace any infected computers
- Update credentials
- Communicate with customers or clients



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CYBER ATTACKS

This is not going to be the last time you may be targeted. After an attack, review your policies and systems to determine what went wrong and close any loopholes and weaknesses found.

After a Cyberattack

- File a report with Office of the Inspector General
- File complaint with the FBI Internet Crime Complaint Center
- File a report with local police department
- Report identity theft to the Federal Trade Commission
- Depending on type of theft, contact any other agency
- Report online crime or fraud to your local United States Secret Service Electronic Crimes Task Force or the Internet Crime Complaint Center



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EXPLOSIONS



- Natural Gas
- Bomb Threats
- Suspicious Letters & Packages

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NATURAL GAS

In July 2022, research by WBTV in Charlotte, NC uncovered disturbing statistics. They reported that:
 According to PHMSA, the Federal Pipeline Hazardous Materials Safety Administration Report over the previous 12 years:

- Utilities are required to report certain incidents including those:
 - Deaths
 - Hospitalization
 - Damage of over \$122,000
- 2784 significant gas leaks since 2010
- 362 of them were explosions
- Injured nearly 700 people
- Killed 122
- Excavations and outside forces responsible for more than 50%
- Estimated 600,000 leaks total
- Federal law doesn't require immediate disclosure of leaks to consumers

FULL STORY- <https://bit.ly/WBTVGasLeaks>


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NATURAL GAS

- **Preventing Gas Explosions**
- Locate gas lines before digging – Call 811
- Install a natural gas detector and regularly test to make sure they are working properly
- Maintain all gas appliances and check them regularly
- If the smell of gas is detected:
 - Get out immediately
 - Don't use cellphone inside
 - Don't turn on anything electrical
 - Don't light a match
- Have a working fire extinguisher

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BOMB THREATS

Bombs can

- Vary in size
- Be transported in vehicles and humans
- Be detonated remotely
- Be suicide bombers

Immediately call 911 before notifying building management

Steps you can take to protect your business

- Take training to learn more
- Make sure everyone has up-to-date information
- Determine what types of medical needs may be needed
- Make sure there is a complete first aid kit

What to do if there is an explosion

- When things stop falling get out as quickly as possible
- Be careful when walking on weakened floors and stairways
- If there is smoke stay as low to the ground as possible
- Do not use elevators
- Watch for fires
- When out of the building stay away from windows
- If trapped use whatever you can to let people know you are there
- Avoid inhaling any of the toxic dust if possible

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SUSPICIOUS LETTERS & PACKAGES

Take caution if letter or package:

- Is from someone unfamiliar
- Has no return address
- Includes restrictive endorsements
- Has a strange odor or protruding wires
- Has excessive postage
- Is of an unusual weight or lopsided
- Is oddly shaped
- Is not addressed to a specific person

Things to do:

- Put letter or package in a sealed plastic bag
- Do NOT smell the mail
- Leave room and close the door
- Wash your hands with soap
- Make a list of everyone that was in the room
- Contact law enforcement and public health authorities

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NUCLEAR POWER PLANT INCIDENTS

Since 1955: 56 Incidents
2000-2018: 13 Incidents
Worst U.S. disaster: March 28, 1979 Three Mile Island Accident
March 28, 1979 – Cost \$2.4 Billion



Nuclear power plants produce about 20% of the nation's electricity
Nearly 3 million people live within 10 miles of a nuclear power plant

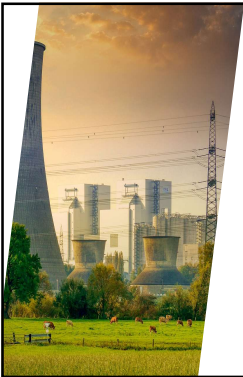
Before a nuclear power plant emergency:

- Build an emergency kit
- Make a family emergency plan
- Obtain public emergency materials from power company that operates your local nuclear power plant
- Sign up for emergency alerts

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NUCLEAR POWER PLANTS



On average, U.S. citizens are exposed to 300 millirem of radiation per year from natural background sources

Those living within 50 miles of a nuclear power plant are exposed, on average, to an additional radiation dose of 0.01 millirem per year

In the event of an incident, local authorities will provide instructions on protective measures

During a Nuclear Power Plant Emergency

- Carefully follow instructions issued by the Emergency Alert System
- Stay out of incident zone to minimize exposure
- If evacuating by car, keep windows/vents closed
- If told to stay indoors, turn off HVAC system and other air intakes
- Shield yourself - go to a basement or near heavy, dense materials

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POWER OUTAGES



How to Prepare

- Take inventory of items that rely on electricity
- Know power needs of medical devices
- Plan for battery, charger, surge protector needs
- Install carbon monoxide detectors
- Have supplies and nonperishable food/water
- Have a thermometer for refrigeration and throw out food if it gets above 40° F
- Include in business continuity plan
- Invest in a backup generator

Surviving During

- Keep refrigerators and freezers closed
- Do not use a gas stove to heat home
- Disconnect appliances & electronics
- Have a battery backup for computers
- Have hotspots available
- Factor power outages into your business continuity plan

Be Safe After

- When in doubt, throw it out
- If power is out over 24 hours, discard refrigerated medication(s)
- Check equipment and appliances
- Turn off generator in a safe manner
- Determine losses and recovery costs

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Catastrophic Insurance Events- 2022

Insurance losses are not included in NOAA's numbers

- ▶ US equates to 53% of global economic losses
- ▶ 75% of global insured losses
- ▶ 60% of losses covered by insurance
- ▶ Hurricane Ian - 2nd costliest insurance loss ever on record

United States

2023 Weather, Climate, and Catastrophe Insight Report

This report explores the events and costs of catastrophes and natural disasters in 2022 that created a staggering amount of economic loss, said Greg Case, CEO of Aon. But this data also highlights a tremendous opportunity for us to continue to better serve clients.

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INSURANCE – THE RISK

Insurance companies are re-evaluating catastrophic incidents and could increase insurance premiums by 60% or more (increased cost, inspections, new carrier)

- Ask your agent about renewals early and what to expect (increased cost, inspections, new carrier)
- **When buying know the risk**
 - Search hazard maps
 - Before making offer- is the home insurable and what is the cost
 - Get the quote in writing
- **Keeping coverage is crucial:**
 - Do not let insurance lapse
 - Do not be late
 - Do not drop insurance for an increase
 - You may be required to get a home inspection
 - May need to resort to the F.A.I.R. Program, (Fair Access to Insurance Requirements)
 - Under the new 2.0 FEMA guidelines for NFIP, many homes will be significantly impacted
 - Insurance companies are penalizing homeowners for not taking steps to mitigate against extreme weather and wildfires

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SOLUTIONS & MITIGATION

Insurance Plays a Role in Disaster Resilience and Reducing Greenhouse Gases

[FEMA "Homeowners Guide to Grant for Mitigation](#)

Homeowners may receive funding assistance through:

- Increased Cost of Compliance payments
- Insurance payments
- U.S. Small Business Administration disaster loans
- State, territory, federally-recognized tribe, and/or local government
- Donated resources

What are the benefits of the HMGP?

- Incorporating hazard mitigation measures into your home offers multiple benefits, including:
 - Reduces risk from further damage
 - Increases the strength of your home to withstand severe weather
 - May lower insurance premiums
 - May increase property value
 - Home is more sustainable

Example: Total Project Cost \$200,000

Category	Amount	Percentage
FEDERAL COST SHARE	\$150,000	75 percent
NON-FEDERAL COST SHARE	\$50,000	25 percent

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BE A SUPERHERO! HELP CLIENTS UNDERSTAND THEIR INSURANCE NEEDS

You are the best resource to help your clients! No need to be an expert in homeowner's insurance but they will look to you for advice.

- Do some research and know the types of coverage needed and what mitigation assistance is available in your area
- Understand the FAIR plan in your area
- Become familiar with new flood zones in your area
- Make sure your clients understand the importance of being properly insured
- Understand your own policy to help guide your clients


*For questions about insurance policies and what is covered, clients should contact a professional insurance agent

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MORTGAGES IN DISASTERS

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HOW DO DISASTERS AFFECT THE REAL ESTATE MARKET



- Lenders either raise down payment amounts, increase interest rates or don't lend at all
- Insurance companies either raise rates or pull out of the area leaving few, if any, left in the area
- Potential buyers may not be able to qualify for a loan
- With a 12-month forbearance agreement homeowners do not qualify for Fannie Mae or Freddie Mac because of no loan history
- Prices will fall in the disaster area and increase in surrounding areas

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HOW DO DISASTERS AFFECT BANKS AND LENDERS



Liquidity Issues


- Lenders are not required to hold any part of borrower's deposit
- If lenders guarantee a rate and rates go up, they lose the amount over the guarantee
- People may pull money; therefore, banks have less money to lend
- Lenders may cap how much can be locked in at a certain interest rate which may result in loan originators waiting to lock in loans
- Lenders sell mortgages to secondary markets so they can loan more while continuing to service the loan

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RECOVERY SERVICES YOU ARE THE 1ST RESPONDER



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GOVERNMENTAL SERVICES

- ▶ Federal Emergency Management Agency
 - ▶ Ready.gov
 - ▶ National Flood Insurance Program
 - ▶ Community Emergency Response Team
 - ▶ U.S. National Response Team
 - ▶ National Domestic Preparedness Consortium
- Other Agencies
 - ▶ Local Emergency Agencies
 - ▶ Centers for Disease Control and Prevention
 - ▶ Small Business Administration
 - ▶ FBI
 - ▶ Bureau of Alcohol, Tobacco, and Firearms

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YOU ARE THE FIRST RESPONDER



Mart, TX

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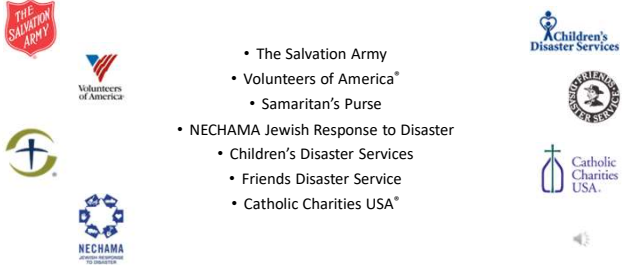
NON-PROFITS & OTHER ORGANIZATIONS

- American Red Cross
- SBP
- Americares
- Team Rubicon
- All Hands and Hearts
- Doctors without Borders
 - Direct Relief
- REACT International, Inc.
 - ShelterBox
 - UNICEF
- National Organization for Victim Assistance



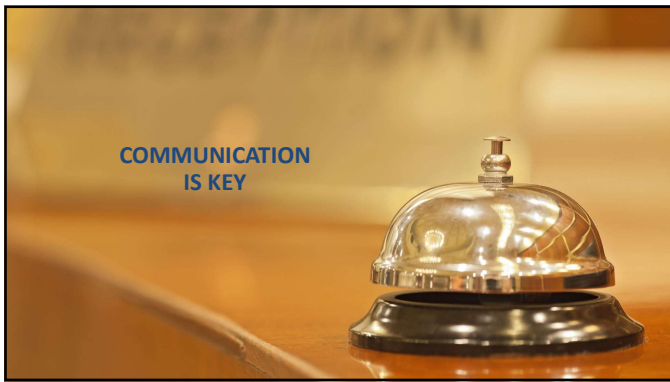
90

FAITH BASED ORGANIZATIONS



- The Salvation Army
- Volunteers of America®
- Samaritan's Purse
- NECHAMA Jewish Response to Disaster
- Children's Disaster Services
- Friends Disaster Service
- Catholic Charities USA®

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COMMUNICATION IS KEY

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COMMUNICATION

- Understanding and Empathy
- Expertise and Guidance
- Outreach and Engagement
- Building Trust and Credibility
- Compliance and Ethical Practices

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COMMUNICATION PLAN
6 COMPONENTS

1. Build rapport and understanding of community's needs
2. Have a system that keeps everyone informed
3. Empower citizens with knowledge to make informed decisions
4. Ensure seamless communication within the team
5. Be prepared to address unexpected challenges promptly
6. Implement targeted marketing strategies to attract potential buyers




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MINDSET

When An Event Strikes

- Immobility
- Fear-Fight or flight
- Panic
- Anxiety
- Anticipation




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MINDSET

✓ Create a Resilient Mindset

- ✓ Connect with others that have resiliency
- ✓ Self-reflection- 10-minute daily routine
 - ✓ S.T.O.P.
 - ✓ Journaling
 - ✓ Meditation/Prayer
 - ✓ Walking every 2 hours
 - ✓ Celebrate successes
 - ✓ Accept what is out of our control



✓ Create a Resilient Mindset with Clients


- ✓ By helping your clients see the options then implement a plan of action
- ✓ By taking each step in the plan you are supporting them and keeping them out of the victim mindset
- ✓ By celebrating when some step is completed you keeps them moving forward

"Life doesn't get easier or more forgiving, we get stronger and more resilient."
Steve Maraboli, *Life, the Truth, and Being Free*

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RESILIENCE

"We learn to be stronger and more resilient with experience and from learning from that experience" Coni Meyers



- 1 Turn an adversity into a resource
- 2 Create opportunity for growth and success
- 3 Build back, build better
- 4 Improve upon previous state
- 5 Enhance community and regional resilience by taking it to a new level

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STRESS

If we believe it will kill us, we increase our chances of dying from stress by 46%...but only IF we believe it.

Turn Stress Into a Positive Challenge

- You will be more confident
- Have less anxiety
- Increase your energy

Make Stress Healthy by Using Mindful Practices.
Turn Fight or Flight Into Excite and Delight or Tend and Befriend

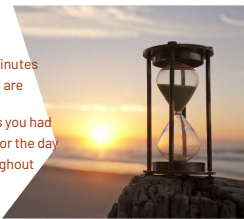
"When you view your stress response as helpful you create the biology of courage. When you choose to connect with others under stress, you can create resilience."
Kelly McGonigal, PH.D., states in her book *The Upside of Stress*.

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MINDFULNESS PRACTICES Daily Routines

10-Minute Morning and Evening Routine

- Breath and meditate for 5 minutes
- Write down three things you are grateful for
- Write down three successes you had
- Create a vision affirmation for the day
- Speak the affirmation throughout the day



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S.T.O.P.



- Stop – let your mind go blank
- Take 3 deep breaths – in through the nose and out through the mouth
- Observe what you are feeling inside and what is going on around you
- Proceed with a plan

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MINDFULNESS

Mindfulness creates emotional intelligence in these four areas:

- Focus
- Compassion
- Creativity
- Clarity

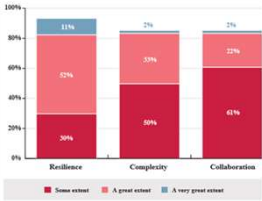
The main areas of improvement

- Resilience
- Collaboration
- Agility of Complex Thinking

PLUS...The Gray Matter of the BRAIN GREW!

Figure 1: Post-program impact

Extent to which the program has developed your capacity to sense, a great or a very great extent



Area	Some extent	A great extent	A very great extent
Resilience	30%	52%	18%
Complexity	30%	53%	17%
Collaboration	43%	32%	25%

"Mindfulness should no longer be considered a nice to have... It's a MUST HAVE!"

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BECOMING A COMPASSIONATE COMMUNITY LEADER



Create Kickbutt Leaders

- Mindfulness
- Vision
- Opportunity
- Engagement

Community Leader Qualities

- Integrity
- Trustworthy
- Authentic
- Committed

2 Leadership Goals

- Communicate
- Educate


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RESILIENT LEADERSHIP

YOUR FOCUS IS ON MAINTAINING RESILIENCE

It is important to

- Maintain your mindset and that of others to build back better
- Lead with confidence
- Practice effective engagement
- Practice mindful problem solving
- Practice mindful decision making
- Practice efficient time management
- Be accountable to yourself and have others be accountable



"Nothing is impossible, the word itself says I'm possible."
Audrey Hepburn

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"DOING WELL BY DOING GOOD"

WAYS TO BE A LEADER IN YOUR COMMUNITY

- Volunteer with philanthropic organizations & fundraising
- Join professional associations
- Sponsor local events
- Become a mentor or coach
- Engage with government and civic organizations
- Participate in educational institutions
- Neighborhood organizations
- Community nonprofits & churches
- Join sports clubs
- Do a podcast or blog that relates to your community



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Tracey Hawkins, also known as "Tracey, the Safety Lady,"
HOST of **"Drive with NAR: The Safety Series."**

DO A PODCAST OR BLOG!

Marki Lemons Ryhal
The **REALTOR® to REALTOR® Series**

<https://www.nar.realtor/magazine/drive/how-does-your-real-estate-business-survive-a-disaster>



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OUR MISSION
To provide educational services and programs to help individuals, businesses and communities become more sustainable, prepared and ready



BOOK
#1 Bestseller
Grandable reference guide that is looked at annually




TRAINING
The Power of Preparedness Certification and various other disaster type trainings




INITIATIVES
Our first initiative Kits4Kids® will be implemented in 2023, followed by Kits4Pets, Kits4Seniors, Kits4Disabled & more



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YOUR TIME TO SHINE!

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THANK YOU!

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