

# BUSINESS CONTINUITY RESOURCE GUIDE: A DISASTER TOOLKIT



**ARE YOU  
READY?**



# BUSINESS CONTINUITY & RESOURCE GUIDE: A DISASTER TOOLKIT

## TABLE OF CONTENTS

3

### Purpose & Overview

- Background & Acknowledgments..... 3

6

### Introduction

- Disaster Recovery Guide for Businesses..... 6

9

### Disaster Mitigation

- Insurance Coverage ..... 10
- Building Survey ..... 13
- Key Employment Data ..... 15
- Employee Mitigation Checklist ..... 16
- Supplier Contact Information ..... 17
- Key Customer Information ..... 20
- Creditor Contact Info ..... 23

24

### Disaster Preparedness

- Hazard Identification/ Vulnerability Analysis ..... 25
- Disruption of Services ..... 26
- Impact Loss/Reduction ..... 27
- Building Contents ..... 28
- Computer Inventories ..... 30
- Recovery Team Roster ..... 36

37

### Disaster Response

- Response Checklist - Stage One (3 Days out) ..... 38
- Response Checklist - Stage Two (1 Day out) .....39

40

### Disaster Recovery

- Business Recovery Issues / Actions ..... 41
- Recovery Checklist ..... 42

43

### Appendices

- Glossary ..... 43
- Safety Rules ..... 45
- Checklists ..... 47

52

### Important Contact Information

- Local & Regional ..... 52
- State & Federal ..... 52

## PURPOSE & OVERVIEW

This guidebook was developed for Galveston Economic Development Partnership (GEDP) members and the Galveston business community. Becoming familiar with the content and completing the forms included herein will help business owners increase the odds that their business will make it through the next disaster. While targeted to the small business owner, the materials may assist contingency planners working for larger corporations in the development of their programs.

This guidebook will help to

- Outline what actions may be taken to minimize the disruptive effects of a disaster on the operation;
- Understand the differing roles and responsibilities of government and business owners in private sector disaster recovery;
- Provide the information needed to develop a comprehensive business disaster continuity plan.

## BACKGROUND

The Hurricane season of 2005 has gone down in history as having produced what has been estimated to be the costliest natural disaster in U.S. history. Katrina has resulted in an estimated cost of devastation of over \$125 Billion. Galveston Island was impacted indirectly by Katrina, through the housing and provisioning for over 3,000 estimated evacuees. Rita, which came later on September 21, 2005 narrowly bypassed Galveston Island, however the City and her citizens were challenged to react by implementing their emergency management processes during a mandatory evacuation of the Island.

The passing of a very active hurricane season (26 named storms in 2005) and the realities of what has been experienced along the Gulf Coast states of Texas, Louisiana, Alabama and Mississippi during this past season enacted a call from the Mayor of Galveston, the Honorable Lyda Ann Thomas to the Galveston Economic Development Partnership (GEDP). This call was to form a Hurricane Recovery Task Force to identify what Galveston Island could do – proactively – in assessing mitigating factors for disaster response and recovery.

In October of 2005, the GEDP convened the Hurricane Recovery Task Force with two primary objectives:

- 1) Evaluate what impacts would be felt by the City of Galveston if a major hurricane were to strike the Island and the resulting devastation were to affect more than 50% of the Island's tax base; a portion of the City's infrastructure were destroyed and normal operations would return in a period of up to 10 years.
- 2) Evaluate and assess what actions/services the GEDP could provide to the Galveston business community that would aid in the education and preparation for a catastrophic event and the expedited rebuilding of Galveston's tax base.

The need for this Hurricane Recovery Task Force was put to the test when Hurricane Ike struck the coast of Texas on September 13, 2008, as a category 2 storm with a category 4 storm surge. Hurricane Ike caused an estimated \$11 Billion in damages to the state. In Galveston where Ike made a direct landfall the damages included:

- approximately 75 to 80 percent of the 3500 businesses experienced severe damage
- water levels greater than nine feet in the Historic "Strand" district



- significant damage to the Port of Galveston, major cultural facilities, and UTMB campus
- 80 percent of residences had flood damage
- only 60 percent of the city population had returned six weeks after the storm
- significant labor shortages for most of the local businesses that have re-opened (source: Galveston Economic Recovery and Rebuilding Report, IEDC and BCLC)

One area in particular that changed from theory to reality was that issue of self-sufficiency. As a result of the impacts that were felt by the impacts of Hurricane Ike, the GEDP reemphasizes the need for personal planning and greater resilience through advanced planning for self-sufficiency following a catastrophic event.



*The following guidelines are a sampling of those issues that you and your business should include as a component of your disaster and continuity planning efforts.*

### **BUSINESS SELF-SUFFICIENCY**

- **Shelter**
  - Pre-secured living trailers to house workers. Sites pre-selected and transportation arranged
- **Utilities**
  - Sanitary facilities (portajohns)
  - Emergency power and fuel supply
  - Potable water supply
  - Wash water supply
  - Food supply
- **Security**
  - 24 hour security provided
- **Medical**
  - EMT/First Response personnel and equipment provided
- **Transportation**
  - Access limited to business-necessary travel (no sight-seeing). Available equipment to service and maintain vehicles (tires.) Fuel source provided. Business to provide tracking and accountability for all personnel allowed in.
- **Identification**
  - Business will provide graduated list of personnel prior. Personnel will need to provide ID for access.
    - Level 1: immediate access personnel to perform initial damage assessment in order to prioritize assets and update capabilities list.
    - Level 2: personnel to perform immediate mitigation efforts and/or provide recovery resources to Government personnel
    - Level 3: non-essential personnel who can wait until general clearance is given to the public
- **Public Resources**
  - Businesses will provide a list of available assets/resources/capabilities to the City. This will be updated upon the initial assessment post-event.

**PLEASE REMEMBER, THIS GUIDE IS ONLY MEANT TO ASSIST IN YOUR PLANNING EFFORTS, YOU MUST ADAPT THIS PLAN TO YOUR SPECIFIC SITUATION IN ORDER TO MAXIMIZE THE VALUE OF THIS DOCUMENT...**

## ACKNOWLEDGMENTS

This initiative was made possible through the support of the GEDP Board of Directors and the numerous individuals who graciously gave of their time and talents in researching, investigating and developing the recommendations contained herein. Special appreciation is given to Chairwoman Mayor Lyda Ann Thomas, Co-Chairman Jayson Levy, City Manager Steve LeBlanc and his staff, City Attorney Susie Green and to the two Chairmen of the subcommittees Mr. Harris L. "Shrub" Kempner, Jr. and Garry Kaufman. Below is a listing of the members of this Task Force.

The Honorable Lyda Ann Thomas, Co-Chair of the Hurricane Recovery Task Force

Jayson Levy, Co-Chair of the Hurricane Recovery Task Force

Garry Kaufman, Chairman of the Business Recovery Sub-Committee

Shrub Kempner, Chairman of the City Recovery Sub-Committee

Steve Hale	Fred Micks	Pat Rowles
Susie Green	Jeff Miller	Albert Shannon
Randall Kempner	Terrell Pallmer	Johnny Smecca
Damon King	Keith Palmer	Dick Swain
Steve LeBlanc	Vic Pierson	Barbara Thompson
Trey Lary	William A. Ross, Jr.	Gwen Wagner
Randy Lowrance		

Finally, the GEDP would like to express their appreciation to two particular entities for the creation of this Recovery Guide:

### **Charlotte County Economic Development Office, Port Charlotte Florida**

The Charlotte County Economic Development Office graciously granted permission to the GEDP to reproduce a significant portion of their Disaster Preparedness and Continuity Guide for use in the development of this Guide. As we have taken their excellent resource and adapted to Galveston Island, we are greatly appreciative of their leadership and cooperation.

### **Centerpoint Energy Economic Development Department, Houston Texas**

The economic development team of Centerpoint Energy continues to be an integral partner of the GEDP and of Galveston, Texas. In particular, appreciation is extended to Gwen Wagner and Brenda Harding for their efforts in making this document a reality.

## INTRODUCTION

### THE IMPORTANCE OF CONTINUITY PLANNING

Ask any business owner why they are in business. If not at the top of the list then inevitably close to the top will be the obvious answer – to stay in business and make money. The reasons for this are as obvious as they are age old – to cover mortgage payments, the children’s college tuition, to obtain the amenities required not only to live, but to enjoy life.

As the name implies, a continuity plan is a pre-mediated strategy for continuing business in the event of a disaster. While never a guarantee that a business affected by disaster will go completely unscathed, preparing a continuity plan will help the small business owner minimize potential losses and anticipate the actions they will need to take in the event of a disaster. A continuity plan is not a contingency plan. It does not attempt to spell out in detail who must do what in the event of a specific contingency – such as a store fire, robbery attempt, or power failure – although it may be quite helpful for a business owner to write down step-by-step procedures for dealing with each of these emergencies. The continuity plan focuses on procedures for minimizing potential losses and ensuring a speedy recovery from disaster.

### THE ROLE OF GOVERNMENT IN PRIVATE SECTOR DISASTER RECOVERY

The **Federal Emergency Management Agency** (FEMA) is the federal agency charged with ensuring the America can recover from disasters. Each state has an emergency management office that is charged with a similar responsibility. In Texas, each county and most Cities also have an emergency management office responsible for dealing with emergencies in their jurisdictions. As the scale and magnitude of a disaster increases and the capabilities of one level of government to manage the disaster are exceeded, the next higher level of government will provide assistance. Most major disasters include the involvement of FEMA, the State of Texas, the county emergency management office, and the city emergency management office.

Most federal and state programs focus on restoring community infrastructure and ensuring that housing needs are met. The **Small Business Administration** (SBA) may offer loans to business owners damaged by a disaster to make necessary repairs. Other federal and state programs may be available after a disaster, including Economic Development Administration resources, but these funds are typically not available to small business owners. While local, state, and federal disaster recovery employees will work with small business owners after a disaster, on the whole, most post-disaster recovery resources are not designed to help a small business owner get back in business.

Even though a business owner may benefit greatly from government sponsored disaster recovery programs, such as the SBA disaster loan program, business owners are mostly on their own when it comes to remaining in business. This is why it is critical for all business owners to take steps to reduce their vulnerability and understand the steps that must be taken in the aftermath of a disaster – before a disaster strikes. These issues can be questioned and covered through the development of individual business continuity plans. The GEDP Disaster Recovery Guide has been developed specifically to assist your enterprise in assessing your vulnerability and highlighting critical information that will be useful in your continuity planning effort.

## EMERGENCY MANAGEMENT

Emergency management is quite simply the business of minimizing the social and economic impacts of natural and technological hazards. Emergency management has four basic phases, described below:

- **Mitigation** - Reducing the potential for loss of life and property
- **Preparedness** – Understanding the effects of disasters, the actions that must be taken to respond to and recover from these events, as well as what can be done to mitigate future losses.
- **Response** – Handling an emergency as it is impending and occurring
- **Recovery** – Restoring all aspects of a community damaged by a disaster.

A small business owner should consider what actions they plan to take during each phase of emergency management. The recovery plan provided herein is organized in four sections to address each phase of emergency management. When completed, this plan will establish an operational framework for managing hazards likely to affect a small business. While not exhaustive, the following list outlines the type of emergencies small business owners may face:

**Accidents:** Fire, explosions, power loss, water leaks or plumbing failure, hazardous

**Weather:** Severe storms, lightning, tornadoes, hurricanes, floods, freezes, wildfires

**Civil Disturbances:** Criminal incidents, rioting, vandalism

**Terrorism:** Bomb threats, computer viruses, sabotage

## THE DISASTER RESISTANT & RESILIENT BUSINESS

Disaster recovery is not complete unless economic recovery is complete. History has demonstrated that it is far easier to rebuild roads, public facilities, and houses, than it is to restore economic vitality to a community affected by a disaster. According to U.S. Department of Labor Statistics, over 40% of all companies that experience a disaster never reopen and over 25% of the remaining companies close within two years.

While the disaster recovery plan is organized around the four phases of emergency management – mitigation, preparedness, response, and recovery – the rationale behind preparing a plan is basic. Businesses invest time and resources into preparing and implementing a plan to stay in business. To stay in business a small business owner must ensure that his or her operation is disaster resistant – able to withstand the effects of whatever hazard may strike, as well as disaster resilient – able to rebound economically from a disaster and to take advantage of post-disaster market opportunities.

The disaster recovery plan should include all actions related to protecting the business. Exercises should be conducted regularly to ensure that the plan functions well. The underlying need to develop the recovery plan is the imperative that the business owners protect their facility and operation, their employee base and their clients. Consideration of these issues is provided below:

**Facility and operation protection** – Protection of the facility where business is conducted is essential. A business owner may calculate the cost versus the benefit of installing storm shutters, or making other structural improvements to his or her facility. Some insurance providers give credit for structural improvements that reduce risk. Business owners should check with their insurance provider before a disaster strikes. If a small business owner is left without a building after a storm, he or she will be unable to conduct business. It is also critical to maintain adequate insurance coverage. While loans may be available from the Small Business Administration to help cover disaster related repairs, they may not be enough to cover all losses. Adequate insurance coverage, for wind and flood, will provide assurance that the funds necessary for rebuilding will be available. Finally, business owners should consider whether their suppliers have continuity plans. If a major supplier is affected by a disaster, it may adversely affect the small business owner if alternate arrangements have not been considered. Likewise, if a small business is forced to interrupt operations due to a disaster, provisions should be in place to ensure that suppliers are able to stop or postpone shipments.

**Protecting employees** – A business facility may be as secure as Fort Knox, but if the employees' homes are damaged or destroyed, the employer cannot count on his or her employees to return to work quickly. There is a wide range of activities that a business can take to protect employees – from cost neutral education programs, to investing in employee disaster loss reduction benefits. At little or no extra cost to an employer, articles on hurricane preparedness, the need for shutters or other structural retrofitting, or the importance of purchasing flood insurance may be included in a company newsletter or in a break room. Small business owners may also direct employees to take advantage of state sponsored programs, such as the Fannie Mae Loan Program. Programs that require financial investment include buyback of sick or annual leave to allow employees to purchase and install hurricane shutters. Some companies make available loans to employees to retrofit their homes. All employee assistance programs – both low and moderate cost – help to ensure business continuity after a disaster. In considering your options for protecting your employees, consult your business advisory professionals (i.e. attorney, CPA, etc...) in exploring economic ramifications to your business.

**Protecting clients** – Just as it is critical to protect employees, it is important for businesses to consider what state their client base will be in after a disaster. Any business that relies on a large local market has a vested interest in ensuring that the community recovers from a disaster as quickly as possible. While the protection of the general public is the role of government, business can help protect their vital interests by maintaining close links with state and local emergency management offices, marketing disaster loss reduction, and promoting public awareness. Maintaining a close working relationship with state and local emergency management offices will help ensure that employees will be able to return to work as soon as possible. Disaster needs specific to a business may be directly requested if businesses play a supporting role in a county emergency operations center during a disaster. In addition, the marketing of disaster loss reduction programs is possible for many businesses. Many home repair stores provide a large display of products that homeowners and businesses can use to protect their homes and facilities from storms. Large retailers often display hurricane preparation products in advance of hurricane season. Even if direct marketing of products is not an option for the small business owner, promoting public awareness by providing State of Texas, American Red Cross or other publications free of charge to customers will help to raise awareness of the need to take personal responsibility for disaster loss reduction.



## DISASTER MITIGATION

Mitigation is any action taken to reduce potential for loss of life and property. The most important measure that a business owner can take is to have insurance coverage, including flood and windstorm insurance. While recovery programs may be available to small business owners from government agencies after a disaster, they are often supplemental or stopgap in nature and are typically provided in the form of loans. Insurance policies are the best means of guaranteeing that funds needed for repairs are available in a timely manner. In addition, business interruption service may be available to cover payroll or other expenses should the business remain out of commission for a period of time (**note**: following the hurricane season of 2005), business interruption insurance protection has become limited and expensive – please consult your insurance representative to discuss this potential).

Business owners can also mitigate their facilities by installing impact resistant glass, shutters, or other permanent protective measures. The installation of structural mitigation measures will reduce risk and may also afford insurance premium rate reductions. Business owners may also wish to encourage employees to take similar measures on their residences to ensure that employees will be able to return to work as soon as possible after a disaster.

- \_\_\_\_\_ Have you taken the necessary steps to protect your building and its contents?
  
- \_\_\_\_\_ Has your business conducted a structural/non-structural vulnerability analysis?
  
- \_\_\_\_\_ Have agreements been made with current and alternative vendors/suppliers to assure business continuity?
  
- \_\_\_\_\_ Have you identified essential employees and vital records?
  
- \_\_\_\_\_ Is there an employee or team that has or can be identified to address business continuity and emergency issues, even outside of normal business hours?

# Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

**Insurance Agent:**

\_\_\_\_\_

**Address:**

\_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_ **Email:** \_\_\_\_\_

## INSURANCE POLICY INFORMATION

Type of Insurance (General Description)	Policy No.	Deductibles	Policy Limits	Coverage

**Do you need Flood Insurance?** **Yes**      **No**

**Do you need Windstorm Insurance?** **Yes**      **No**

**Do you need Business Income and Extra Expense Insurance?** **Yes**      **No**

**Other disaster-related insurance questions:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Insurance Coverage (Part 1)

---

*Review the company insurance policy before a disaster. Obtaining answers to the following questions will help your business to be better prepared to file insurance claims after a disaster event.*

**Insurance Company:**

\_\_\_\_\_

### **Agent Information**

**Name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Fax:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Primary Policy #:** \_\_\_\_\_

**Business Interruption Policy #:** \_\_\_\_\_

**Flood/Windstorm Insurance Policy #'s:** \_\_\_\_\_

**Does the policy cover the cost required to upgrade the building to code if it is damaged?**

\_\_\_\_\_

**Maximum cost for upgrade**      \$ \_\_\_\_\_

**What perils or cause of loss does the primary policy cover?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What exclusions exist and what are the deductibles?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What does my policy require me to do in the event of a loss?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Insurance Coverage (Part 2)

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What type of records and documentation will the insurance company want to see?

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Insurance may be one of the few consolations a business owner may have after a disaster. Here are some tips to make dealing with insurance companies less confusing.

- Take photographs or videos of your building and its contents.
- Prepare a list of insured property and items. The list should include a description of the item, date of purchase or age, cost at time of purchase and estimated replacement cost. Keep canceled checks or receipts for those items, to show the adjuster in case you need to file claims.
- Obtain a detailed estimate for repairs for possible damages before a disaster occurs.
- Ask your insurance agent about flood insurance. Flood damage caused by rising water is covered under flood insurance, which is required in some areas if you have a mortgage. The federal government underwrites flood insurance, but most insurance adjusters can handle the claims.
- Check your policies/consult your insurance agent if it will pay for tree removal in case they should fall on/near your business structure.
- **FILE YOUR INSURANCE CLAIMS IMMEDIATELY AFTER THE STORM**
- An insurance adjuster will make an appointment to visit your business. It may take days, be patient.
- Before the adjuster arrives, prepare a list of damaged and destroyed property. The list should include a description of the item, date of purchase or age, cost at time of purchase and estimated replacement cost. If you have canceled checks or receipts for those items, collect them to show the adjuster.
- Follow up with videos or photographs of damaged areas.
- Only make repairs necessary to prevent further damage to your business.
- Do not make permanent repairs without consulting the insurance agent.
- Keep all receipts for all work done on your business.
- Be aware of unsolicited and uncertified repair and recovery firms who approach right after an event. **(BE SURE TO GET THE STATE LICENSE NUMBER OF THE CONTRACTOR/FIRM)**

## Building Survey (Part 1)

---

*Protecting your building can be very time consuming and labor intensive. It is important to accomplish as much as possible in advance. Maintaining your building integrity should be a priority regardless of its location. An effective way to protect a building against disaster is assess its basic structural integrity to ensure that protective measures have been taken. Use Hurricane Ike's storm surge height for your minimum elevation level.*

*Make copies of this form for each occupied building.*

**Date of construction** \_\_\_\_\_

**Square Footage of Building** \_\_\_\_\_

**Aperture protection – Protective measures may include impact resistant glass, storm shutter,  $\frac{3}{4}$ " plywood cut to fit building openings.**

**(Complete for each window)**

<b>Window Location</b>	<b>Protective Measure</b>	<b>Location of Stored Shutter</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**(Complete for each door, including garage and bay doors)**

<b>Door Location</b>	<b>Protective Measure</b>	<b>Location of Stored Shutter</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## Building Survey (Part 1)

---

Identify objects (air conditioners, water heaters, signage) located on the roof or elsewhere that may be damaged or cause collateral damage in a disaster. Secure through strapping of tie-downs as practicable.

Object	Protective Measure
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Identify utility equipment (electrical switches and outlets, telephone and data lines, refrigeration equipment and air conditioning compressors). Consideration may be given to elevating these items above base flood elevation. Use Hurricane Ike's storm surge height for your minimum elevation level.

Equipment Location	Elevation	In Need of Protection
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Source: IBMS (Institute for Business & Home Safety)



## KEY EMPLOYEE DATA COLLECTION FORM

---

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Pager: \_\_\_\_\_ Cellular: \_\_\_\_\_

E-mail: \_\_\_\_\_ Alternate number: \_\_\_\_\_

Please return the completed form to:

---

**Note: The information you provide will be a part of the Company's Disaster Recovery Plan.** In the event of a disaster, management may need to contact you away from work to inform you of changes in work hours or locations. Your contact information will only be available within the recovery plan that will have limited distribution.

## Employee Mitigation Checklist

---

*Employees may take actions to ensure that their homes are protected from the effects of disasters. The following checklist may be duplicated and completed by each employee. It provides a basic list of activities each employee should consider to make their homes more disaster resistant.*

### Place of Residence –

- \_\_\_\_\_ Homeowners or renters insurance. Policy # \_\_\_\_\_
- \_\_\_\_\_ Flood/Windstorm Insurance. Policy #'s \_\_\_\_\_
- \_\_\_\_\_ The home or apartment is located in a hurricane evacuation zone
- \_\_\_\_\_ The home or apartment is located within the 100 year floodplain
- \_\_\_\_\_ The home or apartment has adequate storm protection (storm shutters,  $\frac{3}{4}$ " plywood) for every window and door
- \_\_\_\_\_ The home has been inspected to determine if it is in need of structural retrofitting
- \_\_\_\_\_ Developed an inventory of household items and other personal property (include Photograph or videotape of the home or apartment and all personal property)

### Family and Personal Protection –

- \_\_\_\_\_ Received training or orientation on disaster preparedness and home mitigation
- \_\_\_\_\_ Developed a home disaster preparedness plan
- \_\_\_\_\_ Prepared a disaster survival kit (include canned food items, can opener, bottled water, flashlights, battery powered radio, fresh batteries, first aid and sanitary supplies)
- \_\_\_\_\_ Obtained a NOAA Weather Radio to monitor severe weather events
- \_\_\_\_\_ Identified a space for immediate in-place sheltering (such as bathroom or interior closet)
- \_\_\_\_\_ Considered alternate housing arrangements in the event of an evacuation or damage to home or apartment

## Supplier Contact Information

---

Use this form to:

1. Keep a list of the major suppliers you need to contact in the event of a disaster, and
2. Know what their disaster plans are in the event that they experience a disaster; make additional copies as needed.

Keep one copy of this list in a secure place on your premises and another in an off-site location.

### SUPPLIERS

**1. Company Name** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_

**If this company experiences a disaster, we will obtain supplies/materials from the following:**

**1A. Company Name:** \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**2. Company Name:** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_



## Supplier Contact Information (continued)

---

If this company experiences a disaster, we will obtain supplies/materials from the following:

**2A. Company Name:** \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**3. Company Name** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_

If this company experiences a disaster, we will obtain supplies/materials from the following:

**3A. Company Name:** \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**4. Company Name** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_

## Supplier Contact Information (continued)

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If this company experiences a disaster, we will obtain supplies/materials from the following:

4A. Company Name: \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**\*\* Please make as many copies of these pages as necessary**

Source: IBHS (Institute for Business & Home Safety)

## Key Customer Information

---

List only Key Customers, those who would need and expect personal notification from you. Include those customers who would be offended or take their business elsewhere if they were not contacted. Being pro-active in contacting important customers can go a long way in mitigating losses.

*Use this form to:*

1. Keep a list of your key customers that you need to contact in the event of a disaster, and
2. Where these customers can obtain alternative resources until you reopen.

Make additional copies as needed.

*Keep one copy of this list in a secure place on your premises and another in an off-site location.*

### KEY CUSTOMERS

**1. Company Name** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**If this company experiences a disaster, my customer will obtain supplies/materials from the following:**

**1A. Company Name:** \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**2. Company Name** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_



## Key Customer Information (continued)

---

If this company experiences a disaster, my customer will obtain supplies/materials from the following:

2A. Company Name: \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

3. Company Name \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

If this company experiences a disaster, my customer will obtain supplies/materials from the following:

3A. Company Name: \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

4. Company Name \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

## Key Customer Information (continued)

---

If this company experiences a disaster, my customer will obtain supplies/materials from the following:

4A. Company Name: \_\_\_\_\_

Street Address; \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**\*\* Please make as many copies of this page as you need!**

Source: IBHS (Institute for Business & Home Safety)

## Creditor Contact Information

---

Use this form to keep a list of the major creditors you need to contact in the event of a disaster.  
Make additional copies as needed.

Keep one copy of this list in a secure place on your premises and another in an off-site location.

### CREDITORS

**Bank Name:** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**Bank Name:** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**Bank Name:** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**Bank Name:** \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)

## DISASTER PREPAREDNESS

Preparedness involves understanding the effects of disasters, the actions that must be taken to respond to and recover from these events, as well as what can be done to mitigate future losses. Preparing for a disaster includes educating employees about actions they can take to lessen their personal losses, as well as what special actions or emergency duties they will be expected to assume at the workplace. The safeguarding of data, records, and equipment will ultimately save time, money and aggravation in the event a business suffers damage from a disaster. Regardless of whether the data, records, or equipment is irreplaceable, developing a strategy for protecting and preserving these vital aspects of business is essential. In addition to protecting these critical assets, a business owner should consider establishing a team of employees who will assemble after a disaster to assist in evaluating building damage and inventory loss. The recovery team may require a special orientation or training, but can be very useful in restoring the business to full operation.

\_\_\_\_\_ Have you identified your business vulnerability to disasters and performed Risk assessment?

\_\_\_\_\_ Are your employees aware of what their roles will be before, during and after a disaster (emergency procedures check-list)?

\_\_\_\_\_ Have you established methods to protect your facility and back-up your data?

\_\_\_\_\_ Have you established off-site record storage or an alternate business location?

## Hazard Identification/Vulnerability Analysis

Fill in the blank rows with other types of hazards (equipment failure, computer virus, etc.). Rate each item on the column head on the scale from 1 (low) to 5 (high).

- 1) Probability (of each hazard occurring)
- 2) Human impact (injuries and/or losses), property impact (physical damage to building structure and contents)
- 3) Business impact (cost to restore damage + profit lost due to business interruption + fixed cost)
- 4) Internal resources are available for immediate access during emergency or business disruption (e.g. designated emergency manager, fire extinguisher, power backup, etc.)
- 5) External resources are available upon request/through contract (e.g. local emergency management office, hazardous materials response, hospitals, utilities, etc.). Rank these on the scale from 5 (weak) to 1 (strong).

Calculate the total score for each hazard by adding the ratings across the row. **The higher the score, the higher the vulnerability.**

HAZARD	Probability	Human Impact	Property Impact	Business Impact	Internal Resources	External Resources	Total
	High-Low 5-1	High Impact – Low Impact 5-1			Weak Resources	5-1 Strong Resources	
Fire							
Loss of Funding							
Workplace Violence							
Succession (loss of leadership position)							
Hazardous spills							
Power outages							
Flooding							
Being Out of Business Due to Road Closure/ Construction or Nearby Disaster							



# Disruptions of Service

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The following estimates on service disruption may be referenced in rating business impacts of hazards. Please note that restoration of service estimated is only for facilities not heavily damaged and not on the beaches. These estimates are speculative at best, consider for your individual plan what periods you are comfortable with in planning for recovery.

**How Long Before....?**

Workers can get to work	1 Day	7 Days
Major roads passable w/single lane	2 Days	4 Days
Major road passable w/double lanes	5 Days	3 Weeks
Food & Water available at relief stations	4 Days	7 Days
Water Service restored	3 Days	2 Weeks
Sewer Service restored	3 Days	2 Weeks
Cellular phone service available	2 Days	5 Days
Regular phone service restored	2 Days	5 Weeks
Power restored	2 Days	5 Weeks
Gas Service restored	1 Day	3 Weeks

**Top 10 Ways to Stay in Business**

1. Know your vulnerability ahead of time by conducting a risk assessment
2. Take advantage of local resources to provide preparedness information and training for staff.
3. Communicate with your employees what their roles will be before, during and after a disaster (emergency procedures check-list).
4. Utilize and refine your emergency procedures check-list through drills and disasters.
5. Know your insurance policy and what it does and does not cover.
6. Designate a staff member or team that will lead the disaster response and recovery effort (site crisis manager, business continuity planner, etc.).
7. Identify your key personnel and critical business functions. Prioritize which functions need to come first within 2 hours, 8 hours, 12 hours, 24 hours, 48 hours, 72 hours).
8. Have back-up suppliers and vendors.
9. Consider the disaster’s impact on your clientele.
10. BE PREPARED AND PLAN NOW.

**Reduce the impact of the disaster on your business by taking preventative steps NOW.**

## Impact (Loss) Reduction

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### No Cost Alternatives

- Identify 2 or 3 supply sources for emergency plywood window coverings.
- Ask your insurance company or agent about policy coverage and prices.
- Write a short check-list of recovery action items for your company.
- Make an appointment with the local Red Cross Chapter to assist in the development of employee disaster plans.
- Elevate inventory after consulting FEMA Flood Insurance Rate Map (FIRM).
- Write a check-list for how to stay informed of weather watches and warnings.
- Discuss with your employees how they will communicate with you or report to work in the event of a disaster, especially if there is a loss of power or road closures (back-up number/communication system). Also, establish a “rally point” or possible relocation site.

### Under \$500 Alternatives

- Purchase a first aid kit and have staff attend Red Cross Aid/CPR training (Workplace Safety courses).
- Purchase a NOAA Weather Alert Radio and/or a battery operated radio.
- Buy emergency supplies for your business, home and vehicle.
- Purchase and maintain a camera and film (property/damage documentation). Store valuable contents on shelves above base flood elevation (*Use Hurricane Ike's storm surge height for your minimum elevation level.*)
- Calculate the cost of business interruptions for one week, one month and six months.
- Purchase a small back-up generator and spare fuel.
- Maintain your sump pump.
- Store duplicate records off-site (small firm).
- Purchase a removable computer storage device; store data off-site.
- Purchase plywood shutters.

### Over \$500 Alternatives

- Purchase and install a multi-KV generator, pre-wired to the building's essential electrical circuits (*Use Hurricane Ike's storm surge height for your minimum elevation level.*)
- Install permanent shutters, hurricane straps/anchors to enhance your facility's resistance to wind pressure and wind-borne debris.
- Re-roof with Class A fire-resistant shingles.
- Hire an engineer or consultant to identify structural weak points.
- Conduct a one-hour drill simulating the occurrence of a tornado, bomb threat or other disaster.
- Send the key safety/emergency response employee to several days of training or conferences.
- Purchase additional insurance (business interruption, flood, etc.).
- Store duplicate records off-site (larger firm).

**Establish a phone voice-mail system and/or a toll free employee disaster hotline.**

Source: IBHS Open for Business Book

## Building Contents (Part 1)

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*Based on the nature of hazards. If an evacuation order is issued, a business owner must determine which data, records and equipment must be evacuated from the premises, and where to take them. It must be decided which assets may be protected at site, and how they should be protected. Also, consider who will be responsible for accomplishing each of these tasks. (consider moving any computer servers off-site to a secure location)*

### Data and records Protection/Offsite Storage

<b>Data or Records</b>	<b>Number of Copies Made</b>	<b>Location of Off-site</b>	<b>Comments (Include who is responsible for relocating items)</b>
<b>Formulas and trade secrets</b>			
<b>Mortgage and property information</b>			
<b>Financial Statements and tax information</b>			
<b>Insurance Policies (include agent's name, phone &amp; addresses</b> <b>Property Address</b> <b>Flood Insurance</b> <b>Vehicles</b> <b>Income Loss</b> <b>Business Interruptions</b>			
<b>Employee Database</b>			
<b>Customer Database</b>			
<b>Supplier Database</b>			
<b>Backup Computer Files</b>			
<b>Product Inventory</b>			
<b>Other:</b>			

Source: IBHS (Institute for Business & Home Safety)

## Building Contents (Part 2)

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### Equipment Protection

*Equipment can be protected by elevating it above the base floor level (Use Hurricane Ike's storm surge height for your minimum elevation level) if the business is located in flood zone; or by taking it off-site, moving it away from windows and doors, or temporarily protecting it with plastic sheeting and duct tape to avoid wind-related damages. This form may be used as a checklist for equipment protection measures that can be taken prior to disaster events.*

Equipment	Number	Method of Protection	Person in Charge	Done
Office Electronics:				
Telephones				
Computer				
Printers				
Copiers				
Fax Machine				
Furniture & Appliances				
Other				

Source: IBHS (Institute for Business & Home Safety)





## **COMPUTER HARDWARE INVENTORY (continued)**

---

### **Hardware Vendor or Leasing Company Information**

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

### **Hardware Supplier/Repair Vendor Information**

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)



## Computer Software Inventory (continued)

---

### Software Vendor or Leasing Company Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

### Off-Site Data Backup Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)



## **Computer Peripheral Inventory (continued)**

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### **Hardware Vendor or Leasing Company Information**

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

### **Hardware Supplier/Repair Vendor Information**

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)



## RECOVERY TEAM ROSTER

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### TEAM MEMBERS

*Employers may wish to establish a recovery team to assemble after a disaster to assist in evaluating building damage and inventory loss. This recovery team may require a special orientation or training, but can be very useful in restoring the business to full operation. The roles and responsibilities of each team member should be well defined and understood in advance of a disaster. All employees should have two forms of recognized photo identification (a Texas driver's license and an employee identification card) to facilitate access to the business area after a disaster.*

Employee Name	Home Phone #	Alternate Phone Pager, and/or cell #	Responsibility
Leader:			

## DISASTER RESPONSE

Response involves handling the emergency as it is impending and occurring. While a disaster recovery plan does not address the step-by-step procedures for handling specific hazards, a business owner may wish to develop a flip chart or set of standard procedures to follow in the event of an emergency (a sample response checklist is included in this section).

It is primarily the role of government to respond to the specific crises and logistical concerns that arise during a disaster event. The most responsible action a business owner can take is to heed all government advice, particularly evacuation orders, and to encourage employees to do the same.

\_\_\_\_\_ Have business evacuation plans been developed and tested; are authorities aware of who has access to your business; who determines safe building re-entry; who begins clean-up and recovery?

\_\_\_\_\_ Are there methods to provide continuous communication with employees, even if they are off-site?

### Utility Connections

One of the primary lessons learned after Hurricane Ike revolved around the process for re-establishing utility connections following the storm. The City of Galveston will coordinate permits required for utility connections. Stay informed to the City Planning Department for guidelines/procedures following a catastrophic event.

Utility providers offer the following suggestions:

- \* Business owners are best served by hardening their own properties. CenterPoint is only responsible for restoring power to the customer's electrical panel. If this panel is not in working condition, power will not be restored until such time that the panel has been repaired/changed.
- \* Locate and keep a record of your service numbers located on their meters at your property. This information is required for confirmation of service addresses.
- \* Texas Gas recommends that customers leave their gas ON. Gas leaks in supply lines will automatically shut down.
- \* All utility companies (Centerpoint, Texas Gas, Comcast) have hardened their infrastructure following Hurricane Ike.

## Response Checklist – Stage One

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Task (Three Days Out)	Initials Of Employee	Date/Time
Secure all roof hatches and remove antennas and loose objects from the roof		
Check all A/C units to ensure all inspection panels are secure		
Check and remove any broken branches from trees and bushes surrounding the business – contact local municipality regarding pick-up schedules		
Move all outside trash cans and tie down dumpsters and other items that cannot be brought inside		
Remove all flags, banners and signs		
Identify alternate water supply and power sources (generators). Top off generator with fuel, test and service under load		
Fill all vehicles with gas and maintain at full or near full level		
Monitor hurricane tract and alert employees of pending storm		
Update recovery team members and team members contact lists		
Review disaster plan for accuracy and completeness		
Make duplicate copies of important documents (insurance policies, financial records, etc.)		
Update inventory of all business equipment and furniture		
Video tape or photograph the interior and exterior of the building		
All employees to take care of personal needs (supplies window protection installation, etc.)		
Charge batteries in cell phones		

## Response Checklist – Stage Two

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Task (One Day Out)	Initials Of Employee	Date/Time
Install shutters over doors and windows or use ¾" plywood		
Alert suppliers of possible closing		
Initiate flood control measures. Close flood doors or secure first floor doorways with sandbags, air conditioning duct tape or heavy plastic to protect from rising water		
Transfer 800 phone number to an alternate location		
Call forward your main work telephone number to the location you will be working from or located after the storm.		
Remove any remaining contents of lower file cabinet drawers, as well as loose papers and books, and relocate to desk drawers or storage cabinets above the 100 year flood level		
Cover merchandise, files, office machines, computer terminals and other office equipment and furnishings with heavy plastic and secure with duct tape		
Notify local authorities that the building will be vacant or if a guard or security detail will be present		
Disconnect all electrical appliances and equipment		
Turn off circuit breaker for all electricity, except for refrigeration		
Lock all doors upon leaving the building		
Other		

## DISASTER RECOVERY

Recovery involves restoring all aspects of a community damaged by a disaster. This also includes the private sector. It is important to remember that in the aftermath of a disaster, such as a hurricane, emergency crews will be assessing the damage, performing search and rescue efforts, cleaning up debris and beginning to restore essential services. During this period, travel will be difficult and strictly controlled. Evacuated and damaged areas will be secured by law enforcement until they are considered safe. Local law enforcement authorities will authorize re-entry into these areas through the media.

Although business owners will be anxious to return to their businesses as soon as possible after the disaster, they must be careful. Immediately after a disaster is a period of extreme danger due to downed power lines, potential traps from water, half downed trees, walls, and hazardous material spills. Even if a few more pieces of furniture or equipment get ruined in the disaster's aftereffects, it is not worth risking human life. Business owners should make no effort to return to their facility until approved by the appropriate authorities. Initially, authorities will begin allowing only limited re-entry into evacuated areas. It is possible that re-entry will only be allowed during the daylight hours. During this time, property owners may begin to assess the damage to their businesses and homes and begin the cleanup process. To facilitate re-entry, business owners and employees should carry two forms of identification, including at least one photo identification to provide to authorities, or to alert family members in the event of an injury.

\_\_\_\_\_ Are there plans for conducting initial damage assessments and identifying perilous conditions?

\_\_\_\_\_ Will emergency power be available to supply critical operations, processes and emergency equipment?

\_\_\_\_\_ Do you have quick check-lists available to contact emergency personnel, creditors and suppliers?

\_\_\_\_\_ Have you established post-emergency financing and investment strategies to protect assets?

Have you planned for business restoration: maintaining essential facilities, establishing temporary facilities, ensuring key personnel report to work sites, restoring damaged utility systems and controlling access to the company? (A sample recovery checklist is included in this section).

### **BUSINESS RECOVERY ISSUES**

The following table represents the primary recovery issues that were identified by the GEDP Hurricane Recovery Task Force - Business Recovery Committee. The Committee recognized that your business should have three components to an effective recovery plan: 1. Business Plan (financial condition of the business); 2. Assessment Strategy (for reentry, assessment, and compilation of forms and requests for assistance); and 3. Contingency Plan (if the recovery phase is longer than a week, how will employees, customers, suppliers, and operations be impacted). These issues are included to alert you to the needs/issues that can be mitigated through planning before a disaster strikes.

## BUSINESS RECOVERY ISSUES & ACTIONS

ISSUE	ACTION
Labor Issues	<p>The single most difficult issue to manage after a catastrophic event will be that of employees. As witnessed by businesses across the Gulf Coast - communicating, housing, paying, and assisting employees dislocated or who have suffered financial hardships can be minimized by having a plan in place prior to the storm.</p> <p>Develop a company wide communication and logistical plan prior to hurricane season. (identify issues such as communication points, potential housing solutions during recovery, salary plan, staffing expectations, etc...)</p>
Gap Financing	<p>Complete the GEDP Disaster Recovery Guide prior to the hurricane season.</p> <p>Businesses ability to cover the time period between the catastrophic event and the receiving of either insurance proceeds or federal funds will be critical. Pre-planning is critical in prearranging financial resources with expected and unexpected expenses.</p> <p>Identify a key employee who will be in charge of applying for and managing the application/request phase of funding after the storm.</p> <p>Organize and compile business “loan” package in anticipation of applying for and receiving funding after the event.</p>
Re-Entry Strategy	<p>Develop an internal plan for identifying employees and their role in re-entry, assessment and management of resources after an event. Remember that returning prematurely is not only hazardous, but also could be detrimental to the recovery efforts of local government.</p>
City of Galveston	<p>Contact the City of Galveston for information on rebuilding, permitting, authorized contractors, etc...</p>
Other Issues for Discussion:	<p>Investigate Business Interruption insurance (if available, will most likely be unaffordable). Employers must have two strategies in place with regard to disaster recovery. One plan for the Business and one for the Employees. Planning for 2-4 days has proven ineffective. Develop contingency plans for longer periods.</p>



## Recovery Checklist

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Task (One to three days after a Disaster Event)	Initials Of Employee	Date/Time
Determine if the building is safe for occupancy		
Contact Insurance Company		
Establish a check-in point for associates and hold an employee briefing		
Assess the situation of employee personnel circumstances and assign assistance as needed – account for all employees (see employee contact lists)		
Contact the City to get a list of reputable licensed contractors to assist in building restoration and repairs		
Contact debris removal company		
If safe and possible, begin removing water and clearing debris		
Conduct salvage operations. Separate damaged from undamaged property		
Take an inventory of all damaged property and keep until an insurance adjuster assess the damage *SEE PAGE 11		
Protect undamaged property by making temporary repairs		
Approve the ordering and delivery of replacement equipment and supplies		
Keep detailed records. Establish record codes for purchase and repair work. Keep all receipts for insurance		
Contact the GEDP to apply for disaster recovery loans and grants		
Other		

## APPENDICES

### Glossary of Common Weather Terms

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**Coastal Flood Warning** – A warning that significant wind, forced flooding, is to be expected along low-lying coastal areas if weather patterns develop as forecast.

**Coastal Flood Watch** – An alert that significant wind, forced flooding is to be expected along low-lying coastal areas if weather patterns develop as forecast.

**Hurricane** – A warm eye tropical cyclone in which the maximum sustained wind is 74 miles per hour (64 knots) or greater.

**Hurricane Advisory** – A method for disseminating hurricane and storm data to the public every six (6) hours.

**Hurricane Eye** – The relatively calm area near the center of the storm. In this area winds are light and sky often partly covered by clouds.

**Hurricane “Season”** – The portion of the year having relatively high incidence of hurricane. In the Atlantic, Caribbean and Gulf of Mexico it is usually regarded as the period from June through November.

**Hurricane Warning** – A warning that one or both of the following dangerous effects of a hurricane are expected in a specified coastal area in 24 hours or less: (a) sustained winds of 74 miles per hour (64 knots) or higher; (b) dangerously high water or a combination of dangerously high water and exceptionally high waves, even though winds expected may be less than hurricane force.

**Hurricane Watch** – An announcement for specific areas that a hurricane or an incipient hurricane condition poses a threat to coastal and inland communities. All people in the indicated areas should take stock of their preparedness requirements, keep abreast of the latest advisories and bulletins, and be ready for quick action in case a warning is issued for their area.

**Emergency Operations Center (EOC)** – A County or City facility that serves as a central location for the coordination and control of all emergency preparedness and response activities.

**Squall** – A sudden increase of wind speed by at least 18 miles per hour (16 knots) and rising to 25 miles per hour (22 knots) or more and lasting for at least one minute.

**Storm Surge** – The high and forceful dome of wind-driven waters swooping along the coastline near where the eye makes landfall or passes close to the coast.

**Storm Warning** – A warning of sustained winds in the range of 55 to 73 miles per hour (48 – 63 knots) inclusive.

**Sustained Wind** – The wind obtained by averaging observed value over a one-minute period.

## **Glossary of Weather Terms (continued)**

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**Tornado** – A relatively short-lived storm that is composed of violently rotating columns of air that descend in the familiar funnel shape from a thunderstorm cloud system.

**Tornado Watch** – Indicates a tornado has been sighted or is spotted on radar. Warnings will give the location of the tornado and area immediately affected by the warning.

**Tropical Cyclone** – A non-frontal cyclone of synoptic scale, developing over tropical or subtropical waters and having a definite organized circulation.

**Tropical Depression** – A tropical cyclone in which the maximum sustained surface wind is 38 miles per hour (33 knots) or less.

**Tropical Disturbance** – A moving area of thunderstorms in the tropics.

**Tropical Storm** – A warm core tropical cyclone in which the maximum sustained surface wind is in the range of 39 to 73 miles per hour (34 – 63 knots) inclusive.

**Tropical Storm Watch** – An announcement for specific areas that a tropical storm or forecast of tropical storm conditions poses a possible threat to coastal areas generally within 36 hours. A tropical storm watch should normally not be issued if the system is forecast to attain hurricane strength.

**Tropical Storm Warning** – A warning for tropical storm conditions including possible sustained winds within the range of 39 to 73 miles per hour (34 – 63 knots) which are expected in a specified coastal area within 24 hours or less.

**Tropical Wave** – A westward moving trough of low pressure embedded in the deep easterly current. It tends to organize a low-level circulation and may travel thousands of miles with little change in shape, sometimes producing significant shower and thundershower activity along its path.

# GENERAL DISASTER SAFETY RULES

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## BEFORE THE DISASTER

**LEAVE EARLY** from low-lying beach areas. Low-lying areas are susceptible to high tides or storm surge. Leave mobile homes and recreational vehicle for more substantial shelter. Mobile homes and recreational vehicles are particularly vulnerable to strong winds.

**BE AWARE** that some areas will flood long before the arrival of the storm. Your evacuation route could be further complicated by the fact that the population densities of some areas make it mathematically impossible for the evacuation roads to accommodate everyone within one day. Don't get caught by the hurricane in your car on an open coastal road.

If local government advises evacuation of your area, **LEAVE IMMEDIATELY**. Turn on your car radio and listen for further instructions, such as the location of designated emergency public shelters. The magnitude and severity of the storm will dictate which emergency public shelters will open.

### THIS IS THE TIME TO BEGIN PRELIMINARY PRECAUTIONS:

- Fill your car with gas.
- Make sure the battery is in good condition. Review county and state roadway maps.
- Check your battery-powered equipment. Your radio could be your only link with the outside world during and after a hurricane.
- Lower or secure TV and radio antennas (CB and HAM) to prevent antennas coming in contact with electrical wires. Remove all items from the yard and open patios. Board up windows. Close shutters, awnings, windows and drapes. Tape windows from the inside.
- If you plan to stay home, check your supply of emergency food and water.
- Pack your valuables in waterproof containers. Valuables include jewelry, titles, deeds, pictures, insurance policies, licenses, stocks, bonds and inventory lists. Where possible, place valuables in a safety deposit box. If you don't have a safety deposit box, keep your valuables with you at all times during the evacuation period.
- Refill prescription drugs. Obtain an extra supply of special medication where necessary.
- Make arrangements for the safety of your pets. Pets are not allowed in designated emergency public shelters.
- Make arrangements for the safety of your boats. Remember, if the situation warrants a mandatory evacuation, drawbridges will be closed to boat traffic.
- Fill clean plastic containers, cooking pots, or clean bathtubs with drinking water.
- Turn your refrigerator and freezer to the coldest setting. This will preserve food as long as possible in case of a power failure.
- Do not drain your swimming pool. Keep the swimming pool full to approximately 12 inches below the edge, to compensate for expected rainfall.
- Wedge sliding glass doors to prevent them from being lifted from their tracks. Brace your garage door. Protect appliances and furniture. Elevate them above floor level and cover them with plastic. *(Use Hurricane Ike's storm surge height for your minimum elevation level)*
- Stay tuned to local radio and televisions for official weather statements and emergency instructions for your specific area.

## GENERAL DISASTER SAFETY RULES (CONTINUED)

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### BEFORE THE DISASTER

- If authorities advise or order evacuation of your area, **LEAVE IMMEDIATELY**. If you plan to go to an emergency public shelter, take these items:

- Cash will be required for many purchases
- Drinking water in plastic containers
- Nonperishable food
- Medicine
- Blankets and extra clothing
- Personal hygiene items
- Flashlight with extra batteries and bulbs
- Quiet toys and games for children
- Plastic trash bags
- Eating and cooking utensils (plastic or paper)
- Portable radio and batteries

NOTE: Remember, alcoholic beverages, weapons are not allowed in emergency public shelters.

- If you leave your home, shut off electricity at the main power source. Shut off water into your home. Lock all windows and doors before leaving your residence. Call relatives and friends and let them know what you are doing and where you are going. This will reduce phone system overloading with them trying to assess your situation. **DO NOT SHUT OFF THE GAS!**
- If you live inland away from the beaches and low-lying areas and your home is well constructed, stay home and make emergency preparations. Do not stay if officials recommend evacuation.
- Be alert for tornado watches and warnings. Hurricanes often spawn tornadoes. If your area receives a tornado warning, seek inside shelter immediately. Stay away from windows.
- If you stay in your residence, avoid using electric appliances. Seek refuge in a small, interior area such as a hallway, closet, or bathroom.
- If your evacuation route is impassible and you become trapped on low ground, seek refuge in a third or fourth floor hallway of a high-rise building.

# Disaster Response Check List

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## **BEFORE THE STORM**

**Listen to a local radio or television station for official announcement issued from the City of Galveston.**

†

### **Know your risk.**

- Is your home vulnerable to salt water flooding?
- Consult your home's building plans for your floor elevation. Special circumstances require additional preparation and/or evacuation time.
- Mobile Home/Recreation Vehicle
- People with needs (i.e., medical or physical condition)
- Boats

†

### **Know the strength of the hurricane.**

- Category One 74-95 mph sustained winds
- Category Two 96-110 mph sustained winds
- Category Three 111-130 mph sustained winds
- Category Four 131-155 mph sustained winds
- Category Five above 155 mph sustained winds

†

### **Determine where you will seek shelter and select an alternate.**

- Friends house if located away from the risk area
- Hotel or motel inland
- Emergency Public Shelter operated by the American Red Cross

†

### **Take a practice drive to your shelter choice or evacuation destination.**

†

**Time the trip and multiply by three (3) to account for pre-storm road and traffic conditions.**

†

**Make the commitment now to evacuate when told to do so by local or state officials.**

†

**If you do not have flood insurance, consult your insurance agent concerning purchase details.**

- There is a 30-day waiting period before coverage begins.

†

**Prepare a hurricane evacuation kit.**

## Disaster Response Check List, cont.

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### **DURING THE STORM**

†

#### **Remain indoors during a hurricane...**

- Blowing debris can injure or kill. Travel is extremely dangerous.
- Stay inside until the City of Galveston has announced that your area is safe.

†

#### **Stay away from windows. Avoid using electrical appliances.**

- If you do not evacuate, seek refuge in an interior, windowless area such as a hallway, closet, or bathroom.

†

#### **Don't use candles for lighting.**



### **AFTER THE STORM**

†

#### **Expect the worst.**

†

#### **Be careful of:**

- downed electric lines
- gas leaks
- weakened structures
- dangerous animals
- poisonous snakes

†

#### **Don't drink the water. Eat only foods you are absolutely sure are safe.**

†

#### **Be extra careful in handling:**

- power tools
- gas lanterns
- generators
- poisonous snakes

†

#### **Call your insurance company to file a claim if your home is damaged. Do not go into flood waters if you have any open wounds without proper protection (high rubber boots and rubber gloves).**

†

#### **Listen to local radio stations for official disaster information and instructions.**



## SUGGESTED DISASTER EVACUATION KIT

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Wherever you decide to seek refuge during a hurricane evacuation: 1) a friend's or relative's home; 2) a motel/hotel; or 3) an emergency public shelter – you must take provisions with you.

The following suggested items will make your temporary stay more comfortable.

- † Foods (canned goods & nonperishable foods) that do not need cooling
  - † Drinking water in non-breakable containers (2 qt. per person daily)
  - † Special dietary food if required
  - † Identification, insurance policies, valuable papers & photos in a waterproof container
  - † Personal hygiene items such as: soap, deodorant, shampoo, toothbrush, toothpaste, aspirin, antacid, diapers, washcloths, towels, etc.
  - † Prescription medications
  - † Specific medical information
  - † Personal aides such as: eyeglasses, hearing aids, prosthetic devices, etc.
  - † Books, magazines, cards, toys & games
  - † Infant care items such as: formula, baby food, and disposable diapers
  - † Battery-operated radio
  - † Flashlight or lantern
  - † First aid kit which includes: betadine solution, gauze bandages, adhesive tape, sterile pads, Band-Aids, triangular bandages, safety scissors, non-prescription medication
  - † Extra batteries for radio and flashlights
  - † Sleeping bag or blanket, sheet & pillow
  - † Change of clothing
  - † Rainwear
  - † Carrying container for items
- For pets (food, collars, leash and any medicines that may be required).

***Remember:*** *Alcoholic beverages and weapons are not allowed inside emergency public shelters*

## SUGGESTED DISASTER SUPPLY LIST

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- † Canned goods and non-perishable foods that do not need cooking such as:
  - canned meats and fish
  - canned soups and puddings
  - dried fruit
  - bread, cookies, and crackers
  - coffee and tea
  - canned fruits and vegetables
  - canned fruit juices
  - baby formula and food
  - peanut butter and jelly
  - bottled water
- † Manual can opener
- † Prescription medication (2 week supply)
- † Pet food
- † Water purification tablets
- † Disposable plates, cups, and utensils
- † Infant care items such as disposable diapers, baby wipes, formula, and baby food
- † First aid supplies
- † Masking or duct tape
- † Flashlight or lantern and extra batteries
- † Battery operated radio and extra batteries
- † Watch or battery operated clock
- † Ice chest
- † Extra flashlight or lantern bulbs
- † Matches
- † Canned heat (sterno)
- † Lamp or lantern with fuel supply
- † Portable outdoor camping stove or grill with fuel supply
- † Plastic trash bags
- † Plastic sheeting or drop cloth
- † Chlorinated bleach
- † Fire extinguisher (ABC type)
- † Other items that may be useful include:
  - work gloves
  - hammer
  - handsaw
  - caulking, nails and screws
  - bucket, mop, broom
  - ladder
  - sheets of plywood
  - sun block
  - screwdriver
  - razor knife
  - rope and wire
  - scrub brush & rags
  - sandbags
  - tree pruner
  - insect repellent
  - pliers and wrenches
  - ax or chain saw
  - wheelbarrow
  - all-purpose cleaner
  - portable generator
  - shovel, rake

## AFTER THE HURRICANE HAS PASSED

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- If you are in an emergency public shelter, remain there until informed by those in charge that it is safe to leave.
- Stay tuned to your local radio or television station for advice and instructions from local government about medical care, food, housing, and other forms of assistance.
- Stay out of heavily damaged or flooded areas. These areas are dangerous. Your presence could interfere with essential rescue and recovery activities.
- **Do not go into flood waters if you have any open wounds without proper protection (high rubber boots and rubber gloves).**
- Stay close to home until local hazardous conditions subside. Do not drive unless it is an emergency. Leave roads clear for emergency vehicles. Avoid sightseeing and unnecessary travel.
- Watch for and avoid downed power lines, broken glass, and standing water. Stay clear of utility repair crews working in your neighborhood.
- Limit phone calls to emergencies only.
- If electrical power is out, avoid using candles. Candles cause most fires during power outages. Have battery operated lights and extra batteries.
- If water pressure is low or no water is available, drink water you stored before the storm.
- If appliances are damaged, exercise extreme caution when turning them back on.
- **Do not report** interruptions of electricity, water, or phone service during the storm. Service will be restored as soon as possible.
- **Do report** hazards such as downed, live, power lines or broken water mains to appropriate officials.
- If power is off, check refrigerated food for spoilage.
- Be suspicious of water. Boil water for 10 minutes to kill any disease-causing bacteria present.

## IMPORTANT CONTACT INFORMATION

***In case of emergencies, always dial 9-1-1***

### **CITY OF GALVESTON / LOCAL NUMBERS**

City Emergency Operations Center	(409) 797-3710 (409) 765-3710	www.galvestontx.gov Facebook: @GalvestonOEM
Development Services <i>(for information on registered contractors, permitting)</i>	(409) 797-3660	www.galvestontx.gov Facebook: @cityofgalveston Twitter: @CityofGalveston
City Public Works	(409) 797-3630	www.galvestontx.gov
University of Texas Medical Branch	(409) 772-1011	www.utmb.edu
CenterPoint Energy <i>(for reporting service problems)</i>	(800) 332-7143 (713) 207-2222	www.centerpointenergy.com
Texas Gas Service <i>(to report Emergency/Leak)</i>	(800) 700-2443 (800) 959-5325	www.txgas.com www.texasgasservice.com

### **GALVESTON COUNTY**

Emergency Operations Center	(281) 309-5002 (888) 384-2000 - 24hr	www.gcoem.org
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### **STATE OF TEXAS**

If a person in Texas is currently in need of assistance, call this number	2-1-1	
Governor's Division of Emergency Management	(512) 424-2208 - 24 hrs	www.dps.texas.gov/dem

### **FEDERAL GOVERNMENT / NATIONAL AGENCIES**

FEMA	(800) 621-3362 or (800) 621-FEMA	www.fema.gov www.disasterassistance.gov
American Red Cross <i>Gulf Coast Region</i>	(800) 733-2767 or (713) 526-8300	www.redcross.org
National Weather Service <i>(for weather bulletins, updates)</i>	(281) 337-5074	www.nws.noaa.gov
Small Business Administration	(800) 827-5722	www.sba.gov

### **MEDIA SOURCES FOR INFORMATION**

Galveston County Daily News	(409) 763-5200	www.galvnews.com Facebook.com/GalvNews/
Galveston.com	(409) 763-8676	www.galveston.com
I-45 Now		Facebook.com/i45NOW/ Twitter: @i45NOW

## **Galveston Economic Development Partnership**

(409) 770-0216

www.gedp.org