

## **Hurricane Preparedness for Businesses**

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*Why should the business community prepare for the threat of a natural disaster such as a hurricane?*

A new hurricane season is upon us, and it is critical that business owners, small and large, prepare themselves and their businesses in order to minimize the amount of damage from winds and flooding, reduce potential economic loss and recover quickly. Business owners have a tremendous amount invested in terms of facility, operations, employees and clients, and should take every measure possible to protect those investments through appropriate mitigation actions. Believing that this year's hurricane season may mirror the calm, non-threatening weather conditions South Florida experienced during the 2006 season is not prudent thinking. Each hurricane season brings different weather patterns and new surprises.

A daunting statistic from the U.S. Department of Labor indicates that over forty percent of companies that experience a disaster never reopen, and over twenty five percent of the remaining businesses close within two years. This staggering statistic demonstrates that a hurricane or other severe weather event could affect the entire economic vitality of a community.

“Preparation and planning” are the keys to successfully withstanding a hurricane. The best way for a business owner to prepare and protect his or her business from a natural disaster is to develop and implement an emergency preparedness plan. The purpose of a plan is to provide you with an operational framework to manage all hazards that may affect your business.

The emergency preparedness plan has four essential components: Hazards Mitigation, Disaster Preparedness, Response Management, and Business Recovery. Each plan component is described below:

### **Hazards Mitigation**

The purpose of mitigating natural hazards – preventive measures – is to reduce the potential for loss of life and property. These mitigation measures or strategies are meant to help reduce the risks associated with a natural disaster:

1. **Review and obtain appropriate insurance coverage:** This is perhaps the most important mitigation measure that your business can implement. Make sure you have the right amount of insurance coverage, including flood insurance. With construction and other related costs going up, it is important to reevaluate your building and content replacement coverage. Your insurance policy is the best way of guaranteeing that needed repair or replacement funds will be available in a timely manner. Another type of insurance you may want to consider is business interruption insurance, which may be available to cover employee payroll or other expenses should your business be shut down for a period of time.
2. **Protection of business facility:** This refers to the construction quality of the structure and how secure or disaster-resistant the building is. A good way of finding out is to have a building inspection performed by a licensed contractor, engineer, or architect familiar with techniques and products that may help mitigate future structural damage to the building. Any structural mitigation and protective measures such as impact resistant glass, roof-to-wall connections and bracing garage doors can be a good investment in risk reduction and may help reduce insurance rates.
3. **Employee preparedness:** As a business owner, you want your employees to be familiar with the business emergency preparedness plan, including what is expected of them before, during and after a disaster. Encourage your employees to take similar steps at home to reduce their personal risks. This will have the added benefit of helping your employees return to work as soon as possible after a disaster.

### **Disaster Preparedness**

Preparedness for a natural disaster entails having an understanding of the effects of a disaster, the actions needed to respond to and recover from these events, and what can be done to mitigate future losses. For the business owner, an important aspect of preparedness is to educate employees about actions they can take to minimize their personal losses as well as emergency duties employees may be expected to assume at the work place.

Developing a strategy to safeguard business records, inventory, equipment, materials and other essential items is good policy that will help you reduce your business vulnerability to a natural disaster. Begin by identifying, prioritizing and securing the most critical documents, records, files, equipment and materials that need to be protected. According to the City of Plantation Fire Department, the most common steps to consider are:

- ❖ Raising computers above the flood level and moving them away from large windows.

- ❖ Moving heavy and fragile non-electronic objects to lower shelves.
- ❖ Storing vital documents (plans, legal papers, etc.) in a secure off-site location.
- ❖ Regularly backing up vital records and files (such as billing and payroll records and customer lists) and storing backup copies in a secure off-site location.
- ❖ Have a visual and physical inventory of all structures and equipment, including machine serial numbers and telephone numbers of vendors that support your equipment, or with whom you regularly conduct business.
- ❖ Videotaping or photographing vital and costly equipment, structures and objects that are high value or not easily replaced, and keeping these tapes and pictures in a secure, off-site location.

Safeguarding of data, records and equipment will save you time, money and aggravation in the event that your business suffers damage from a natural disaster.

### **Response Management**

Response to a natural disaster is not a primary function of a business owner. It is the primary role and responsibility of local and state governments to respond to natural disasters such as a hurricane, given that the magnitude of a natural disaster tends to become a specific crisis requiring multi-jurisdictional coordination and involves tremendous logistical concerns. However, business owners need to be educated about handling a disaster, before, during and after the event. This is where the business emergency preparedness plan comes in handy, because it ideally lays out how the business will confront a given emergency.

The key response, and most responsible action businesses can take, is to heed all government advice, especially evacuation orders, and to encourage employees to do the same. A protocol for contacting employees when office records are not available is a valuable asset.

### **Business Recovery**

This phase includes restoration of all aspects of a community – residences and businesses – damaged by a disaster. Immediately after a natural disaster, traveling on sidewalks or roadways can be dangerous due to downed power lines, fallen trees and walls, area flooding, and in some cases hazardous materials spills. If your business is located in an area that has been evacuated, then it is most likely off-limits until local law enforcement authorities authorize reentry into these areas via public announcements delivered by the media. In the beginning, authorities will allow only limited reentry into evacuated areas, mostly during daylight hours. During this time, business owners may begin evaluating damage to their business and begin the clean-up process. It is recommended that business owners and employees carry two forms of identification, including at least one photo identification, to provide to authorities when reentry occurs. Again, a visual inventory of damages is recommended even before clean up begins.

At this stage, the business emergency preparedness plan becomes the guiding tool that facilitates the decision making process as to how to proceed. Ideally, an emergency preparedness plan incorporates a “business continuity” section that clearly outlines responsibilities of the employees in the business recovery process. For example, “establishing an employee team in charge of damage evaluation and inventory loss” can be one specific task required in the overall plan to facilitate business continuity.

This general emergency preparedness plan overview is meant to reinforce the critical need for awareness and the importance of planning for a natural disaster such as a hurricane. New businesses never exposed to a disaster, and business veterans alike, can work together to make disaster recovery efficient and successful in the City of Plantation.

Should you need any additional information, please feel free to contact the City’s Economic Development staff: Wayne Burns, Economic Development Coordinator, 954-797-2768 and Carlos Andres Gonzalez, Redevelopment Specialist, 954-585-2330. This article, along with a list of important emergency preparedness resources to help you prepare your company’s emergency preparedness plan, is posted in the Economic Development section of the City of Plantation website at [www.Plantation.org](http://www.Plantation.org).