

# BUSINESS <sup>2021-22</sup> EMERGENCY ACTION PLAN

Local resources and emergency planning guidance for the Lake Oswego business community



**LAKE OSWEGO**  
**CHAMBER OF COMMERCE**

ESTD  1941



# Important Phone Numbers

The following table includes phone numbers that you may need in an emergency. Please add any additional important contacts for your business, and post the numbers in a visible location or next to a landline phone, if available. In an emergency, call 911.

Important Numbers	Name/Organization	Phone Number(s)
Financial Institution(s)		
Insurance Agent(s)		
Key Vendors		
Neighboring Business(es)		
Non-Municipal Utilities (Internet, Natural Gas, etc.)		
Property Owner or Superintendent		

City of Lake Oswego Departments	Phone Number(s)
Non-Emergency Dispatch (for after-hours water-related issues or other non-emergency situations)	503-635-0238
Community Development (for information about zoning or removing trees)	503-635-0290
Fire Department (for information about trainings and other services)	503-635-0275
Police Department (for information about trainings and other services)	503-635-0250
Public Works (for street- or water-related issues)	503-635-0280

Other Important Numbers	Phone Number(s)
Lake Oswego Chamber of Commerce	503-636-3634
PGE (to report electrical outages)	800-544-1795
Oregon Poison Center (OHSU)	1-800-222-1222
ASPCA Animal Poison Control Center	1-888-426-4435
NW Natural	503-226-4211 or 1-800-422-4012
Comcast Business	1-800-391-3000
CenturyLink Business	1-800-954-1211
Verizon Business	1-877-596-7577

*Disasters can take many forms and the financial cost of rebuilding after a disaster can be overwhelming. If you're prepared for emergencies, you'll be in a better position to recover and continue operations should disaster strike.*



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# Introduction

Disasters and emergencies present unique and serious challenges for business owners. Fires, floods, winter storms, public health crises, earthquakes, and other emergencies can lead to interrupted business operations. What may seem like a temporary interruption can lead to permanent closure.

Statistics on the number of businesses that do not reopen after a disaster vary widely. One statistic attributed to the Federal Emergency Management Agency (FEMA) claims that about 25% of businesses do not reopen after a disaster. The Internal Revenue Service has said that 40-60% of businesses without an emergency plan in place will not reopen after a disaster. Other government agencies and business groups have shared different but alarming statistics about business closures after a disaster. What is certain is that while emergencies of all varieties pose serious risks to businesses, there are concrete steps that business owners can take to be make their businesses resilient.

An emergency action plan can help your business to be better prepared for a disaster, to more readily withstand the event, and to recover quickly. In turn, your business' resilience can help your community to recover faster, as well. How well your business endures and recovers from an emergency depends on your planning now.

## Terminology

In this document, the term disaster is used to mean a "sudden calamitous event bringing great damage, loss, or destruction." Disasters include natural hazard events, such as earthquakes, wildfires, winter storms, and other extreme weather conditions. An emergency is defined as "an unforeseen combination of circumstances or the resulting state that calls for immediate action." Emergencies include disasters but may also refer to other crises, such as a structure fire or robbery. This document uses "emergency" to describe broader crises and "disaster" to refer more specifically to a natural hazard event.

## Purpose

This document contains the information and resources that you will need to create your business emergency action plan. The information in this document will cover what you will need to consider in your planning and provide resources to help you plan. When appropriate, information specific to Lake Oswego has been included so as to best help our local businesses with vulnerabilities specific to our city to prepare accordingly.

This document is divided into three sections (Before the Emergency: Building Your Plan, During the Emergency: Take Action, and After the Emergency: Recover). Each contains useful information and the steps you will need to take through each of the three phases of an emergency.

While this document has lots of valuable information and resources, it is not intended to be read once and put aside. The goal is to set you up to create a plan that is specific to your business and that will be useful to you and your staff in the case of an emergency. Emergency planning is not one-size-fits-all. Make your plan work for you and your business!

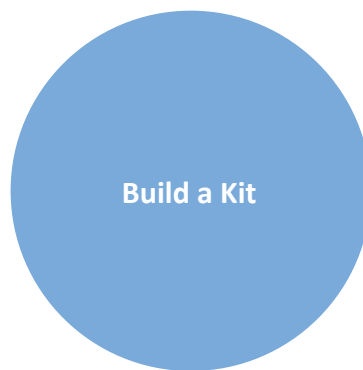
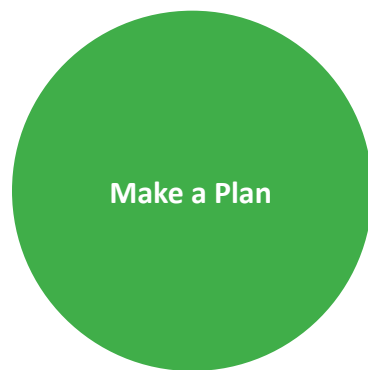
*"There's no harm in hoping for the best as long as you're prepared for the worst."*

*~ Stephen King*

## Importance of Emergency Planning

Emergency planning is important for all residents and organizations within a community. Thorough planning and a high level of preparedness is especially important for the business community. When local businesses thrive, so does the community. Businesses' continued operations after an emergency can help the whole community to recover more quickly. Businesses who have emergency plans are better able to:

- Fulfill their responsibility to protect employees, communities, and the environment;
- Recover from any financial loss, loss of market share, damage to equipment or products, or business interruption;
- Reduce any liability in the event of an emergency;
- Enhance their image and credibility with customers, suppliers, employees, and the community;
- Comply more fully with regulatory requirements of federal, state, and local agencies; and
- Possibly reduce their insurance premiums.



## How to Build Your Plan

To develop a business emergency action plan that works for you, your staff, and your business, follow these steps:

1. **Prepare for Planning.** Read all of the information in this document. For more information, refer to the sources in the References and Additional Resources section.
2. **Share** this information with your staff. Make preparedness a priority for all employees.
3. **Involve** everyone on your staff. Redundancy is a key component of preparedness. Make sure everyone is involved and that no responsibility or important information rests





solely with one staff member. You do not want an emergency to happen and your go-to employee is unavailable. Spread emergency preparedness knowledge widely and strategically across your staff members. Integrate preparedness into your onboarding procedures and your business' daily operations.

4. **Act.** Using the information in this document and additional resources, compile your plan. Then, test your plan (by running drills) and make revisions, if necessary.
5. **Update Your Plan.** Review your plan often and update it at least annually. Scheduling time now will help you make sure the information in your plan is still accurate and helpful. A plan that collects dust on a shelf will not be helpful in an emergency!

## Priorities in an Emergency

Disasters and emergencies can be times of confusion, difficulty, and exhaustion for business owners. The following three guiding principles can help clarify a business owner's role in prevention, mitigation, and recovery:



Put the safety of staff, customers, vendors, and the public first.

Get your business back up and running in the shortest amount of time.

Assist with the recovery process and rebuilding as needed.

## Self-Assessment Quiz

Completing the short checklist on the next page will give you an idea of how to begin your planning process. It will help you to identify your business' current level of preparedness and highlight any strengths and weakness. Any identified gaps should inform your planning and give you an idea of where to focus your attention.

*Planning is one of the most important elements of recovery. Writing and implementing a business continuity plan will help you minimize financial loss when your business faces a disaster.*

## Self-Assessment Quiz

Yes

No

Unsure

Have you assessed how your business might be impacted by a natural or human-caused emergency?

Are you and your staff prepared to “shelter-in-place” in your office or building?

Do you have all the contact information for your staff, managers, customers, vendors, and suppliers someplace other than on your computer or database?

In the event of an emergency at your business location, are you prepared to resume business at another location with minimal disruption of service?

Have you assessed the potential dangers, both inside and outside, of your business that could be resolved to prevent an emergency?

Have you made repairs to your business location to minimize risks to health and safety?

Are you prepared to resume business without a landline or cell phones?

Do you have a procedure for backing up all of your data nightly?

Have you purchased emergency insurance for fire? Flood? Water damage?

Are you currently prepared to open for business immediately after an emergency and then volunteer to help others with the recovery process?

Do you and your staff each have a home readiness plan to get everyone back to work?

Would your business be up and running within 5 days after *any* emergency?

Do you know how to turn off the water to your office or building?

Do you or does anyone on your staff know first aid and CPR, as well as how to use a fire extinguisher and an AED?

Do you know your neighboring business owners? Do you have good relationships with them and would you help each other in an emergency?

Have you developed employee emergency leave policies?

Have you assessed which positions would be critical during and after an emergency?

Have you identified alternate supplier/vendors in case of supply chain issues?

Have you secured non-structural hazards such as lighting, bookshelves, etc.?

Completed by: \_\_\_\_\_

Date: \_\_\_\_\_



# Before the Emergency:





# Building Your Plan

Thorough planning before an emergency or disaster is crucial to keeping you, your staff, and your customers/clients/patients safe. The forethought and preparedness that comes from creating and maintaining a plan will make managing your business during and after an emergency much easier and will set your business on a track for a more robust recovery.

This section starts with the business considerations that are most important to business continuity after an emergency. It includes some more general information about evacuations, sheltering-in-place, and emergency notifications. The final part of this section breaks down preparedness by the type of emergency and includes vulnerabilities specific to Lake Oswego.

## Business Essentials

Business essentials are those items and resources that significantly affect your ability to do business. After the emergency, what will you, as a business owner, need to do to reopen?

To help you get started, ask yourself these questions:

1. What are my company's most critical tasks necessary to stay in business?
2. Which functions must be completed to meet my financial obligations?
3. How do I maintain cash flow?
4. What are my business responsibilities to my employees?

Business essentials include but are not necessarily limited to the following categories:

- **Business Inventory:** Identify your key equipment and machinery. Which supplies and equipment are necessary to keep your business operating?
- **Computer Hardware & Software:** Inventory your computer hardware and software in order to quickly acquire the replacement parts or equipment you may need. This should prompt you to think about how many computers and what other technological equipment are needed to restart business.
- **Customers and Clients:** Record the names, phone numbers, email addresses, and account numbers of the customers and clients that are your primary source of income. You may already have a list of your major accounts but does it have all the info needed to contact them during your recovery?
- **Vendors and Suppliers:** Your vendors' and suppliers' information is another key area that may take some time



to complete but can be the difference between reopening your business quickly or closing altogether. Your ability to resume operations may rely on the ability of your suppliers to reach you in time. By having their contact information readily available, you can help them get to you more quickly after an emergency.

- **Vital Records:** These documents and files are necessary for the operation of your business or for tax purposes.

A critical step to getting your business prepared is to evaluate your property and assets. Inventory everything of value both inside and outside the building. This will enable you to submit insurance claims for lost and/or damaged property. Do not forget to look at equipment that is stored outside.

Look at your assets, including all property that is valuable to your business, such as machinery, buildings, office equipment, furniture, etc. This business assessment involves thinking about how your business can prepare for and continue to operate after an emergency. Prepare for risks you are not able to control and address any risks you can control.

Possible risks may include broken pipes, electrical equipment in poor condition or that has been installed haphazardly, flammable materials, topographical vulnerabilities for flooding, poor building security, structural flaws in the building, poorly stored equipment, overgrown vegetation, and many other potential hazards. Make your assessment as comprehensive as you can. To do this, you will need to look inside and outside of your office/building. Take photographs of your business' assets and any potential hazards. Store these digitally with your other important documents (see the Document Storage section for more details).

Be sure to test, review, and update your plan regularly. To do a summary evaluation of your business/organization, do the following:

- List key services or products your business provides.
- Determine resources including products, services, and staffing that are specific to your business.
- Ask the right question: How would a disruption – of any kind – impact the business?
- Identify key elements necessary to do business like products, vendor supplies, key personnel, software, data systems, etc.
- Detail who could be impacted and how they might be affected. Consider staff, customers, vendors, and the public.

Now you're ready to begin the assessment. Having a team of staff members work on the assessment collaboratively will help give you a wider perspective. Get the perspective of those who routinely work in a given area or do a specific set of tasks, especially those who could be impacted in the case of an emergency.

## Inventory

Every business has equipment and products that are necessary to do business. Begin by identifying that key equipment and machinery. What are the items that are essential to your business recovery and operation? Your equipment inventory may include tools, spare parts for vital equipment/machinery, and company-owned vehicles. If the disaster is city- or county-wide, could you replace the equipment locally or would you need to look outside your area? Should there be enough warning, you may want to move some of this equipment to a safe place or to your recovery site. Conduct a room-to-room walk-through



to determine what needs to be secured in case of an earthquake.

Using your research during the assessment steps of your plan, you know what equipment and personnel are critical to your business. Consider developing an agreement with another business like yours to share locations should your business – or theirs – be compromised.

If your business involves inventory like medical equipment or sales floor inventory, be sure you have a plan in place to move your inventory quickly and safely to storage or another location. Plan early as that inventory will be the most crucial to your continued operations after an emergency.

## Computers

Computers, including hardware and software, are a significant investment for businesses. These are also some of the most critical tools for conducting business. For those reasons, be sure to inventory both software and hardware and include the following information: purchase date, size, RAM & CPU capacity, serial number, date purchased, vendor, and workstation assignment. Be very deliberate in your inventory. After an event, during recovery, you will need clear and accurate records should any hardware or software items need to be replaced. To prevent the need for replacements, refer to the Records Back-Up section.

## Internal Assessments


Designate members of your team to assist with this evaluation. Your goal here is to look for those obvious concerns that you do not routinely see or you know about but do not have time/money to address. Now is the time to put them on paper. Look at things like tearing in the carpeting, equipment or tools not put away safely, damaged ceiling tiles, etc. Is any of your business equipment and/or property out of date or in need of repair?

Evaluate the internal functions/operations of your business. Make a map of your building/office to indicate safety measures and possible risks. On your map, indicate the following safety considerations:

- The location of the fire extinguishers and first aid kits, including an AED;
- The location of fire escapes and other escape routes; and
- The location of where tasks/jobs key to your business occur. Highlight those that are crucial to recovery.

Note the following potential hazards:

- Places where water accumulates on the floor for possible slippage;



*Prepare for risks  
you are not able to  
control and address  
any risks you can  
control.*

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- Ceiling tiles, lighting fixtures, shelving, or other hazards that could fall and cause injury;
- Uneven flooring or carpet that may be snagging and could cause someone to fall;
- Unsecured computer cords or other equipment that could cause an injury; and
- Mold. Fix this immediately.

Look for anything that could potentially cause injury or illness. If it can be fixed now, fix it! If available cash prevents you from fixing it now, make a plan to get things fixed as soon as you can.

Now, consider the following questions:

- If an emergency takes place, who could be impacted? Staff? Customers? The public?
- What might be the financial cost of not fixing a potential risk that I know about?
- What should the next steps be?

Make a plan to mitigate these preventable risks. Is there a plan, process, or procedure in place and is it written down? Who is responsible for the plan? Where is it located? Who needs to be notified first, second, third (manager, owner, financial staff, operation staff, etc.)? Does everyone in the potentially affected area know about the plan?

Fix the problem as quickly as possible. Hire the right people to do the right job one time.

Determining potential emergencies can be difficult. Risks are present inside places of business (like broken pipes) or outside (like a tree falling on the roof or a car driving through the front door). There could be safety concerns or legal issues related to these risks. It is important to pull your team together and role-play the many options that could affect your business.

## External Assessments

As you work through this process, it is important that you know what to look for and why. Rather than just going outside and looking at your building cosmetically, look at your property with an eye for possible hazards and the impact of a hazard to people and equipment. With a critical eye for any risks, you can begin to develop a plan based on your current status and what needs to be done to correct any issues.

Begin by developing a spreadsheet that includes the following information:

- The probability and magnitude of hazards such as fire, flooding, other natural disasters, hazardous materials, or supplier failure;
- The assets at risk, including people and property (buildings, infrastructure, technology, etc.) and their respective levels of vulnerability; and
- Potential impacts, such as casualties, property damage, disruption of business, financial loss, environmental repercussions, etc.

Now you can develop a comprehensive strategy for fixing challenges, such as clearing out old foliage and trash that has accumulated around your property. Be sure to look at sidewalks and parking areas that could be potential hazards especially during dark, rainy, or icy weather.

As you evaluate your outside property, think in terms of weather. You may be looking at the scene



on a fairly clear day. What about dark, rainy weather? After dusk? Inclement cold/snowy/icy weather? Hot, dry weather? High winds? Consider as many options as you can.

External infrastructure like sidewalks, parking lots, and vegetation can be potential dangers given the right circumstances. Consider a range of possible emergencies outside your property. What do you see that could become a danger to your building and to the lives of those on your property? Here are some tips as you walk around your property:

- Look for large tree limbs overhanging building entrances and roofs.
- Look at walking paths, driveways, and parking lots for any physical damage that could be a possible danger.
- Look at your building and surrounding areas for needed repairs and make sure garbage is picked up, disposed and stored properly.

Begin a measurable plan of correcting those things within your power. For those corrective projects that are long-term, make a plan and stick to it. Every detail counts during an emergency. In Lake Oswego, property owners are responsible to keep sidewalks adjacent to their property clean and clear.

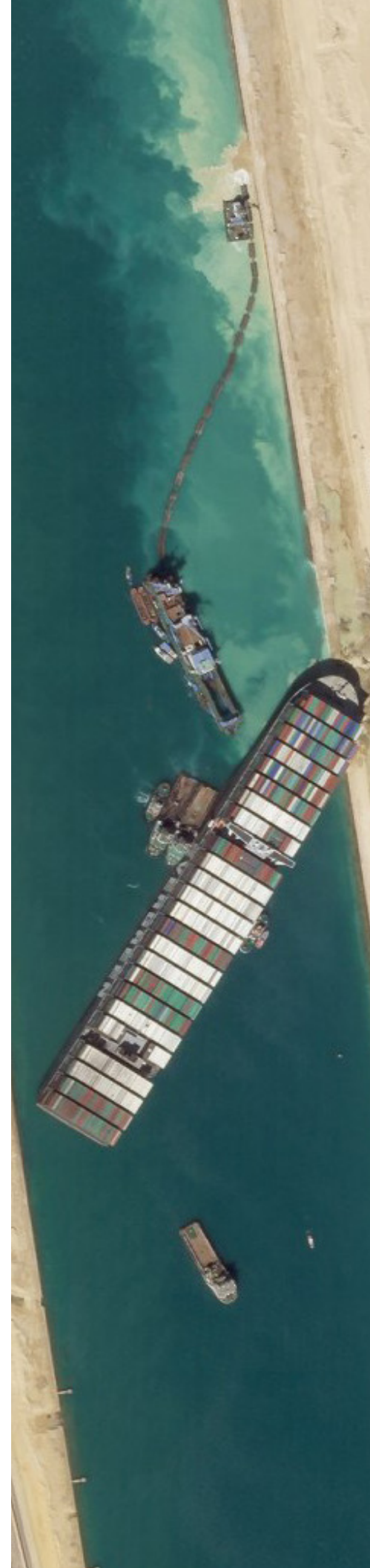
*For information on legally removing  
hazardous trees, call Lake Oswego  
Community Development at 503-635-0290.  
For City street, street lighting, or street  
signage issues, call Lake Oswego Public  
Works at 503-635-0280.*

It is important to allocate time, budget, and resources for preparing a risk management plan. This will help you meet your legal obligations for providing a safe workplace and can reduce the likelihood of an incident negatively impacting your business.

## Supply Chain

A supply chain is the process and procedure by which goods are produced and distributed. If you sell any kind of supplies, products, or goods, you are already involved in a supply chain. When you order office products, the order is picked and shipped to you to close the supply chain.

In the case of an emergency, your supply chain may be compromised because of something that is happening at any point of supply or



delivery. Businesses should be aware of their supply chain in all products and services. Rarely does a business or individual get everything they need for day-to-day operations from one source. You may get some office supplies from one source but paper products, restroom/kitchen supplies, and other materials from different suppliers. Additional equipment and machinery needs only compound how critical the efficiency and continued operation of supply chains are for your business.

It is recommended that businesses have a list of resources for many of their products so if one chain is compromised, you simply shift your order to a second or third vendor who is available to fill and ship your order.

While various government agencies have a role in restoring the infrastructure necessary for supply chains to run normally, business owners should identify different sources of the goods and supplies that they need. Some disasters will be so significant that it will take weeks, months, or even years to repair and replace transportation infrastructure that you and your suppliers rely on.

*Businesses should have a number of identified vendors and keep enough stock for several weeks, if possible.*

Be deliberate in reviewing your supply options. Be comfortable using other vendors so that if an incident occurs, you are ready to make the shift without an interruption of your business. If possible, foster relationships with other vendors so that in an emergency, they know you and your business. This may help you get what you need more quickly.

Supply chains go both ways. Suppose your business is the one with the products that need to be shipped. Research your options for alternate shippers. Communication is key. Keep your list of key clients/customers up-to-date and keep them informed. Do not be caught off-guard by an interruption of the supply chain. Be prepared!

## Financial Readiness

It can be difficult to determine exactly how to prepare financially for an emergency or how to be assured your business is fully covered financially in case of an emergency. Financial readiness includes having adequate cash on hand, a sufficient reserve account, and proper insurance coverage, including knowing what kind of insurance is best and including cost coverage in your budget.

The impact of having to close your doors for even a few days can be substantial. Customers that need to go elsewhere for your goods and services may not return immediately. The financial impact of a disruption can be offset by planning ahead. Do everything you can to be financially prepared. Here are some tips to help:

- Keep three months of operating expenses in an account that is easily accessible for an emergency.
- Build a reserve account. Meet with your banker to ensure that this reserve account is interest-bearing and accessible in the event of an emergency.
- Reassess your monthly operating expenses so you can build your reserve account.
- Have adequate cash on hand in case an emergency makes it impossible to withdraw cash. Keep your cash on hand in small bills for easier use.



- Contact your financial institution to get an assessment of what resources are available to assist you. Consider a revolving line of credit now that can be accessed when needed. The strength and accuracy of your financial statements will be the primary basis for the lending decision, so be sure that yours are carefully prepared and up-to-date.

Meet with your bank's representative to discuss the possibility of needing a loan to cover the full economic impact of an emergency/disaster. Community-wide disaster will qualify for more relief than a disaster that affects only your business. Regardless, it is important to contact your financial institution first. They can assess what resources might be available to assist you. You may want to consider setting up a revolving line of credit now that can be accessed when needed. Again, discuss your options ahead of time with your financial institution.

The Internal Revenue Service recommends that personal and business records be safeguarded. Utilize the benefits of paperless recordkeeping for financial and tax records for highest level of security. Keep documents on a backed-up system, make duplicates, and keep them in a separate location and copies on an external hard drive. The Internal Revenue Service has a disaster loss workbook (Publication 584-B) for businesses that can be found at [www.irs.gov/forms-pubs/about-publication-584-b](http://www.irs.gov/forms-pubs/about-publication-584-b).

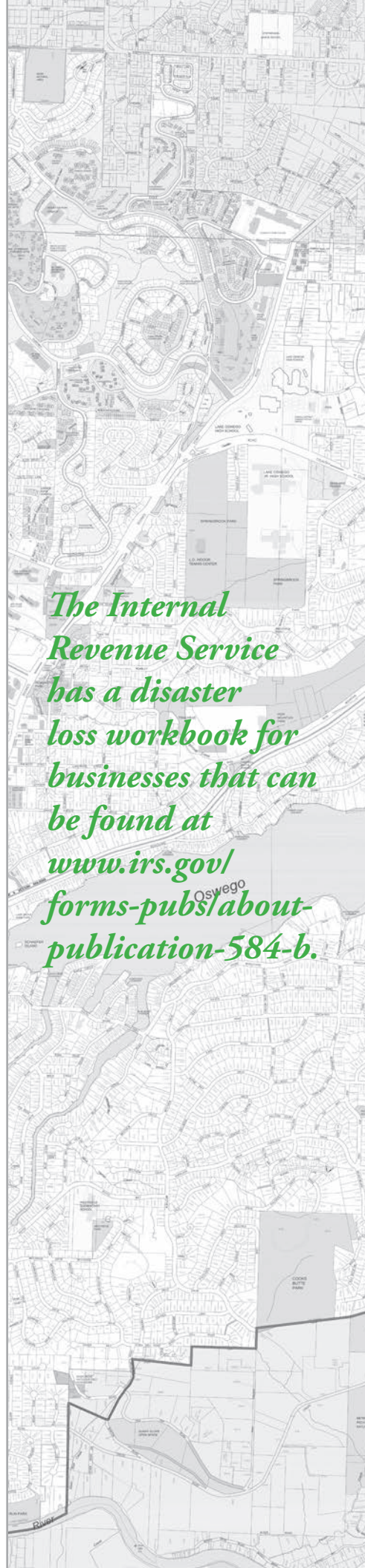
The most important documents in your financial statements are:

- Balance sheets from the last three fiscal years;
- Income statements identifying your business' profits or losses for the last three years;
- Cash flow projections indicating how much cash you expect to generate to repay the loan; and
- Accounts receivable and "payable aging," breaking your receivables and payables in 30-, 60-, 90- and over 90-day categories.

Personal financial statements from you and your business partners and your personal tax returns for the past three years should also be part of your documentation.

## Insurance

One of the most powerful emergency planning strategies you can implement for your business is to safeguard your company's investments through proper insurance coverage. Purchasing insurance is a way to reduce the financial impact of a business



*The Internal Revenue Service has a disaster loss workbook for businesses that can be found at [www.irs.gov/forms-pubs/about-publication-584-b](http://www.irs.gov/forms-pubs/about-publication-584-b).*

interruption and any loss or damage to your facility or equipment. Insurance companies provide coverage for property damage, business interruption, workers' compensation, general liability, automobile liability, and many other losses.

Start by asking the right question: Do you have sufficient coverage to be back in business within 5 days of an emergency? Consider the following recommendations:

- Inventory your current insurance coverage to determine if you have:
  - Coverage for the loss of income you could incur if customers affected by the crisis stop ordering your product or service;
  - Appropriate insurance to cover other related issues such as on-site injuries to staff or visitors or a loss of your customers' goods or materials;
  - Coverage in case your supplier(s) are affected by a crisis and cannot deliver necessary supplies to your business;
  - Coverage for meeting your workers' compensation obligations in case any of your staff are injured in an emergency;
  - Coverage for flood, crime, and earthquake, as well as any damage to property and injury or loss of life; and
  - Any other emergency-related questions for your insurer.
- Meet with your insurer to gain a full understanding of your current insurance coverage. Ask the right questions about additional coverage by comparing the results of your business assessment.
  - Use the list of questions you prepared and address each question. Be certain that your business policy covers hazard exposure, inventory, code upgrades, and other concerns.
- Be very deliberate in taking inventory of all valuable equipment and necessities to do business. Store these in a water-tight safe and in a secure digital location along with your other vital documents.
  - What documents or "proof of claims" will you need to restore your company's assets and meet expense needs?
  - What about coverage of life, disability, and loss in the case that staff, clients, and/or customers are required to "shelter-in-place" in your business space?

## Document Storage

Storage of your business' valuable information is a critical consideration. How can the business safeguard their investment through proper data protection?

All businesses of any type or size need to have a system back-up plan for data as well as a safe place for vital records to be stored. This will include payroll, banking, insurance, utilities, vendor, customer and personnel information, and inventory. The pervasiveness of the internet in the workplace mandates that cyber security be addressed by every business.

*It is crucial to protect yourself, your staff, and your customers.*



In an emergency, having access to major documents, lists, and other information may be the protection to keep you in business or get you back in business quickly.

## Records Back-Up

Back-up of business data and information is an essential part of post-emergency information recovery. Companies should have policies stating how often back-ups should occur. With today's back-up technologies, back-ups can conveniently be done to cloud services, as well as to USB drives or external hard drives. Some people get confused and think that having multiple redundant hard drives in their computer (RAID) is a back-up solution. It is not! If an employee accidentally deletes a file, it will be deleted off your hard drive the instant they push enter. Also, the packaging these devices come in make people think that back-ups are easy and trouble-free. If you do not have an in-house information technology professional, consider bringing in an expert for an IT consultation.

- A “back-up” involves creating an additional copy of a computer file or other data and storing it in a separate location. It is the digital equivalent to hiding an extra house key; copying a file or other data to another location ensures that if something happens to the original, you still have access to what you need. A proper back-up should happen every night or every other night. Schedule specific days of the week for back-ups to be taken off site. If you leave every physical back-up (such as an external hard drive) in your office and an emergency occurs, you may not have access to it or it may be damaged.
- Back-ups need to be tested on a periodic basis to ensure that they are actually working. Additionally, the log files that detail whether the back-up was successful need to be reviewed on a regular basis to ensure that everything is working properly. It is important to set aside some time every week or every other week to review the back-ups to ensure that they are working as expected.
- If your back-up is done at an offsite location, contact them to find out their procedure for an emergency. Also, ask about what happens to your back-up if their system or location has an emergency.
- Management and key staff should know exactly where the available back-up is and how to retrieve it in the case of an emergency.

Your business back-up is the spinal cord of your business; everything flows from that source.

*Once an emergency hits and your back-up is compromised, your business is compromised.*

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## Keeping Data Offsite

Now that your data is successfully backed up, it is important to get the back-up offsite. If you are backing up to cloud services, your data is already offsite. However, be sure to speak with your cloud service company about how your data is protected. If you are not using cloud services, there are a few different ways to get your back-up offsite.

- There are commercial data storage companies that will come by your office and pick up your back-up and take them offsite. If you choose this option, be sure to consider the following items.
  - Geography. Will your back-up be near your facility or far enough away that it is not likely to be affected by the same emergency or disaster?
  - Accessibility. If you need your back-up, how long will it take you to get it?
  - Security. What sort of precautions does the service take into account for securing your data while in transit and at their facility?
  - Environmental. Will your data be in a climate-controlled facility or on a dusty shelf in a back room?
  - Cost. What are the fees for having and using the service?
- Discuss your specific back-up policy with your staff to determine how your back-up is done. Once that is determined, implement a procedure to keep a copy of the current back-up off site by either rotating staff to take the latest version of the back-up out of the office immediately and bring back for the next back-up. Consider the use of an online, cloud-based back-up system.
  - If you choose the employee courier service option, have policies in place to ensure that the back-up is not left in the hot sun on their dashboard because that can invite theft or even physically damage the back-up device from the high heat.
- If you use a cloud-based back-up service, you don't have to worry, your data is already offsite. Research your back-up service to make sure it has good physical security and encrypts your data at their data center and that it is secure and reliable.

## Cyber Security

Our nation's critical infrastructure is composed of public and private institutions in the sectors of agriculture; food; water; public health; emergency services; government; domestic defense; information and telecommunications; energy; transportation; banking and finance; chemicals and hazardous materials; and postal and shipping.

Cyberspace is their nervous system. Cyberspace is composed of hundreds of thousands of interconnected computers, servers, routers, switches, and fiber optic cables that allow our critical infrastructures to work. Thus, the healthy functioning of cyberspace is essential to our economy and our national security.

Is your company keeping information secure? Are you taking steps to protect personal information? Safeguarding sensitive data in your files and on your computers is just plain good business. After all, if that information falls into the wrong hands, it can lead to fraud or identity theft. A sound data security plan is built on five key principles:

- Take stock. Know what personal information you have in your files and on your computers.

- Scale down. Keep only what you need for your business.
- Lock it. Protect the information in your care.
- Pitch it. Properly dispose of what you no longer need.
- Plan ahead. Create a plan to respond to security incidents.

## Oregon Identity Theft Law

If you are not aware of Oregon's Identity Theft Protection Law, you should refer to the Oregon Department of Consumer and Business Services' guide on protecting customers' personal information. This guide is available online at <https://dfr.oregon.gov/business/Documents/4117.pdf>.

## Evacuation vs. Shelter-in-Place

During a disaster, you may need to evacuate or shelter-in-place. The circumstances that would necessitate either an evacuation order or a shelter-in-place order differ.

When evacuating, please follow the instructions included in the evacuation order. The different levels of evacuations are detailed in the following section of this document. Business owners and employees should have a personal plan for how they would evacuate in the case of a "Level 3 – Go" evacuation notifications. While it is very rare that such notifications would be sent out abruptly, everyone should consider ahead of time how they will leave and where they might go if an unexpected evacuation notification is sent out. It is also wise for all evacuees to have any medically necessary items (such as prescription medication or mobility aids) with them at all times. If you have access to the internet and need to evacuate to a shelter, open Red Cross shelters can be found at [www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html](http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html).

A shelter-in-place order might arise from a situation where it is unsafe to leave where you are, such as in the event of some winter storms or a chemical spill. In these events, you may be kept away from your workplace or you may need to take shelter in your workplace. In the latter instance, it is recommended that your workplace have everything necessary (such as water) so that you, the staff members, and any customers/clients/patients can safely shelter there for up to eight hours.

## Alert System

Notifications by phone or e-mail are how the city and county governments communicate with those in the area during an emergency. Residents and business owners should not rely on evacuation notifications, but they should be taken seriously and acted upon when received.



*Open Red Cross shelters can be found at [www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html](http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html).*

Anyone living or working in Clackamas County is encouraged to sign up for the ClackCo Public Alerts Notification System. Landlines in the county will receive a robocall notification (and do not need to sign up), but for notifications to a cell phone, by voice over internet protocol, by e-mail, or by TTY/TDD device, you will need to register at [www.clackamas.us/dm/publicalerts](http://www.clackamas.us/dm/publicalerts).

### *Register for the Clackamas County Public Alerts Notification System at [www.clackamas.us/dm/publicalerts](http://www.clackamas.us/dm/publicalerts).*

Be aware that Clackamas County and the City of Lake Oswego are no longer using the CodeRED system. If you were previously enrolled in the CodeRED system, you will need to re-register with the ClackCo Public Alerts Notification System.

During business hours, you may receive notifications that include an evacuation level. These are detailed below:

#### **Level 1: Be Ready**

Residents should be aware of the danger that exists in their area, monitor emergency services websites and local media outlets for information. This is the time for preparation and precautionary movement of persons with special needs, mobile property, and pets and livestock. If conditions worsen, emergency services personnel may contact you via an emergency notification system.

#### **Level 2: Get Set**

You must prepare to leave at a moment's notice. This level indicates there is significant danger to your area and residents should either voluntarily relocate to a shelter or with family/friends outside of the affected area, or if choosing to remain, to be ready to evacuate at a moment's notice. Residents may have time to gather necessary items, but doing so is at their own risk.

This may be the only notice that you receive. Emergency services can not guarantee that they will be able to notify you if conditions rapidly deteriorate. Area media services will be asked to broadcast periodic updates.

#### **Level 3: Go Now!**

Danger to your area is current or imminent, and you should evacuate immediately. If you choose to ignore this advisement, you must understand that emergency services may not be available to assist you further. Do not delay leaving to gather any belongings or make efforts to protect your home or business.

## **ShakeAlert**

You may have heard about the new ShakeAlert system in Oregon. ShakeAlert notifications, which aim to provide early earthquake warnings, are sent out by geographic area and no sign-up or registration is required to receive these alerts, although studies show that ShakeAlert notifications will only come seconds or tens of seconds before an earthquake shaking can be felt.

## **Vulnerabilities/Hazards**

This section details several common vulnerabilities that businesses may face. Many of these emergencies luckily happen rarely but are serious and business owners should take preparation seriously.



## Robbery and Burglary

While Lake Oswego is one of the safest communities in Oregon, business owners and employees should still be prepared in case a crime occurs. You might want to consider purchasing and installing surveillance equipment inside and outside of your business location to provide the police with useful video evidence in case a crime occurs. Make sure to include how you will monitor and maintain that equipment in your emergency plan.

In the event of a crime, it is safest to comply with a suspect's demands. If a suspect comes into the business and says that they have a weapon, whether seen or unseen, it is safer to assume they do have a weapon. The best thing you or your employees can do is to get a clear description of both the person and any vehicle they may be using. Note special or distinct characteristics that would make them stand out. Never challenge a suspect. As soon as the suspect leaves, call 911 to report the situation.

Installing an alarm at your business can help to keep your property secure. The Lake Oswego Police Department will respond to alarms at commercial properties if the business owner has an active Alarm Unit permit. Business owners should submit an application for a permit each year, which requires payment of a small fee and submission of the Protective Sweep Authorization form (that authorizes officers to enter a property when an alarm has sounded). This program can help to protect your business and alert law enforcement in the case of a burglary when the business is closed. However, it is important that business owners maintain their alarm systems so that police are not called out because of a malfunctioning alarm.

## Medical Emergencies

Medical emergencies can happen as a result of a disaster or can happen spontaneously to a customer or staff person. If someone at your place of business is in medical distress, call 911 immediately.

Purchase an automated external defibrillator (AED) to use if someone is in cardiac arrest, make sure it is easily accessible in your place of business, learn how to use it, train your staff on how to use it, and post a step-by-step guide on how to use it. This will help first responders to know whether an address or nearby address has an available AED when they respond to an emergency. Make sure that you and your staff know the signs of a heart attack, which may differ in men and women.

***Call the Lake Oswego Fire Department  
at 503-635-0275 if you purchased an  
AED for your business.***



Learn CPR and provide your staff with CPR training. The Lake Oswego Fire and Police Departments offer Hands-Only CPR training. Reach out to the Fire Department by phone at 503-635-0275 for more information.

Take a first aid class and provide your staff the opportunity to complete a first aid class. This is especially important for businesses that serve food or where patrons might otherwise be eating, so that if someone is choking, you are able to assist them. However, the need to administer CPR, first aid, or an AED may occur anywhere so all business owners should seek out appropriate training for them and their staff. The City of Lake Oswego Parks & Recreation often offers an Adult CPR, First Aid, and AED Training. More information is available in their current catalog of offerings available through their program registration website at [www.loparcs.org](http://www.loparcs.org). Additional classes can be found on the Red Cross website at [www.redcross.org/take-a-class/lp/cpr-first-aid-aed-certification-new-hero](http://www.redcross.org/take-a-class/lp/cpr-first-aid-aed-certification-new-hero). Remember to make sure as many of your staff are trained as possible, so that a medical emergency does not arise when a trained staff member may not be available to assist.

Opioid abuse is a serious concern in every community. Heroin, fentanyl, and prescription opioids are highly addictive and may cause individuals to overdose. Naloxone, available in an injectable, nasal spray, or autoinjector (similar to an EpiPen), is a highly effective drug that will counteract the effects of an opioid overdose. It is widely available through pharmacies in Oregon and many businesses include it in their first aid kits, in case an individual inside or nearby a business needs immediate assistance. If you need to administer Naloxone, do so and have someone call 911 immediately. Oregon law protects someone who overdoses and needs medical attention from prosecution and the state's Good Samaritan laws protects those who administer Naloxone from criminal and civil liability. For more information or to acquire Naloxone for your business' first aid kit, refer to Clackamas County's resources, found at [www.clackamas.us/publichealth/opioidsafety](http://www.clackamas.us/publichealth/opioidsafety).

## Fire

Fire is an all too common emergency, causing thousands of deaths and injuries and billions of dollars in damage each year.

***Check your business for fire hazards. Contact the Lake Oswego Fire Department at 503-635-0275 to schedule an inspection.***

Your business emergency action plan should include the following:

- Practice fire drills regularly, in accordance with the Fire Code schedule. If you have an office in a larger building of other offices, include your neighbors in your drill.
- Be certain your business is meeting the current requirements for fire codes and regulations.
- Ask the fire department to check your business for fire hazards. You can contact the Lake Oswego Fire Department about scheduling an inspection by calling 503-635-0275.
- If your business is located in a building with a Knox box (a locked box that contains a key to your building or office) and you change the locks, please contact the Fire Department, so that the key inside the Knox box can be changed.
- Makes sure that your commercial fire protection system is maintained. Contact the Fire Department with any questions or concerns or to inquire about their routine inspection program.

- Ensure that your fire extinguishers are in appropriate locations and are up-to-date on service.
- Make sure that outdoor equipment is stored in an orderly manner. Trees and hedges should be neatly trimmed and any landscaping refuse (i.e. branches, dead leaves, lawn trimmings, etc.) should be removed from the roof, gutters, and yard and then disposed of properly (not stored near your building).

Make certain every member of your staff knows:

- How to alert the fire department via fire alarm or phone. Call 911 in an emergency!
- Where fire extinguishers are located and how to use them. The Lake Oswego Fire Department offers fire extinguisher trainings. To schedule a training, please call 503-635-0275. More information is available at [www.lakeoswego.city/fire/fire-extinguisher-classes](http://www.lakeoswego.city/fire/fire-extinguisher-classes). For small businesses, you might consider scheduling the training for your staff in conjunction with other nearby businesses.
- Where every exit is in your office/building and which one to use in an emergency. Create evacuation maps and post those throughout your place of business.

***The Lake Oswego Fire Department offers fire extinguisher trainings. To schedule a training, please call 503-635-0275.***

Being prepared will help you move into action with a purpose rather than panic. If a fire occurs indoors, following these steps:

- Activate the nearest fire alarm pull station to initiate building evacuation. If your building does not have pull stations, establish a method of local notification.
- If you have been trained to use a portable fire extinguisher and if the fire is small in size, attempt to extinguish the fire. Do not jeopardize your safety under any circumstances – be ready to evacuate if the fire can not be quickly and safely extinguished.
- Call 911 and inform the dispatch of the situation even if you believe the fire is out.
- If you encounter smoke along your exit route, seek an alternate route and inform others as you go. Keep yourself as low to the ground as needed to avoid breathing smoke.

**If there is a fire outside of your business location, follow these steps:**

**1.**

Call 911.

**2.**

Close all windows and doors.

**3.**

Shut down the building's HVAC system or set to re-circulate only, until the outside air is clear.

**4.**

If safe, ask that all staff and customers/clients remain inside until the hazard is abated.



- Ensure that all are accounted for at assembly areas and ensure that arriving emergency responders are made aware of any persons you believe could still be inside.
- Once evacuated, do not re-enter the building until you are informed that it is safe to do so by fire officials.

## Wildfire

Overall wildfire risk across Lake Oswego is low to moderate, compared to other, more densely-wooded areas in eastern Clackamas County and other parts of the state. However, wildfire here is still a real threat that residents and business owners should be prepared for. Drought and dry conditions throughout various times of the year increase the risk for wildfire. Careless use of fire in highly wooded areas can also dramatically increase the chance of a wildfire, which can then quickly spread across trees and dry brush and threaten homes and businesses in the vicinity. Wildfire is an annual, serious problem in Oregon.

There are ways to prepare for wildfire:

- Post emergency phone numbers by every phone in your business.
- Make sure driveway entrances and your address numbers are clearly marked and highly visible.
- Select building materials and plants that resist fire. Oregon State University Extension Service has a helpful guide to fire-resistant plants that grow well in the Willamette Valley, which can be found at <https://catalog.extension.oregonstate.edu/em9103>.
- Regularly clean roofs and gutters.
- Plan ahead and be prepared to evacuate quickly if necessary.

## Earthquakes

Earthquakes strike suddenly, violently, and with little to no warning. Lake Oswego has several active fault lines. When the next Cascadia earthquake strikes, the shaking is expected to be very strong with areas of more severe shaking around the city's bodies of water (including Oswego Lake, the Tualatin River, and the Willamette River).

Identifying potential hazards ahead of time and advance planning can reduce the dangers of serious injury or loss of life from an earthquake. Repairing deep plaster cracks in ceilings and foundations, anchoring overhead lighting fixtures to the ceiling, and following local seismic building standards, will help reduce the impact of earthquakes.

Some possible hazards are:

- Tall, heavy furniture that could topple, such as bookcases, televisions, china cabinets, or modular wall units.
- Water heaters that could be pulled away from pipes and rupture.
- Appliances that could move enough to rupture gas or electrical lines.
- Hanging plants in heavy pots that could swing free of hooks.
- Latches on cabinets that will not hold the door closed during shaking.

- Breakables or heavy objects that are kept on high or open shelves.

Make sure that all of these possible hazards and anything else in your location of business that might cause injury to someone during an earthquake are anchored and secured.

### *During an earthquake, “Drop, Cover, and Hold on.”*

Take cover under a sturdy desk, table, or bench, or against an inside wall, and hold on to the nearest sturdy object. If there is no desk or table near you, cover your face and head with your arms and crouch in an inside corner of the building. Stay away from glass, windows, outside doors and walls, and anything that could fall, such as lighting fixtures and furniture. Stay inside until the shaking stops and it is safe to go outside. Most injuries during earthquakes occur when people are hit by falling objects while entering or leaving buildings. Be aware that electricity may go out or that sprinkler systems or fire alarms may turn on. Do not use elevators.

If you are outdoors during an earthquake, stay there. Move away from buildings, trees, streetlights, utility wires, and other structures that could fall and cause injury.

If you or someone else is trapped due to an earthquake or fire, call 911 and report your location immediately. Do not attempt to rescue others unless it is safe to do so. Inform anyone who may be trapped that you are getting help to them as soon as possible.

### **Flooding**

Some floods may be highly localized while others will be more widespread. A water main break or intense rain might cause unexpected flooding quickly, whereas other emergencies like prolonged heavy rain may cause water to accumulate and slowly cause flooding. In either scenario, having a plan may save your business and lives.

### *Flooding is among the most frequent and costly emergencies in terms of human hardship and economic loss.*

The area surrounding Oswego Lake, the Willamette River, the Tualatin River, Tryon Creek, Springbrook Creek, and the Oswego Canal are the most vulnerable flooding. FEMA has designated some of the areas surrounding these bodies of water as 100-



year floodplains, which means that annually, there is a 1% chance of a flooding event. There are additional 500-year floodplains in the Foothills and Palisades neighborhoods, along the western edge of Iron Mountain Park, and along the Oswego Canal, meaning that these areas have a 0.2% chance of flooding annually. While these areas are more vulnerable, flooding can happen almost anywhere, so it is important that all business owners are prepared.

Familiarize yourself and your employees with the early warning signs of flooding and stay alert to changing weather conditions. Some early warning signs are early snow melt, slow moving storm systems, and intense rainfall over several days.

As you make your plan, be sure everyone in your business understands the importance of knowing these and the other steps of your plan. You should:

- Monitor local weather forecasts.
- Know the safest route from your business to high, safe ground.
- Turn off all utilities at the main power switch.
- Consider moving your business to an alternate, safer location.
- Beware of downed power lines. Call 911 immediately if you encounter any.
- Stay out of the area unless authorities give you permission to enter.

Study the Alternate Location section of this document in case you need to move necessary business processes to another location to stay in business. By this time, you have checked with your insurer to be assured you have adequate coverage for a large impact.

If your business is in the floodplain, you will be responsible for protecting your property. Purchase sandbags before the rainy season begins and sandbag around your structures when flooding is imminent. Sandbags are available inexpensively at retail sites across the county, including Ace Hardware, Wilco, Home Depot, Fred Meyer, and other local home improvement stores. Keep materials such as plywood, plastic sheeting, and lumber on hand. To be effective, sandbags must be properly stacked. Check with local home improvement stores for sandbag demonstrations. The Lake Oswego Public Works Department may also offer sand and sandbags during a flooding or heavy rain event. In those instances, the City will make an announcement on the City's website ([www.lakeoswego.city](http://www.lakeoswego.city)) about when and where those materials will be available.

## Water Damage

Water damage and flooding can happen to any business: major roof leaks, leaky irrigation systems, failure of HVAC systems, broken underground supply lines, and water heater leaks are more likely to affect your business than a major community-wide flood. Make a plan to address those risks.

The speed of your response will directly impact the time it takes for you to get back to day-to-day operations. It is important that more than one person in your business know these steps.

- Know how to turn off the main water valve. Have specific, necessary tools located near the shut-off valve to save time and prevent property damage.
- Know how to safely shut down your electrical system.



- Have contact information for water extraction, HVAC, and plumbing specialists.
- Develop, maintain, and follow a systematic Operations and Maintenance Plan.
- Regularly inspect all key plumbing components, HVAC equipment, and irrigation systems.

## Winter Storms

Winter storms can present serious threats to safety and to your property. During winter storms, the roadways may be icy and slick, so you may want to consider staying home, if possible. Falling trees, ice, and power lines can make it unsafe to operate a vehicle or be on the street. If customers are unable to reach your business because of these dangers, you and your staff should stay home.

Additionally, winter storms can wreak havoc on property. Look for any areas where cold air can enter and seal those openings with caulking and insulation. Insulate any recessed lighting or other openings in the ceiling to prevent heat from escaping.

Make sure your heating system is functioning each year when the weather is getting colder and if it is not, get that fixed. You may also want to have portable heaters at your business location in case the main heating system fails.

You will also want to keep the pipes from freezing during extreme cold. Frozen pipes can burst and cause flooding and significant property damage. Consider insulating your pipes. During the cold weather, letting your faucet drip can help prevent freezing within the pipes and keep water running over areas of the pipe that are vulnerable to freezing.

If you are in your place of business during or after an ice storm, be aware of debris and falling ice. Ice will weigh trees down and can cause them to fall, causing bodily injury and property damage. Ice can fall from the roof or gutter, as well, and injure someone. Make sure to consider all of these hazards before reopening to the public.

## Active Threat

An active threat is someone who is armed with a weapon, has used deadly force, and has access to additional victims. Active threat situations are amongst the most serious emergencies. It is important to understand that these tragedies can happen anywhere and almost always happen without any warning. It is important to know how to react if an active threat is present in or near your business so that you can keep your staff, customers/clients, and yourself safe.



*Fortify your physical  
business location  
to prevent damage  
to equipment,  
inventory, or the  
building itself.*

The Department of Homeland Security recommends the following:

- **Run.** If there is an escape path, attempt to evacuate. Leave your belongings behind. Help others escape, if possible, but evacuate even if others do not agree to follow you. Prevent others from entering the area where the active threat may be. Call 911 when you are safe.
- **Hide.** If evacuation is not possible, find a place to hide behind large items, such as cabinets or desks. An ideal hiding place should be out of the threat's view, provide protection if gun shots are fired in your direction, and not restrict your options for movement or escape. Lock and blockade the door. Silence any phones or other sources of noise (e.g. radios, televisions, etc.). Turn off the lights and remain quiet.
- **Fight.** As a last resort and only when your life is in immediate danger, you should attempt to incapacitate the threat. If you have to do so, commit to fighting with your full force and improvise weapons.

Active threat situations are often over within minutes and may end before law enforcement arrives. When they arrive on the scene, their priority is to stop the active threat as soon as possible. It is important that you remain calm, follow officers' instructions, keep your hands visible at all times, and avoid pointing or yelling. Know that medical assistance for those who may be injured is on its way.

### *The Lake Oswego Police Department offers security assessments to local businesses.*

Should you choose to do a security assessment, an officer will come to your business location and give a presentation to your staff on how to respond to an active threat situation. For more information, please call the Police Department at 503-635-0250.

### **Epidemics and Pandemics**

The Center for Disease Control (CDC) estimates that workers in the United States lose nearly 111 million workdays due to flu alone. The financial impact of those lost workdays is significant. The COVID-19 pandemic has further highlighted how serious a threat transmissible illness is to workers and to businesses' continued operations. You can help protect your employees from the seasonal flu and from other transmissible illnesses through education and planning.

An epidemic or pandemic occurs when a new virus emerges for which people have little or no immunity, and for which there is no vaccine. It spreads easily person-to-person, causes serious illness and even death, and can infect an entire community in a short period of time.

According to the CDC, being vaccinated against the flu (annually), COVID-19, and many other transmissible illnesses is the single best way to prevent getting sick. Consider providing flu vaccination opportunities to your staff as an employee benefit. This may encourage all staff members and their families to get vaccinated. Most businesses in Oregon can legally mandate that their employees receive vaccinations. As a business owner, that may be a difficult decision and

Clackamas  
County has up-  
to-date COVID-19  
resources and guidance  
available for businesses  
at [www.clackamas.us/coronavirus/business](https://www.clackamas.us/coronavirus/business).

you should speak with an attorney before implementing such a policy. Offering opportunities and resources for your employees to get vaccinated against the seasonal flu, COVID-19, or another transmissible illness may be a more effective approach.

Evaluate your business for vulnerabilities related to air flow by monitoring air ventilation and equipment and consider improving ventilation measures. Use a flow chart to identify tasks/jobs in relation to staying open. This “staffing level” evaluation will help you determine the right people in the right place at the right time to keep your business operational. Consider essential and vital services, necessary services, and important services. Develop a strong cross-training program beginning with the most vital tasks/jobs to be certain you have proper coverage to stay open.

If an outbreak occurs in your business, you may need to take drastic steps to stop the spread, including temporarily closing your physical business location and providing services by phone or computer from home, if possible.

Evaluate the potential economic losses during possible quarantine periods or work “slowdowns”. What options can be developed to minimize and/or prevent an impact? Consider implementing the following policies, based on public health guidance from the Center for Disease Control, Oregon Occupational Safety & Health, and Clackamas County Public Health:

- All infected persons will stay home from work until they are symptom-free (or even several days after, depending on public health guidance). If a staff person’s symptoms are mild but they are infectious, they might be able to accomplish work tasks from home.
- All employees will wash their hands with soap and warm water upon arrival to work, at each break, and after using the bathroom facilities.
- All bathrooms, telephones, door handles, and other shared surfaces will be sanitized with disinfectant (such as 1:10 bleach/water solution) at least daily.
- All sharable cups, dishes, and eating utensils will be thoroughly cleaned after use or disposable items will be used.
- Staff, whether infected or not, may need to wear masks and maintain at least six feet of physical distance from other staff members and any customers/clients.
- Windows will be kept open during business hours to keep fresh air moving. You may also consider using fans and your HVAC system to circulate air effectively.





- Communicate specific information from public health experts pertaining to personal protection and the prevention of the spread of the infection to all employees as it becomes available.

## Chemicals

Chemicals are commonplace in most buildings and are used to purify drinking water, manage common pests, increase plant growth, and simplify household chores. When used or released improperly, chemicals can be hazardous to humans, pets, soil, and the environment.

Hazardous and toxic substances are defined as those chemicals present in the workplace or from an outside source which are capable of causing harm. In this definition, the term chemical includes dusts, mixtures, and common materials such as paints, fuels, and solvents. Occupational Safety & Health requires that all containers must be labeled and that you have the Material Safety Data Sheets (MSDS) on file for the products at your location. Some libraries maintain MSDS files for more than 100,000 substances that explain how to clean up a hazardous material spill. Metro's Transfer Stations are options to properly dispose of chemicals, see [www.oregonmetro.gov/tools-living/garbage-and-recycling/garbage-recycling-hazardous-waste-disposal-portland](http://www.oregonmetro.gov/tools-living/garbage-and-recycling/garbage-recycling-hazardous-waste-disposal-portland).

Common hazardous materials include all-purpose cleaner, alcohol, liquid cleaner, batteries, light bulbs, toner cartridges, bleach, and silicone sealant.

Generate a list of the hazardous materials you have onsite. Know the risks by knowing the products. Develop a plan to safely manage hazardous materials in your business location and steps to take in the case of spillage.

Chemicals, including many common household chemicals that may not be harmful alone, may create toxic fumes when mixed together. Cleaning those spills yourself can cause serious harm. If a single toxic chemical spills or leaks or if any chemicals are found to have been mixed (whether or not they are toxic separately), evacuate the building and call 911.

## Infrastructure Vulnerabilities

As roads, bridges, electric utilities, water and wastewater pipes, and other forms of infrastructure age, they become more vulnerable to failure, which can have serious impacts for safety and for your business operations.

### Bridges

The Oregon Department of Transportation (ODOT) is responsible for identifying structurally deficient bridges across the state, regardless of whether a bridge is owned and maintained by the state or by another jurisdiction. An event such as a strong earthquake can cause bridges that did not have any structural deficiencies to fail and collapse. If a bridge has collapsed, do not approach the downed bridge. Keep clear and call 911.

If you or a member of your staff are on a bridge when it collapses, remain calm. If you are driving over a bridge above land, turn off the ignition immediately to prevent combustion. Consider keeping a seatbelt cutting tool and a window-shattering tool (especially important in a vehicle with power windows) in all of your business' vehicles. If you were on a bridge traveling over water, escape the vehicle through the windows (break them if need be). Do not attempt to open the vehicle door. Swim out of the window and towards the nearest shore. Be aware that debris may still be falling from the bridge.

## Power Lines

If you see a downed power line in the vicinity of your business or while traveling on the road, always assume that the power line is live. That means that you should not approach a downed power line under any circumstances, including to rescue a person or animal close to the power line. Maintain at least 35 feet of distance between you and the power line. Stay in your vehicle and do not drive over the power lines. Call 911 immediately, even if you are a safe distance away.

## Utility Disruptions

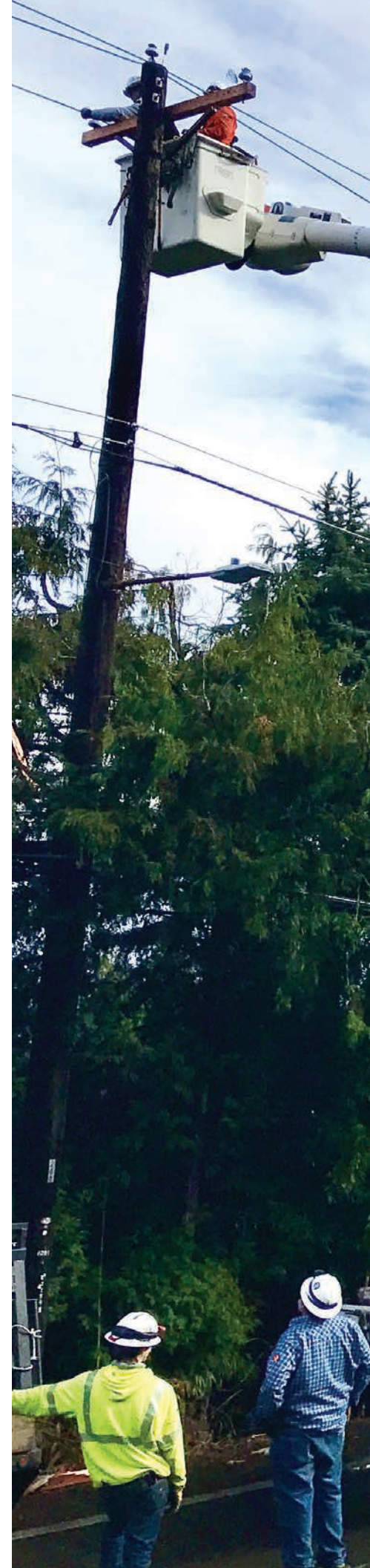
The world is dependent on utility services like electricity, natural gas, water, sewer, etc. Disruption of service could happen for a number of reasons, from severe weather to overtaxed power grids. These disruptions may impact your business briefly, but could affect your business for several days or weeks.

Knowing what to do can save your property and lives. Preparation is the key to safety. Here are some simple tips from PGE:

- Report an outage to PGE by calling 503-464-7777 or 800-544-1795. You can also report an outage through the PGE app or online at [portlandgeneral.com/outages](http://portlandgeneral.com/outages).
- Using PGE's outage map, you can see your specific outage on the map and see where they are at in the restoration process. You can also get a text alert when your power goes out and another when it's back on.
- Request updates from PGE to keep you informed. You can update your information by calling 503-228-6322.
- During an outage, unplug electrical equipment including office machines, computers and machinery with motors. This will prevent power surge damage when the power is restored.
- Turn on one indoor and one outdoor light so you and a PGE crew will know when service has been reestablished.

Now is the time to plan for a portable generator. Many local hardware stores have generators available for purchase, but you may need to work with an electrician for installation. Talk with hardware store employees and an electrician about generator models to make the best choice for your business needs. For businesses who rent their space, please consult with your landlord.

***To report an electrical outage, call PGE at  
503-464-7777 or 800-544-1795.***





# During the Emergency:





# Taking Action

Creating a plan, regularly testing it, and revising it will make getting through an emergency much easier. Being active in the preparedness stage makes being active during an emergency less stressful and allows you, as the business owner, to be more effective and efficient in protecting your and your employees' safety and your business' assets.

This section focuses on the important communication you will need to do in the immediate aftermath of an emergency. Part of that communication will involve where you re-open for business, once it is safe to do so. More details on that are included at the end of this section.

## Communication

The actions taken in the initial minutes after an emergency are critical and include calling for emergency assistance, family, friends, staff, vendors, clients, and customers. This is your opportunity to inform them of your situation, your plan on how to proceed, and next steps.

Begin by developing a chain of command now to make it possible for you to communicate quickly and effectively with everyone. Emergency managers use a tool called a "call-down list" to do this. The purpose of this list is so that information is efficiently communicated to everyone. Here's an example of what a call-down list might look like:

Sample Call-Down List [Business/Department Name] Updated [Date]				
Person Calling	Person to Call	Office Phone	Cell Phone	Home Phone
1. [Business Owner/ Manager]	2. [Staff]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
	3. [Staff]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
	4. [Staff]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
2. [Staff]	5. [Staff]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
	6. [Staff]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
3. [Staff]	7. [Staff]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
	8. [Vendor]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
4. [Staff]	9. [Vendor]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX
	10. [Vendor]	XXX-XXX-XXXX	XXX-XXX-XXXX	XXX-XXX-XXXX

This call-down list is numbered to show how Staff #2 is responsible for reaching out to Staff Members #5 and 6, after hearing from the business owner or manager. If the business owner cannot reach Staff #3 for example, they know to reach out to Staff #7 and Vendor #8. Adapt this list for your purposes! This can be a very helpful and

efficient tool, but in some severe disasters, it may take some time for telecommunications infrastructure to be repaired and become functional again.

## Staff and Management

Employee readiness is one of the most important efforts that a business owner can undertake to ensure the business will recover from an emergency or disaster. Follow these recommendations in preparing your communication plan for employees:

- Make a list of crucial jobs/tasks and the employees that currently serve in those positions. These employees should be your first line of communication (i.e., #2-4 on the example call-down list).
- Make a list of specific tasks to be completed by other personnel.
- Staff should always be included in the preparation and drill for your business emergency action plan. Employees should know that they may be asked to prepare and perform key pieces of the business emergency action plan even if those tasks are outside their regularly assigned duties.
- Cross-train employees on what to do if a key person is not on site so they can handle the situation until a key person arrives.
- Determine which staff members are trained in first aid, CPR, and AED. These will be key personnel to include during your transition. For those who are not trained, consider providing them with those training opportunities. Always look to “deepen your bench” so that you do not have to rely on any one staff member who may not be available in an emergency.
- Promote individual and family preparedness and encourage family disaster supply kits as part of your employees’ family emergency plans.

## Vendors and Suppliers

Once you have contacted your staff, it is time to begin contacting vendors and suppliers. Make sure that their contact information is available digitally and on a printed sheet of paper at your business location.

## Customers/Clients/Patients

You will also want to keep your records updated with names, phone numbers, email addresses, and account numbers of the customers and clients that are your primary source of income. If you had a disruption in your business, you will want to contact these crucial customers to inform them of the situation and your readiness to re-open. Loss of these customers would have a detrimental effect on resuming operations so it is best to keep them informed. You may already have a list of your major accounts, but make certain you have all the information needed to contact them during your recovery.

## Communicating During an Emergency

In an actual emergency, expect that communication may be difficult. Have each member of your staff provide multiple phone numbers and email addresses for you to use in order to inform them of an imminent or active emergency. Each employee may have a cell phone, a home phone, and phone numbers of other family members (or other “emergency contacts”) who can reach them. Keep this report in your vital records, including both a paper copy and a copy saved to your specific computer drive. E-mail can also be used, but a widespread emergency may mean those you are trying to reach by e-mail do not have internet access after the emergency. Consider building a “group” in your phone so you can text everyone quickly and let them know the latest status of your business. Also consider a



password-protected page on the company website. If it is possible, communicate via phone.

In the event of a large area being affected by a disaster, texting may be more effective when phone lines are swamped with emergency calls. If you do not receive a response to a text message, do not assume that the recipient received your text message.

Initially, you may be seeking only those employees who are crucial to the operation of your business. Call those individuals in to work if it is safe for them to travel there and be sure to communicate with the others.

Once you have reached a staff person, inform the employee of the latest status of the business. Inquire the health and wellbeing of all employees and only call them into work if it is safe for them to do so. At this point, direct your staff where you are and if they are being called to work. You will likely only need crucial staff at this point.

Strategize with your team on specific ways to help you relate needed information such as where to meet as an alternate location if your building or office is not usable. Determine what each staff member may need to bring so they can get to work immediately.


If your organization is large enough, the first contacts will be to management who will contact an assigned list of supervisors and employees. This information should live on your call-down list. Remember that the more contact information you have on file and the more accurate that contact information is, the easier the transition of getting and keeping your business running.

The important thing to remember is that you need to communicate during your disaster recovery. Hold a short meeting onsite or at predetermined offsite location to reassure staff members and prepare them for crisis management. Be upfront and honest with your staff even if you need to ask them to keep some information private.

## Managing Emergency Information

An emergency may arise at your business that will require you to communicate with a number of different people other than staff, such vendors, customers, and the media. You will want to update the media only if the emergency impacts your specific business and you choose to do so. If the broader neighborhood, city, or county is impacted, emergency responders and public officials will be updating the media.

Begin by making your call-down list and then consider when and how often staff members, vendors, and others need to be contacted. Also consider what you should say to each group.



*In an actual  
emergency,  
expect that  
communication  
may be difficult.*



Because so much will be happening quickly and you, as the owner/manager, will be pulled in a number of directions to make decisions, consider finding someone to represent your organization to make many of these contacts. This could be a high-level staff member, board member, or partner. This individual should be trustworthy and someone who is not easily ruffled under pressure as they may need to answer questions without much (if any) time to prepare.

Now prepare an information strategy to help you report information quickly and accurately to those on your list. Be specific about exactly what needs to be communicated.

- Develop a statement or response specifically for each group and follow the plan. Let them know that updates will be forthcoming as more information is available.
- Let your designated spokesperson do the talking. No one else from your business should speak to the media unless specifically assigned. This will keep the integrity of your business intact and reduce misquotes and spreading erroneous information.
- Build and use spreadsheets to track all communications to those on your list and record topics discussed and to whom. Be as organized as possible.

Do not overlook the impact of communicating through your business website and social media. The simplest way to manage information is designate specific members of your staff or company leadership who have access to social media and to define exactly what each person can say.

*Prepare an information strategy designed to help a  
trusted representative of your business report information  
quickly and accurately.*

## Where to Open for Business

During an actual emergency, this may be the most difficult decision you need to make. You will need to determine if you can keep your business open at the present location or find an alternate location from which to work remotely. Depending upon the situation, the decision to evacuate the area may be obvious or you may need to shelter-in-place. It is important to be prepared for any of these options.

Each decision you make at this point will have repercussions or challenges that impact each person on your team. By following the process step-by-step, your decision will become clearer in an actual emergency. For now, get your team to review each scenario.

## Shelter-in-Place

First, sheltering-in-place means not leaving your location to go to another location for protection. There are a number of reasons you may choose or be asked by authorities to shelter-in-place. It could be due to hazardous materials that may have been released into the atmosphere, and a shelter-in-place order is a precaution aimed to keep you safe while remaining indoors. It could be that the police need to secure a street, neighborhood, or area. Shelter-in-place is not generally long-term (although the public may be asked to shelter at home for more extended periods of time due to a winter storm or public health emergency) but rather a few hours for an emergency to be contained. In circumstances such as a crime in the area or a severe storm, it is best to stay inside at your current location for your protection and the protection of others. Instructions will come from a public official as to whether to shelter-in-place or evacuate. Listen to the authorities' instructions and use common sense.

In making your decision of where to shelter-in-place, look for a room inside your current location that can accommodate staff and customers/clients comfortably. It should be a place where you can store the necessary items including food, water, and other safety essentials. The amount of supplies you should have depends on the type and severity of the disaster and the number of people involved.

In the rare case that you need to shelter-in-place due to a large disaster or very severe weather, you may need to have up to two weeks' worth of food and water. For many shelter-in-place orders, being prepared to remain in your business location for up to eight hours is adequate preparation. However, there are rare exceptions, so you should keep in mind that grocery stores only carry a three-day supply of food, which will most likely be gone in a few hours.

To shelter-in-place:

1. Close the business. Encourage any remaining customers/clients to remain at your business location until it is safe to leave. However, if they choose to leave, you must allow them to do so. If the shelter-in-place order is implemented because of an active threat (i.e., someone with a weapon seeking to harm people), then lock and barricade the doors immediately to prevent their entry.
2. Set the door alarm unless your alarm will activate with movement in the shelter-in-place location.
3. Bring everyone into the room where you are sheltering-in-place. Shut and lock the door.
4. The individual responsible for emergency supplies should begin unpacking and providing for the safety and needs of everyone including staff, clients/customers, or visitors. Be judicious in utilizing resources from your emergency supplies until you know more about how long you need to stay sheltered.
5. Keep listening to the radio or television until you are told all is safe or to evacuate. Local officials may call for evacuation in specific areas at greatest risk in your community.
6. Keep a log of your experience.

## Shelter-in-Place Emergency Supply Kit

Your business should have an emergency supply kit in a preset location that is checked annually. Workplace emergencies vary greatly depending on the disaster, type of business, and the worksite. When preparing for a possible emergency situation, it is best to think first about the basics of survival: fresh water, food, clean air, and warmth. Here is a basic list of supplies to be included in your supply kit:

**In preparing your shelter-in-place emergency supply kit, think first about the basics of survival:**

**1.**

Fresh water

**2.**

Food

**3.**

Clean air

**4.**

Warmth



- Drinking water: 1 gallon per person per day (additional water should be included for sanitation).
- Non-perishable canned food or commercially purchased emergency food and a mechanical can opener.
- Flashlights with spare batteries.
- First aid kit.
- Personal hygiene items.
- Sturdy shoes and gloves.
- Battery or hand-crank radio.
- Tarps and duct tape.
- Blankets and sleeping bags.

During extended periods of sheltering-in-place, you will need to manage water and food supplies to ensure you have adequate amounts of necessary supplies. Remember that your staff should have any prescription medication or medical equipment that they require with them.

## Evacuation

Some emergencies may require you to leave the workplace quickly. First, design a schematic of each floor of your building. Designate emergency exits, fire extinguishers, and AEDs on each floor. Use large arrows and graphics showing exactly where the person is (looking at the map) and where to exit quickly and safely.

Determine an assembly site outside your facility where everyone will gather so you can account for workers, visitors, and customers. If an impending natural disaster or man-made emergency forces you to evacuate or if emergency personnel order you to leave, follow a prepared evacuation plan.

Designate at least two to three places to assemble outside your facility. Plan how you will notify and assemble your staff. Choose a number of destinations in different directions so there are options in an emergency. Find locations that are both close to and further away from your current business location.

- Plan places both within and outside your immediate neighborhood.
- Become familiar with alternate routes to your destination.
- In case roads and freeways are congested, become familiar with other means of transportation out of your area like public transportation, less congested routes, and shortcuts. Plan ahead as many others will be doing the same thing.
- If using a motor vehicle is not an option, what are other travel options?
- Take your emergency supply kit unless you suspect it has been contaminated.
- Secure your office. Lock the doors and windows.
- Take your emergency action plan with back-ups and laptops, tablets, cell phones – anything and everything to get your business back up and running. You can now consider opening your business at an alternate location.



If time allows, shut off water and electricity before leaving. Lock your office doors and activate all alarms.

## Alternate Location

It is important to plan ahead for the possibility that you will be unable to work from your existing business location following an emergency. The recovery location could be at a similar business through a mutual aid agreement or a pre-determined alternate location. When planning ahead consider the necessary services and customer amenities, including parking. Call Lake Oswego Community Development at 503-635-0290 for information on alternate locations and zoning. For information on permits for tents and other temporary shelters, contact the Lake Oswego Fire Department at 503-635-0275 or visit [www.lakeoswego.city/fire/fire-department-permits](http://www.lakeoswego.city/fire/fire-department-permits).

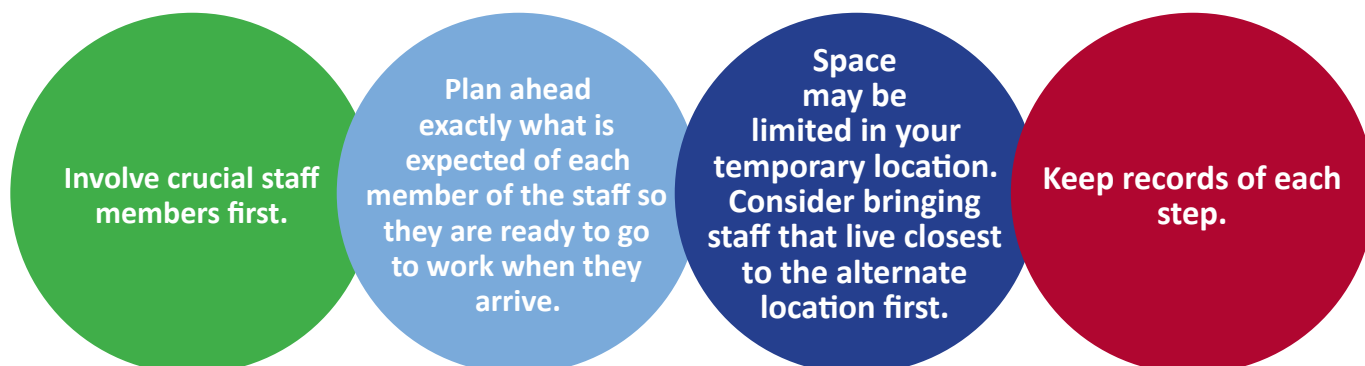
When determining an alternate location, consider these three steps:

- If only your business is impacted by an emergency, find a location close to your current business. This way your staff will be more comfortable being close and you and crucial members will be able to commute between your business and the alternate location to meet the needs of your business.
- In the case that your community or neighborhood might be compromised, find a location that is outside your neighborhood but not a great distance away.
- If the larger area is impacted, consider a location in another city outside your area. Select a location that has as many amenities to get your business up and running and be able to stay functioning for at least two to three days. If you need to travel outside your region, consider providing commercial lodging for you and your staff. Check with a prospective lodging facility to see if they have space and resources needed for your business to work. This way everyone will be able to stay and work in one location. Also, consider the time necessary for your staff to communicate with their families.

It is very important that you and your staff practice reviewing these steps so that you only need to tell your staff “we are meeting at location #1” or “location #2” to save critical time in the early stages of a business emergency. Make certain to keep the owner/manager of your business informed and that you contact them prior to contacting your staff. Select staff to be assigned to the recovery location and which business functions will be performed there. You may not need everyone at this time, and with so many things moving at once, keep records of this process. When you have finalized all arrangements for the recovery site, return to this record and enter the actual name and address of the location.



As you are developing the various plans for this move, talk to your staff about what will be expected of them.



Be sure you are fully informed about the emergency to be certain that the emergency warrants this move. Moving your business to an alternate location can be costly and will most certainly impact your business. Make sure the move is absolutely necessary before disrupting staff and customers.

## Vehicle Safety

In the busy world of business today, it is not uncommon for business leaders to be out and about meeting clients, taking care of important errands, or attending meetings. Your business may have employees who use a company vehicle. It may happen that you, or someone on your staff, are driving when an emergency happens.

Customize your vehicle emergency kit to fit your specific needs. You should consider including:

- Jumper cables, flares, and reflective triangles.
- Flashlights with extra batteries.
- First aid kit (remember any necessary medications should be provided by staff).
- Non-perishable foods like canned food, and protein rich foods like nuts and energy bars.
- A manual can opener.
- Drinking water: at least 1 gallon of water per person per day (not including sanitation).
- Basic toolkit with pliers, wrenches, screwdrivers, and duct tape.
- Battery or hand-crank radio with extra batteries.
- Sand for better tire traction in inclement weather.
- A shovel.
- Ice scraper.
- Warm clothes, gloves, hat, sturdy boots, jacket and an extra change of clothes for the cold.
- Blankets or sleeping bags.
- A seatbelt cutting tool and a window-shattering tool.
- Portable cell phone charger and car charger.



## Shelter-in-Place in Your Vehicle

You can even be prepared to shelter-in-place in your vehicle if you plan ahead. When you are running out the door, it is too late to prepare vehicles for safety. Remember, sheltering-in-place is generally for a few hours at most.

If you are driving a vehicle and hear advice to “shelter-in-place” on the radio, take these steps:

- Follow the directions of law enforcement officials.
- If you are very close to home, your office, or a public building, go there immediately and go inside. Follow the shelter-in place recommendations for the place when you arrive.
- If you are unable to get to a home or building quickly and safely, pull over to the side of the road. Stop your vehicle in the safest place possible. If it is sunny outside, it is preferable to stop in a shady spot to avoid being overheated.
- Turn off the engine.
- Close the windows and vents.
- If there is smoke or a chemical spill in the area, seal the heating/air conditioning vents with duct tape.
- Listen to the radio regularly for updated advice and instructions.
- Stay where you are until you are told it is safe to get back on the road. Be aware that some roads may be closed and traffic detoured.

*“By failing to prepare, you are preparing to fail.”*

*~ Benjamin Franklin*





# After the Emergency:





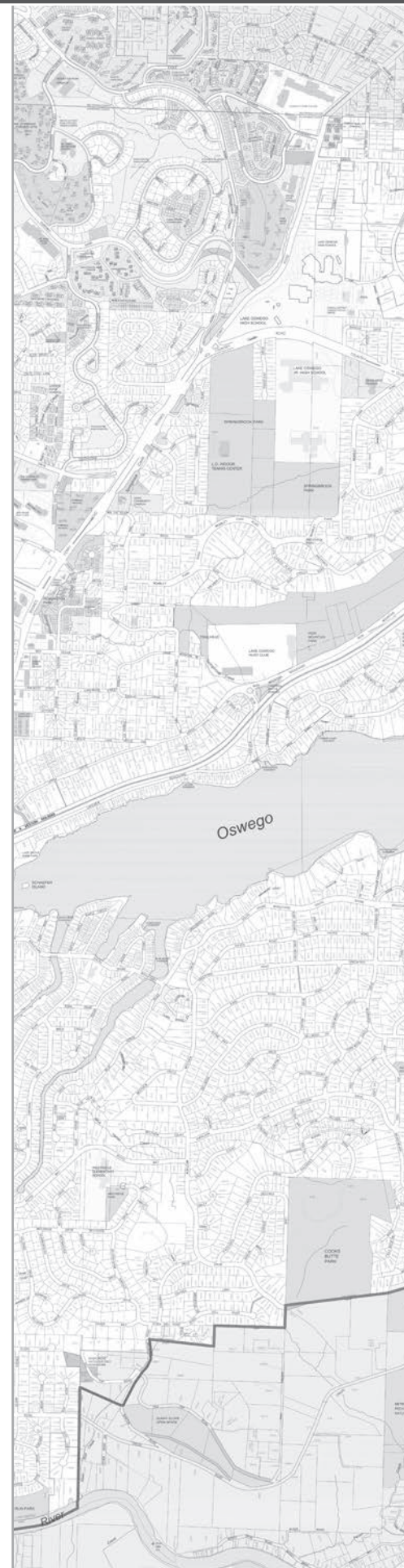
# Recovery

Once the health and safety of your staff and customers/clients are no longer facing an immediate threat, it is time for you, as the business owner, to turn your attention towards rebuilding and recovering. This work may take days, weeks, or even months, depending on the emergency. Your business' recovery will help your community to recover. Use your emergency action plan and rely on all of the preparedness work that you and your staff have done. This period may be the most difficult, but you will not be facing it alone.

## Summary

At this point, you have prepared for or experienced an emergency or disaster. In the planning process, you have:

- Discussed with your staff and your own family the importance of home readiness and having a plan that will be drilled until everyone in the home is comfortable to move into action when an emergency happens.
- Pulled together your great team of staff to look at a wide variety of possible risks and have evaluated and inventoried your property, machinery, office space, and supplies.
- Looked at the impact an emergency could have on your supply chain or the supply chain of your vendors/suppliers and found alternatives should the need arise.
- Reviewed your financial and insurance readiness and met with professionals to discuss maximizing coverage and options should you need them.
- You have reviewed your document storage, cyber security, and system for backing up all files.
- Drilled a variety of emergency scenarios with your staff. This is a very important step in readiness. It gives people a sense of comfort to know what to do in an emergency other than panic! In fact, people who panic often create another set of challenges for businesses and responders.
- Developed the call-down list for your staff, looking at those staff members who hold critical positions in the business. In an actual emergency, you may not choose to bring all staff in immediately. This list will give you the information needed to bring critical staff in first until you build back to full service.
- Included vendors/suppliers on your call-down list. This list will be invaluable in an actual emergency and will give you the opportunity to contact those who make your business function. Now you are prepared to contact them in an emergency and let them know you are up and doing business.



- Determined how to manage emergency information with staff, customers, vendors, and the community. You are also prepared to speak with the press, if you need to.
- Identified other options for where to open for business. Once you and your staff are ready to get back to business the question might be “where?” You are prepared to answer that.
- Have prepared your emergency kit with supplies necessary to keep you and your staff comfortable. You are also prepared should an emergency or disaster happen while you or members of your staff are in a vehicle—either theirs or your company vehicles.
- Talked to your staff about an active threat scenario and how to be prepared. Now, should something happen, you and your staff will move quickly to exit the building, or hide in a secure room and even, if their life is in jeopardy, fight.

The most important things you can do to be prepared are to make a plan and practice drills. When an emergency happens, you will be able to respond quickly and with purpose. A large and crucial task for those who are prepared will be to calmly deliver clear instructions to those who are nearby. Do not make the mistake of being unprepared.

According to FEMA, “recovering from a disaster is usually a gradual process.” Put people and safety first in that process! You should expect some measure of disorder and chaos. By being prepared and drilled, you can provide clear, concise instructions to those involved. Follow these steps:

1. Call 911 if that has not been done yet.
2. The person in charge of the emergency action plan is the person in charge of the immediate post-emergency location. Do not waste time with a power struggle. Follow the steps of your emergency action plan.
3. Check for injuries of any/all individuals at your location. Find those members of your team who are skilled in first aid and begin getting organized. Keep injured individuals in a safe place until help arrives. Try not to move the injured unless it is necessary to do so.
4. Contact family or emergency contacts as quickly as possible. Ask those who are uninjured to assist making calls for those injured.
5. Finding those that are missing is a critical step. If individuals are missing, search in groups. No one individual should leave the safe location to find another individual. You just might end up losing two people.
6. Dealing with emotional and mental trauma is also important. Be aware of the emotional and mental status of those around you. Draw in members of your team who are skilled and prepared to help talk quietly with people to calm them.
7. Provide food, water, and warmth first. Draw from the resources of your emergency supply kit.
8. Take inventory of the disaster damage inside and out. Make sure the building’s structure is safe to stay in. If it is not, find a safe location outside. Look around for pooling water, the smell of gas leakage, smoldering fire, and animals. Avoid areas with those risks. Also, make sure everyone is away from the entrance to the building or driveway. This will give ample room for emergency responders to get to you.



*Remember to put people and safety first!*

## Evaluation

In the Before the Emergency portion of this document, you looked inside and outside for areas that could potentially be problematic. Evaluate your business, both inside and out and determine the magnitude of the emergency/disaster.

- Was only your business impacted? What is the visible extent of any structural damage? Take note of damage to the building or other infrastructure.
- Were surrounding businesses, streets, other property affected? To what extent?
- Was there a widespread event that affected your neighborhood, your city, or a larger area?

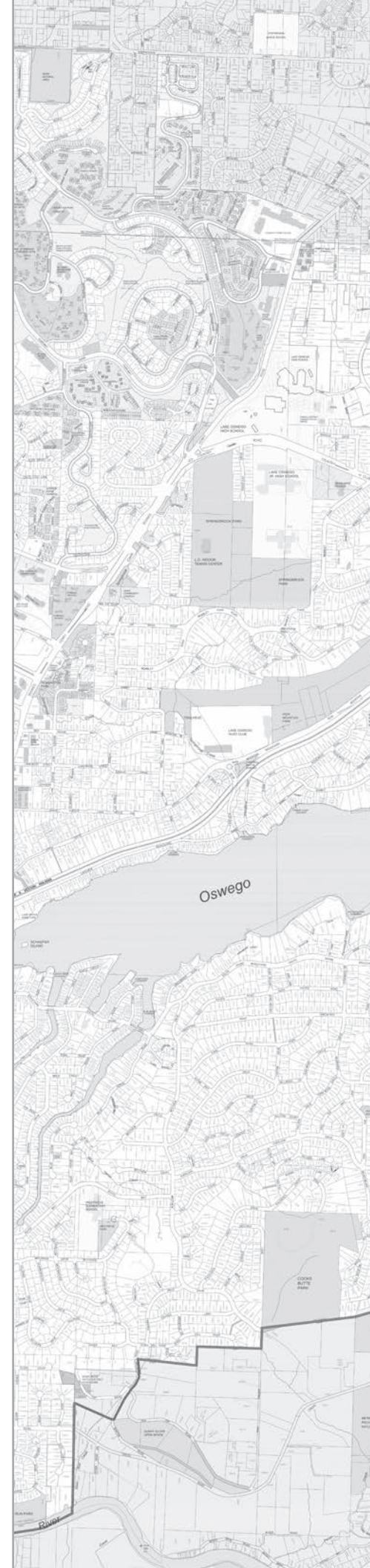
Your staff should have moved into action and sheltered-in-place or moved to an alternate business location, if appropriate. Perhaps only essential staff have been working. Until it is safe to re-enter your business, continue to follow the procedures in place.

By using information from the media and emergency responders, you will be prepared to make next-step decisions. Do all you can to safely stay in business and get your all of your staff back to work. Evaluate if other means or measures need to be implemented for safety. Follow the instructions of the emergency responders closely.

Be sure to keep other staff members updated on your progress. As best you can, determine a potential timeframe when other staff may be put back to work. Remember, those staff members not working at this point are without an income (other than earned leave, sick leave, and paid time off). Every day builds a potentially disastrous financial picture for them and their families. Getting them back to work as quickly as possible will enable your business to return to full power. Do not forget the option of working from home. Non-essential staff can be home calling customers/clients and vendors.

## Inventory

Your valuable papers and resources should be locked in a fire- and water-proof safe. Pull your paperwork together and begin the inventory of your building and contents. Enter your office/building cautiously, being aware of loose boards, ceiling tiles, book shelves, file cabinets, and other furniture that may have fallen over. Also, be aware of slippery floors and cabinets that are open where objects might fall.



Do a walk around the outside of your building/office to determine the stability of the building and foundation. Take pictures of the damage – inside and outside. This will enable you to compare with pre-event pictures and inventory lists. These damage photos can be used not only for insurance purposes but also may assist in post-emergency/disaster recovery funding. Be sure to keep a copy of your emergency evaluation and at least one copy of the damage photos. Additional copies may be needed for insurance and financial aid.

Be sure to also check for:

- Natural gas. If you smell gas (rotten eggs) or hear “hissing,” leave immediately.
- Sparks or broken wires (especially if water is present). If possible turn off the electricity at the circuit breaker or fuse box. Do not attempt to turn on lights until you are sure the electricity is safe. Call a Chamber member electrician to be sure.
- Roof, foundation, etc. If the building, or any part of the building, looks unstable, do not enter. Contact a contractor for evaluation.
- Water and sewage systems. If pipes are damaged, turn off the main water valve. Do not flush toilets until you know that sewage lines are intact.
- Food and other supplies. If electricity has been off for some time throw away any food that was frozen and has thawed or that may have come in contact with contaminated water.
- Household chemicals may have spilled during an event. Only clean them up if safe to do so (i.e., it is only one chemical that you know to be non-hazardous). Clean them up quickly and discard any damaged or broken containers. If the chemical is hazardous or if there is any mixing of chemicals, do not touch the chemicals, evacuate everyone from the property, and call 911.

## Volunteer - CERT

Once you have determined that your staff, location, and property are safe, get involved in the recovery process by volunteering. Depending on the level of damage, there are many things that need to be attended to, such as securing a location, clearing away debris, assisting others with injuries, and much more.

A great place to start is to receive Community Emergency Response Team (CERT) training, run by the Lake Oswego Fire Department. For more information, call 503-635-0275.

CERT-trained individuals understand systems and procedures designed to save lives and recover. All training courses are taught by qualified CERT trainers. Courses are open to all Lake Oswego community members.

In addition to CERT, contact the American Red Cross. During all stages of an emergency, there are many volunteer opportunities.

## Recover

Now that you have determined the extent of damage, you should:

- Contact your financial institution about any money or loans you may need. Again, you have already discussed this so this is simply the time to determine the necessary steps and complete the tasks.



- Contact your insurance agent. Take a copy of your post-emergency inventory and copies of photos of damage. Take the necessary steps to recoup all available compensation.
- Contact the City of Lake Oswego Community Development Department for questions about rebuilding or renovation, including assistance with zoning and building codes.

## Additional Financial Assistance

FEMA conducts an assessment of a disaster after the governor has declared an emergency and concludes that state and local resources are insufficient. Governors must request federal assistance through FEMA's regional offices. After that, FEMA assesses the situation and submits a report and recommendations to the president. FEMA generally establishes Disaster Recovery Centers (DRC) that act as clearinghouses for information and assistance to victims.

Some agencies are set up to provide assistance to businesses after an emergency or disaster. There are some considerations to keep in mind when seeking assistance from the following agencies:

### FEMA

FEMA does not offer grant assistance to businesses or farmers. However, FEMA does act as a referral agency for business owners and farmers to find other sources of emergency relief. FEMA may have a list of additional referral resources for business owners after a major disaster. These referrals can be obtained by contacting the FEMA helpline once a disaster has been declared by the president of the United States.

### Small Business Administration (SBA)

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. The SBA can help businesses and nonprofit organizations in seeking funds for rebuilding efforts and replacing lost/disaster-damaged personal property. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance and other compensation.

SBA does offer low-interest loans to businesses who have experienced damage to property or economic injury. These loans can help repair or replace damaged property not already covered by insurance. It may also be used as working capital. You can obtain information about these low-interest loans at a Disaster Recovery Center after the president declares a major disaster.

A business may borrow up to \$2 million for any combination of property damage or economic injury. SBA also offers Economic





Injury Disaster Loans or low-interest working capital loans to small businesses and many nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

SBA funding opportunities, including Economic Injury Disaster Loans, COVID-19 relief, and other grant and loan programs, can be found at <https://www.sba.gov/funding-programs>.

### **U.S. Department of Agriculture**

For farmers and ranchers, information and materials on disaster recovery programs are available at [www.farmers.gov/recover/disaster-tool](http://www.farmers.gov/recover/disaster-tool).

### **Business Oregon**

During the COVID-19 pandemic, federal funds were distributed for small business relief through Business Oregon. There may be future disasters where Business Oregon makes grants or loans available to disaster-affected businesses. These opportunities would be dependent on a disaster and state policy. If made available, more information on such opportunities could be found at [www.oregon4biz.com](http://www.oregon4biz.com).

Unrelated to disaster recovery funding, Business Oregon offers low-interest direct loans and loan guarantees to emerging- and growth-stage businesses. These may be good opportunities for business funding that could be used to improve your business facility's resilience.

### **Lake Oswego Chamber of Commerce**

More local sources of disaster recovery funding may be available depending on the circumstances. Listen for news of any such short-term funding programs. Call the Lake Oswego Chamber of Commerce at 503-636-3634 to share news of or inquire about such opportunities. To sign up for news and information, e-mail [info@lake-oswego.com](mailto:info@lake-oswego.com).

### **Clackamas County Economic Development**

The county's Economic Development department may also have resources available on their website at [www.clackamas.us/business](http://www.clackamas.us/business). You can reach department staff by phone at 503-742-4219.

*“Preparation, I have often said, is rightly two-thirds of any venture.”*

*~ Amelia Earhart*

# Additional Resources

- American Red Cross (Cascades Region)  
[www.redcross.org/cascades](http://www.redcross.org/cascades)
- City of Lake Oswego Business Preparedness  
[www.lakeoswego.city/business](http://www.lakeoswego.city/business)
- Federal Emergency Management Agency for Businesses  
[www.ready.gov/business](http://www.ready.gov/business)
- Occupational Safety and Health Administration Being Prepared  
[www.oshaeducationcenter.com/articles/emergency-action-plan/](http://www.oshaeducationcenter.com/articles/emergency-action-plan/)
- Oregon Office of Emergency Management Business Preparedness:  
[www.oregon.gov/oem/hazardsprep/Pages/Business-Preparedness.aspx](http://www.oregon.gov/oem/hazardsprep/Pages/Business-Preparedness.aspx)
- Small Business Administration Prepare for Emergencies  
[www.sba.gov/business-guide/manage-your-business/prepare-emergencies](http://www.sba.gov/business-guide/manage-your-business/prepare-emergencies)
- U.S. Chamber of Commerce Small Business Disaster Recovery  
[www.uschamberfoundation.org/sites/default/files/media-uploads/USCCF\\_SBDR\\_QuickGuide\\_v5.pdf](http://www.uschamberfoundation.org/sites/default/files/media-uploads/USCCF_SBDR_QuickGuide_v5.pdf)

## Financial Readiness

- Federal Emergency Management Agency Emergency Financial First Aid Kit  
[www.fema.gov/sites/default/files/documents/fema\\_effak-toolkit.pdf](http://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf)
- Internal Revenue Service Preparing for a Disaster (Taxpayers and Businesses)  
[www.irs.gov/businesses/small-businesses-self-employed/preparing-for-a-disaster-taxpayers-and-businesses](http://www.irs.gov/businesses/small-businesses-self-employed/preparing-for-a-disaster-taxpayers-and-businesses)

## Cybersecurity

- Cybersecurity and Infrastructure Security Agency  
[www.cisa.gov/publication/stopthinkconnect-small-business-resources](http://www.cisa.gov/publication/stopthinkconnect-small-business-resources)
- Federal Communications Commission Cyberplanner  
[www.fcc.gov/cyberplanner](http://www.fcc.gov/cyberplanner)
- Small Business Administration  
[www.sba.gov/business-guide/manage-your-business/stay-safe-cybersecurity-threats](http://www.sba.gov/business-guide/manage-your-business/stay-safe-cybersecurity-threats)







*“Before anything else,  
preparation is the key to  
success.”*

*~ Alexander Graham Bell*



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