



Business Disaster & Continuity Planning Guide

(FOR SMALL BUSINESS)

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Conducting a Business Impact Assessment and Recovery Plan

Introduction

As the weather events of the recent past have shown businesses today need to not only plan for future sales but also plan for future disasters. This booklet is provided by the Seaside Chamber of Commerce and the Seaside Downtown Development Association to help you plan for those future emergencies.

A small investment of time will go a long way toward averting serious damage to your business and minimize the disruption that a natural disaster can cause to your life and business livelihood. The Small Business Administration says that 25% of small businesses that close for more than three days due to disaster do not reopen. Take the time to plan. Don't be part of that one in four.

Plan

Chapter One

General Considerations:

What can you do to protect your building?

- Integrate disaster protection for the building as well as the contents when planning new structural, security or fires systems. If you rent, work with the owner if possible. In other words, make sure the roof is sound before putting a lot of money into remodeling the interior of your business. If you are remodeling think about adding the wiring in the walls for telephone, fire and security systems. It's relatively cheap at the time of construction, much more expensive to retrofit.
- Having a fire or a portion of a roof blow off an adjoining section of a building may shut your business down as well
- Take steps to protect your assets in such a situation

What will be the financial impacts?

- What happens if your business shuts down from a disaster for a day, week, or entire quarter
- What possible fines or penalties would you face if you couldn't meet contractual obligations
- Would there be negative publicity if you can't provide goods or services after a disaster
- What could you do to attract customers back after a disaster
- What options do you have with creditors if cash flow won't allow you to meet all of your financial obligations
- Don't hide from creditors. Call them as soon as possible to make sure they know about the problem. Don't assume they "saw it on the news"

- Talk truthfully with your employees. Tell them if they still have a job. When to expect to go back to work. When will they receive any money owed to them

What if your suppliers are temporarily forced to shut down?

- Do your suppliers have emergency plans
- Do you know what those plans entail
- Consider making purchases from suppliers outside the area. This may provide you with a back up should your usual suppliers shut down

What if you are forced to relocate temporarily?

- Consider where you would relocate
- Could you work out of your home, mobile office, or trailer
- Consider a rental company, can they provide equipment or a building
- If the disaster is widespread could the rental company still take care of your needs
- If you were in a temporary facility, would your suppliers or your customers be able to find you
- Will existing employees know what to do during a transition, and how would they adapt

There is a lot to think about and decide after a disaster. It helps to have the information needed to make those decisions ahead of time.

What about Insurance?

- When did you last review your policies
- Remember, most policies do not cover flood and earthquake damage. You may need to purchase separate policies for these events.
- Make sure you understand what the insurance limits and deductibles are.
- Consider business interruption insurance. Closing for only a few days can have a substantial impact on revenues

- Do not assume your business will “snap back” as soon as you reopen. Your customers may not know that you have reopened, or relocated. Or, they may be now using your competitors
- Your business may not be able to withstand the double impact of lost revenue and increased expenses
- Even if your insurance covers expenses and loss of income, it may not cover interruptions from damage that occurs away from your location to suppliers, customers, or utilities

What records do you need?

- Make copies of all your records, including computer files, leases, tax records and insurance policies and store them in a separate location
- Remember, technology is changing rapidly. The computer records you store today may be not be retrievable because the media you stored them on has become obsolete and the equipment or operating system is no longer used. Do you know of anyone who still has a floppy disc drive?
- Computer storage relies on magnetic tape technology and it is easily erased by any magnetic field.
- Today there are companies that will store your file copies, or create digital copies and store them safely away from your place of business. A new start up company provides you with a special thumb drive and you save files to it. While you are on line the thumb drive automatically updates those files which are stored on Amazons S3 storage system and the cost is about \$30.00 a year.
- Make a video or photographic record of your business and inventory and store it in a separate place as will as your records
- If the records are stored on site. Basements and ground floor rooms may be inundated. Records tend to be heavy. During an earthquake an upper room storage area may become a ground floor storage area very quickly.

- Any storage area should be secured and not accessible to the public.
- Make sure computers, phone systems, and other electronic devices has uninterruptible power supplies
- Make sure your hardware and software licenses are up to date and arrange with vendors to be able to replace computer systems quickly
- Consider microform storage, film and fiche are compact, lightweight, and easily transportable but they are expensive to implement

Do your employees know about your emergency plan and what to do during a disaster?

- Meet with employees twice a year to review emergency plans. An easy way to remember this is to do it when we change from standard to daylight savings time and back again
- Make sure employees know how to safely evacuate the building
- In the event of tsunami or earthquake make sure your employees know how to protect themselves and your customers, and know how and where to evacuate
- For businesses with high employee turn over, you might consider having a written set of instructions and all safety items are reviewed at the time they are hired
- Workplace training in first aid and/or CPR can actually save you money. According to the Red Cross your ROI for training can give you as much 4 to 6 dollars for each dollar spent
- Training your employees also filters back to the families. Especially with first aid and tsunami preparedness

Pandemic Flu Outbreak

- Anticipate how to function with a significant portion of your workforce absent due to illness or caring for a family member

- Practice good health habits, including eating a balanced diet, exercising daily and getting sufficient rest.
- Take these common sense steps to help stop the spread of germs. Wash hands frequently with soap and water & Cover coughs and sneezes with tissues.
- Stay informed about pandemic influenza and be prepared to respond.

Clatsop County Health Department, 820 Exchange,
Astoria 503-325-8500.

Oregon State Health Division information, 1-800-
422-6012

Oregon State Extension Service 503-325-8573

Nationally, go to www.pandemicflu.gov

Checklist for people with special needs

- Identify employees with special needs such as hearing, sight or mobility impairments
- Evaluate the requirements needed by the identified employees
- Consider a buddy system to help specific individuals
- Work with employees and staff to make sure everyone has been advised about appropriate medical information and have extra medical supplies or equipment stored on site
- Work with employees who have special needs to ensure they have back-up equipment or supplies they might require
- Motels might want to develop a colored card or dot system that would identify guests with disabilities

Conduct evacuation drills to evaluate procedures necessary for moving people with special needs. For example, motels having to move a wheel chair bound guest from an upper floor when there is no power for the elevator

This overview is not designed to scare you but it is intended to get you thinking and planning about the future of your business. The following pages are provided to assist you with that planning. Remember, this is not something you can do once and then leave on the shelf. It has to be constantly revised. Your business changes, some hazards may diminish and others may arise. Technology changes and so does the business environment. All of these things constantly evolve and change and so must your emergency plan

Remember 25% of small businesses that close for more than three days following a disaster do not reopen

Prepare

Chapter Two

Start with the basics

(Fill in with pencil. Names, positions, and numbers change)

Primary business location

Business Name

Address

City and State

Telephone Number

The persons listed below will be the primary and secondary persons in charge and serve as contact in case of an emergency.

Primary PIC

Secondary PIC

Telephone Number

Telephone Number

Alternate or Cell Number
Number

Alternate or Cell
Number

E Mail

E Mail

**Secondary business location
If primary location is inaccessible this
business will operate from this location.**

Business Name

Address

City and State

Telephone Number

The persons listed below will be the primary and secondary persons in charge and serve as contact in case of an emergency.

Primary PIC

Secondary PIC

Telephone Number

Telephone Number

Alternate or Cell Number
Number

Alternate or Cell

E Mail

E Mail

Chapter Three

Emergency Contact Information

Police/Fire/Ambulance	Dial 911
Non-Emergency Police	503-738-6311
Non-Emergency Fire	503-738-5420

Contact the police department and obtain the emergency contact form. This form asks for names and telephone numbers of key people in your business. The police rely on this form to contact you if there is a problem with your business. Such as an alarm, break in, fire, or unlocked door.

County Sheriff	503-325-2061
Oregon State Police	503-325-2231
National Guard Camp Rilea	503-861-7800
Providence Seaside Hospital	503-717-7000
Pacific Power	888-221-7070

Northwest Natural Gas Odor Emergencies
800-882-3377

Northwest Natural Gas line locating Service
800-332-2344

Qwest Repair	800-603-6000
City of Seaside Public Works	503-738-5112
City of Gearhart City Hall	503-738-5501
Clatsop County Central Services	503-325-8662

FEMA 800-621-3362
www.fema.gov 500 C Street S.W. Washington, DC 20472

Insurance Provider Local Number

Insurance Provider National Number

Type of Insurance

Policy No

Deductibles

Policy Limits

Coverage

Do you have or need Flood Insurance, earthquake insurance, or business interruption insurance?

Notes:

Insurance Provider Local Number

Insurance Provider National Number

Type of Insurance

Policy No

Deductibles

Policy Limits

Coverage

Do you have or need Flood Insurance, earthquake insurance, or business interruption insurance?

Notes:

Insurance Provider Local Number

Insurance Provider National Number

Type of Insurance

Policy No

Deductibles

Policy Limits

Coverage

Do you have or need Flood Insurance, earthquake insurance, or business interruption insurance?

Notes:

Name of Sign Company

Phone number of Sign Company

It is important to get your business sign replaced and operating as soon as possible

Emergency Radio Stations

KAST AM 1370	503-325-2911
KMUN FM 89.9	503-325-0010
KCBZ FM 94.9	503-738-8668
KCYS FM 98.1	503-717-9643

These radio stations are designated as emergency broadcast stations or have backup power and should be on the air if at all possible.

Establish a person or business outside of the area to serve as a contact source for employee and family communication.

Have your employees listen to one the above radio stations. List the stations to listen to in order. If the first station is off the air, there will be a second or third option.

This will give them general information about what is happening in the area. Call that station and have them broadcast specific instructions to employees and family members.

Chapter Four

What to prepare for and who is assigned to do it

The following natural and man-made disasters could affect businesses in this area depending on location

Fire

Flood

Severe Winter Storms

Earthquake

Earthquake/Tsunami

Land Slides

Coastal Erosion

Power Outages/Voltage Spikes

Pandemic flu outbreak

Other disasters that may be unique to your business

The following personnel will participate in emergency planning and crises management. List the position or title that would be the responsible party. If you list individuals by name, do it in pencil so they can be easily changed

The following people, businesses, or agencies may participate in our planning

The following is a prioritized list of critical operations, staff and procedures we need to recover from a disaster.

1. Operation

Staff in Charge

Action Plan

2. Operation

Staff in Charge

Action Plan

3. Operation

Staff in Charge

Action Plan

A good resource for training aids and courses is The American Red Cross. They are on line at www.redcross.org. There is disaster preparedness information for businesses and families including a special section of PDF coloring books for children.

For training courses, training aids and supplies go to:

www.shopstaywell.com

This site is a Red Cross affiliate and offers most items at very low cost.

Suppliers and Contractors

Remember, disasters are random. A disaster may have spared your company but it destroyed a primary supplier or a primary customer, so plan for all three events.

Company
Name _____

Street
Address _____

City _____ State _____

Zip Code _____

Contact Name _____

Account Number _____

Materials/Services Provided

***If this company experiences a disaster, we will obtain
supplies from the following:***

Company
name _____

Street
Address _____

City _____ State _____

Zip Code _____

Contact Name _____

Account Number _____

Materials/Services Provided

Company Name _____

Street
Address _____

City _____ State _____

Zip Code _____

Contact Name _____

Account Number _____

Materials/Services Provided

Company Name _____

Street Address _____

City _____ State _____

Zip Code _____

Contact Name _____

Account Number _____

Materials/Services Provided

This Sheet can be photo copied if more space is needed

Chapter Five

Computer safety and back up power

Computer Hardware Inventory

- Log your computer hardware serial and model numbers. Attach a copy of your vendor documentation
- Record the name of the company from which you purchased or leased this equipment and contact name to notify for computer repairs.
- Record the name of the company that provides repair and support for you computer hardware.
- If flood or high winds are forecasted. Consider wrapping electronic devices in plastic or plastic garbage bags

Model	Serial	Cost	Date of purchase
Hardware (CPU)	_____	_____	_____
Monitor	_____	_____	_____
Printer	_____	_____	_____
Keyboard	_____	_____	_____
Mouse	_____	_____	_____
Other	_____	_____	_____

Model	Serial	Cost	Date of purchase
Hardware (CPU)	_____	_____	_____
Monitor	_____	_____	_____
Printer	_____	_____	_____
Keyboard	_____	_____	_____
Mouse	_____	_____	_____
Other	_____	_____	_____

Model	Serial	Cost	Date of purchase
Hardware (CPU)	_____	_____	_____
Monitor	_____	_____	_____
Printer	_____	_____	_____
Keyboard	_____	_____	_____
Mouse	_____	_____	_____
Other	_____	_____	_____

Software Vendor or Leasing Company Information

Company Name / Product _____

Street Address _____ City _____

State ____ Zip _____

Phone _____ Fax _____

E Mail _____

Contact Name _____

Account Number _____

Serial Number

Software Vendor or Leasing Company Information

Company Name / Product _____

Street Address _____ City _____

State ____ Zip _____

Phone _____ Fax _____

E Mail _____

Contact Name _____

Account Number _____

Serial Number

Software Vendor or Leasing Company Information

Company Name / Product _____

Street Address _____ City _____

State ____ Zip _____

Phone _____ Fax _____

E Mail _____

Contact Name _____

Account Number _____

Serial Number

Software Vendor or Leasing Company Information

Company Name / Product _____

Street Address _____ City _____

State ____ Zip _____

Phone _____ Fax _____

E Mail _____

Contact Name _____

Account Number _____

Serial Number

Off-Site Data Backup Information

Company Name _____

Street Address _____ City _____

State ____ Zip _____

Phone _____ Fax _____

E Mail _____

Contact Name _____

Account Number _____

Internet Service Provider (ISP) Information

Company Name _____

Street Address _____ City _____

State ____ Zip _____

Phone _____ Fax _____

E Mail _____

Contact Name _____

Account Number _____

Computer Service Technician

Name

Phone

Address

Communications

We will communicate our emergency plans with co-workers in the following way;

Cyber Security

To protect our computer hardware, we will:

To protect our computer software, we will:

If our computers are destroyed, we will use back-up computers at the following location:

Records Back-up _____ is responsible for backing up our critical records including payroll and accounting systems.

Back-up records including a copy of this plan, site maps, insurance policies, bank account records and computer back-ups are stored onsite _____.

Another set of back-up records is stored at the following off-site location:

If accounting and payroll records are destroyed, we will provide for continuity in the following ways:

Emergency Power and lighting

Recent power outages have renewed interest in electric generators. Many businesses lost a lot of food during these outages and other businesses had to close. Not because they were damaged but because they could not light their businesses or power their computers and cash registers. A generator may have allowed them to stay open or at least maintain refrigeration. Here are some things to consider before purchasing a generator.

- It is cheaper and easier to install a generator long before an emergency than it is to install one during an emergency
- Not all generators are created equal
- Wiring your business for a generator can cost more than the generator itself
- Size matters
- Propane and Natural gas generators are also available but are much more expensive than gasoline powered generators.
- Decide what you need to power and then match the generator to the load, a freezer will hold for about two days if it is kept shut. Is that long enough
- Watts equals power. Find the wattage of each appliance you need to power and then add them up.
- Generators tend to burn oil, get one that senses when the oil is low and shuts off
- For you home you maybe able to get by with a 5,000 watt model and some extensions cords, minimum 16 gage with 14 gauge. For your business you will probably need an electrician. To power a restaurant, for example, would require a 40 to 65 kilowatt generator. Shop around and get price quotes or bids before wiring.
- Find a way to secure the generator. Several were reported stolen during previous outages.
- One prolonged power outage can than pay for the expense.
- Stay away from candles or oil lamps. If you need light use battery operated devices.

Respond

Chapter Six

Emergency Procedures

Employee Emergency Contact Information

_____	_____
_____	_____
_____	_____
_____	_____

Annual Review

We will review and update this business and disaster plan in

Date: _____

Shelter-in-Place For

(Check with city to see if this applies to your location)
(Write in location address)

If we must take shelter quickly

Tsunami Evacuation (Distant Event:)

- Remember, a distant event provides 4 to 6 hours to evacuate
- Distant waves are smaller and most places in town will not need to evacuate
- Only businesses or employees who are located near the ocean, river or estuary need to be concerned about inundation

If necessary evacuate to (location)

Warning will be:

Person in charge of shut down and locking up will be:

Responsibilities Include:

Tsunami evacuation maps, posters and other information is available at (.....). This information should be given out to all employees

Building starts shaking (Near Event) Stop, drop, and cover. In earthquakes most injuries result from falling objects. When the building stops shaking employees will proceed, along with any customers, to a designated evacuation area. Do not waste time. You have approximately 25 minutes from the time the earthquake starts to get to high ground.

- Owners and employees **do not** have time to track down family members

Evacuation Route for this business is:

Remember employees and customers must walk to evacuation point, automobiles will be useless

Are employee families aware of the Tsunami hazard and know what to do and where the evacuation areas are?

Fire

- Call 911 immediately for any fire regardless of size.
- Clear all areas of personnel and customers or guests
- Close any doors around the fire and leave.
- Initiate an evacuation of the building, closing doors as you pass through them on you way out of the building.

Fire extinguishers are located:

Fire extinguishers were last inspected:

Escape routes are:

Meeting area outside is:

Who is in charge if owner or manager not available:

Who is the insurance company:

Who is the agent and phone number:

Personnel that know how to operate the Fire Alarm System

Personnel that know how the sprinkler system operates

Make sure the sprinkler system rated to seismic standards

Make sure all fire exits marked clearly and unobstructed

Flood

Emergency number list is located:

Employee call down list is located:

Insurance agent name and number are:

Electrical shut off switches are located:

And are marked with:

The following items are to be moved above the water line

<hr/>	<hr/>
<hr/>	<hr/>
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<hr/>	<hr/>
<hr/>	<hr/>
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List of Emergency Supplies

- **NOAA Weather Radio**
- **AM/FM portable radio w/batteries or crank operated AM/FM radio**
- **First Aid Kit**

Are supplies adequate for the size of staff and number of customers? Are all supplies up to date?

- **Flashlights/Lanterns/Batteries**
Are the batteries fresh?
- **Waterproof Plastic Bags/Garbage Bags**
- **Plastic roll sheeting/duct tape**
- **Camera/Film/Disc/Batteries**
- **Water/Food Supplies**

You need at least a 3 day supply of non-perishable food and 3 quarts of water per person per day. Water should be replaced every 6 months, food replaced per package date

- **Tool Kit (basic tools, gloves, pry bar)**
- **Contact Information**
- **Generator**
- **Paper Towels/Toilet Paper**
- **Blankets**
- **Mops/Buckets/Bleach/Rubber Gloves/Face Masks**
- **Other**

Pandemic Virus

A pandemic is a global disease outbreak. An influenza pandemic occurs when a new influenza virus emerges for which there is little or no immunity in the human population, begins to cause serious illness and then spreads easily person to person worldwide.

A pandemic is likely to be a prolonged and widespread outbreak that could require temporary changes in many areas of society, such as schools, work, transportation and other public services. An informed and prepared public can take appropriate actions to decrease their risk during a pandemic.

Communities, businesses and individuals should:

- Develop preparedness plans as you would for other public health emergencies
- Participate and promote public health efforts in your community
- Talk with your local public health care providers
- Adopt business practices that encourage sick employees to stay home

Chapter Seven

Utilities checklist

Power

- Show employees the location of main electrical service shutoff and the proper way to shutdown electrical service. If necessary designate someone to switch off the power.
- Make sure all switches or breakers are clearly identified as to their function and what circuits they control.
- Make sure all transformers, breakers and switches are secured and clearly visible and unobstructed.
- If flooding is a possible hazard, make sure all electrical devices or services are above groundwater level.

Gas

- Designate certain personnel to shut off gas and have a wrench available to turn the valve.
- If the gas is turned off, make sure employees know that you need trained people to turn the gas back on. This insures that all appliances and equipment are properly brought back on line. Call the NW Natural for assistance.
- Most buildings in this area were constructed before seismic hazards were known. Make sure water or sewer pipes and electrical conduits are secured against movement and are protected from falling objects.

Telephone

- Telephone systems and cordless telephones will not work during power outages. If you have a generator make sure the phone system is supplied or you have an uninterruptible power supply (UPS) to run the system.
- Another option is to have a regular home phone wired in ahead of the telephone system. It will operate on telephone companies' line voltage.
- Arrange to have an alternative site available for customers and employees to call into and get messages. Remember, when the power is out, cell phones may still be working. If you have call forwarding on your main business line you may be able to send incoming calls to a cell phone.
- Think of other methods of communications that may be available to you. Such as e-mail, voice mail, and two way radios, or text messaging, be creative.

Chapter Eight

Security

- Consider alarm systems, if you do not already have them for:
 - Smoke and or heat
 - Burglary
- Make sure locks are heavy duty
- Consider a double cylinder dead bolt style lock
- Make sure window are securely fastened or barred
- Make sure easy access to your business can not be gained from an adjoining business.
- Check access from the roof through vents for skylight

With the adoption of computer controlled inventory some retailers have discovered that their employees were stealing more from them than the customers were. Although most of your employees are honest and hardworking, it only takes one or two to turn your bottom line from black to red. In today's environment, it's important to maintain a vigil on everyone involved with your business, customer and employees alike.

- Consider closed circuit television
- Remote monitoring over the internet
- Mystery shopper
- Proper controls on the handling of cash
- Regular audits
- Inventory checks and controls
- For retail stores place items of value away from the front door and where they can be easily observed.
- Try to eliminate dark corners and alcoves that offer shoplifters a place to hide merchandise inside their clothes
- Have counterfeit detection pens available at your cash registers
- Be able to maintain a view of the cash register(s) at all times

Resume

Chapter Nine

Disaster relief for businesses and employees

Disasters produce a lot of physical damage but they also produce a lot of financial hardship for employees as well as the business they work for. Many people in this area live week to week and the loss of a week or more of wages can be a serious problem. Here is a list of resources that may be able to help get people get back on their feet.

American Red Cross Local Office 503-325-4721

American Red Cross Family Services 866-GET-INFO
866-438-4636

Clatsop Community Action 503-325-6513 or 503-325-1400

South Clatsop County Food Bank 503-738-9800

Oregon Department of Human Services 503-325-2894

Oregon Employment Department 503-325-4821

Note. The employment department has a person on staff who can help answer many questions about taxes as they relate to business and payroll issues.

Oregon Employment Dept Unemployment Insurance claims
1-877-877-1781

After many disasters unscrupulous people will move in posing as contractors, roofers, electricians etc. If repairs are required to your business, your home or the homes of your employees it is a good practice to make sure any contractor you use is reputable and legal. You can call the following numbers to check on these people

Construction Contractors Board 503-378-4621
Better Business Bureau Serving Alaska, Oregon, Western
Washington (503-212-3022)

If the county is included in a federal disaster declaration then the following federal agencies would be able to assist both businesses and individuals. Remember, they provide mostly low interest, long term loans. These loans make up the difference between actual costs and what insurance may cover. Only under rare circumstances do they offer grants.

FEMA 1-800-621-3362, or www.fema.gov
500 C Street S.W.
Washington, DC 20472

U. S. Small Business Administration (SBA)
1-800-659-2955 email disastercustomerservice@sba.gov
or go to their website
www.sba.gov/services/disasterassistance
Federal low interest disaster loans for homeowners, renters,
and businesses of all sizes.

NOTES

Acknowledgements

**American Red Cross
Federal Emergency Management Administration
Institute for Business & Home Safety
Small Business Administration
The Greater Boca Raton Chamber of Commerce
Pennsylvania Disaster Preparedness Guide
Penn State University Disaster Planning Guide
Wellington, New Zealand Business Emergency Planning
Guide**

**Washington Military Department Emergency
Management Division**

**Douglas Barker – Seaside Chamber of Commerce
503 738 6391**

Disclaimer

This manual is provided by the Seaside Chamber of Commerce for the use of its members. It is intended as a guide and reference only. The Chamber of Commerce makes no guarantees to the accuracy of the information and assumes no responsibility or liability with respect to said information.

www.seasidechamber.com