

Strengthening Regional Economic Resilience through Business Continuity Planning

June 17, 2014
2:00 - 3:15 pm ET



Our Mission

The National Association of Development Organizations (NADO)



To strengthen local governments, communities, and economies through the regional strategies, partnerships, and solutions of the nation's regional development organizations.



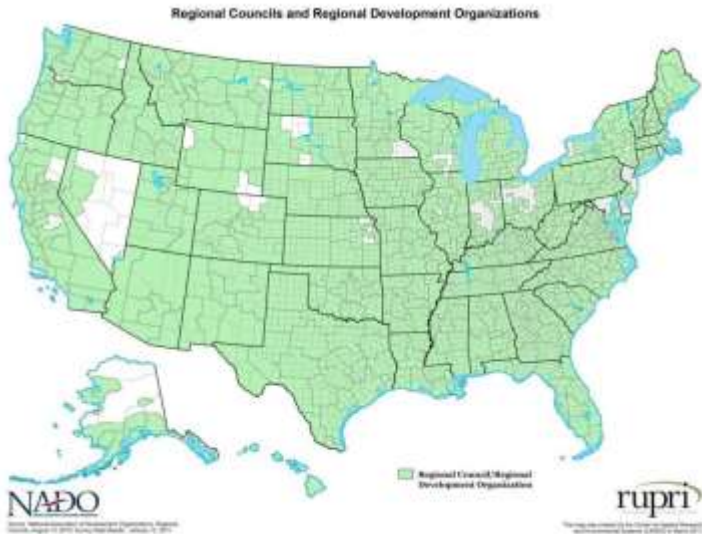
REGIONAL STRATEGIES. PARTNERSHIPS. SOLUTIONS.
NADO.ORG

Our Membership

National membership organization for the network of over 520 **regional development organizations (RDOs)** throughout the U.S.

RDOs are also known as Councils of Government, Regional Planning Commissions, Economic Development Districts, and by other names.

They promote efforts that **strengthen local governments, communities, and economies through regional strategies** focusing on economic development, infrastructure, housing, transportation, and regional planning.



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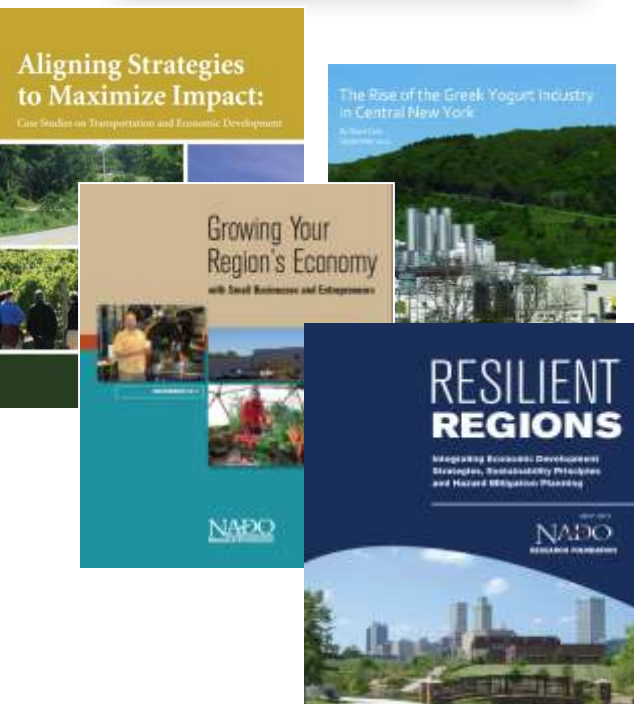
NADO Research Foundation

Founded in 1988, the **NADO Research Foundation** is the non-profit research affiliate of NADO.

Shares best practices from small metropolitan areas and rural America through **training, peer exchange, research, and other capacity-building activities.**

Focus Areas:

- Rural Transportation
- Regional Resilience
- Sustainable Communities
- Economic Development
- Organizational Support



REGIONAL STRATEGIES. PARTNERSHIPS. SOLUTIONS.
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Regional Resilience

These services include training workshops, peer exchanges, technical assistance, webinars, and research on best practices.



Today's Webinar

- **Gail Moraton**, Business Resiliency Manager, Insurance Institute for Business and Home Safety, Tampa, Florida
- **Timothy Malone**, Senior Planner & Economic Development Program Manager, Central Connecticut Regional Planning Agency, Bristol, Connecticut

Webinar Logistics

Please type any questions you have for the speakers in the question box on the side panel throughout the presentation

The webinar is being recorded and will be posted along with the PowerPoint slides on the NADO website at www.nado.org

This webinar has been approved for 1.25 AICP CM credits

Please contact Megan McConville at mmcconville@nado.org if you have any questions after the presentation



Gail Moraton, CBCP
Business Resiliency Manager
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Disastersafety.org

Business Resiliency –
one important piece of the IBHS plan for
creating safer, stronger communities



Community





Result: **\$44,769** vs. **\$4,660**

10 times
more damage to
"Common"
than
"Stronger"
building



Hail – A Persistent Cause of Loss



1 in 4 businesses forced to close after a disaster, never reopens.



Natural Disasters Wreak Havoc on Small Businesses

- Majority of small businesses operate from a single location, making them more vulnerable compared to larger companies
- Between 60,000 – 100,000 small businesses were negatively impacted as a result of Hurricane Sandy
- Median cost of downtime for a small business due to extreme weather is \$3,000 per day
- 1/3 of small business owners have been personally affected by extreme weather

Natural Disasters Wreak Havoc on Small Businesses

- 57% of small businesses have no disaster recovery plan, and of those that do have a plans, 90% spend less than 1 day per month maintaining them
- Sandy cost 86,000 jobs in November 2012 – manufacturing, retailing, leisure & hospitality industries particularly hit
- Sandy cost the economy more than \$50 billion – the most expensive disaster globally in 2012

HURRICANE SANDY'S IMPACT ON SMALL BUSINESS

- About one-third of the polled businesses incurred financial losses. The top sources of losses included:
 - decreased customer demand: 59%
 - utility or service disruption: 43%
 - damage to or loss of assets: 29%
- Roughly one third of the affected businesses had no insurance, and only a few had business disruption or flood insurance.
- Half of the businesses covered storm-related financing needs with their personal resources, while others increased their debt levels.
- One year after Sandy, nine in 10 businesses report persisting financing needs to cover operating expenses or to reposition their business.

What is Business Continuity?



Benefits & Value of Business Continuity Planning

- Safeguard human life
- Save property & resources
- Reduce time making critical decisions
- Recover business functions quicker
- Shorten the recovery window
- Ensure customer services & confidence
- Ensure job security
- Increase employee confidence & morale
- Retain share of market



Hazard & Vulnerability Assessment – Know Your Risks

Frequency – The likelihood that the event will occur.

Severity – The amount of damage the event is capable of causing your business.

NATURAL

- Earthquake
- Tornado/Wind
- Hurricanes
- Floods
- Volcanic Eruptions
- Severe Winter Weather
- Wildfire
- Drought
- Sinkholes

SECURITY

- Privacy
- Viruses
- Hackers
- Data Theft
- Counterfeiters
- Cybercrime



Know Your Risks

Use this form to review potential threats. Fill in one field for probability and one field for severity. Finally, multiply the probability and severity levels and enter the total in the total value column.

THREATS	Probability (0-5)	Severity (0-5)	Total
Earthquake			
Tornado/Wind/Hurricane			
Flood			
Severe Winter Weather			
Interior Fire			
Wildfire			
Loss/Illness of Key Staff			
Workplace Violence			
Software/Hardware Failure			
Power Outage			
Loss of Utilities (water, gas, electricity, etc.)			
Pandemic/Epidemic/Flu			
Loss of Premises			
Other			
Other			
Other			
Other			
Other			
Other			

OFB-EZ is a program of the Insurance Institute for Business & Home Safety.
Download this document at iibhsafety.org/offbeez

TECHNOLOGICAL

- Software Failure
- Hardware Failure
- Power Outage
- Data Corruption
- Cooling System Failure
- Wiring and Cables
- Mechanical Systems
- Communications

OTHER THREATS

- Pandemics
- Gas/Water Shortage
- Media Crisis
- Special Events
- Mismanagement
- Product Liability



Gathering Information

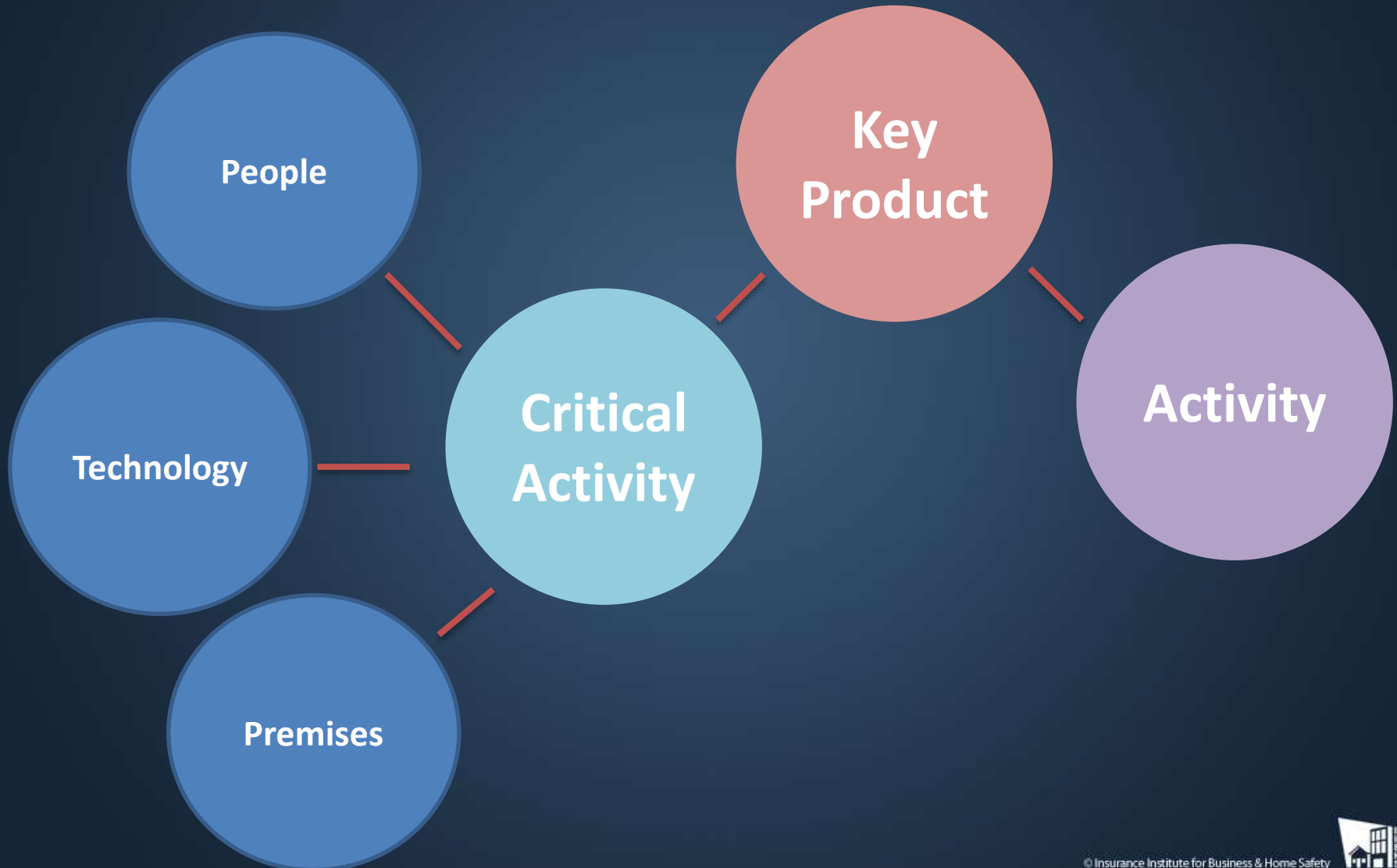
ADMINISTRATION
PAYROLL
BENEFITS
&
PAYROLL
SALES &
MARKETING

HR

PURCHASING
MAILROOM
SHIPPING
&
RECEIVING

IT
ACCOUNTS
PAYABLE
ACCOUNTS
RECEIVABLE
CUSTOMER
SERVICE

Know Your Operations



Know Your Operations (including your supply chain)

Payroll

Accounts Payable

Customer Orders

Sales Deliveries

Benefits



Know Your Operations

Use this form to identify what business functions are critical to your business' survival. Duplicate the form for each business function.

Updated: _____

Next Review Date: _____

BUSINESS FUNCTION:

Priority: ☐ Extremely High ☐ High ☐ Medium ☐ Low

Employee in charge: _____

Timeframe or deadline: _____

Money lost (or fines imposed) if not done: _____

Obligation: ☐ None ☐ Legal ☐ Contractual ☐ Regulatory ☐ Financial

Who performs this function? (List all that apply)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

(For additional space, use the Notes area below.)

Who helps perform this function? (List all that apply)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

(For additional space, use the Notes area below.)

What is needed to perform this function? (List all that apply)

Equipment: _____

Special Reports/Supplies: _____

Dependencies: _____

(For additional space, use the Notes area below.)

Who uses the output from this function? (List all that apply)

Employees: _____

Suppliers/Vendors: _____

Key Contacts: _____

(For additional space, use the Notes area below.)

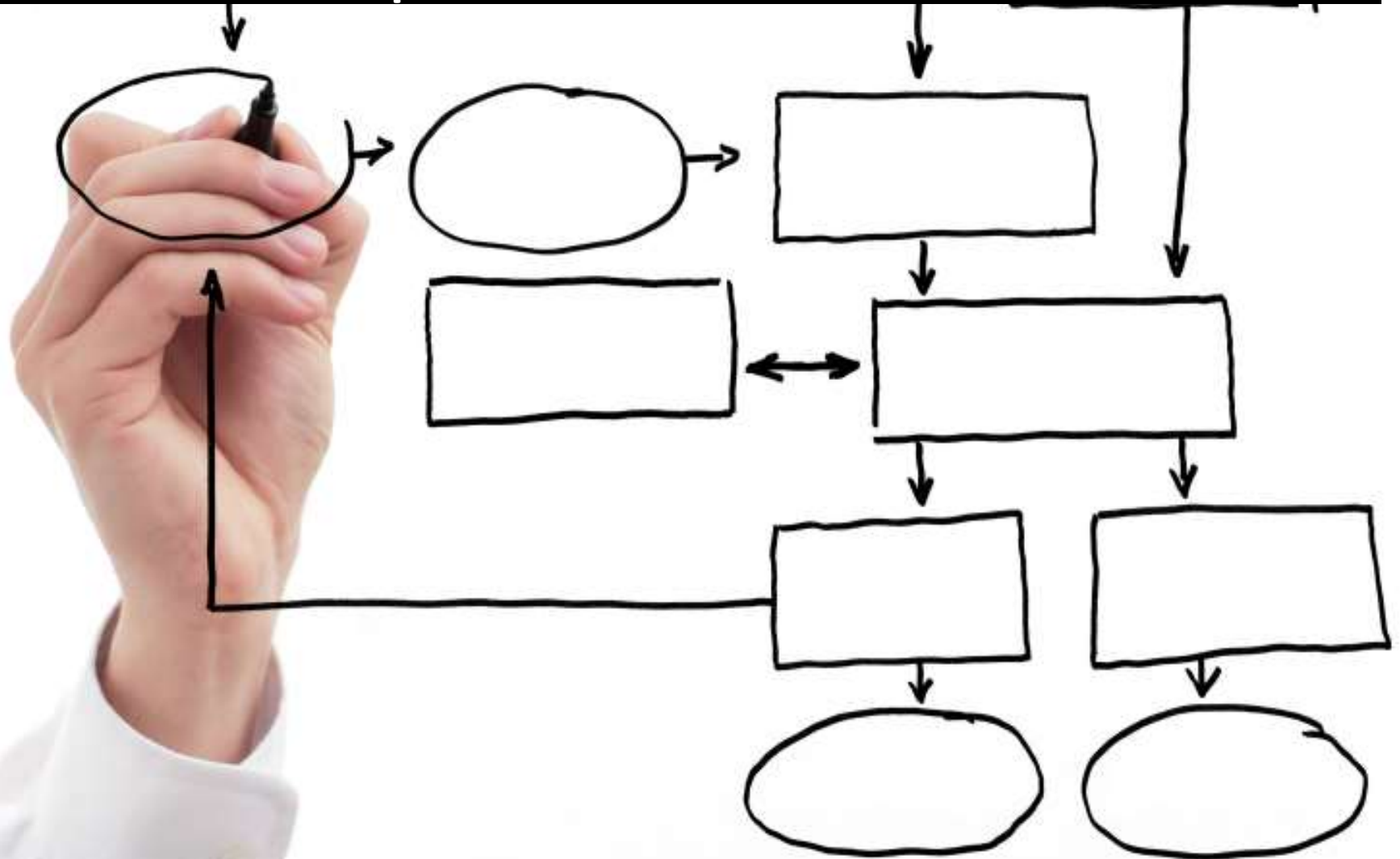
Brief description of how to complete this function:

Workaround methods:

Notes:

OFB·EZ is a program of the Insurance Institute for Business & Home Safety.
Download this document at disasterready.org/info-ey

Critical Business Functions – Develop Workaround Methods



Know Your Employees



Know Your Employees

Use this form to record information about all employees, including the business owner, so that each person can be contacted at any time. Duplicate the form for each employee.

Updated: _____
Next Review Date: _____

EMPLOYEE NAME: _____
Position/title: _____
Home address: _____
City, State, ZIP: _____
Office phone: _____ Ext. _____ Alternate phone: _____
Home phone: _____ Mobile phone: _____
Office e-mail: _____
Home e-mail: _____
Special needs: _____

Certifications:

☐ First Aid ☐ Emergency Medical Technician (EMT) ☐ CPR ☐ Ham Radio
☐ Other: _____
☐ Special licenses: _____

Local Emergency Contact

Full name: _____
Relationship: _____
Home phone: _____ Mobile Phone: _____
E-mail: _____

Out of State Emergency Contact

Full name: _____
Relationship: _____
Home phone: _____ Mobile Phone: _____
E-mail: _____

Notes: _____

OFB-EZ is a program of the Insurance Institute for Business & Home Safety.
Download this document at InsuranceInstitute.org/OFB-EZ



Know Your Key Customers, Contacts, Suppliers & Vendors

Customers
Contacts
Suppliers &
Vendors



Know Your Key Customers, Contacts, Suppliers and Vendors

Use this form to record information about your current suppliers, those you could use as an alternate choice and your key customers and contacts. Duplicate the form for each contact.

Updated: _____

Next Review Date: _____

CONTACT TYPE:

☐ Current Supplier/Vendor

☐ Back-Up Supplier/Vendor

☐ Key Customer/Contact

Company /Individual Name: _____

Account Number : _____

Materials/Service Provided: _____

Street Address: _____

City, State, Zip: _____

Company Phone: _____

Website: _____

Company Representative

Primary Contact: _____

Title: _____

Office Phone: _____

Mobile Phone: _____

E-mail: _____

Alternate Contact: _____

Title: _____

Office Phone: _____

Mobile Phone: _____

E-mail: _____

Notes: _____

OFB-EZ is a program of the Insurance Institute for Business & Home Safety.
Download this document at shop.ifsafety.org/ifsafety

Have a Communication Plan for Your Employees



- Call Tree
 - Landline
 - Mobile
 - Text
 - Email
- Call-in Number
 - Employee Emergency Wallet Card
- Social Media (Facebook, Twitter, LinkedIn, etc.)
- Company Intranet
- 3rd Party Emergency or Mass Notification Systems

Have a Communication Plan for Customers, Suppliers & Key Contacts

Customers

- Sign on business door
- Updates on Company website
- Provide status of pending orders, delivery schedules, alternate arrangements

Suppliers & Vendors

- Arrange alternate delivery methods

Creditors

- Payment arrangements



Know Your Information Technology & Vital Records



Know Your Information Technology

Use this form to list the computer equipment, hardware and software, vital records and your back up processes that you will need to fulfill your critical business functions. Duplicate the form for each item or record.

Updated: _____

Next Review Date: _____

TYPE:

☐ Computer Equipment/Hardware ☐ Computer Software ☐ Vital Records

Item:

Title and Version/Model Number: _____

Serial/Custom Number: _____

Registered User Name: _____

Purchase/Lease Price: \$ _____

Purchase/Lease Date: _____

Quantity (equipment) or Number of Licenses (software): _____

License Numbers: _____

Technical Support Number: _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Notes: _____

Name of vital record:

Name of Business Function Vital Record Supports: _____

Type of Media: _____

Is It Backed Up? _____

How Often is it Backed Up? _____

Type of Media for Backup: _____

Where is it Stored? _____

Can the Record be Recreated? _____

Notes: _____

OFB-EZ is a program of the Insurance Institute for Business & Home Safety.
Download this document at disasterready.org/ofb-ez

Know Your Finances



Know Your Finances

Use this checklist to consider and plan for your business' financial needs in the event of a disruption.

Updated: _____

Next Review Date: _____

Overall Business Needs

Have you worked with your bank to set up a line of credit for your company? _____

Who is responsible to activate it and who has access to it? _____

How much cash would be needed to survive a 3-day, 5-day, 10-day, or longer shutdown? _____

For what purpose is the cash needed? _____

Will you have that cash on hand? _____

Who would make the decision to utilize the cash? _____

Who would have access to the cash? _____

Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services? _____

Do you have a company credit card that could be used for emergency purchases? _____

Who is authorized to use the credit card? _____

Will you be able to pay your bills/accounts payable? _____

Do you have procedures in place to accommodate a business disruption? _____

Will you be able to continue to accept payments from customers/accounts receivable? _____

Do you have procedures in place to accommodate a business disruption? _____

Have you identified an alternate location where you can work? _____

Human Resources

In the event of a widespread disaster, how will payroll be handled? _____

If your business is forced to shut down temporarily, will some or all employees continue to be paid? _____

For how long? _____

Will they be able to use their sick and/or vacation time without restriction? _____

Are there union considerations? _____

Have your employees been made aware of your policies that will be in place during a disruption? _____

If banks are closed, will your business provide payroll-cashing services? _____

What is your business' policy on cash advances, check cashing, and employee loans? _____

Will your employees be expected to work overtime? _____

OFB-EZ is a program of the Insurance Institute for Business & Home Safety.
Download this document at business.safety.org/ibh-ez

~~Project:~~

~~An assignment w/ a start and end~~

Ongoing Process

Know When to Update Your Plan

- Have my business' risks or hazards changed?
- Has my business added new departments, products, or services?
- Have the priority levels of my documented business functions changed?
- Has my business added or changed any suppliers/vendors, key contacts or key customers?
- Is the contact information up-to-date for existing suppliers/vendors, key contacts and key customers?
- Have I updated information on specialized equipment needed to resume each business function?



Know When to Update Your Plan

- Have there been any staffing changes?
- Does my company telephone call list need to be updated to reflect new staff personal/emergency contact information?
- Are the right responsibilities assigned to the right staff?
- Can I put in place any new protection devices, safeguards or procedures to reduce my business' risks and hazards?
- Are work-around or secondary methods written and documented in a manner that my employees can understand and act on them?
- Have I reviewed my insurance coverage with my agent?



It is a hot, rainy Friday evening. The current time is 11:30 AM. Suddenly, the lights go out and all of the computers, printers, and copiers turn off. For a few seconds, there is silence before the chatter begins to pick up. One of your emergency lights comes on. [But the rest are not working. While many of the offices have windows to provide minimal light, the majority of the hallways and interior rooms are left in the dark.]

- It is now 1:00 PM and the lights still are not on. The building HVAC has been off now for 1 1/2 hours and the temperature inside the building is gradually becoming unbearable. Your urban power grid is without power. There is no word from the electric company about restoration of power.

- It is now 2:00 PM. Employees are asking if they can leave early. The word around town is that the power might not be restored for several days.

- EMERG is a program of the insurance industry to reduce a home liability. Download the document in docx format, or pdf.



It is now 7:30 AM on Monday, three days later. The power is still out and the Health Department has determined that "no building without running water can open for business." Clients are calling and the company's medical system is full. Employees are texting the Human Resources Director asking for guidance.

- This completes the exercise. In order to maximize what can be learned from this effort, have all participants write down their thoughts and concerns. You can address these and the debrief issues at future meetings.

PDF-22 is a component of the business strategy for business & revenue safety. I created this document. In order to safety my efforts.

Test your Plan with Various Types of Exercises

- Scenario-Based Tabletop Exercise
 - Building Evacuation Exercise
 - Notification Exercise
 - Alternate Site Exercise
-
- Full Activation Exercise
 - Pandemic Tabletop Exercise
 - Work-from-Home Plan Exercise



Know Where To Go For Help



**THE EASY WAY TO PREPARE YOUR
BUSINESS FOR THE UNEXPECTED.**

Know Where To Go for Help

Your relationship with your community and outside agencies can strengthen your ability to protect your employees and property and return to normal operations. Maintain a channel of communication with community leaders, public safety organizations such as the police, fire and emergency medical services, government agencies, utility companies, and others. Working together with outside agencies can be beneficial because they can provide a wealth of information to help you recover quickly from a disaster.

Refer to the resources below for more information about implementing disaster safety recommendations to help you prepare for and recover from natural or other types of disasters.

Insurance Institute for Business & Home Safety

In addition to providing this free business continuity tool kit, IBHS provides free disaster preparedness and property protection guidelines, recommendations and projects for small businesses. The Institute also offers post-disaster recommendations on repairing and rebuilding to make your building(s) stronger and safer the next time a disaster strikes.

<http://iibhsafety.org>

American Red Cross

Among other disaster preparedness and response services, the Red Cross offers a number of preparedness training programs and resources for workplaces, families, and individuals.

www.redcross.org

Business Civic Leadership Center – Disaster Help Desk

The BCLC Help Desk is designed to enhance community economic recovery after a disaster. The Help Desk provides on-the-ground coordination of information among businesses, local chambers of commerce, NGOs, government responders, and disaster recovery specialists.

<http://bclc.uschamber.com/site-page/disaster-help-desk-business>

DisasterAssistance.gov

Provides information on how you might be able to get help from the federal government before, during and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online.

<http://www.disasterassistance.gov>

O'F-B-E-Z is a program of the Insurance Institute for Business & Home Safety. Download this document at disasterassistance.gov/o'f-b-e-z

Federal and Local Emergency Management Agencies

Even the largest, most widespread disasters require a local response. Local emergency management programs are the core of the nation's emergency management system.

<http://www.fema.gov/regional-operation/state-offices-and-agencies-emergency-management>

Internal Revenue Service–Disaster Assistance and Emergency Relief for Businesses

The IRS offers audio presentations about planning for disaster. These presentations discuss business continuity planning, insurance coverage, record keeping and other recommendations for staying in business after a major disaster.

<http://www.irs.gov/businesses/small-businesses-and-self-employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1>

Small Business Administration

The U.S. Small Business Administration provides loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses following a disaster.

<http://www.sba.gov/>
<http://www.sbaonline.sba.gov/service/disasterassistance/disasterpreparedness/>

Small Business Development Centers

The SBDC assists small businesses with financial, marketing, production, organization, engineering and technical problems, as well as feasibility studies.

<http://www.sba.gov/content/small-business-development-centers-sbdc>
<http://www.sbbdc-sbdc.org/>

Additional FREE Resources

**Red Cross
Ready Rating™
Program**



FEMA

Continuity Planning Guidance

**PREPARE
MY
BUSINESS.org**



Ready®
Prepare. Plan. Stay Informed.
Preparedness Planning for Your Business

**Big Business - Small Business
Emergency Management
Mentorship Program**

Helping Small Businesses Prepare,
Prevent, and Respond to Emergencies

Insurance will Help you **AFFORD** to Recover

- Business Income & Extra Expense
 - Contingent Business Interruption
 - Supply Chain
 - Services Interruption/Off Premises Power
 - Interruption by Civil or Military Authority
- Extra Expense
 - Equipment Breakdown
 - Cyber Risk
 - Key Man



Common Excuses for NOT Planning

- We thought it would never happen to us
- We had more important things to think about
- We thought we were too small to need a plan
- We backed up our computers and thought that was enough
- We didn't know where to go for help
- We thought we had no risk
- It takes too much time
- It takes too much money



Choosing your Business Continuity Planner



Promote Employee Awareness

- Business Continuity Facebook page or on Company Intranet
- Newsletters featuring BC articles
- Lunch-n-Learn meetings
- Posters & Flyers
- Contests
- Training Videos
- Preparedness Campaigns
- Email Reminders & Alerts
- Business Continuity Day



Promote Personal Preparedness

- Basic necessities - download a copy of the Recommended Personal Emergency Preparedness Supply List (ready.gov)
- Contact information for family members, neighbors, doctors, dentists, utility providers



In the event of an emergency, you should store at least one gallon of water per person per day. This single bottle of water will hopefully get you on your way.

- Copies of important documents (birth certificates, marriage license, insurance policies, medical history, etc.)
- Create a plan using a free online tool and/or mobile app



Avoid Business Continuity Pitfalls

- Closely-Guarded Secret
- Outdated
- Lack of Buy-In
- A Book of Lists
- Not Prioritized
- Untested
- Based on a Specific Scenario



Disaster Planning Made Easier



Prepared by the Insurance Institute for Business & Home Safety (IBHS), which is an independent, nonprofit, scientific research and communications organization supported by the property insurance industry. The Institute works to reduce the social and economic effects of natural disasters and other risks on residential and commercial property by conducting building science research and advocating improved construction, maintenance and preparedness practices.

THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.



DisasterSafety.org/open-for-business

Risks

FORTIFIED

Commercial

Public Policy

Research

Media Center

Blog

Videos

Members-only

Earthquake

Flood

Freezing Weather

Hail

High Winds

Hurricane

Lightning

Tornado

Wildfire

Open for Business®

Commercial
Maintenance

ROOF DRAINAGE FOR COMMERCIAL BUILDINGS:

Preventive Maintenance on Gutters, Drains and Scuppers

BLOG



[IBHS Hail Field Study – Preparing for Severe Weather \(Collaborative Meteorologist Dr. Matt Kumjian\)](#)

Dr. Matt Kumjian talks about how you can prepare and

HURRICANE



[Creating a Strong Home against Hurricane's Fury](#)

Learn how to strengthen your homes against the high winds, flooding and wind-driven rains of hurricane

Q Search DisasterSafety.org...



Enter your ZIP Code below
to discover the risks you face.

Commercial Maintenance



Proper Maintenance and Timely Repairs: How to Protect Your Business from Storm Damage

We'll all heed the adage, "Take care of your roof and your roof will take care of you." As a business owner, you should apply this notion to your commercial building and the premises around it. While it's not an physical damage that can be caused by large storms, weather damage is a daily and consistently building down your building's defenses against those weather conditions. The specific weather conditions your building is exposed to, coupled with your maintenance plan, play a large part in the strength and longevity of your building and your readiness to handle loss.

Here are a few examples of severe weather conditions that can damage properties:

- Repetition and duration due to seasonal temperature swings and daily temperature fluctuations can create leaks in insulation, gutters, and some building materials.
- Ice accumulation from rain or snow, rain, sleet, hail and strong winds can damage roofs and window systems.
- Self-healing insulation (which can create active leaks) and rain or sleet in certain locations also can plug or clog drains.
- Repeated wind from storms can cause damage to roofs, gutters, and other components making them more vulnerable to future damage.

STAYING A STEP AHEAD

The following guidance from Insurance Institute for Business & Home Safety (IBHS) can help you inspect and identify any potential problems before they become a disaster.

It's important particularly to inspect and quickly repair roof leaks. A thorough inspection should be done before any building penetration such as roof or gutter work, and the perimeter grounds. It's also to get outside to inspect the weather in and you can prevent damage prior to the event.



Commercial Generators: An integral part of any business preparedness plan

Generators are an integral part of the preparedness planning process for businesses of any size and can greatly reduce business disruption when power is interrupted.

Power outages resulting from unpredictable weather, man-made or natural disasters, or other specific events can impact your business operations. The Insurance Institute for Business & Home Safety (IBHS) Open for Business Program is a comprehensive disaster planning tool to use in reducing the potential for loss and recovering quickly should a disaster strike, no matter what the cause.

One important consideration in your disaster plan is the purchase, operation and maintenance of a generator. This tool back has enabled you to reduce operating costs or at least the risk of your business. It's important to have a generator in place to ensure your business can continue to operate during a power outage. This article will provide basic information about generators, however it is not intended to be a comprehensive guide for using generators. Always consult the manufacturer's instructions for complete information.

Generators are an integral part of the preparedness planning process for businesses of any size and can greatly reduce business disruption when power is interrupted. At the same time, using a generator poses certain risks that must be addressed for safe operation, including risks to electrical equipment, and even injury or death to those operating the generator or working in the building when it is being used. Proper maintenance is a critical element for reducing the risk of carbon monoxide poisoning from a generator's exhaust.

In addition to safety concerns, proper maintenance is critical to avoid the failure of a generator when it's needed most. The time to maintain a generator is well before a major storm or disaster strikes, when professional assistance may be unavailable, power lines are down, and access roads are blocked. To keep the generator business continuously healthy, while minimizing associated risks, it's important to purchase a generator that is properly designed and sized for your business needs. Once purchased and properly installed, and procedures in place to ensure regular maintenance and that all safety operating practices are followed. Business and building owners should always operate and maintain generators in accordance with the manufacturer's recommendations.

CHOOSING A GENERATOR AND RELATED DEVICES

Before purchasing an electrical power generator, consider what electrical equipment must be capable when normal power is interrupted. Other considerations include:

- How often does the business have power and for how long?
- What are the most likely sources of power outages?
- The Open for Business vulnerability assessment will help you to identify the events that could interrupt business operations. These factors will help to determine the size and type of generator to buy.

One threshold question facing the business owner is whether to purchase a portable or backup generator, or to choose a permanent or standby generator. A portable generator is a relatively small machine, which is usually rated no higher than 1 kilowatt and 300 volts, and is intended to be moved and stored for temporary use at a location where utility-supplied electrical power is not available. A standby generator, in contrast, is a back-up electrical system that is permanently installed and may operate automatically through the use of a transfer switch, which senses a power loss, connects the generator to start, and then it feeds the selected electrical load to the generator.

FACTS ABOUT PORTABLE GENERATORS

- Portable generators are less expensive to purchase and install than permanent standby generators. Without a supplemental fuel supply, they have a relatively short run-time and may need to be refueled several times a day during a prolonged power outage.



Don't let severe winter weather put your business in a deep freeze!

In 2015, early snowstorms in the East and other weather events caused many businesses to experience disruption. The best time to prepare for winter weather is before the first snowfall. Businesses should take steps to ensure they are ready for winter weather. This includes checking roof conditions, ensuring gutters are clear, and ensuring that all equipment is properly maintained. It also includes ensuring that all employees are trained on what to do in case of an emergency.

The following checklist from IBHS will help you identify your winter weather maintenance needs and ensure that you are ready for winter weather. It includes a checklist for roof conditions, gutters, and equipment. It also includes a checklist for employee training and emergency procedures.

ROOFS AND GUTTERS

Find out how strong your roof is and its capacity for snow.

Recent snowfalls have resulted in roof collapses on businesses from Arizona to New England. Fall is a good time to have your roof inspected to find out if it's adequately designed to withstand the snow loads that can realistically be expected in your area. A structural engineer can determine the maximum loads your roof can withstand, as well as provide practical solutions to improve roof strength. Learn more about preventing roof collapse at disasterprep.org/preventing-roof-collapse.

Inspect gutters for clogs, leaks, debris, and damage. Heavy snow or ice can cause gutters to sag and sagging gutters can lead to leaks and water damage to the building and the roof.



Roof gutters may be severely damaged if you don't clean them before heavy snowfalls.

- Inspect gutters for debris, leaks, and damage. Heavy snow or ice can cause gutters to sag and sagging gutters can lead to leaks and water damage to the building and the roof.
- Take action to prevent ice dams. Ice dams are ridges of ice that form on the roof and prevent snow and water from melting off the roof. The water then "dams" can lead to leaks and water damage to the building and the roof.



Data Protection: A Vital Part of Business Protection

Information and information technology (IT) are the backbone of most businesses and are the most vulnerable to any business disaster. It's important to have a plan in place to protect your data and IT systems. This includes having a backup plan, having a disaster recovery plan, and having a business continuity plan. It also includes ensuring that all employees are trained on what to do in case of an emergency.

THE NEED FOR PLANNING

Many disasters can result from IT systems, often resulting in data loss and system downtime. It's important to have a plan in place to protect your data and IT systems. This includes having a backup plan, having a disaster recovery plan, and having a business continuity plan. It also includes ensuring that all employees are trained on what to do in case of an emergency.

WHY YOUR SYSTEM IS AT RISK

Your business continuity plan should include steps to protect and back up all aspects of the IT system, including hardware, software, data and connectivity. Different disasters may target different parts of an IT system. It's important to consider everything from a natural disaster to the physical destruction of the facility.

HELPFUL DEFINITIONS

Hardware: physical devices such as monitors, printers, scanners, external hard drives, and keyboards.

Software: programs that enable applications to run or operate on your computer systems.

Data: information stored and used on your computer such as files, folders, and multimedia.

Connectivity: movement of data from one source to another, including wireless networking, networks, and modems.



How to Navigate Stormy Weather: EMERGENCY PREPAREDNESS AND RESPONSE PLANNING

MANY BUSINESSES ARE NOT PREPARED TO RESPOND TO A MAN-MADE OR NATURAL DISASTER. STATISTICS SHOW THAT, OF THE BUSINESSES THAT CLOSE BECAUSE OF A DISASTER, AT LEAST ONE IN FOUR NEVER REOPENS. SMALL BUSINESSES ARE PARTICULARLY AT RISK BECAUSE THEY MAY HAVE ALL OF THEIR OPERATIONS CONCENTRATED IN ONE LOCATION THAT IS DAMAGED OR DESTROYED. THAT'S



and many other types of natural hazards can occur without notice and be tracked, which allows for a preparedness plan. But even if that is not the case, businesses should be able to recover from a disaster even without notice.



IBHS ZIP Code Web-based Tool



Enter your ZIP Code below to discover the risks you face.

Zip Code Risk Search Results

SEARCH RESULTS

ZIP CODE = 13905

- FLOOD
- HIGH WINDS
- WINTER WEATHER**
- WILDFIRE

Freezing Weather

Winter weather can cause a number of problems ranging from water leaks to burst pipes and roof collapses. All homes and businesses potentially can be at risk from damage during prolonged periods of freezing temperatures or in the case of heavy snow accumulations. Falling temperatures also mean increased fire dangers linked to the use of heating devices. Rising fuel costs and environmental concerns have resulted in a rise in the use of alternative heating devices, which can pose increased property risks if not properly installed and maintained.

Page 1 of 2



Advice for Staying Safe and Warm

In many areas the temperatures are plummeting. If you are at home and without power, IBHS offers guidance for using alternative heating devices.



Build a Plan for a Power Outage

How to safely keep the heat and lights on during a power outage.



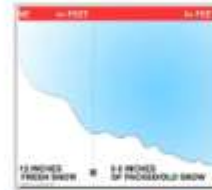
Disaster Planning: There's an App for That

The new Know Your Plan app gives you the mobile power and organization to help keep your family and your home safer during a disaster.



Installing Weather Stripping & Seals

Find out how both weather stripping and caulking can reduce your energy bills, as well as your winter weather risks.



Prevent Roof Collapse on Homes

Guidance for understanding how much snow is too much.



Preventing Frozen Pipes

Frozen pipes are one of the biggest risks of property damage when the temperature drops.

Thank you



Reaching out to small- and medium-sized businesses

Timothy Malone

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Background

- The Central Connecticut Regional Planning Agency (CCRPA)
 - Seven-town regional land-use, transportation, economic development, and hazard mitigation planning agency
 - A designated Metropolitan Planning Organization and Economic Development District
- Disaster resiliency work
 - Previously completed a FEMA-approved Hazard Mitigation Plan for the region
 - Received an EDA Disaster Resiliency Planning Grant in 2012
 - Create a disaster resiliency plan
 - Perform outreach and educational activities for the business community

The need

- Recent cluster of natural disasters
- Hurricane Irene in August 2011
 - Extensive flooding leading to loss of life and property damage
 - Power outages affecting a quarter of the population
- Snow storm Alfred in October 2011
 - Freak snow storm that dumped a foot of snow
 - Leaves were still on the trees resulting in a significant number of downed trees
 - Power outages over most of the state lasting up to 11 days; a week in some urban areas
- Widespread confusion about where to go for help

The workshop

- A review of available materials indicated that printed and online emergency preparedness materials were plentiful
- Decided that an in-person approach could be more impactful
- Approached Central Connecticut State University's Institute of Technology and Business Development about creating a seminar/workshop
- Initial planning was for a small class, but interest kept growing
- Wide array of partners from the public and private sectors



TRAVELERS INSTITUTE



Connecticut Department of Community and Economic Development
Connecticut Department of Emergency Management and Homeland Security
TD Bank
Capitol Region Emergency Preparedness Council
Connecticut Conference of Municipalities
Connecticut Insurance Department

Agenda

7:30 A.M. - 8:00 A.M.	Continental Breakfast
8:00 A.M. - 8:15 A.M.	Welcome Remarks from Mayor Stewart & William P. Shea, Deputy Commissioner of the Division of Emergency Management & Homeland Security
8:15 A.M. - 9:45 A.M.	Small Business – Big Opportunity: Business Continuity Planning and Risk Management Strategies Panel Discussion
9:45 A.M. - 10:00 A.M.	Break
10:00 A.M. - 11:30 A.M.	Short Term Vs. Long Term Recovery Presentation and Panel Discussion
11:45 A.M. - 1:00 P.M.	Lunch
12:30 P.M. – 1:00 P.M.	Keynote Address by Catherine Smith, Commissioner of the Department of Economic and Community and Development
1:00 P.M. - 1:30 P.M.	Special guest Governor Dannel P. Malloy
1:30 P.M. - 2:30 P.M.	Emergency Preparedness: Working with Utilities and Public Works Presentation
2:30 P.M. - 2:45 P.M.	Break
2:45 P.M. - 4:15 P.M.	Table Top Disaster Response Exercise
4:15 P.M. - 4:30 P.M.	Wrap-up

Promotion and outreach

- Traditional methods

- E-mail blasts through chambers of commerce, business and industry groups, networks of economic development and emergency management professionals
- Press releases to newspapers

- Non-traditional methods

- Travelers asked their insurance agents to send a notice to their commercial customers
- Northeast Utilities (the gas and electricity supplier for the region) did the same
- The Hartford Courant offered a deep discount on a full-color newspaper ad

Expert speakers

- Experts from Travalers Insurance, Connecticut Light & Power, DECD, the Association of Continuity Planners, and more



State officials

- Two state commissioners
 - Catherine Smith of the Department of Community and Economic Development
 - William P. Shea, Deputy Commissioner of the Division of Emergency Management & Homeland Security



Even the governor



Lessons learned

- There is a lot of interest in business continuity planning and disaster recovery topics
- Getting the word out can be tricky
 - Businesses are inundated with e-mails from chambers of commerce and other business organizations
 - Insurance brokers and utilities can be great resources
- Things I'd do differently
 - A series of shorter events on more focused topics
 - Offering multiple formats and dates
- Moving forward
 - Materials are available on our website (<http://ccrpa.org/emergency/workshop.htm>)
 - Would like to make it a regular offering through ITBD or another organization

Questions?

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Project website: <http://ccrpa.org/emergency/workshop.htm>

Questions?

Please type your questions in the question box on the side panel of your screen.

Speakers:

- Gail Moraton, Business Resiliency Manager, Insurance Institute for Business and Home Safety
- Timothy Malone, Senior Planner & Economic Development Program Manager, Central Connecticut Regional Planning Agency

The recording of this webinar, along with the PowerPoint slides, will be available at www.nado.org.



With questions or comments, please contact:

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