LANE COUNTY

WILDFIRE PREPAREDNESS BUSINESS CHECKLIST

LANE COUNTY
COMMUNITY AND ECONOMIC DEVELOPMENT

125 East Eighth Avenue
Eugene, Oregon 97401

WILDFIRE IS A RISK, RIGHT NOW

Wildfires represent one of the most significant threats to Oregon's economic competitiveness and a major risk to the state's long-term economic future. Recognizing that 90 percent of Lane County is forested, wildfire poses one of the highest disaster risks in our region. While leaders at every level work to develop resilience strategies, such events remain a perennial reality across the state, and specifically within Lane County.

Because these events can strike with little warning, proactive preparation is the most effective tool a business can employ to protect lives, assets, and business operations. Developing a comprehensive emergency response plan is not just a logistical necessity; it is a fundamental responsibility to ensure that your employees and business premises are as protected as possible. A comprehensive emergency response plan can mean the difference between a minor disruption and a permanent closure.

This Wildfire Preparedness Business Checklist is designed to prepare you and your business for a potential wildfire incident. There is also a companion document that should be reviewed and completed, the *Lane County Business Disaster Preparedness and Insurance Readiness Guide*.

For questions, please reach out to Lane County's Community and Economic Development team at **CED@lanecountyor.gov.**

For more information about business preparedness

Community and Economic Development – Lane County

Step 1

Build (or update) an OSHA-compliant Emergency Action Plan (EAP)

At minimum, your EAP must cover reporting procedures, evacuation routes, accounting for employees, roles for medical/rescue, alarm signals, designated contacts, training, and plan reviews. Ready.gov's "Ready Business" toolkits can align your EAP with continuity/IT recovery and communications planning.[1]

Action tips

- ☐ Map primary/secondary evacuation routes and post floor maps
- ☐ Discuss the plan annually to ensure everyone understands their role
- ☐ Practice the plan at least once a year
- ☐ Maintain a distinctive employee alarm system and test it regularly; ensure staff know the signal and actions

Step 2

Set up multi-channel alerting for fast decisions and employee notifications

Ensure staff mobile devices have Wireless Emergency Alerts (WEA) enabled and LaneAlerts.[2]

Establish internal notification procedures (SMS/email/voice/app) and pre-scripted messages; follow FEMA alerting best practices for clarity, protective actions, and multilingual messaging.

Action tips

- ☐ Create an alerting SOP with thresholds (e.g., AQI triggers, evacuation notices)
- ☐ Audience lists (on-site, remote, visitors), and message templates (English/Spanish) in case of business closures or interruptions.

Step 3

Confirm insurance truly covers wildfire and business interruption (BI)

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 fire, do not panic. Call your insurance agent or insurance company and request a copy of your policy.

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[1] Toolkits | Ready.gov

[2] Emergency Alerts - Lane County

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, contact the Oregon Division of Financial Regulation which can be reached at 1.888.877.4894 or email at DFR.InsuranceHelp@dcbs.oregon.gov. Also, review and complete the *Lane County Business Disaster Preparedness and Insurance Readiness Guide*.

If you have questions, meet with your broker and review these time-element coverages and endorsements—many losses occur without direct damage at your premises:

- **Business Income (BI) and Extra Expense** (coverage for lost net income, ordinary payroll, and expenses during the period of restoration after a covered physical loss).
  - **Civil Authority** (income/extra expense when access is prohibited by government order due to nearby damage or closure).
- **Utility Service Interruption** (income/extra expense if power/water/comm services fail due to an off-premises covered peril).
- **Dependent Property / Contingent BI** (income loss when key suppliers/customers suffer damage). Insurers flag these BI extensions as commonly triggered by wildfires (including evacuations and access restrictions).

Clarify with your broker what fire and wildfire coverage looks like, and whether based on your location you need additional coverage.

Action tips

- ☐ Verify waiting periods, sublimits, geographic radius requirements, and exclusions (e.g., utility failure, smoke damage). Keep updated Statements of Values and BI worksheets.
- ☐ Document assets, take pre-loss photos, save receipts for protective measures, and understand claim timelines and advance payment options.

Step 4

Protect workers from wildfire smoke (employee safety & compliance)

Oregon OSHA's permanent Wildfire Smoke rules require exposure assessment, training, two-way smoke communication, controls, and respirators based on AQI thresholds. A summary of these rules is available at Oregon OSHA.[3]

[3] Oregon Occupational Safety and Health : Wildfires : State of Oregon

Action tips

- ☐ Pre-position N95s, set AQI monitoring points and define who will monitor these, define "stop-work/remote-work" triggers, and train annually on symptoms, reporting, and controls.
- ☐ Understand employer unemployment insurance obligations in case of smoke closure.

Step 5

Keep indoor air clean during smoke events (facility operations)

The Environmental Protection Agency (EPA) recommends upgrading to MERV-13+ filtration where HVAC allows; sealing/maintaining building envelopes; creating cleaner-air spaces with portable HEPA units; monitoring indoor PM2.5; and planning "Smoke-Ready" procedures (before/during/after).

Action tips

- ☐ Stock portable HEPA cleaners sized to room volume; pre-purchase spare MERV-13 filters; assign facilities staff to shift HVAC to appropriate modes per the plan.

Step 6

Harden buildings and create defensible space

Wildfire-exposed buildings most often ignite from wind-blown embers.

Action tips

- ☐ Implement Zone 0 (0–5 ft) non-combustible area around structures; remove combustible mulch, vegetation, and storage.
- ☐ Install ember-resistant vents, maintain Class A roofs, enclose eaves, and address decks/fences that can conduct fire to the structure.
- ☐ The IBHS Wildfire Prepared Home technical standard details base and plus level requirements and is available in Oregon.[4]

Action tips, continued

- ☐ Complement site-level work by organizing with NFPA Firewise USA® to
- ☐ assess risks and complete multi-year mitigation plans.[5]

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[4] IBHS releases updated Wildfire Prepared Home Standard – Insurance Institute for Business & Home Safety

[5] NFPA - Firewise USA®

Step 7

Plan for continuity of operations (people, tech, and supply chain)

Ready.gov and the Small Business Administration (SBA) recommend continuity planning that prioritizes critical functions, IT recovery, remote work, and resource management, then exercise those plans.

SBA's Business Resilience guidance and tools help you assess hazard risks (including wildfires) and execute drills with staff.[6]

Consider **dependent property** exposures and alternative suppliers in contracts (and match insurance coverage accordingly).

Step 8

Pre-stage evacuation & shelter-in-place procedures

- ☐ Define triggers (public orders, local fire activity, AQI thresholds), rally points, and transportation for employees/visitors with mobility needs; assign a leader for each floor/area.
- ☐ Identify cleaner-air rooms and stock emergency supplies (respirators, water, first aid, backup power/lighting). EPA's cleaner-air guidance provides specifications.[7]

Step 9

Train, drill, and improve

FEMA and Department of Homeland Security emphasize exercises (tabletops, drills) and program improvement cycles; document lessons learned and update the plan. This may not be feasible for most businesses, but it is a recommendation.

Step 10

Clarify roles & communications prior to disaster

Assigning roles within the organization for disaster response prior to the disaster can help speed recovery. Identifying incident leads, safety officers, HR/benefits lead, and communication owners as well as maintaining multilingual templates and alerting methods will make recovery smoother and more efficient.

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[6] Business Resilience Guide: Reducing Risks and Building on Strengths | U.S. Small Business Administration

[7] Improving Your Indoor Environment | US EPA

Step 11

Line up financial recovery ahead of time

Know how to access SBA Disaster Loans (Physical Damage and Economic Injury Disaster Loans) when a federal disaster is declared; loans can cover uninsured losses and working capital.[8] Apply early; SBA makes outreach centers and a portal available during declarations.

Step 12

Engage with local partners and programs

Enroll with county emergency alerting (Lane Alerts) and know your local fire agencies; leverage Firewise USA® recognition to access mitigation support and strengthen community-level resilience. Identify your neighborhood Community Emergency Response Team lead or Community Organizations Active in Disaster (COAD) and learn how your business can play a role in responding to and recovering from disaster.[9]

For more information about emergency management

Emergency Management– Lane County

[8] Disaster assistance | U.S. Small Business Administration

[9] LC COAD IS STANDING BY

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