



# Bound

If a failure to plan is a plan to fail,  
local business is in trouble.

# Break



*This is the final story in our three-part series on regional flood preparedness. Previously we examined the cost and prevention of a major flood event.*

# for down

by Rich Ehsen





Sacramento Mayor Heather Fargo thinks "pretty much anybody is pretty shortsighted to not have flood insurance in Sacramento." Especially vulnerable are floodplain businesses like this Natomas Wal-Mart, which could be under up to 25 feet of water in the event of a levee break.

**M**

ost of us have heard the old adage that a failure to plan is a plan to fail. That is why a host of local disaster managers, government officials and civic leaders say the best thing Sacramento residents

and businesses can do to withstand a major flood is have a survival and recovery plan of their own rather than relying solely on someone else to save them.



PHOTO COURTESY OF DEPARTMENT OF WATER RESOURCES

According to Sacramento Mayor Heather Fargo, the city has meticulously modeled numerous scenarios for getting people evacuated should a major flood inundate the area, and city officials continue to update those plans all the time.

But even if nothing goes as terribly wrong as it did in New Orleans, Fargo says getting people out of harm's way is going to be, at best, "very, very difficult." She says people need to be prepared for the possibility that nobody will be able to help them in a flood's first days, so they should instead be prepared to rescue themselves, their neighbors, their homes and their businesses.

Gary Dietrich, co-founder of Citizen Voice, a Sacramento-based nonprofit that works to raise public awareness

of political issues, learned that lesson up close and personal last year during the almost-total governmental breakdown surrounding Hurricanes Katrina and Rita.

A political analyst for both radio and television, Dietrich was part of the mass of media that went to Louisiana to report on what was happening in the days and weeks after Katrina tore through the Gulf Coast.

But unlike his media colleagues, Dietrich went as a full-time Red Cross volunteer first and a broadcaster second. He says the utter devastation he observed there — and the great difficulty faced by rescue officials in helping affected people — made him realize the need for citizens to take a proactive role in saving themselves and their neighbors in a major disaster.

"Katrina revealed the underbelly of dealing with a disaster," he says. "The first responders on the ground did the best they could, but one of the realities of a disaster is that the best-laid plans are not always carried out. It made me realize that we have to stop saying that it is the job of cops and firefighters to save

"Assume that,  
in a disaster, we will  
not see any help  
from the  
government for at  
least three days."

— Roger Niello,  
assemblyman,  
District 5

us. After all, what happens when the first responders can't even get to their jobs?"

Dietrich says a major part of the post-Katrina turmoil in New Orleans was that the flood swamped over much of the rescue equipment and facilities first responders needed to do their jobs. That made it almost impossible for police and fire personnel to carry out their original rescue plans.

Coupled with the tragically slow response from state and federal authorities, many of the Crescent City's most vulnerable residents — the sick, elderly and disabled — were thus left in their flood-ravaged homes to fend for themselves. And when rescue personnel did make it to some of the worst-hit areas, Dietrich says that many times they had great difficulty even determining if there was anyone to help.

"Rescue personnel sometimes had to go to a house four or five times to be sure it had been evacuated," he says. "They were trying to get to everyone, but they didn't have the authority to just bust down a door to be sure someone inside was safe."

Dietrich fears that scenario could easily play itself out in the Sacramento region. "Anybody with a difficulty in evacuating themselves in a disaster is

According to a recent survey, **77%** of Sacramento residents do not have flood insurance.

SOURCE: SACRAMENTO STATE

considered vulnerable,” Dietrich says. “It is estimated that of about 2 million people in the Sacramento area, 150,000 could be considered vulnerable. Well, how many police and fire units is it going to take to go door to door to evacuate those 150,000 people? It is just ridiculous to assume that will happen.

“If an elderly person is trapped in a back bedroom and is unable to answer the door to let someone know they need help, they’re out of luck,” he adds.

That realization led Dietrich to partner with the Sacramento-Sierra chapter of the American Red Cross to develop a pilot project he thinks can

alleviate some of the burden on first responders by helping Sacramento residents help themselves.

Dubbed Safely Out, the project is comprised mainly of a how-to kit with various tools and supplies designed to help people do two things: get all of their critical medical and personal information organized before a disaster, and facilitate their own rescue during one. The kit’s linchpin in the latter process is simply a pair of signs that can be placed in a window or on a door to indicate whether the resident needs help or has been safely evacuated.

Dietrich says Citizen Voice has distributed more than 1,000 Safely Out kits. His ultimate goal is to get 25,000 kits into the hands of Sacramento residents during the project’s initial phase. He has drawn significant support from Sacramento’s business community, including organizations like Pride Industries, which puts the kits together, and the California Healthcare Foundation, which donated \$25,000 to underwrite some of the costs.

The project has also drawn strong interest from the Sacramento Metropolitan Chamber of Commerce, which is working with Dietrich to spread the word about Safely Out to all chamber members. Dietrich says he has also been contacted about the project by other cities, states and the national Red Cross.

“Some of our most enthusiastic supporters have been business people,” he says. “It is a good fit for them because business people are not generally interested in being told to sit around and wait for someone else to do something. They want to know what tools they can get to help themselves. That’s what the business community wants.”

While programs like Safely Out are working with business leaders to address the needs of Sacramento’s most vulnerable private citizens, Leo Grover, president of West Sacramento-based Pinnacle Emergency Management, is trying to get that same business

*continued on page 60*

## Is your business ready for disaster?

1. Are you concerned that your business operations might be interrupted by a natural disaster?
2. Have you determined what parts of your business need to be operational ASAP following a disaster?
3. Do you and your employees have a disaster-response plan in place?
4. Could you communicate with your employees if a disaster happened?
5. Can your building and its contents survive the impact of a natural disaster?
6. Are your vital records protected from disaster-related harm?
7. Are you prepared to stay open for business if your suppliers cannot deliver, your markets are inaccessible or basic needs are unavailable?
8. Do you have plans to stay open for business even if you cannot stay in your place of business?
9. Have you worked with public officials and other businesses to plan for community recovery?
10. Have you consulted with an insurer to determine if your insurance coverage is adequate?

**Give yourself one point for each yes answer. Your score indicates how well-prepared you are for disruption caused by a natural disaster.**

**7-10: You're well on your way.**

**4-6: You have lots of work to do.**

**1-3: You should get started immediately.**

SOURCE: OPEN FOR BUSINESS

community to buy into the self-rescue mentality for itself.

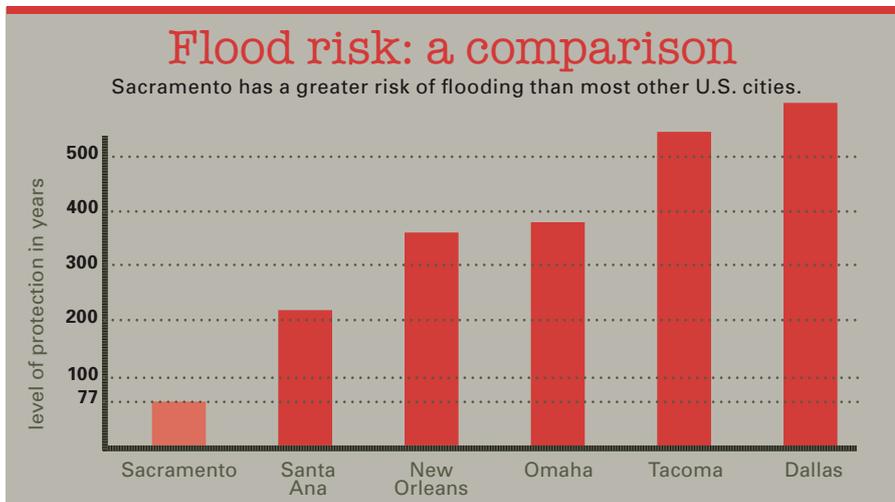
As an emergency-management and -response company, Pinnacle specializes in helping businesses and communities recover from disaster by

going to the site and doing whatever cleanup, repair and recovery it takes to get that company or community back up and running.

Grover, who also worked in New Orleans after Katrina as well as at the World Trade Center for the 9/11 clean-up, says “the companies that have done the best in the disasters I have seen are those that had the best plan for dealing with it before it happened.” He openly wonders about the Sacramento business community’s readiness for a Katrina-like flood event.

“I think we are woefully unprepared for a major disaster. I just don’t think people are really prepared for the unexpected,” Grover says. He says much of the blame for that unpreparedness lies in the belief that someone will come roaring out of the distance at a critical moment, just like the cavalry in an old-time Hollywood Western.

“In a disaster, people rely way too much on other people,” he says. “Our



SOURCE: SACRAMENTO AREA FLOOD CONTROL AGENCY

PROVIDING LEVEE ENGINEERING EXCELLENCE

- ▲ FEMA Certification
- ▲ Levee Stability Analysis
- ▲ Levee Seepage Analysis
- ▲ Levee Boring Investigation
- ▲ Laboratory Testing
- ▲ Levee Reconstruction Design

West Sacramento ■ Rocklin ■ Stockton ■ Chico (2007) ■ Fresno (2007)

Phone 916.372.1434 ■ Fax 916.372.2565

[www.wallace-kuhl.com](http://www.wallace-kuhl.com)



rule is that you should not rely on anybody else. You have to take absolute control when a disaster happens.”

Or, as Sacramento Metro Chamber CEO Matt Mahood says, “Every business, even a pizza parlor, needs to know how to protect itself, make sure the employees are safe, and have a contingency plan for how they can get back into business once the waters recede.”

Most disaster-management experts say a good plan consists of knowing just what kinds of risk your company faces, what products or services you offer that are mission-critical, and a method for keeping those products and services flowing. That includes having a management-succession procedure, an emergency payroll and accounting system, and a list of alternate vendors in case yours are also flooded out of commission.

Grover says the difference between a mediocre plan and a good one also

entails going the extra mile by keeping critical records in a safe place and maintaining a very detailed inventory of company stock and other physical assets — furniture, supplies, vehicles, etc. — accompanied by video or photographic evidence. More detailed plans may even include securing an offsite production facility where employees can work while the regular facility is out of commission.

Grover says another key part of mitigation many employers never think of is a plan to maintain a company’s most valuable resource: its employees.

“When a disaster happens, everybody leaves,” Grover says. “So a business has to ask, ‘If we’re going to get back to being operable, how are we going to keep our employees?’ The businesses that got back on their feet in New Orleans were the ones that had already developed a plan with incentives for their employees to stick around or to come back immediately.”

According to the Department of Homeland Security, business owners should make their employees a significant part of any disaster-mitigation planning. DHS recommends employers set up a clear line of communication for employees to follow during a major disaster, such as a telephone tree or a designated out-of-town phone number where employees can check in to let others know they are safe and where they are holed up.

Another key part of any disaster plan is recovery, which usually comes down to who will pay to rebuild or refurbish the bricks and mortar. But Grover says insurance is often something businesses take far too lightly, either by not understanding what is really entailed in their policy, or worse, not carrying insurance at all.

“People think they have met all the criteria because they are insured, but I doubt most people could tell you who they are really insured with, what their deductibles are or what their limits are in regard to property versus contents. Eighty percent of people don’t know that information,” he says. That exact scenario was common in New Orleans before Katrina.

## Continuity by price point

**NO COST**

- Maintain an emergency-contact list.
- Contact your city or county building department to determine your building’s susceptibility to flooding.
- Keep your building’s flood vents free of debris.

**UNDER \$100**

- Purchase a first-aid kit.
- Purchase an AM/FM battery-powered or wind-up radio.
- Purchase a supply of non-perishable food, paper plates, utensils and water.

**\$100-\$499**

- Provide first-aid and CPR training for employees.
- Purchase a small backup generator.
- Maintain your sump pump.

**MORE THAN \$500**

- Purchase flood insurance.
- Store duplicate records offsite at a secure facility.
- Purchase a removable computer-storage device; store data offsite.

SOURCE: OPEN FOR BUSINESS

# disaster RECOVERY begins with PLANNING.

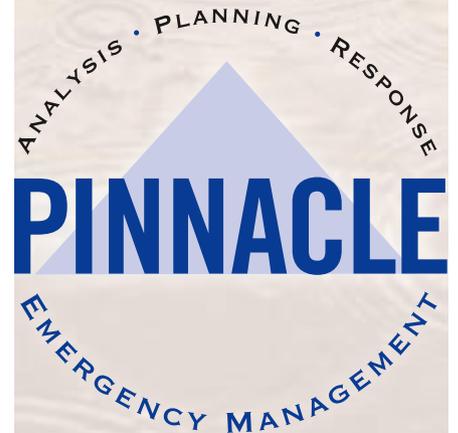
**Pinnacle Emergency Management responded to the devastation of small businesses after hurricanes Katrina and Rita.**

Our mission was simple: Help small businesses to recover as quickly as possible.

The lessons learned from this tragedy have allowed us to question our own region’s disaster plan. How prepared is your business?

Pinnacle’s expertise can help your business determine its liabilities and risks, secure reliable vendors and minimize business interruption in the event of a disaster.

**Call today for a free consultation.**



2511 Del Monte Street  
West Sacramento, CA 95691

**(916) 371-7431**  
[pinnacle-emergency.com](http://pinnacle-emergency.com)

“A lot of businesses in New Orleans waited until the point of the disaster to find out what their insurance policy limits and deductibles were,” he says. “They didn’t even know who to call or how to get hold of them.”

Sometimes, however, a business owner or homeowner has nobody to call because that person doesn’t have flood

insurance. According to the Federal Emergency Management Association, less than 10 percent of the businesses located in floodplains in Sacramento County have flood insurance.

Another survey conducted earlier this year by Sacramento State indicated that 77 percent of people in the Sacramento region do not have

flood insurance, including 34 percent of people who say they live in flood-prone areas. That reality is a source of frustration for many of the region’s leaders.

“We tell people all the time that you need flood insurance,” says Fargo of the city’s efforts to get people to buy flood insurance even if they don’t live in a direct floodplain like North and South Natomas or the Pocket. “I think pretty much anybody is pretty shortsighted to not have flood insurance in Sacramento.

“We’re all living next to two levees,” Fargo adds. “People in Land Park can float and say, ‘We’re only going to be

“You can lead  
a horse to water,  
but you can’t  
make him drink.”

— Matt Mahood,  
CEO,  
Sacramento Metro Chamber



**Shaw** a world of Solutions™

### Trusted Flood Prevention/Response

Shaw can help prevent a crisis through emergency planning and response, protecting water supplies, strengthening levees, as well as unwatering if a breach occurs.

**For more information contact our Sacramento Office:**  
1326 North Market Blvd., Sacramento, CA 95834  
Charles Metzinger - 916.565.4358 or  
Martin Miele - 916.565.4165

[www.shawgrp.com](http://www.shawgrp.com)

## Are You Flood Ready?

Flooding doesn’t just come from broken levees. Local creeks and streams, heavy winter storms, and backed up storm drains can all spell disaster for you and your home.

**Protect Yourself!** Pick up a flood insurance policy today. Most Sacramento residents qualify for lower cost Preferred Risk Policies which can provide you the same coverage as a regular policy for almost half the cost.

**Be Flood Ready!** More Flood and Emergency Preparedness tips can be found on our website: [www.cityofsacramento.org/utilities](http://www.cityofsacramento.org/utilities).



**CITY OF SACRAMENTO  
DEPARTMENT  
OF UTILITIES**

8 feet under and Natomas will be 15 feet under.’ What’s the difference after 8 feet?”

Matt Mahood says the Metro Chamber also encourages more businesses to carry flood insurance, but to little avail. Even the knowledge that most floods are caused by broken water mains or other things not associated with a broken levee has not convinced more businesses to get coverage. “It’s the old thing that says you can lead a horse to water, but you can’t make him drink,” Mahood says.

But Assemblyman Dave Jones, a Democrat whose 9th District includes the Pocket area, tried to do just that last summer by introducing legislation that would have forced both residential and commercial property owners in certain flood-prone areas to carry flood insurance unless the surrounding levees could be certified to have 200-year flood protection. The bill failed but did inspire a renewed debate about whether it is appropriate to force people to carry insurance.

"Our community is the most vulnerable in the nation to a catastrophic Katrina-like flood event," Jones says. "It is not an issue of if we will have a major flood, but when will the flood occur. When it does, we could have not only substantial loss of life and property, but also a devastating hit to our economy from which we may not ever recover. So yes, I believe everybody in Sacramento ought to have flood insurance."

"I absolutely agree that anybody who relies on a levee to stay dry should have flood insurance, but I have problems with the government forcing them to have it," counters Republican Assemblyman Roger Niello of District 5, which includes Natomas.

Niello says that in his view, such a mandate would not alleviate the state's fiscal flood-damage obligations under the 2003 Paterno suit, only shift it to the federal government or other insurers. And because insurance companies are allowed to sue a third party they believe is responsible for a loss, Niello says, forcing people to buy federal flood insurance would only open the state up to being sued by the feds to recover their insurance losses.

Jones has vowed to try again next session, but says he is growing ever

has an obligation to continue educating the public about all facets of the flood issue. He also notes his agreement with Dietrich's belief that the business community can "play a major role in that education as well."

"The bottom line is fairly simple," he says. "If you live or run a business in a place that is subject to flooding, then

by all means you need to buy flood insurance. In addition, all of us should assume that, in a disaster, we will not see any help from the government for at least three days.

"Finally," he says, "we all know, or should know, what our risks are. Therefore, we should make it a priority to plan accordingly."

## Multiple solutions from a single source.



### SureWest Business Services



Telephone



Internet/Data



Digital TV



Wireless



Less than  
**10%**  
of the businesses located  
in Sacramento County  
floodplains have  
flood insurance.

SOURCE: FEDERAL EMERGENCY  
MANAGEMENT ASSOCIATION

more concerned that the public's attention to the issue of flood mitigation will wane the further away we get from Katrina.

Niello says he shares that concern, but adds that he believes government

**Businesses large and small** are discovering SureWest brings business communications together like never before. Your business gets the performance of a global communications provider with the personalized support of an experienced local company.

#### TELEPHONE

Local, California and  
Nationwide Calling Plans  
Centrex, SuperTrunk, PRI

#### INTERNET/DATA

From DSL to Fiber Optics  
Dedicated T1 & Ethernet  
Data Center Services

#### DIGITAL TV

Crystal clear digital picture  
Excellent channel selection

#### WIRELESS

Unlimited Calling Plans  
PLUS Travel Minutes

**Call 640-2956 today!**  
surewest.com

**SureWest**

When all you really want is...everything.