READY OR NOT CO.

HOUSEHOLD PLAN, SAMPLE

THE HARTLEY HOUSEHOLD PLAN

Written for an invented family of four and their dog, in the Flathead Valley, Montana: winter power loss, wildfire evacuation, smoke, road closures, systems down and income stops.

The Hartleys are invented. The sources are real and are named on every page. Phone numbers are the ones the agencies publish, and anything personal is a blank for the family to write in. A plan is a planning document. It does not replace local emergency officials, professional safety engineering, or legal and insurance advice. Prepared November 17, 2026.

WHO THIS PLAN IS FOR

Four people and a dog, in a house outside Kalispell on a road with one way out in winter and two in summer. Heat is a propane furnace with a wood stove for backup. Water comes from a private well with an electric pump, which means no power is no water. That one fact shapes this whole plan.

THE PEOPLE

NAME	AGE	WHAT THE PLAN HAS TO REMEMBER
Mark	41	Drives to Kalispell for work most days. Daily prescription.
Elena	39	Works from home. Sleeps with her phone by the bed.
Owen	9	School bus at 7:10. Peanut allergy.
Lucy	6	Needs her stuffed rabbit to sleep.
Biscuit	dog	Lab mix, 60 lb. Microchipped.

WHAT WORRIES US MOST, IN ORDER

01 **Winter power loss.** A multi-day outage in January with the pump off.

02 **Wildfire and smoke.** A summer evacuation order, or a week of smoke.

03 **Road closures.** A closed highway with one child at school and one parent in town.

04 **Systems down.** A day with no internet, cell service or working card reader.

05 **Income stops.** A paycheck that arrives late.

Sources: Ready.gov, Make a Plan; Ready.gov, Power Outages; Ready.gov, Wildfires.

WHO TO CALL, AND WHERE TO MEET

THE FAMILY (WRITE IN)

NAME	PHONE	NOTES
Mark		
Elena		
Owen's school (office)		
Mark's work		
Out-of-area contact: Aunt Carol, Spokane		
Doctor		

Phone numbers for the Hartleys are blanks in this sample: they are invented, so we do not invent numbers.

PUBLISHED NUMBERS AND LINKS

Emergency	911
Flathead County Emergency Management	(406) 758-2113
Montana DES 24/7 Duty Officer	(406) 431-0411
Road conditions (MDT)	511 in Montana, or 800-226-7623
National Weather Service, Missoula	(406) 329-4840
FTC (identity theft, fraud)	1-877-FTC-HELP (382-4357)
Crisis line	988 (call or text)
County alerts	flatheadcounty.genasys.com

MEETING PLACES

NEAR HOME (THE MAILBOX AT THE END OF THE DRIVE)
OUTSIDE THE NEIGHBORHOOD (NAME AND ADDRESS OF A CHURCH OR A RELATIVE)
IF THE ROAD IS CLOSED, WHERE EACH PERSON STAYS

Sources: Flathead County OES, Preparedness; Montana Disaster and Emergency Services; Montana Department of Transportation, Travel Info (511); National Weather Service, Missoula; FTC, ftc.gov/contact. Meeting-place guidance: Ready.gov, Make a Plan.

THE FIRST HOUR, IN ORDER

THE POWER GOES OUT

01 Check that everyone is safe, and where everyone is.

02 Keep refrigerator and freezer doors closed.

03 Get the radio and the flashlights from the Lights Out shelf.

04 If it is cold, put on layers and gather the family in one room with blankets.

05 Do not heat with the gas stove or oven. The generator, camp stove and grill go outdoors only.

06 Check that the battery-backed CO alarms are on.

AN EVACUATION ORDER

01 Leave when officials say to. Do not wait.

02 Take the go bags, the dog and the documents bag.

03 One car per family if you can. Tank at least half full.

04 Leave a note on the door: when you left and where you are going.

05 Lock the house. Keep the refrigerator plugged in.

06 Text the out-of-area contact where you are.

WHAT THE SOURCES SAY

A closed refrigerator keeps food cold for about four hours, and a full freezer for about 48 hours. Throw away food held at 40 degrees Fahrenheit or higher for two hours or more. Generators go outdoors at least 20 feet from windows, doors and attached garages. In winter, plan for several days without power. A body temperature below 95 degrees is an emergency. When told to evacuate, leave immediately.

Sources: Ready.gov, Power Outages; Ready.gov, Winter Weather; Ready.gov, Wildfires; Ready.gov, Evacuation.

THREE DAYS AT HOME, WINTER POWER LOSS

The well pump is electric, so the water in this house is the water the Hartleys store. Ready.gov says one gallon per person per day, for several days.

THE NUMBERS

Water: 4 people x 1 gallon x 3 days = **12 gallons**, plus water for Biscuit. Store 20 gallons to cover pets and a longer outage.

Food: three days that need no cooking, a manual can opener, and dog food.

Warmth: a sleeping bag or blanket for each person, and hand warmers.

THE HARTLEYS KEEP

- ☐ Two 5-gallon water cans in the pantry, rotated each October
- ☐ A hand-crank NOAA radio on the shelf by the door
- ☐ A lantern and a headlamp for each adult
- ☐ Wool blankets and a sleeping bag for each person
- ☐ CO alarms with battery backup on both floors
- ☐ Wood stove, with a cord of dry wood

DAY BY DAY

DAY	WHAT WE DO
Hour 1	Check on everyone. Radio on. Fridge shut. Gather in the warm room.
Day 1	Check the thermometer. Eat what spoils first. Heat water on the camp stove outdoors, not indoors.
Day 2	Check on the neighbors. Use stored water for drinking first. Decide if it is time to move to the relative's house.
Day 3	If the outage continues, leave for the meeting place outside the neighborhood. Take the go bags.

Sources: Ready.gov, Build a Kit; Ready.gov, Power Outages; Ready.gov, Winter Weather; Ready.gov, Prepare Your Pets for Disasters. The Hartleys' pump, wood stove and storage are invented; the guidance is not.

WATER, SIZED FOR THIS HOUSE

Ready.gov says one gallon per person per day for several days, for drinking and sanitation, and more in heat or for children and nursing mothers. The Hartleys' well pump is electric, so stored water is the whole plan.

THE NUMBERS

DAYS	FOUR PEOPLE	PLUS BISCUIT
3	12 gallons	store 20
14	56 gallons	store 60
30	120 gallons	store 130

Biscuit's extra is our rounding; the sources give no figure for pets beyond "extra water for your pet".

STORING IT

- ☐ Commercially bottled water in its sealed original container, in a cool, dark place
- ☐ Water that was not commercially bottled: replace every six months
- ☐ Your own containers: food-grade, cleaned and sanitized first
- ☐ The Hartleys rotate it every October

MAKING MORE (CDC)

Boil	Clear water at a rolling boil for 1 minute. Above 6,500 feet, 3 minutes.
Plain bleach, 5% to 9%	8 drops per gallon, 40 drops per 5 gallons. Double for cloudy or very cold water. Wait 30 minutes.
Filters	Portable filters do not remove viruses. Add a disinfectant after filtering, or use a purifier rated for them.

The kit for this gap. The Water Kit at readyornotco.com/gear/water.html: two 5-gallon cans, a filter and a backup. No tagged links inside this PDF.

Sources: Ready.gov, Build a Kit; Ready.gov, Water (ready.gov/water); CDC, Making Water Safe in an Emergency (cdc.gov/water-emergency/about/index.html).

FOOD, SIZED FOR FOUR

Ready.gov says to store at least a several-day supply of non-perishable food, choose foods your family will eat, and remember special dietary needs. FDA uses 2,000 calories a day as a general guide.

THE HARTLEY NUMBERS

DAYS	PERSON-DAYS	CALORIES (ABOUT)
3	12	24,000
14	56	112,000
30	120	240,000

WHAT THIS HOUSE HAS TO REMEMBER

- ☐ Owen: peanut allergy. Read every label; choose peanut-free packs and no peanut butter
- ☐ Lucy: needs familiar foods
- ☐ Biscuit: dog food and water
- ☐ A manual can opener in the pantry

TWO WAYS TO FILL IT

Ready-made. Four 72-hour packs, one per person. Priced from the makers' pages: a 72-hour pack runs about $11 to $33 per person-day. Check calories a day: some packs deliver under 1,500.

From the grocery store. Canned meats, fruits and vegetables, bars, cereal, dried fruit, juice and shelf-stable milk, until the labels add up to the calories above. Cheaper, and you know how to cook it.

The kit for this gap. The 72 Hour Food Pack, the Two Week Food Pack and the 30 Day Food Pack at readyornotco.com/food.html, with the math shown. Keep canned goods cool and dry, and swap out expired items.

Sources: Ready.gov, Food (ready.gov/food); Ready.gov, Build a Kit; FDA, Calories on the Nutrition Facts Label (fda.gov).

POWER: WHAT MUST KEEP RUNNING

A closed refrigerator keeps food cold for about four hours, and a full freezer for about 48 hours (Ready.gov). The Hartleys decided what is worth powering, in order.

WHAT	WHY	WHAT FILLS THE GAP
Light	The first night	Lantern and a headlamp for each adult. The Lights Out Kit.
Phones and radio	News and calls	A charged power bank, a hand-crank NOAA radio.
Well pump	No power is no water	Stored water. A generator, installed by an electrician, only if outages run for days.
Refrigerator	Food and medication	Doors shut. A 1,024 Wh power station gives roughly 4 to 9 hours of fridge (our estimate at 100 to 200 W).
Heat	Winter	Wood stove and blankets. Never the gas oven.

SAFETY RULES

- ☐ Generators, camp stoves and grills stay outdoors, more than 20 feet from windows, doors and vents
- ☐ CO alarms with battery backup on every level
- ☐ Never backfeed. A licensed electrician installs any transfer switch

The kit for this gap. The Power Kit at readyornotco.com/gear/power.html, and the Tech Locker at readyornotco.com/tech.html for panels, stations and generators.

Sources: Ready.gov, Power Outages; CDC, Carbon Monoxide (cdc.gov/carbon-monoxide); Anker SOLIX specifications (ankersolix.com). The estimate of fridge average watts is ours.

STAYING IN TOUCH WHEN TOWERS ARE DOWN

Ready.gov asks for a battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert. NOAA Weather Radio has more than 1,000 transmitters and needs only a receiver.

THE ORDER WE USE

01 Radio on for local instructions.

02 Paper contact list and the agreed meeting place.

03 Text before you call, and keep calls short. Our note.

04 The out-of-area contact (Aunt Carol, Spokane) hears from one person for all of us.

05 If the road is closed and nobody has signal, go to the meeting place.

THE PHONES

- ☐ Mark and Elena: ask the carrier what the phones can do by satellite. Apple lists Emergency SOS via satellite on iPhone 14 and later, and Messages via satellite on iOS 18 or later, with a clear view of the sky
- ☐ Family nearby: a pair of two-way radios. GMRS needs an FCC license
- ☐ Remote trips: a satellite messenger for check-ins

The kit for this gap. The Signal Kit at readyornotco.com/gear/comms.html. A phone feature is not a replacement for a plan: it will not work indoors or under heavy tree cover.

Sources: Ready.gov, Build a Kit; NOAA National Weather Service, NOAA Weather Radio; Apple Support, Emergency SOS via satellite and Messages via satellite (support.apple.com/en-us/105097 and /120930).

GETTING OUT, TWO WAYS

Ready.gov says to know your routes, choose several destinations in different directions, keep the tank at least half full, and keep a bag you can carry. Sign up for county alerts at flatheadcounty.genasys.com, and check roads at 511mt.net.

ROUTES AND PLACES (WRITE IN)

ROUTE A, OUT OF THE VALLEY

ROUTE B, A DIFFERENT DIRECTION

DESTINATION 1 (FRIEND OR FAMILY)

DESTINATION 2 (PET-FRIENDLY)

SHELTER AND WHERE WE WOULD GO

Flathead County Emergency Management, (406) 758-2113, publishes no shelter locations on the pages we read. Ask them, and write the answers here.

SHELTER OR FRIEND, FIRST CHOICE (NAME AND ADDRESS)

SECOND CHOICE, A DIFFERENT DIRECTION

GO BAGS, ONE FOR EACH PERSON

- ☐ **Everyone:** water, food, flashlight, radio, whistle, first aid kit, medications, dust mask, change of clothes, sturdy shoes, blanket
- ☐ **Mark:** daily prescription, phone charger, cash in small bills
- ☐ **Elena:** the documents bag, phone backup battery
- ☐ **Owen:** epinephrine as prescribed by his doctor, snacks without peanuts, a book
- ☐ **Lucy:** the stuffed rabbit, a change of clothes, a small flashlight
- ☐ **Biscuit:** food, bowl, leash, collar and tag, records, carrier or seat belt harness

Sources: Ready.gov, Evacuation; Ready.gov, Build a Kit; Ready.gov, Wildfires; Flathead County OES, Emergency Notifications; Montana Department of Transportation, Travel Info (511).

SMOKE AT HOME, AND A ROAD THAT CLOSES

WHEN THE AIR IS BAD

01 Check AirNow for the current air quality index. It runs from Good (0 to 50) to Hazardous (301 and above).

02 Close up the house. Use the room that closes off from outside air, with a portable air cleaner running.

03 Keep an N95 for each adult. Ready.gov suggests keeping an N95 on hand.

04 Keep the dog inside.

WHEN THE ROAD CLOSES

01 Check 511mt.net or call 511 for closures and chain-required notices.

02 Decide in advance where each person stays: Owen at school or with the bus driver's plan, Mark at work or with a friend.

03 Keep the tank at least half full.

04 Keep the car kit in the trunk: jumper cables, sand, warm clothing, blankets, water and snacks.

05 If you are trapped in the car, stay in it.

Fire-resistant zone. Ready.gov suggests keeping a zone of at least 30 feet around the home clear of debris. The Hartleys walk the property each May.

Sources: AirNow, U.S. EPA and partners; Ready.gov, Wildfires; Montana Department of Transportation, Travel Info (511); Ready.gov, Winter Weather.

WHERE THE SHUTOFFS ARE

Ready.gov says that if instructed to evacuate and the home is damaged, you shut off water, gas and electricity. We leave the locations blank so you write them in once you have walked the house.

WRITE IN

WATER SHUTOFF IS AT

PROPANE TANK VALVE IS AT

ELECTRIC PANEL IS AT

WOOD STOVE, ASH BUCKET AND EXTINGUISHER ARE AT

WELL PUMP BREAKER IS AT

TOOLS WE NEED TO TURN EACH ONE

RULES IN THIS HOUSE

- [ ] Only shut off gas if told to, or if you smell gas and are leaving.
- [ ] Call the utility or a professional to turn anything back on.
- [ ] Generators, camp stoves and charcoal grills stay outdoors.
- [ ] Do not heat the house with the gas stove or oven.

Sources: Ready.gov, Evacuation; Ready.gov, Power Outages. Call professionals when they are available for anything involving gas or electric restoration.

BISCUIT'S PLAN

Ready.gov says that if you are told to evacuate, your pet should evacuate too. Many public shelters and hotels do not allow pets, so decide where Biscuit will go before you need to.

THE PLAN

01 Pet-friendly destination chosen in advance (write in below).

02 A buddy: a neighbor who can take Biscuit if the family cannot.

03 Microchip and tag current, with an out-of-area contact.

04 Two kits: a larger one for sheltering at home, a light one for leaving.

PET-FRIENDLY DESTINATION

BUDDY NAME AND PHONE

VET NAME AND PHONE

BISCUIT'S KIT

- [ ] Several days of food in an airtight, waterproof container
- [ ] A bowl and several days of water
- [ ] Extra supply of regular medication
- [ ] Collar with ID tag, harness or leash, and a spare set
- [ ] Copies of registration and records in a waterproof container
- [ ] A carrier or crate
- [ ] A photo of the family with Biscuit, to prove ownership if separated
- [ ] Familiar toy or bedding

Sources: Ready.gov, Prepare Your Pets for Disasters; Ready.gov, Build a Kit.

A DAY WITH NO INTERNET, CELL SERVICE OR CARDS

WHAT WE DO

01 Use the radio for news and the paper contact list for calls.

02 Use the cash we keep, in small bills. Ready.gov notes ATMs and credit cards may not work.

03 Meet at the agreed place if we cannot reach one another.

04 Use the paper map in the car. Do not rely on the phone.

05 Keep the phone on low power with a backup battery.

IF AN ACCOUNT IS HACKED

01 Scan the computer. Follow the provider's recovery steps.

02 Change the password. Sign out of all devices.

03 Turn on two-factor authentication.

04 Check recovery email, phone, and forwarding rules.

05 Warn contacts. Report identity theft to the FTC at IdentityTheft.gov.

06 Consider a free credit freeze at all three bureaus.

THE ACCOUNTS SHEET (WRITE BY HAND, KEEP OFFLINE)

ACCOUNT	PHONE TO CALL	WHERE THE DETAILS ARE KEPT
Bank		
Credit card		
Electric and propane		
Phone and internet		
Insurance (home, auto)		

Our method: passwords live in a password manager, and one sealed paper copy of the master password lives in the fire-resistant bag. CISA advises strong passwords, multifactor authentication and a password manager.

Sources: Ready.gov, Financial Preparedness; Ready.gov, Cybersecurity; CISA, Secure Our World; FTC, How to recover your hacked email or social media account; FTC, Credit Freezes and Fraud Alerts.

A LATE PAYCHECK, A JOB LOSS

The CFPB suggests three steps: list your bills and decide which to pay first, call creditors before you miss a payment, and track your spending for about a month. This is general information, not financial advice.

ESSENTIAL BILLS

BILL	AMOUNT	DUE	PHONE	PAY FIRST?
Mortgage or rent				
Propane and electric				
Insurance				
Vehicle				
Phone and internet				
Medical				

CALL FIRST

1

2

3

WHAT WE HAVE

DAYS OF PANTRY FOOD

CASH ON HAND

EMERGENCY SAVINGS

The CFPB notes creditors may be willing to forgive a late fee and make short-term arrangements, and many may shift a due date. Ready.gov also recommends an emergency savings account.

Sources: CFPB, Behind on bills: three steps to help you make tough choices in tight moments; Ready.gov, Financial Preparedness.

THE PAPER THAT MATTERS

Ready.gov says to keep copies of insurance, identification and bank records in a waterproof, portable container, and to store them electronically or in a safe deposit box.

COPY AND KEEP

- ☐ Photo ID for each adult, and birth certificates
- ☐ Insurance: home, auto, health
- ☐ Bank and card account numbers and phone numbers
- ☐ Medical and medication list for each person
- ☐ Vet records for Biscuit
- ☐ Deed or mortgage, and vehicle titles
- ☐ Social Security numbers, kept private

WHERE EACH COPY LIVES

- ☐ One set in the fire-resistant bag by the door
- ☐ One set in the go bag
- ☐ One set with Aunt Carol in Spokane
- ☐ One set stored electronically, encrypted

A fire-resistant bag is not a safe and it is not waterproof. It buys time in a brief fire. Keep originals in a safe deposit box or a fire-rated safe.

Sources: Ready.gov, Build a Kit; Ready.gov, Financial Preparedness.

THE HARTLEY FRIDGE SHEET

WHO TO CALL

Emergency	911
County OEM	(406) 758-2113
Road conditions	511
Mark	
Elena	
Aunt Carol	

MEET AT

NEAR HOME: THE MAILBOX

AWAY: THE CHURCH ON THE HIGHWAY

THE FIRST HOUR

- ☐ Everyone safe?
- ☐ Radio on
- ☐ Fridge and freezer doors shut
- ☐ Generator, stove and grill outdoors only
- ☐ Told to leave? Go. Bags, dog, note.

SHUTOFFS

WATER

PROPANE

ELECTRIC

Next to rotate: water in October. Batteries in March. Go bags in August.

Sources: Ready.gov, Power Outages; Ready.gov, Evacuation; Flathead County OES, Preparedness.

WALLET CARDS, READY TO CUT

IN CASE OF EMERGENCY

READY OR NOT CO.

NAME: MARK HARTLEY

CALL FIRST

OUT-OF-AREA: AUNT CAROL, SPOKANE

MEET AT: THE MAILBOX, OR THE CHURCH ON THE HIGHWAY

ALLERGIES OR MEDICATIONS:

IN CASE OF EMERGENCY

READY OR NOT CO.

NAME: ELENA HARTLEY

CALL FIRST

OUT-OF-AREA: AUNT CAROL, SPOKANE

MEET AT: THE MAILBOX, OR THE CHURCH ON THE HIGHWAY

ALLERGIES OR MEDICATIONS:

IN CASE OF EMERGENCY

READY OR NOT CO.

NAME: OWEN HARTLEY

CALL FIRST

OUT-OF-AREA: AUNT CAROL, SPOKANE

MEET AT: THE MAILBOX, OR THE CHURCH ON THE HIGHWAY

ALLERGIES OR MEDICATIONS: PEANUT ALLERGY

IN CASE OF EMERGENCY

READY OR NOT CO.

NAME: LUCY HARTLEY

CALL FIRST

OUT-OF-AREA: AUNT CAROL, SPOKANE

MEET AT: THE MAILBOX, OR THE CHURCH ON THE HIGHWAY

ALLERGIES OR MEDICATIONS:

Cut on the dashed lines. Blank phone numbers are for the family to write in.