The Bay Area needs to be better prepared for disasters, local civic and business leaders say. So they are meeting with disaster experts this weekend to figure out how.

The stakes are high. The Bay Area probably will face a major earthquake in the next 30 years, an organizer of this weekend’s conference said. If an earthquake on the scale of the 1906 quake happened today, it would cause $200 billion in damages — more than twice the $81 billion cost of Hurricane Katrina.

"A lot of people have been asking since Katrina, 'Are we prepared?' And the answer is, 'We don't know,'" said Anisya Thomas, managing director of the San Francisco-based Fritz Institute, which has helped others to bolster their disaster planning efforts.

One of the biggest needs is for better collaboration among government, businesses and community-based agencies, said participants in a teleconference for reporters held Tuesday.

Businesses also need to be better prepared, they said, creating disaster and business continuity plans and buying more insurance coverage.

There are federal preparedness standards, but meeting them is expensive, said Kathleen Tierney, director of the Natural Hazards Center at the University of Colorado, Boulder.

"The levels of business preparedness tends to be quite low, especially among small businesses and service and retail," said Tierney, who has studied the issue.

Individuals also need to be better prepared, participants in the teleconference said. Most in the Bay Area have come to accept that they will face disaster. But conference leaders want to break through that complacency.

Palo Alto Mayor Judy Kleinberg said she has reached out to her city’s 30 Neighborhood Watch groups in an effort to get them ready to help out in a disaster.

Reaching families through their school-age children is also effective, Tierney said.

Conference leaders also hope to find ways to better prepare the Bay Area’s more vulnerable residents — children, seniors, non-English speakers and the poor — and the places that help them.

United Way of the Bay Area CEO Anne Wilson said her agency is forging a national partnership with the Red Cross and Salvation Army, which they tested in six cities, including San Francisco. And she said her agency is also trying to expand the 211 phone service, a clearinghouse for emergency services, across the Bay Area.

Nursing homes, child-care centers and other community agencies that serve the needy must have plans to keep operating in the wake of a disaster, Wilson said.

"That piece is particularly urgent," Wilson said.

The Fritz Institute was brought in by local philanthropists to lead an effort to be better prepared. It is leading about three dozen disaster experts, civic, business and non-profit leaders in discussion at the conference, to be held in Sebastopol.