



Lincoln County Wildfire Readiness

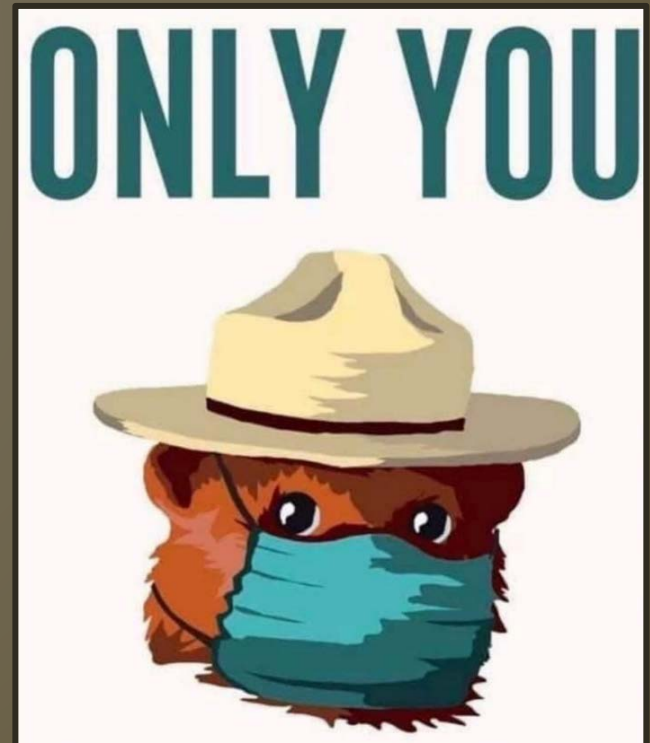


Module 1: Wildfire Financial &
Business Readiness

2021 – Lincoln County Public Safety Agencies have separated our wildfire readiness presentation into 6 separate modules. Virtual presentations will be conducted and recorded May – June and will be posted to the County wildfire readiness website for viewing at any time.

The following slides are intended to be used as a self learning guide. The slides have links to additional local, state, federal resource information.

If you have questions, feel free to reach out to any of the agencies represented in this presentation.



Lincoln County 2021 Public Service Announcement



[Click Here
to View](#)



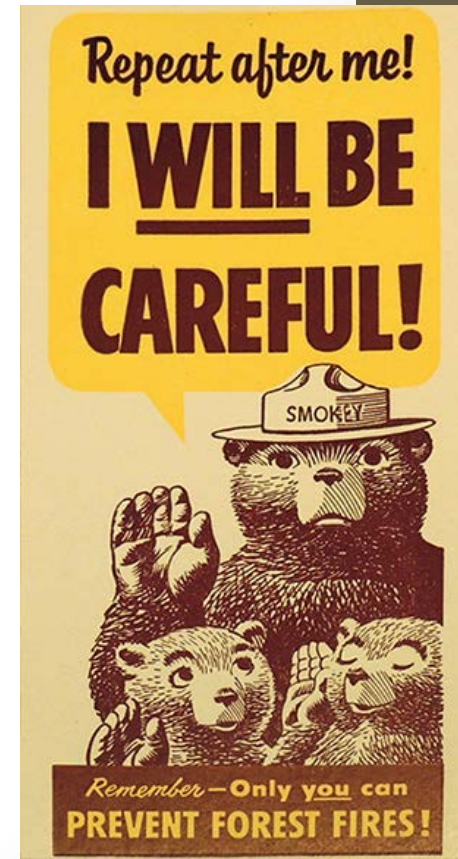
- Lincoln County Fire Defense Board:
 - Chief Robert Murphy, Newport Fire
 - Chief Rob Dahlman, North Lincoln Fire
- Lincoln County Sheriff's Office:
 - Sheriff Curtis Landers

Module 1: Wildfire Financial Readiness & Businesses Readiness Resources



Section Overview

- A. Administrative Brief and Sponsors
- B. Wildfire Financial Readiness
- C. Business Preparedness and Resources
- D. Additional Resources
- E. Questions

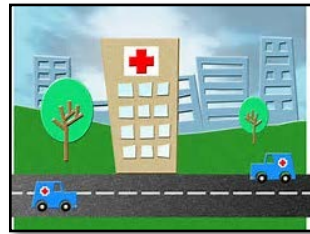
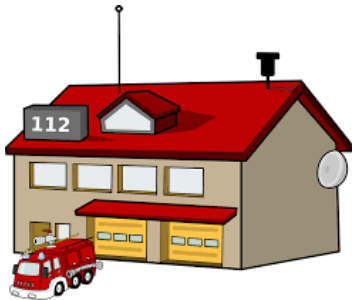


Section A: Administrative Brief and Sponsors



Wildfire Advocates

Local government, public safety, utilities, healthcare providers and volunteer groups have an advocacy role to ensure their agencies and our communities are prepared for, know how to respond to and recover from wildfire events.



Community Presentation Sponsors



"STEWARDSHIP IN FORESTRY"



Public Health
Prevent. Promote. Protect.
Lincoln County



American Red Cross

Our objective!

Strengthening your knowledge of our local wildfire risk and your role in preparedness, response and recovery.



Section B: Wildfire Community Preparedness Preparing Your Finances

Wildfire community preparedness

Preparing your finances

Presenter: **Nancy Yuill**
Consumer Liaison
Division of Financial Regulation



DCBS | Consumer and
Business Services

Wildfire community preparedness

Preparing your finances

Presenter: **Nancy Yuill**
Consumer Liaison
Division of Financial Regulation





Division of Financial Regulation

- State-chartered banks and credit unions
- Insurance industry
- Mortgage industry, consumer finance (<\$50K)
- Check cashing, money transmitters, payday loans
- Debt management, collections, pawnshops
- Financial and investment advisors, securities

Contact a consumer advocate

- Assist with general questions
- Provide clarity and advice
- Verify licensing and share complaint history
- Manage specific complaints



dfr.oregon.gov
888-877-4894 (toll-free)



Protect your finances from disaster



dfr.oregon.gov

Session objectives

1. Participants will demonstrate understanding of six tips to be financially well prepared for disaster.
2. Participants will gain knowledge of their financial backpack and how to use a financial recovery checklist.

2020 Oregon Labor Day wildfires

- 9 people died
- More than 4,000 homes destroyed
- Over 1 million acres burned



6 ways to be prepared

1. Do not succumb to normalcy bias
2. Use insurance
3. Review your insurance coverage
4. Keep an inventory
5. Get your “to-go” bag ready
6. Wildfires, floods, and mudflows are connected

6 ways to be prepared

1. Do not succumb to normalcy bias.
 - It can happen to you
 - Insurance is the financial tool to help recover from disaster

6 ways to be prepared

2. Use insurance

- Two out of three renters do not have renters insurance
- Approximately three out of five homes are underinsured by at least 20%

6 ways to be prepared

Renters insurance facts:

- Its affordable: less than \$15 a month
- It may be required by your landlord

6 ways to be prepared

3. Review your insurance coverage

- Meet with agent at least yearly
- Discuss changes

Review your insurance coverage

- A. Coverage for personal possessions
- B. Liability protection
- C. Additional living expenses (ALE)
- D. Premises

Review your insurance coverage

D. Premises:

- The actual home
- Coverage A, plus extra replacement cost, if applicable
- Manufactured homes: actual cash value versus replacement cost

Review your insurance coverage

Debris removal

Rebuild time

Location



6 ways to be prepared

4. Keep an inventory

- Confirms if your coverage is sufficient
- Reduces stress
- Helps file a complete claim

6 ways to be prepared

5. Get your “to-go” bag ready:

- Essential items such as:
 - Food and water
 - Cash
 - Warm clothes
 - Prescription drugs
 - Financial documents

Your financial backpack

Passport, driver licenses, S.S. cards	Loan/mortgage docs
Marriage/divorce papers	Property tax docs
Birth certificates	Tax returns
Insurance policies	Wills, medical directive, power of attorneys
All titles and registrations	Vet records, pet licenses, microchip info

Store copies securely offsite.

Checklist: dfr.oregon.gov search for 5331-checklist.pdf

6 ways to be prepared

6. Wildfires, floods, and mudflows are connected

- Properties damaged by wildfires face increased flood risk
- Need flood insurance to cover damage caused by flooding and mudflows
- 30-day wait period when buying flood insurance

Learn more: [Floodsmart.gov](https://www.floodsmart.gov)

Protect your finances from disaster



Take these steps to help protect your finances from disaster, and recover if disaster strikes

1. Prepare your finances for disaster by **safeguarding** your financial information. Use this checklist to organize your personal records and financial documents. The fillable form is a great place to list all of your financial account information. Then, put them all in a safe place!

[▶ Checklist](#)

6 ways to be prepared

1. Do not succumb to normalcy bias
2. Use insurance
3. Review your insurance coverage
4. Keep an inventory
5. Get your “to-go” bag ready
6. Wildfires, floods, and mudflows are connected

Contact a consumer advocate:

Phone: 888-877-4894 (toll-free)

Email: dfr.insurancehelp@oregon.gov
dfr.financialserviceshelp@oregon.gov

Online: dfr.oregon.gov

Presenter: **Nancy Yuill**

Consumer Liaison

Division of Financial Regulation



Section C:
Business Preparedness
Resources



Featured Resources

1. Ready.gov
2. Insurance Institute for Business & Home Safety
3. Oregon's Small Business Development Center



Ready.Gov



- Businesses and their staff face a variety of hazards:
 - Natural hazards like floods, hurricanes, tornadoes, and earthquakes.
 - Health hazards such as widespread and serious illnesses like the flu.
 - Human-caused hazards including accidents and acts of violence.
 - Technology-related hazards like power outages and equipment failure.
- Readiness Business Toolkits
- Ready Business Workshop “How-To” Guide
- Ready Business Videos

Business Continuity Planning



- Resources Required to Support Recovery Strategies
- Conducting the Business Continuity Impact Analysis
- Developing Manual Work Arounuds



Insurance Institute for Business & Home Safety

IBHS delivers top-tier science and translates it into action to prevent avoidable suffering, strengthen homes and business and inform insurance industry



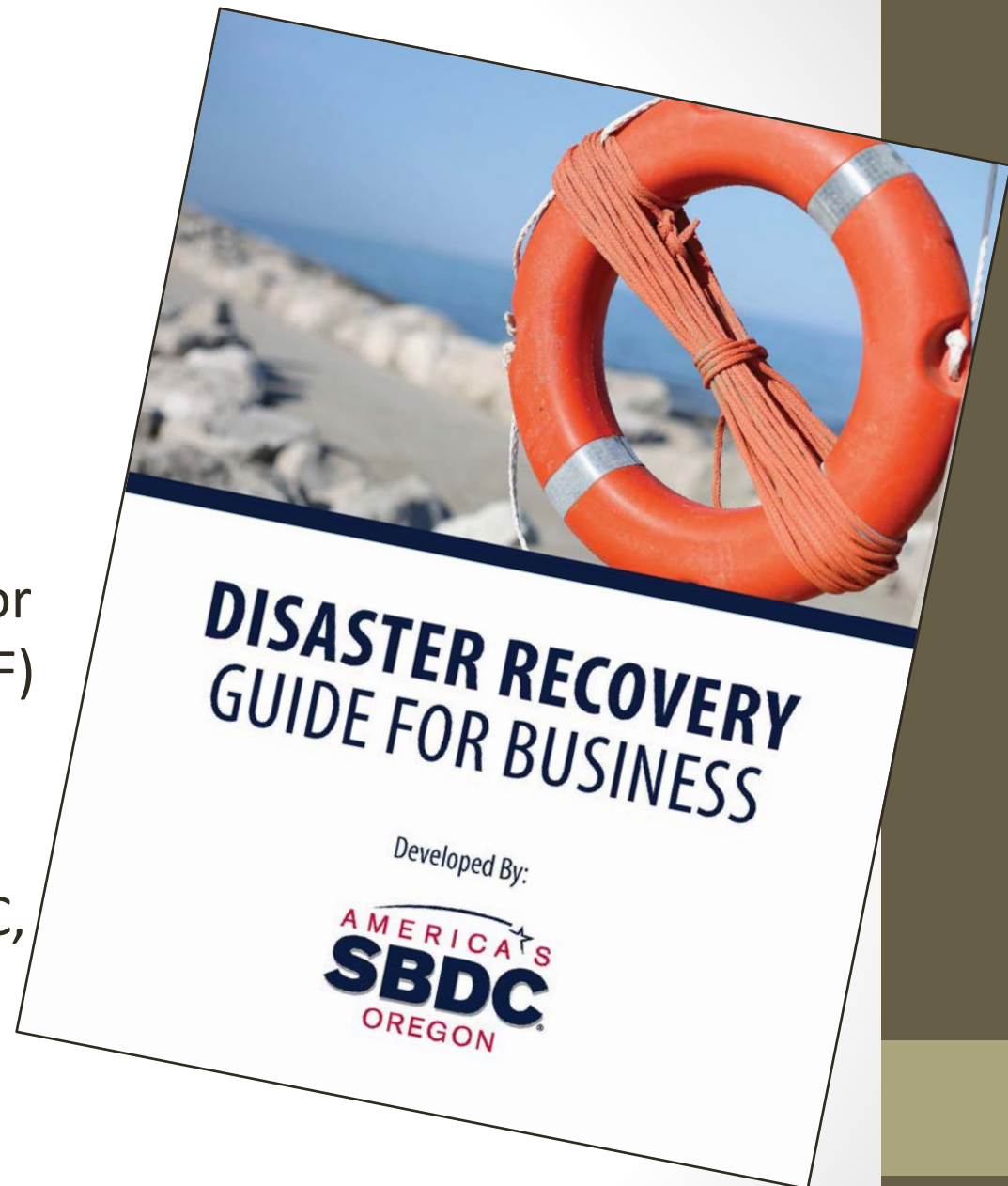
Start Here!



- Explore the path to getting your business ready for the next wildfire.
 - Research has shown there are clear steps you can take to give your building a much better chance of surviving an encounter with wildfire. This guide provides four sets of steps that are grouped to provide the most impact for the time and cost involved. Get started today and be Wildfire Ready.
- Start Here!
 - While there are many things you can do to help protect your business from wildfire, these critical actions are essential to making a meaningful reduction in your company's risk. Together, these steps are the most important and can begin to give your business the best chance of survival. Do these first!

Plan now. Recover faster.

- Request a free copy of the Oregon SBDC Network's Disaster Recovery Guide for Business (Also avail. as PDF)
- Available at Oregon Coast Community College's SBDC, 541-994-4166 or oregoncoast.edu/sbdc



What's inside?

- A 'first assessment' chart to complete after an incident
- Preliminary actions that will need to be taken
- A guide to crafting a current financial position of your firm
- How to answer the question, "Should I reopen?"
- Recovery Plan
- How to fund your reopening
- Nearly 50 pages of worksheets and lists to complete



The Recovery Process

FIRST ASSESSMENT POST-DISASTER – BUSINESS

The most immediate task after addressing personal and safety issues is to do a quick evaluation of the situation at the business.

If you have a disaster recovery plan, access it and begin to implement. If not, use the questions below to inform your next steps.

	Yes	No	Action and/or Comments	By Whom	By When
Is your facility operational?					
Can your facility reopen without significant repairs?					
Is inventory damaged, recoverable or does it need to be replaced?					
Is any of your inventory perishable? Can it be donated to assist others?					
Are supplies damaged, recoverable or do they need to be replaced?					
Is equipment damaged, recoverable or does it need to be replaced?					
Does the building need to be secured against theft/vandalism?					
Does the business have a website that is still active? a. Should it be shut down? b. Should a message be placed on it telling clients what has happened and to stay tuned?					
Are you losing money daily? How much? <i>Use the Quick Cash Loss Calculation sheet on page 29.</i>					

PRELIMINARY ACTIONS

This is the next series of to-dos that you need to address. Each step of this process will build on the previous. Don't rush this step. Take time to assess the loss. No one remembers everything, particularly when you are in shock from events. If you rush to get your claim to your insurance company, you may miss something significant. You can notify your insurance company that a loss has occurred, but take time to finalize the total damages.

	Yes	No	Action and/or Comments	By Whom	By When
Have you submitted a preliminary damage assessment to insurance company?					
Has your insurance company given you payment amount; and date you can expect to receive it?					
List and contact your key stakeholders (include key customers, suppliers & lenders/investors). <i>Use Key Stakeholder sheet on page 33.</i>					
Have you contacted local, state and federal government agencies?					
Are any tax documents due for the business or for tax reporting? Do you have the information needed to complete those reporting forms?					
Have you created an accounts payable list by date due? What bills do you owe and when are they due? <i>Use Aged AP sheet on page 36 if you don't have one from QuickBooks or other accounting source.</i>					
Contact vendors about payment schedules. Ask for best deal.					

Protect Your Business From Wildfire (full guide)

1. Create defensible space
2. Reduce vegetative fuel
3. Check fire hydrants
4. Use non-combustible materials for all signage
5. Consider exterior walls
6. Choose right windows
7. Prevent embers from entering through vents
8. Clean and use noncombustible materials for roofs and gutters
9. Choose noncombustible materials for decks



The Small Business Development Center



Wendy
Jesse



Tonia



Misty



Dave



No-Cost Business Advising
oregoncoast.edu/sbdc

Section D

Additional Resources

Emergency Financial First Aid Kit (EFFAK)

Strengthen Your Financial Preparedness
for Disasters and Emergencies

September 2014



EFFAK



Additional Resources

- Lincoln County:
 - [Lincoln Alerts](#)
 - [Seasonal - Wildfire Readiness Information](#)
 - [Active Wildfires – Lincoln County](#)
 - [Current Conditions \(all weather conditions\)](#)
 - [When to Call 911 and Public Safety Agency Contact Info](#)
- State – Oregon:
 - [Keep Oregon Green](#)
 - Oregon Div. of Financial Regulation – [Financial Readiness](#)
 - Oregon Department of Forestry – [Fire Prevention](#)
 - Oregon Emergency Management – [Oregon Wildfire Response](#)
 - Oregon Health Authority – [Prepare for Wildfire/Reducing Health Effects of Wildfire Smoke](#)
 - Oregon State Fire Marshall’s Office – [Wildland Urban Interface](#)
 - Oregon State University Extension Service - [Wildfire Wednesdays](#)
 - Oregon SBDC Network – [Natural Disaster Resources](#), [Disaster Recovery Guide for Businesses](#)

Additional Resources

- State – California:
 - [Ready for Wildfire](#)
- Federal/National:
 - [Ready.Gov](#) – [Financial Preparedness](#)
 - National Fire Protection Agency – [Wildfire Community Preparedness Day](#)
 - [American Red Cross](#)
 - Insurance Institute for Business Home and Safety
 - [Stay Open Tool Kit](#)
 - [Protect Your Business from Wildfire](#)
 - [Wildfire Readiness Business](#)

Section H:



Questions



Contact Information

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Emergency Manager
Lincoln County Sheriff's Office

[\(541\) 265-4199](tel:5412654199)

vdemaris@co.lincoln.or.us

[County EM Website](#)

