

Times Standard

Not My Fault: Business preparedness is a weak link in disaster resilience Lori Dengler for the Times-Standard

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Disaster preparedness for businesses, large or small, means taking actions to reduce damage and injuries before an earthquake or other event and developing plans to reopen as soon as possible (FEMA ready.gov image).

It's October. The days are shorter, nights are nippy, and winter is just around the corner. Replenishing firewood supplies and cleaning gutters may be part of your fall ritual. So much attention has been focused on what the super El Niño may bring our way that it's easy to forget about other hazards nature may throw our way. It's been nearly two years since our last major North Coast earthquake and just because our coastal flooding threat is high, doesn't mean an earthquake couldn't happen too.

This is ShakeOut time in California, and a reminder that preparing for winter also means knowing what to do when the ground shakes and reducing hazards your home, school, workplace, or other places where you spend time. Every October, I write a column or two on the Great ShakeOut, held on the third Thursday of the month. This year, ShakeOut is scheduled for 10:15 AM on October 15th, a moment that no matter where you are and what you are doing, practice or think about what to do when an earthquake strikes.

From its modest beginnings in 2008 when residents of Southern California were urged to participate in DROP, COVER, HOLD ON drills, the Great ShakeOut has become the world's largest earthquake preparedness event. Last year over 60 million people from 47 countries enrolled in the ShakeOut exercise including 10.4 million Californians. Taking a moment to drop

under a table or bend over in a chair and cover your head and neck with your arm is a good start to becoming more earthquake aware. But the biggest value in ShakeOut is encouraging discussions and taking actions to making the places we inhabit more earthquake resilient.

Signing up to participate in ShakeOut at <https://www.shakeout.org/> is a simple process where organizations, families, or individuals signal their participation in the drill. It's a secure process where privacy is protected. No one's contact information is ever revealed or passed on. One piece of information in the registration is an important way to learn what areas of our communities are most involved with preparedness activities. Organizations are asked to select a sector such as K-12 school, government, volunteer group, and so forth that best describes what they do.

Registration sectors provide a quick glimpse of national, state, and county involvement in earthquake preparedness. From the start, K – 12 schools have been the most active in ShakeOut. California schools are mandated to hold earthquake drills, and it was easy to schedule them on ShakeOut day. Last year, school and college enrollments were nearly 80% of the North Coast total.

The next largest 2025 North Coast ShakeOut group by category was healthcare with over 3600 registered participants. It's a good showing and a big increase over the early ShakeOut years when few were involved. But 2025 has declined by nearly 25% from 2024, possibly reflecting the overall reduction in healthcare services in our area. Local government comes in third, with county and city departments always being strong ShakeOut participants.

The ShakeOut organization has always been good at tabulating participant data and it's easy for anyone to access at

<https://www.shakeout.org/california/participants.php?start=North%20Coast&year=2026>.

Previous years can be selected by changing the year at the top and choosing the North Coast region. The North Coast region has always had a strong showing from Tribes and Rancherias and steady participation from many volunteer groups. But year after year there is one category with almost no activity – business.

Business is the lifeblood of our economy and extremely vulnerable to earthquakes and other disasters. Nearly a third of businesses after the 1994 Northridge earthquake failed to reopen within three years afterwards. A 2024 report by the U.S. Chamber of Commerce Foundation puts the U.S. business failure rate at 40% following major disasters. Their report digs into reasons why this rate is so high and failure to prepare is a bad business decision.

The first reason is an optimism bias. The study interviewed businesses around the country and found that 94% believed they could recover from a disaster. Several pieces contributed to this optimism. The first was thinking the damage won't be that bad or disruptions wouldn't last long. Few surveyed had actually experienced a disaster and many considered impacts would be easily remedied. We've had many earthquakes on the North Coast, so awareness isn't usually a problem. But it's not unusual for a business owner to tell me that they aren't concerned because they weren't hard hit in the past.

A second reason for optimism is the mistaken belief that insurance or the government will "make my business whole" again. In California, if you don't have an earthquake insurance policy, your homeowners or business insurance won't cover natural disaster losses. If the

disaster is large enough, your business may be eligible for eligible for low-interest loans from the Small Business Administration. But if a disaster doesn't meet the state financial loss bar, no such assistance will be forthcoming. Rio Dell businesses learned this the hard way after the 2022 earthquake when the losses didn't meet the FEMA requirements for a federal disaster declaration. Had the same earthquake occurred in Oregon, such a declaration would likely have been made.

The 2024 study found that just over a quarter of business had a developed a disaster plan. The reasons given were lack of perceived risk, ignorance of how to develop a plan, and not knowing where or how to get trustworthy information. Only 29% of survey respondents had a realistic view of the different types of disaster that might affect them. The relative infrequency of major events like earthquakes and the mobility of populations with little long-term understanding of a region contributed to low awareness levels.

There were a number of other factors cited in the study as to why so few had prepared including the higher priorities of running a business day-to-day and a perceptions of how expensive and time-consuming taking preparedness actions would be. A good approach for disaster planning is a "Low-Time" strategy, spending 10 to 15 minutes a week at staff meetings knocking off one piece at a time. You can find links with templates on how to proceed at end of this column. It's a cost-effective strategy in the long run; every dollar spent on reducing hazards brings an average return of \$6.

The U.S. Chamber of Commerce Foundation study focused on small businesses with fewer than 500 employees. Cal Poly Humboldt, Providence Health, the Humboldt and Del Norte County, and Pelican Bay State Prison are the only institutions with this many employees on the North Coast. We are an area built on small businesses; they provide employment and the tax revenue that keep schools running, roads repaired, civil order, and emergency response.

This ShakeOut I'm putting businesses in the spotlight. Start by talking to staff about what might fall or injure people and fix it. Encourage everyone to develop personal family disaster plans. If you are in retail how will your staff respond when people's phones start buzzing with ShakeAlert warnings, or the ground begins to rumble? Are you in a tsunami zone and under what conditions should you evacuate? It is easier to plan and take action by cooperating with like-minded businesses in your neighborhood or through the local Chamber of Commerce.

Please tell me what you are doing to make your business thrive and survive our next disaster and where you have gone to get good information. I would like to include innovative ideas and actions of our local business community in a future column. Any discussion of disaster preparedness is ample reason to register your business in this year's ShakeOut. As of today, Humboldt and Del Norte counties have zero business participants.

Even if you are not a business owner, it is in your interest to make our business community more resilient. Wherever you shop, ask the staff what they are doing to be prepared for disasters. The more they hear that this is important to the community, the more likely they will be to take action. And most important of all – SHOP LOCAL. Every dollar you spend here stays in the community strengthening our local economy and building resilience.

Read the full report on business vulnerability to disasters at
<https://www.uschamberfoundation.org/disasters/most-small-businesses-believe-theyre-ready-for-disasters-but-only-26-actually-are-new-study-shows>
For templates on developing a disaster plan, visit <https://www.ready.gov/business>.

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