



# EMERGENCY PREPAREDNESS

A guide for Central Coast businesses & nonprofits



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# Inside This Report

<b>Extreme heat .....</b>	<b>12A</b>	<b>Storms/Flooding precautions.....</b>	<b>19A</b>
<b>Wildfire prevention/planning .....</b>	<b>14A</b>	<b>The value of preparation .....</b>	<b>20A</b>
<b>Earthquakes and the Great ShakeOut .....</b>	<b>18A</b>	<b>Resources.....</b>	<b>26A</b>

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# Preparing for extreme heat all year

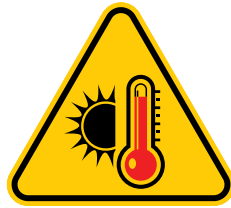
## High temps hit California in fall, spring months

### Things are heating up

California is at the epicenter of the extreme heat wave that has hit the country and the Central Coast is certainly no exception.

According to the National Ocean and Atmospheric Administration, 2023 was the hottest year in recorded history, and on the South Coast, temperatures are rising faster than anywhere else in the country.

It used to be that the summer months were reserved for beating the heat by going to the beach, enjoying some ice cream, and finding other ways to stay cool, but as the years go on, that appears to no longer be the case.



September is becoming just as hot as July and August, and counties across the state are issuing heat warnings well into October as well.

So remembering to stay cool is no longer exclusively a thing to worry about in just the summer.

It is important to remember that the heat can come — and will come — throughout the year, and so being prepared for that is our top focus for this year's second annual Emergency Preparedness Guide.

— Jorge Mercado

### What is extreme heat?

Extreme heat describes temperatures that are much hotter than average, and an extreme heat event is two or more days and nights of unusually high heat for a given geographic area.

Because some places are hotter than others, this depends on what's considered average for a particular location at that time of year.

High levels of humidity can make outdoor temperatures feel hotter.

Climate change is leading to more frequent, more severe, and longer-lasting episodes of extreme heat in California, posing a greater danger to Californians.

Heat kills more people directly than any other weather-related hazard.

Certain population groups are at greater risk of heat-

related health impacts, including unhoused people, those working outdoors or in unconditioned indoor environments, older adults, infants and children, those with chronic health conditions, people with disabilities, pregnant people, and those with low income.

However, heat-related illnesses and deaths are preventable.

**Data Source: California Department of Public Health**

### Tips for responding to excessive heat events: do's and don'ts

#### Do: Wear appropriate clothing

- Choose lightweight, loose-fitting clothing.

#### Do: Stay cool indoors

- Stay in an air-conditioned place as much as possible.
- If your home does not have air conditioning, go to the shopping mall or public library—even a few hours spent in air conditioning can help your body stay cooler when you go back into the heat.

- Call your local health department to see if there are any heat-relief shelters in your area.
- Use your stove and oven less to maintain a cooler temperature in your home.
- Take a cool shower or bath to cool off.

#### Do: Schedule outdoor activities carefully

- Try to limit your outdoor activity to when it's coolest, like morning and evening hours.
- Rest often in shady areas so that your body has a chance to recover.

#### Do: Pace yourself.

- Cut down on exercise during the heat.

- If you're not accustomed to working or exercising in a hot environment, start slowly and pick up the pace gradually.

#### Do: Wear sunscreen

- Sunburn affects your body's ability to cool down and can make you dehydrated.
- If you must go outdoors, protect yourself from the sun by wearing a wide-brimmed hat, sunglasses, and by putting on sunscreen of SPF 15 or higher 30 minutes prior to going out.
- Continue to reapply it according to the package directions.



**Do:** Stay hydrated

- Drink more fluids, regardless of how active you are.
- Don't wait until you're thirsty to drink.
- Stay away from very sugary or alcoholic drinks—these actually cause you to lose more body fluid.
- Avoid very cold drinks, because they can cause stomach cramps.

**Do not:** rely on electric fans

- Electric fans may provide comfort, but when the temperature is in the high 90s, they will not prevent heat-related illness.

**Do not:** Ignore warning signs

- If exertion in the heat makes your heart pound and

leaves you gasping for breath, STOP all activity. Get into a cool area or into the shade, and rest, especially if you become lightheaded, confused, weak, or faint.

**Do not:** leave kids, pets, or anyone else in cars.

- Never leave infants, children or pets in a parked car, even if the windows are cracked open.
- To remind yourself that a child is in the car, keep a stuffed animal in the car seat. When the child is buckled in, place the stuffed animal in the front with the driver.
- When leaving your car, check to be sure everyone is out of the car. Do not overlook any children who have fallen asleep in the car.

- Never leave pets in a parked vehicle
- Provide your pet with fresh, cool water every day in a tip-proof bowl
- Don't force animals to exercise when it is hot and humid
- Bring water and take breaks in the shade when walking
- Ensure pets have plenty of shade and shelter if kept outside
- Asphalt and concrete can get very hot and cause severe burns on the pads of your pet's feet
- Animals with flat faces are more susceptible to heat stroke since they cannot pant as effectively
- Keep your pet well-groomed, but resist the temptation to shave off all of their hair to keep them cool
- Signs of heat stroke in dogs and pets include:
  - Breathing quickly or panting louder/heavier than usual
  - Weakness and/or collapse

**Do not:** ignore food safety

- Drinking alcohol to try to stay cool is a bad idea and could dehydrate the body.
- Avoid hot and heavy meals as they add heat to your body

**Signs and Symptoms of Heatstroke**

**Symptoms:** headache, nausea, face flushed, hot and dry skin, no perspiration, body temperature over 101°F, chills, and/or rapid pulse.

**First Aid:** Cool person immediately! Move to shade or indoors, wrap in a cool, wet sheet, and get medical assistance.

- Heat stroke is an emergency! Call 9 1 1.

**Data Source: County of Ventura**

- Dry or sticky gums
- Pale, muddy, or red-colored gums (normal is light pink and moist)
- Drooling
- Vomiting or diarrhea
- Excessively tired, dizzy, or confused
- Bruising or bleeding

**Other safety tips for hot weather:**

- Never let your pet swim or run around an unfenced pool unattended.
- Pets can get sun burned too! Apply pet-safe sunscreen to areas such as the top of the nose, especially in lighter-colored breeds
- Make sure your pet is current on heartworm and parasite preventatives
- River, pond, and beach water is not safe for pets to drink. If you take your pet swimming, ensure they have separate, fresh water available to drink

**Data Source: Center for Disease Control**

**Protecting your pets during extreme heat**

Pets and companion animals feel the heat just as much as humans do and they can also suffer from heat-related illnesses. Heat stroke in pets is a life-threatening emergency and can lead to organ damage or death if not treated quickly.

**Pets may be at a higher risk for heat stroke if they:**

- Are wearing a muzzle (which prevents their ability to cool off by panting)
- Are overweight or of a large breed
- Have long or thick coats
- Are of a breed that has restricted airways (such as bulldogs, pugs, boxers, Boston terriers, Persian cats, and other brachycephalic breeds)
- Have underlying heart, lung, or tracheal disease

**Steps to help your pets:****Saving money and beating the heat**

If you cannot afford to run your air conditioning on a hot day, consider finding a cooling center in your county! Cooling centers are free, indoor air-conditioned

locations where you can keep cool when there are extreme heat weather conditions. The California Governor's Office of Emergency Services encourages residents to visit their county's community services pages for resources, including heat safety information and

places to stay cool. To find your nearest cooling center visit: [ews.caloes.ca.gov/coolingcenters/](https://ews.caloes.ca.gov/coolingcenters/).

— Jorge Mercado





# Spreading awareness

## More caution needed as California fires grow in numbers

Earlier this year, the California Fire Foundation hosted a wildfire symposium in Santa Barbara. This story is coverage from that event.

California, and the Central Coast as a whole, is no stranger to wildfires and this year has been more active than previous years.

Despite that, officials gathered at a wildfire symposium in Santa Barbara on Aug. 13 to discuss a more resilient future for Santa Barbara and Ventura Counties when it comes to fighting these fires.

Hosted by the California Fire Foundation, leaders from the county and beyond gathered to discuss strategies aimed at helping mitigate the effects of wildfires, which are only becoming more prevalent.

Brian Rice, chairman and president of the California Fire Foundation, shared his experience of how being in the fire service for 40 years, he has seen the intensity of these wildfires getting worse.

During his speech, he shared how these gatherings are important and how spreading the knowledge to everybody in the community is imperative.

“Otherwise, we’re just going to rinse, recycle and repeat what we’ve been doing forever, and we know now that we can do better than that,” he said.

Santa Barbara has seen its share of fires this year, with the now-contained Lake Fire near Los Olivos burning

nearly 40,000 acres as well as smaller fires having broke out this summer.

In northern California, the Park Fire, which is only about 54% contained as of Aug. 21, is still burning, having already scorched about 430,000 acres so far.

“In the last two years, the fire seasons have been moderate,” Joe Tyler, director of Cal Fire, said.

“But it didn’t take long — until June of this year for a heat wave across California and for unexpected and unanticipated lightning to occur across the Central Valley, and we were off to the races.”

One of the most devastating fires in the last few years was the Thomas Fire, which scorched Santa Barbara and Ventura Counties.

As a result, lessons have been learned from such an incident and have been documented by UC Santa Barbara professor Sarah Anderson.

Usually, the “fire seasons” for California are in late summer or early fall, but seeing as how the Thomas Fire started in winter, fires are now a year-round concern.

In her research, Anderson stressed the need for more proactive measures going forward given this knowledge.

This includes more flexible funding, improved water supply and greater collaboration between fire agencies and vulnerable communities.

“We live in a really fire-prone area. We have to be able to handle it. That is just our reality,” she said.

The city of Santa Barbara is currently working through its Community Wildfire Protection Plan — blueprints specific to the area’s wildfire needs.

Mark von Tillow, wildland specialist for the city of Santa Barbara Fire Department noted how the community has needed to come together for such a thing to be successful.

He noted how they have taken “tons of vegetation out of places that we needed to for years.”

“We’re now starting to see some change, and the public seems to enjoy what we’re doing. That’s positive feedback.”

Raymond Fugere, the director of Wildfire Safety for Southern California Edison, also spoke at the symposium about the efforts the public utility has taken to prevent wildfires.

Southern California Edison power lines that came into contact during high winds sparked the Thomas Fire in 2017, investigators found.

“We’re not just doing one thing, we’re doing multiple layers because there is no one ‘magic’ solution,” he said.

This includes “hardening the grid.” One way is by installing cover conductors, which would stop sparks from occurring, which could then cause a fire.

On top of that, they are doing other things to change how lines are protected.

“We’re making our relays that protect our lines more sensitive on days that have high fire, because if we can cap and operate a little power, we reduce the electricity and the energy, reducing that likelihood of a fire,” he said.



Photos courtesy of R. Navarro 2024



# Preparing for the worst

## Checklists you must have before emergencies strike

### Disaster Preparedness for Small Business Owners

- Get Ready BEFORE disaster happens
- Insurance – is it up-to-date, complete, sufficient? Speak to your broker annually to review your policy.
- Emergency savings – do you have 3 months of operating expenses set aside in an emergency fund?
- Taxes and financial statements – are you up to date with tax filings and financial statements? You may not be able to apply for emergency funding (grants, loans etc) without them.
- Vital records – are these backed-up off-site on a regular basis? Do you have copies of all the documentation you would need to keep running your business in a different location? Examples include: payroll records, business license, insurance information, legal

and financial records.

- Contact lists – do you have up-to-date employee, customer and vendor information available off-site so you can reach your staff and key business contacts if you can't get to the office?
- IT back-up plan – what would happen if your system went down, and you couldn't access any company software? How would you record business sales if your POS went down?
- Alternate location identified – where would you operate your business from if you couldn't be in your regular place of work?
- Equipment back-up/alternates – what equipment might you need spares of to keep your business operating without interruption?
- Take regular photos of normal business location,

equipment, inventory etc in the event that you would need to show to an insurer when making a claim.

- Register with your local City, County and Utility disaster preparedness services for notifications.

### Recover fast AFTER disaster happens

- Check in with your employees
- Visit Ready.gov for updates.
- Register with FEMA if you have suffered personal and/or business losses.
- Take photos and document damages immediately.
- Start a claim with your insurer immediately.
- Volunteer in your community if you can.
- Contact your local WBC/SBDC for emergency business assistance.
- Pivot your business – what might your community need at this time?

**Data Source: Women's Economic Ventures**

### Disaster supply kit basics

Store items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers such as plastic bins or a duffel bag.

A basic emergency supply kit could include the following recommended items:

- Water (one gallon per person per day for several days)
- Food (at least a three-day supply of non-perishable food and some canned goods)
- Battery-powered or hand crank radio and a NOAA

Weather Radio with tone alert

- Flashlight
- First aid kit
- Extra batteries
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Additional clothing: pants, jackets, shirts, shoes,

socks, etc.

- Wrench or pliers (to turn off utilities)
- Manual can opener (for food)
- Local maps
- Cell phone with chargers and a backup battery
- Cash in small denominations
- Important family documents such as copies of insurance policies, identification and bank account records saved electronically or in a waterproof, portable container

**Data Source: Ready Santa Barbara County**



Courtesy photos



## A LEGACY OF GENEROSITY

At the Ventura County Community Foundation, **GIVING** is what we do. And, what we help others do.

Ventura County, your generosity is awe-inspiring. Since 1987, you've pooled your resources, contributing a staggering **\$260 MILLION+** to support our community. This collective support has made a world of difference, including...

Opening doors to quality education for all

Spreading information across the county on our most pressing issues

Aiding families in rebuilding after wildfires and other disasters

Assisting caregivers as they support their loved ones

Inspiring creativity through arts and culture

Safeguarding our precious environment

Advancing affordable housing

Championing animal welfare

*And that's just the beginning!*

**Your contributions are the heartbeats  
of our community.**







# Protecting your home and home office

Getting ready for a wildfire begins with you. Defensible Space is the buffer between your home and the vegetation (trees, grass, shrubs, and wildland) that surround it. Creating Defensible Space improves your home's chance of surviving a wildfire and gives firefighters a safe area to work in to defend your home.

## HOW TO CREATE DEFENSIBLE SPACE:

- **ZONE:** Divide your defensible space into zones:
- Zone 0 extends 5 feet from buildings, structures, decks, etc. Use hardscape like gravel, pavers, concrete and other noncombustible mulch materials. Limit combustible items on deck like patio furniture. The goal is to make this a noncombustible area.
- Zone 1 extends 30 feet from buildings, structures, decks, etc. or to your property line, whichever is closer. Remove all dead vegetation and trim trees and remove branches that hang over the roof. The goal is to reduce flammable materials near your home.
- Zone 2 extends from 30 feet to 100 feet out from buildings, structures, decks, etc. or to your property line, whichever is closer. The 30-100 foot area should be a reduced fuel zone, with well-spaced trees, trimmed shrubs, and fire-resistant plants. The goal is to reduce heat and movement of flames.

**CLEAR:** Clear vegetation, debris, and flammable materials from at least 100 feet around structures. This includes removing dead plants, leaves, and fallen branches, as they can serve as fuel for fires. Trim tree branches that overhang roofs and re-

## Know when to go

Many types of disasters can cause you and your family to have to evacuate. Wildfires, earthquakes, and flooding are emergencies we need to be prepared for as Californians, but the thought of leaving your home in the event of a disaster can be scary. You may have a few days, hours, or minutes to leave your home, but knowing when to go and the difference between a Red Flag Warning, an evacuation order and an evacuation warning can be vital for you and your loved ones.

## RED FLAG WARNING

A Red Flag Warning means warm temperatures, very low humidities, and stronger winds are expected to combine to produce high fire danger with an increased probability of a quickly spreading vegetation fire in the area within 24 hours. The type of weather patterns that can cause a watch or warning can include low relative humidity, strong winds, dry fuels, the possibility of dry lightning strikes, or any combination of the above. Red Flag Warnings are forecast warnings issued by the United States National Weather Service to inform area firefighting and land management agencies that conditions are ideal for wildland fire combustion and rapid fire spread.



Photos from the County of San Luis Obispo and a brush fire that took place earlier this year. Local and state officials are noting that wildfires are becoming much more prevalent year round and people need to be prepared for such emergencies.

move vegetation within 30 feet of structures.

**LANDSCAPE:** Choose fire-resistant plants and materials that are well-maintained and appropriately spaced. Emphasize the use of non-flammable mulch and rocks in areas close to structures.

**ACCESS AND ESCAPE ROUTES:** Ensure that emergency vehicles can access your property and residents have clear paths for evacuation. Trim overhanging branches and maintain clear roadways.

## COMMUNITY EFFORT

Making sure you have created defensible space around your property not only helps you but also helps your neighbors. Encourage your neighbors to participate in creating defensible space and organize community meetings to share knowledge and resources such as these (link to assets) FFOYS materials.

## BE PROACTIVE

Making the time to create and maintain defensible space is a proactive step to protect homes and communities from the devastating effects of wildfires and other disasters in California. By implementing the key elements of defensible space and practicing regular maintenance, you can significantly reduce the risks associated with wildfires and other emergencies.

Data Source: California Fire Foundation

## EVACUATION WARNING

An evacuation warning means there is a potential threat to your life or your property. Begin gathering important items for your family and pets. If you need additional time to evacuate or have livestock, you should pack up and leave when the warning is issued and not wait for an evacuation order.

## EVACUATION ORDER

An evacuation order is a lawful order that indicates there is an immediate threat to your life and property. You must leave immediately! It's critical to follow all directions from law enforcement to ensure you and your family evacuate safely. (\*from Cal OES info)

Don't become trapped by fire or other disasters. Many times, an evacuation order quickly follows an evacuation warning. When a red flag or evacuation warning is given, start preparing your family and necessities.

Make sure you and your loved ones leave as soon as an evacuation is recommended. Don't wait or hesitate - know when to go.

Data Source: California Fire Foundation



COURTESY PHOTOS



# Preparing for the big one

## Tips on how to stay safe for earthquakes

### Being aware of earthquakes is a win

Earthquakes are nothing new for those of us who have lived in California but that doesn't make them any less scary.

Whether it is a 4.0 or a 7.0, earthquakes have a way of shaking up more than the ground beneath us, but also our sense of safety.

### California Shakeout

The 2008 Great Southern California ShakeOut was based on a potential magnitude 7.8 earthquake on the southern San Andreas Fault— approximately 5,000 times larger than the magnitude 5.4 earthquake that shook southern California on July 29, 2008. It's not a matter of if an earthquake of this size will happen— but when. And it is possible that it will happen in our lifetime.

Dr. Lucy Jones of the U.S. Geological Survey led a group of over 300 scientists, engineers, and others to study the likely consequences of this potential earthquake in great detail. The result is the ShakeOut Earthquake Scenario, which was also the basis of a statewide emergency response exercise, Golden Guardian 2008.

In an earthquake of this size, the shaking will last for nearly two minutes. The strongest shaking will occur near the fault (in the projected earthquake, the Coachella Valley, Inland Empire and Antelope Valley). Pockets of strong shaking will form away from the fault where sediments trap the waves (in the projected earthquake, it would occur in the San Gabriel Valley and in East Los Angeles).

Such an earthquake will cause unprecedented damage to Southern California— greatly dwarfing the massive damage that occurred in Northridge's 6.7-magnitude earthquake in 1994. In summary, the ShakeOut Scenario esti-



mates this earthquake will cause over 1,800 deaths, 50,000 injuries, \$200 billion in damage and other losses, and severe, long-lasting disruption. The report has regional implications and is a dramatic call to action for preparedness.

The ShakeOut has been organized to help raise awareness as well as help Californians prepare for the big earthquakes in our future.

This year's California Shakeout will take place on Oct. 19. Great ShakeOut Earthquake Drills provide an opportunity for businesses, schools, organizations and individuals to practice the life saving "Drop, Cover, and Hold On" earthquake safety procedure. It's free and can take as little as one minute!

This year's annual "International ShakeOut Day" will occur nationwide on the third Thursday of October, though you can hold your drill any day through the end of the year. Please plan to participate and register your company at [Shakeout.org/register](http://Shakeout.org/register).

Whether your company has participated in the past, or this is your first time, you can also choose to go beyond the 1-minute drill. For example, consider reviewing your business emergency procedures and encouraging employees, and their families, to get prepared both at work and at home.

That is why efforts like the California ShakeOut and, in general, staying prepared could help us feel like we have more control, especially when a larger earthquake strikes.

There is no such thing as being overly prepared, which is why we are enlisting the benefits of the Great Shakeout and sharing tips on how to brace for impact in order to help give you a sense of safety this year.

— Jorge Mercado

### Ten Key Benefits of Participating in Great ShakeOut

You and your employees will:

- Know how to protect yourselves in the workplace or at home
- Minimize incorrect, unsafe and potentially harmful actions during shaking
- Learn steps to lessen property damage
- Help save lives and reduce injuries
- Increase your businesses' ability to survive a significant earthquake
- Learn how to recover and resume normal business operations more promptly
- Receive guidelines, updates, and reminders on sound emergency practices to increase your resiliency
- Protect your homes and families to be able to return to work faster
- Position your company as a role model for disaster preparedness in the community and your industry, possibly increasing market share
- Gain peace of mind as you become more prepared

Get more information at <http://www.ShakeOut.org>. Need ideas on what to do? Visit the "How To Participate" section for your region, review the drill manuals and other materials, and then share your drill plan with employees, customers, and vendors. Be sure to take pictures and use social media to highlight your efforts (#shakeout)!

## Bracing for Earthquake Impact

<b>Step 1: Secure Your Space</b>	Secure your space by identifying hazards and securing moveable items.
<b>Step 2: Plan to be Safe</b>	Plan to be safe by creating a disaster plan and deciding how you will communicate in an emergency.
<b>Step 3: Organize Disaster Supplies</b>	Organize disaster supplies in convenient locations
<b>Step 4: Minimize Financial Hardship</b>	Minimize financial hardship by organizing important documents, strengthening your property, and considering insurance.
<b>Step 5: Drop, Cover, and Hold On</b>	Drop, cover, and hold on when the earth shakes.
<b>Step 6: Improve Safety</b>	Improve safety after earthquakes by evacuating if necessary, helping the injured, and preventing further damage.
<b>Step 7: Reconnect and Restore</b>	Restore daily life by reconnecting with others, repairing damage, and rebuilding community.



# Have you even seen the rain?

## Record storms leave reminder to prepare for flooding

### A new emergency to be aware of

For years, many of us here on the Central Coast thought all we had to worry about were fires, earthquakes and heat waves.

But 2023 and 2024 saw a lot of rain, record amounts, and though it is brought some benefits, there were also a lot of adverse effects, such as flooding.

A lot of San Luis Obispo County saw significant flooding in 2024 and the county is also at risk of a levee break or dam failure which can cause flooding in inundation areas.

Winter storms cause flooding, mudslides and other issues, such as power outages which can affect the entire Central Coast.

And while our flooding isn't necessarily as the same danger as other states face from hurricanes, those of us who remember things like the Montecito Mudslides know just how dangerous storms can be.

So do yourself a favor and take small steps to prepare, survive, and be safe before, during, and after the storm and help protect yourself and your family during the winter storm and flood season.

— Jorge Mercado

### BEFORE THE STORM

- Install and/or check the batteries on your smoke detectors and carbon monoxide detectors.
- Keep a battery powered radio and flashlight in an accessible location. Acquire extra batteries.
- If you have access to an outside generator, have an electric cord long enough to keep the generator at least 20 feet from doors, windows and vents.
- Make plans for how you can avoid driving in extreme weather.
- Prepare your home and your property for the upcoming storm season; clean out gutters, maintain trees, and inspect and/or repair your roof.
- Identify if your home is in a flood zone.
- Be alert to changing weather conditions by following local news sources, the National Weather Service, and utilizing a weather radio.
- Stay indoors and avoid driving as much as possible. If driving is necessary, take emergency supplies with you and drive with extra caution.



- If the power goes out, close off unused rooms to consolidate and retain heat.
- Bring pets inside.
- Stay tuned to local TV or radio stations to keep up to date on the situation and changing conditions.
- Never use generators, outdoor cooking equipment, or gasoline or propane heaters indoors.
- Keep an eye out for storm damage that may cause harm such as broken tree limbs, damaged power lines, etc.

### PROTECTING YOUR HOME

- Sandbags can protect your home against major damage. They cannot keep water completely out of your home.
- Sandbags are for sale at locations around the tri-counties.
- Most homeowner's insurance policies do not protect against flood loss. For information on flood insurance, call your location insurance agent.

### DURING THE STORM

- Move from outdoors into a building or car with a roof.
- Listen to Public Alert and Notification systems and media for emergency information.
- Avoid using electronic devices connected to an electrical outlet.
- Do not drive around road barricades or other closures. Roads and bridges may have washed out. Even six inches of moving water can move a vehicle.

### AFTER THE STORM

- Pay attention to authorities and weather forecasts for information on whether it is safe to go outside or return home and instructions regarding any potential flash flooding.
- Watch for fallen power lines and trees. Report them immediately.
- Wear heavy gloves and thick boots during clean up.
- Do not touch electrical equipment if it is wet or you are in standing water.
- Avoid standing in flood waters. There can be dangerous debris and contamination.

Data Source: Ready San Luis Obispo



Courtesy photos

Photos from the 2023 winter storms that hit San Luis Obispo County. According to the county, dozens of first responders crews spent days clearing out the widespread damage to different cities from Arroyo Grande to Paso Robles.

# The Port of Hueneme is Committed to Emergency Preparedness to Keep our Community Safe



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# The value of preparation

## How being ready leads to an easier recovery

### Staying cautious

The hard truth is that there is not, in many cases, a ton of advance warning on when natural disasters will occur and this is doubly true when you have to prepared for any and all disasters.

Just because your don't think your area could flood or you haven't experienced and

earthquake or recent wildfire event, doesn't mean it can't happen.

So, that means preparing for any and all disasters is the best way to keep your family, business and/or loved ones safe.

— Jorge Mercado

### WHAT TO DO BEFORE, DURING AND AFTER A DISASTER — EDC

**Know Your Risk.** Check with FEMA maps to determine if your business location is vulnerable to flooding, fire or other natural disasters. Have your building(s) inspected by a licensed professional to find out if your work place is vulnerable to natural disasters and what is recommended to retrofit.

**Take the Necessary Precautions.** If a disaster threatens and you are able, secure your building. Cover windows. Cover and move equipment/ furniture to a secured area.

**Always Protect Your Data With Backup Files.** If dependent on data processing, consider an alternate site. Make provisions for alternate communications and power.

**Make Plans to Work with Limited Cash, No Water, Sewer or Power for up to Two Weeks.** Store emergency supplies at the office.

**Protect Your Employees.** Employee safety comes first! Prepare, distribute and discuss your business disaster plan for recovery. Consider providing shelter to employees and their families and helping employees with supplies after a disaster. Establish a rendezvous point and time for employees in case damage is severe and communications are disrupted. Establish a call-down procedure for warning and post-disaster communications. Provide photo IDs and a letter of authorization to enter the building.

**Contact Your Customers & Suppliers** and share your communications and recovery plan in advance. Prepare a list of vendors to provide disaster recovery services.

**Review Your Insurance Coverage.** Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider "Accounts Receivable" and "Valuable Papers" coverage

and "Income Destruction" insurance. If you have a Business Owners Protection Package, check the co-insurance provisions. Remember: Flood damage typically requires separate coverage. Check your policy for coverage.

**After the disaster:** use caution before entering your business. Check for power lines, gas leaks and structural damage. If any electrical equipment is wet, contact an electrician. Prepare loss information for insurance claims and get independent estimates of damages. Take pictures before cleanup. Minimize additional damage.

Collecting important information in one place before a disaster can help you be more prepared. You may even need some of this information in order to apply for disaster assistance or grants!

Looking for business assistance during or after a disaster? Reach out to the Economic Development Collaborative Small Business Development Center at 805.409.9159 or visit [www.edcollaborative.com/disaster-resources](http://www.edcollaborative.com/disaster-resources)

**Data Source: Economic Development Collaborative**

## Steps to take immediately after a disaster

### STEP 1

Find your business insurance policy. Be sure to read the policy carefully to clarify what losses your insurance company covers and what losses are your responsibility.

If your insurance documents were destroyed in the disaster, do not panic. Call your insurance agent or insurance company and request a copy of your policy. Ask for the entire policy --not just the cover page or the declarations. If you do not know the name of your insurance company or insurance agent, check with your mortgage lender or with your bank. They may have records of your insurance information. If those options are unavailable, call the California Department of Insurance (or your state's Department of Insurance) which can be reached at 1.800.927.HELP (4358) or at <http://insurance.ca.gov/>.

### STEP 2

You should contact your insurance agent or insurance

company IMMEDIATELY to begin the claim process. Most policies require that the business owner promptly notify the insurance company of damage or losses. For that reason, it is important that you begin the claims process as soon as possible. You should contact your insurance agent or insurance company even if you do not know if you are covered or if your claim may not exceed your deductible. If you have separate flood insurance, also call your flood insurance agent to report your claim. Your insurance agent will prepare a Notice of Loss form, and an adjuster will be assigned to assist you. Most insurance carriers and state departments of insurance offer a toll-free telephone number to facilitate the claim filing process.

When you call your insurance agent or insurance company, be prepared to provide:

- The name of your insurance company (your agent may write policies for more than one company)
- Name and address of insured

- Your policy number
- Contact name, phone and fax number
- Location of loss
- Brief description of loss

When you contact your insurance company, ask when an insurance adjuster (a person professionally trained to assess the damage to your property) can be expected to visit your property so that you can plan for the visit. Also ask the insurance company for the specific information required for the proof of loss. Some companies may have a detailed list of documents they seek or require you to fill out a particular form. A proof of loss provides details identifying the property destroyed or damaged and documents the amount of loss incurred.

Keep your insurance company informed of your current contact information. If you are in a shelter or cannot easily be reached, make sure to give your insurance company or agent the contact number of a friend, relative or someone



else who knows how you can be reached.

When dealing with your insurance company, document every conversation. Be sure to write down the name of the person with whom you speak, the date and the substance of your call and your claim number. It may be helpful to keep all of this information in a notebook so that it is in one place. This will help in future dealings with the insurance company.

### STEP 3

If reasonably possible, protect the property from further damage. Damaged property that presents a health hazard or that may hamper local clean-up operations should be disposed of. Be sure to adequately describe and photograph discarded items so that when the adjuster examines your losses and your records, these articles are

included in the documentation.

Photograph the outside of the premises, showing any damage or flooding. Photograph the inside of the premises as well, showing the damaged property and the height of the water if your property was flooded. However, do not enter your property if it is not safe to do so. Separate the damaged from the undamaged property, and put it in the best possible order for the insurance adjuster's examination.

Collect and organize backup documents. Gather additional information and documents for the proof of loss. Generally, any information substantiating the claim (photographs, receipts, records) can become proof of claim. Gather vital records, ledgers and other proof that supports valuation.

Prior to signing an agreement/contract with a cleaning, remediation or maintenance contractor, consult with your

adjuster or insurer concerning coverage.

If damage in your area is widespread, check with local authorities to see if they are coordinating debris clean-up.

### STEP 4

Make a list of areas with structural damage. As you look over your property, make a list of structural damage you want to point out to the insurance adjuster.

If you've purchased contents coverage, make a list of damaged property. List the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents. Good records speed up settlement of your claim.

Data Source: Economic Development Collaborative

# How to recover from a major disaster

Remember that recovery can be a long-term process depending on the severity of the disaster. Recovery can last many weeks, months and even years.

Be diligent in the practice of self-care. Take advantage of mental health resources that are available to you. Do not skip meals. Be sure to exercise. Get enough sleep. These simple daily activities will help create stability as you navigate a new reality.

Know that you may need extra time processing information that is given to you. Be patient with yourself and engage with services and resources when the time is right.

Be your own advocate. Know your rights as an insurance holder and what federal and state resources are available to you. Connect with your local Small Business Development Center to learn about available local, state and federal resources you may be entitled to.

Ask for assistance even if you do not think it is necessary in that moment. If your business has been impacted by a federally declared disaster, be sure to take advantage of all federal resources available to you. For example, in the event of a federally declared disaster, the SBA offers low low-interests to businesses that have been impacted.

You may not think that you need a loan immediately after a disaster, but depending on the severity, cashflow and sales may be impacted in the coming weeks and months.

## FUNDING OPPORTUNITIES SMALL BUSINESS ADMINISTRATION (SBA)

The Small Business Administration (SBA) offers federal low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters. SBA Customer Service number: 1.800.659.2955

Business Physical Disaster Loans: businesses may borrow up to \$2 million to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

Economic Injury Disaster Loans\* (EIDL): up to \$2 million in working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster.

ter. These loans are intended to assist through the disaster recovery period.

Home Disaster Loans: homeowners or renters may borrow up to \$200,000 to repair or replace disaster-damaged real estate and up to \$40,000 to repair or replace personal property, including automobiles.

Loans for those in undeclared disaster areas:

Economic Injury Disaster Loans (EIDL): up to \$2 million in working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

## EDC DISASTER BRIDGE LOAN FUND

In addition to our traditional EDC loan funds, EDC is offering 4.25% interest loans from \$5,000- \$50,000 and a 48-month term through our Disaster Bridge Loan Fund to give a cash flow boost to businesses. Email [loans@edcollaborative.com](mailto:loans@edcollaborative.com) or call 805.409.9497 for more information.

Data Source: Economic Development Collaborative



# IT disaster recovery plan

Businesses large and small create and manage large volumes of electronic information or data. Much of that data is important. Some data is vital to the survival and continued operation of the business. The impact of data loss or corruption from hardware failure, human error, hacking or malware could be significant. A plan for data backup and restoration of electronic information is essential.

An information technology disaster recovery plan (IT DRP) should be developed in conjunction with the business continuity plan. Priorities and recovery time objectives for information technology should be developed during the business impact analysis. Technology recovery strategies should be developed to restore hardware, applications and data in time to meet the needs of the business recovery.

## IT Recovery

Priorities for IT recovery should be consistent with the priorities for recovery of business functions and processes that were developed during the business impact analysis. IT resources required to support time-sensitive business functions and processes should also be identified. The recovery time for an IT resource should match the recovery time objective for the business function or process that depends on the IT resource.

- Recovery strategies should be developed to anticipate the loss of one or more of the following system components:
- Computer room environment (secure computer room with climate control, conditioned and backup power supply, etc.)

- Hardware (networks, servers, desktop and laptop computers, wireless devices and peripherals)
- Connectivity to a service provider (fiber, cable, wireless, etc.)
- Software applications (electronic data interchange, electronic mail, enterprise resource management, office productivity, etc.)

## Data and restoration

- Developing an IT Disaster Recovery Plan
- Businesses should develop an IT disaster recovery plan. It begins by compiling an inventory of hardware (e.g. servers, desktops, laptops and wireless devices), software applications and data. The plan should include a strategy to ensure that all critical information is backed up.
- Identify critical software applications and data and the hardware required to run them. Using standardized hardware will help to replicate and reimagine new hardware. Ensure that copies of program software are available to enable re-installation on replacement equipment. Prioritize hardware and software restoration.
- Document the IT disaster recovery plan as part of the business continuity plan. Test the plan periodically to make sure that it works.

## Data Backup

- Businesses generate large amounts of data and data files are changing throughout the workday. Data can be lost, corrupted, compromised or stolen

through hardware failure, human error, hacking and malware. Loss or corruption of data could result in significant business disruption.

- Data backup and recovery should be an integral part of the business continuity plan and information technology disaster recovery plan. Developing a data backup strategy begins with identifying what data to backup, selecting and implementing hardware and software backup procedures, scheduling and conducting backups and periodically validating that data has been accurately backed up.

## Developing the Data Backup Plan

- Identify data on network servers, desktop computers, laptop computers and wireless devices that needs to be backed up, along with other hard copy records and information. The backup plan should include regularly scheduled backups from wireless devices, laptop computers and desktop computers to a network server. Data on the server then can be backed up. Backing up hard copy vital records can be accomplished by scanning paper records into digital formats and allowing them to be backed up along with other digital data.
- Data should be backed up frequently. The business impact analysis should evaluate the potential for lost data and define the “recovery point objective.” Data restoration times should be confirmed and compared with the IT and business function recovery time objectives.

Data Source: Federal Emergency Management Agency





# How to help your business rebound

Best practices for businesses surviving a major disaster or disruption:

Remember that recovery can be a long-term process depending on the severity of the disaster. Recovery can last many weeks, months and even years.

Be diligent in the practice of self-care. Take advantage of mental health resources that are available to you. Do not skip meals. Be sure to exercise. Get enough sleep. These simple daily activities will help create stability as you navigate a new reality.

Know that you may need extra time processing information that is given to you. Be patient with yourself and engage with services and resources when the time is right.

Be your own advocate. Know your rights as an insurance holder and what federal and state resources are available to you. Connect with your local Small Business Development Center to learn about available local, state and federal resources you may be entitled to.

Ask for assistance even if you do not think it is necessary in the moment. If your business has been impacted by a federally declared disaster, be sure to take advantage of all federal resources available to you. For example, in the event of a federally declared disaster, the SBA offers low interest loans to businesses that have been impacted. You may not think you that you need a loan immediately after a disaster but depending on the severity, cashflow and sales may be impacted in the coming weeks and months.

## WORKING WITH YOUR INSURANCE COMPANY

If an adjuster is not assigned to you within several days, contact your insurance company or the state department of insurance. It is a good idea to make the request for an adjuster in writing. Keep in mind that an adjuster will not be able to visit your property until officials declare that is safe.

## WORKING WITH YOUR ADJUSTER

Generally, your adjuster will contact you within 24-48 hours after receiving your notice of loss. However, depending on local conditions and the severity of the disaster, it may take more time. Once the adjuster contacts you, a time will be set for the adjuster to view your property. You may ask the adjuster for an advance or partial payment.

During the initial visit to your property, the adjuster will take measurements and photographs and note direct damage. This is called "scoping" a loss. Be assured that your adjuster will be an experienced claim professional and will notice many points of damage you could overlook. You are, however, encouraged to point out all damage you have noticed. After the "scope" is finished, the adjuster will give you a local contact telephone number and will tell you whether any additional visits are needed.

The adjuster then uses the evidence from the visit(s) and the documentation you have provided to complete

a detailed estimate of damages. You will get a copy of the estimate. Use it as a guide when you ask for bids for repair work from licensed professional contractors.

You can also ask your insurance company for an advance on your insurance proceeds. Funds disbursed in the form of an advance will be deducted from the final settlement. If you have a mortgage, your bank will need to sign the advance check.

You may also be eligible for expedited assistance from the federal government through FEMA. You can apply for such assistance through FEMA on line at <http://www.fema.gov>, or by calling 1-800-621-FEMA (3362), TTY 800-462-7585. FEMA representatives typically visit disaster assistance centers.

Your official claim for damages is called a Proof of Loss. This must be fully completed and signed and in the hands of your insurance company within 60 days after the loss occurs. The Proof of Loss includes a detailed estimate to replace or repair the damaged property. In most cases, the adjuster, as a courtesy, will provide you with a suggested Proof of Loss. However, you are responsible for making sure that it is complete, accurate and filed in a timely manner. Be sure to keep a copy of the Proof of Loss-and copies of all supporting documents-for your records.







## PAYMENT OF CLAIMS

Your claim is payable after:

- You and the insurer agree on the amount of damages.
- The insurer receives your complete, accurate and signed Proof of Loss.

In general, insurance companies should acknowledge receipt of your claim within 15 days of receiving it and should communicate decisions on claims within 40 days of receiving them. Payouts should occur within 30 days of your acceptance of their offer. More information on claims payment is in your policy.

## SUPPLEMENTAL CLAIMS

If you notice additional damage to your building property or personal property after filing your claim, you may file a supplemental claim. This means, essentially, that you must repeat the documentation and filing process for your original claim --including a proof of loss --but only for the newly discovered damage. Supplemental claims should start by immediately notifying your adjuster, agent and/or company representative. Once you have completed documentation, present it to your adjuster, who may need to make another property visit to verify your loss.

Once you receive the letter stating that the cost to

repair damage to your building is 50 percent or more of its market value, you may file an increased cost of compliance claim (ICC). You should contact your adjuster or your insurer's claims representative to file the ICC claim. You have four years from the date of the letter declaring the building to be substantially damaged to complete your chosen mitigation activity under the terms of the standard flood insurance policy. Your insurer will provide you with additional information to assist you in completing your ICC claim.

## BUSINESS INTERRUPTION LOSSES

Business interruption coverage is a typical and important part of most businesses' property insurance programs. Business-interruption coverage is purchased to cover the loss of business income and at least some of the extra expenses associated with restoring business operations. There are many types of business interruption insurance policies. It is important for you to review yours to ensure that you maximize your ability to continue operations with minimal disruption.

**DO NOT DELAY** in contacting your insurance company. Give notice quickly to avoid penalty or voided coverage. Refer to the steps listed above in making a property insurance claim.

## CALCULATING BUSINESS INTERRUPTION LOSSES

Business interruption claims can become more difficult and even contentious when differences of interpretation emerge about the reliability of projections or the meaning of policy provisions. A successful claim entails maneuvering through the gray areas inherent in business interruption, including financial projections, consumer demand and policy interpretation, to reach a number that's reasonable, credible, defensible and well supported.

Data Source: Economic Development Collaborative





# Resources

## County Offices of Emergency Services and Preparedness

### Ventura County

Ventura County OES  
[venturasheriff.org/divisions/patrol-services/office-of-emergency-services](http://venturasheriff.org/divisions/patrol-services/office-of-emergency-services)

Ready Ventura County – Preparedness Information  
[readyventuracounty.org/about-us](http://readyventuracounty.org/about-us)  
 Links to Cities, Organizations and Resources

### Santa Barbara County

Santa Barbara County OES  
[countyofsb.org/520/Office-of-Emergency-Management](http://countyofsb.org/520/Office-of-Emergency-Management)

Ready SBC  
[readysbc.org](http://readysbc.org)

### San Luis Obispo County

San Luis County OES  
[slocounty.ca.gov/Departments/Administrative-Office/Office-of-Emergency-Services.aspx](http://slocounty.ca.gov/Departments/Administrative-Office/Office-of-Emergency-Services.aspx)

Ready SLO  
[readyslo.org/en/index.aspx](http://readyslo.org/en/index.aspx)

## Emergency Preparation & Statistics

Great ShakeOut Earthquake  
[Shakeout.org](http://Shakeout.org)

California Earthquake Authority  
[earthquakeauthority.com](http://earthquakeauthority.com)

Thomas Fire Statistics  
[fire.ca.gov/incidents/2017/12/4/thomas-fire/](http://fire.ca.gov/incidents/2017/12/4/thomas-fire/)  
 Montecito Mudslides Preliminary Economic Report  
[rdniehaus.com/app/uploads/2019/08/RDN\\_Montecito\\_Mudslides\\_Impacts-1.pdf](http://rdniehaus.com/app/uploads/2019/08/RDN_Montecito_Mudslides_Impacts-1.pdf)

## State Level

California Governor's Office of Emergency Services (CAL OES)  
[caloes.ca.gov](http://caloes.ca.gov)

Listos California (Spanish Information)  
[listoscalifornia.org](http://listoscalifornia.org)

Department of Insurance  
[insurance.ca.gov](http://insurance.ca.gov)

Governor's Office of Business and Economic Development (GO-Biz)  
[business.ca.gov/about/about-go-biz](http://business.ca.gov/about/about-go-biz)

## Federal Level

Federal Emergency Management Agency  
[fema.gov](http://fema.gov)

National Disaster Information Center  
[ready.gov/business](http://ready.gov/business)

Small Business Administration — Disaster Loan Program  
[sba.gov](http://sba.gov)

## Community Foundations and Key Nonprofits

### Ventura County

United Way  
[vcunitedway.org](http://vcunitedway.org)

Ventura County Community Foundation  
[vccf.org](http://vccf.org)

Ventura County Health Care Agency  
[vhca.org/emergency-preparedness](http://vhca.org/emergency-preparedness)

### Santa Barbara County

Direct Relief  
[directrelief.org](http://directrelief.org)

Orfalea Foundation  
[orfaleafoundation.org/aware-prepare/](http://orfaleafoundation.org/aware-prepare/)

Santa Barbara Foundation  
[sbfoundation.org](http://sbfoundation.org)

United Way  
[unitedwaysb.org](http://unitedwaysb.org)

### San Luis Obispo County

Community Foundation of SLO County  
[cfsloco.org](http://cfsloco.org)

Five Cities Authority  
[fivecitiesfireauthority.org/emergencypreparedness](http://fivecitiesfireauthority.org/emergencypreparedness)

Prepare SLO  
[prepareslo.org](http://prepareslo.org)

United Way  
[unitedwayslo.org](http://unitedwayslo.org)