



BUSINESS DISASTER PREPAREDNESS GUIDE



**CITY OF
HALLANDALE BEACH**



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INTRODUCTION

According to **The Institute for Business and Home Safety**, an estimated 40 to 60 percent of businesses don't re-open after a major disaster. Protect your small business by identifying risks relevant to your location, both natural and man-made. One of the most common disasters that affects Florida is hurricane. Florida is known for its rainy season, which can also increase the possibility of flooding. Having the right information ahead of time can significantly reduce the negative impacts of disasters such as hurricanes and flooding.

The City of Hallandale Beach encompasses 4.6 square miles (0.3 of which is water). Approximately half of the City and 67% of buildings within the City is located within a FEMA Special Flood Hazard Area. Flooding has been a recurrent problem: there have been **1,238** loss claims filed by Hallandale Beach property owners and more than **420** properties are considered "**Repetitive loss**" properties (properties that have had two or more claims greater than \$1000, that have been paid by the National Flood Insurance Program).

Most of the flooding in the City is attributed to **King Tides**, also called "**Sunny Day Flooding**" or "**High Tide Flooding**." King Tides occur throughout the year, however, in Hallandale Beach, this phenomenon is most prevalent during the months of September and November. The **Golden Isles** area is the most affected by King Tides.

Despite flooding being the most common type of disaster that affects Hallandale Beach, a pandemic, terrorism, man-made disasters and hazardous materials could cause disastrous impacts on businesses as well. Should there be any of these disasters, businesses would be forced to close for extended periods, which would result in loss of revenue. Proper planning for disasters reduces the adverse effects on businesses.

The City of Hallandale Beach is dedicated to assisting its business owners in reducing the hazardous effects of disasters. This **Disaster Preparedness Guide** outlines key issues and provides guidelines that may be helpful to businesses as preparation is made for potential disasters in South Florida.

KEY TERMS TO KNOW

Tropical Depression: An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 MPH (33 knots) or less. Sustained winds are defined as one-minute average wind measured at about 33 feet (10 meters) above the surface.

Tropical Storm: An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39–73 MPH (34–63 knots).

Hurricane: An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 MPH (64 knots) or higher.

Storm Surge: A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50–1000 miles wide. Storm surge is by far the greatest threat to life and property along the immediate coast.

Storm Tide: A combination of a storm surge and the normal tide (i.e., a 15-foot storm surge combined with a 2-foot normal high tide over the mean sea level created a 17-foot storm tide).

Hurricane/Tropical Storm Watch: Hurricane/tropical storm conditions are possible in the specified area of the watch, usually within 48 hours. Tune in to NOAA Weather Radio, commercial radio, or television for more information.

Extreme Wind Warning: Extreme sustained winds of a major hurricane (115 mph or greater), usually associated with the eye wall, are expected to begin within an hour. Take immediate shelter in the interior portion of a well-built structure.

Short Term Watches and Warnings: These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.

Flood Watch: Flooding is possible. Tune in to **NOAA** (visit <https://www.nws.noaa.gov/nwr/coverage/stations.php?State=FL>) for a list of frequencies to tune in to.

Flash Flood Watch: when conditions are favorable for **flash flooding** in **flood-prone** areas, usually when grounds are already saturated from recent rains, or when upcoming rains will have the potential to cause a Flash flooding. Be prepared to move to higher ground; listen to **NOAA** Weather Radio, commercial radio, or television for information.

Flood Warning: If flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning: If a flash flood is occurring; seek higher ground on foot immediately

Pandemic: A disease that has spread across a large region

HURRICANES/STORMS

BEFORE THE DISASTER (HURRICANE/STORM)

IDENTIFY THE MOST COMMON DISASTERS IN YOUR AREA

Understanding the types of disasters that affect your area is pivotal with assisting in preparation, despite having common knowledge about disasters in your area. Nevertheless, despite having the knowledge of the most common disasters in your area, it is wise to be prepared for other potential threats. For information on potential threats such as pandemics, biological, chemical explosive, nuclear or radiological attacks, visit www.ready.gov

ASSESS YOUR BUSINESS' DISASTER READINESS.

Businesses can utilize the two types of assessments offered by “**FloridaMakes.**” The 2 types of assessments offered are: “**Disaster Impact Assessment**” and “**Disaster Readiness Assessment.**” Both assessments can be found at: <https://www.floridamakescontinuity.com/DIRA/>

The **Disaster Impact Assessment** survey takes approximately 3 minutes to complete and is intended for manufacturers who were affected by past disasters. Evaluating the impacts to your business may help you identify gaps to improve for the future disasters.

The **Disaster Readiness Assessment** takes approximately 5 minutes to complete. By looking at how you could be affected by a future disaster, such as the effects of a hurricane or supplier issue, will help assess your business' disaster readiness. It is a good precursor to assessing business continuity for the longevity of your business and service to customers. The assessment will provide a customized report and give business owners ideas to consider that will fortify the business.

You may take one or both assessments. You may determine that you may need to take a deeper look at your business continuity plans to identify the longevity of your business, continuation of revenue, and service to customers. If so, **FloridaMakes** also offers a **Business Continuity Assessment (BCA), conducted at your facility, by a Business Advisor who is experienced in manufacturing.** The **BCA** covers 10 key areas of business and it is custom designed for manufacturers to cover a wide variety of potential crises and business disruptors to help you focus on critical areas. The **BCA** will pinpoint specific risk areas and offer ideas for

improving the resiliency of your business. Your business will benefit from the confidential report you receive immediately following the **BCA**.

- You can also learn from **FloridaMakes**, how to develop a **Business Continuity Plan** to stay in business and generate revenues during a crisis.
- Webinars are also available, which address various topics that include disaster preparedness.
- For more information on **FloridaMakes**, visit [FloridaMakes.com](https://floridamakes.com) or call (407)-450-7206

CONTACT THE CITY OF HALLANDALE BEACH

For more information on Sandbags distribution, contact the City of Hallandale Beach, Public Works Department at: **954-457-1623**. The City provides property protection consultations, which includes site visits and drainage evaluations. Call 954-457-1386 for property protection advice.

CONTACT FLORIDA DIVISION OF EMERGENCY MANAGEMENT (FEMA)

For the latest information on any State emergency activation, including evacuation zones, road closures, mobile access and shelters, please visit <https://www.floridadisaster.org/info>

CONTACT FEMA FOR EMERGENCY RESPONSE PLAN

FEMA has prepared a checklist to be used before a disaster, in order to assess businesses' disaster readiness. Below is the (10 page) document/checklist to help businesses identify the goals and objectives for the emergency response plan. The checklist will assist you to define what your emergency response team is expected to do during an emergency (e.g., evacuate employees and visitors, provide first aid, etc.), identify any regulations covered by your plan (e.g., OSHA, fire code, etc.)

FEMA highly recommends that business owners fill out the information and use it as a guide for disaster preparedness.



Emergency Response Plan

Company Name

Address

Telephone

Contact Name

Title

Last Revision Date

Policy and Organizational Statements

Identify the goals and objectives for the emergency response plan.

Define what your emergency response team is expected to do during an emergency (e.g., evacuate employees and visitors, provide first aid, etc.)

Identify any regulations covered by your plan (e.g., OSHA, fire code, etc.)

Evacuation Plan

Evacuation may be required if there is a fire in the building or other hazard. The evacuation team will direct the evacuation of the building and account for all employees outside at a safe location.

Employees will be warned to evacuate the building using the following system:	
Employees should assemble at the following location for accounting by the evacuation team:	

(Post a map showing the location(s) in a conspicuous location for all employees to see.)

Person who will bring the employee roster and visitor log to the evacuation assembly area to account for all evacuees. The evacuation team leader will be informed if anyone is missing or injured.	
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Evacuation Team	Name / Location
Evacuation Team Leader	
Floor Wardens (one for each floor)	
Searchers (one per floor)	
Stairwell and Elevator Monitors	
Aides for Persons with Disabilities	
Assembly Area Monitors (account for evacuees at the assembly area and inform incident commander if anyone is missing or injured)	

Severe Weather/Tornado Sheltering Plan

If a tornado warning is issued, broadcast a warning throughout all buildings instructing everyone to move to shelter.

Shelter-In-Place Team Assignments	Name / Location
Team Leader	
Person to monitor weather sources for updated emergency instructions and broadcast warning if issued by weather services	
Persons to direct personnel outside to enter the building	
Persons to direct employees to designated tornado shelter(s)	

Tornado Warning System & Tornado Shelter Locations

Location of tornado warning system controls	
Location of tornado shelters	

Shelter-In-Place Plan

If warned to "shelter-in-place" from an outside airborne hazard, a warning should be broadcast and all employees should move to shelter.

Shelter-In-Place Team Assignments	Name / Location
Team Leader	
Direct personnel outside to enter the building; then close exterior doors	
Shutdown ventilation system and close air intakes	
Move employees to interior spaces above the first floor (if possible)	
Person to monitor news sources for updated emergency instructions	
Assembly Area Monitors (to account for evacuees at the assembly area)	

Shelter-In-Place Shutdown of Ventilation System

Location of controls to shutdown ventilation system:	
Location of air handling units, fan rooms, or air intakes:	

Lockdown Plan

Persons trained to use the warning system to warn persons to "lockdown"

Name	Location

Instructions for Broadcasting Warnings

Where to Access the Warning System
(e.g., telephone, public address system, etc.)

Instructions for using the system

Medical Emergency Plan

If a medical emergency is reported, dial 9-1-1 and request an ambulance. Provide the following information:

- Number and location of victim(s)
- Nature of injury or illness
- Hazards involved
- Nearest entrance (emergency access point)

Alert trained employees (members of the medical response team) to respond to the victim's location and bring a first aid kit or AED.

Personnel Trained to Administer First Aid, CPR, or use Automated External Defibrillator (AED)

Name	Location / Telephone

Locations of First Aid Kits and Automated External Defibrillator(s)

Locations of First Aid Kits and "Universal Precautions" kit (used to prevent exposure to body fluids)	
Locations of Automated External Defibrillator(s) (AEDs)	

Procedures

- Only trained responders should provide first aid assistance.
- Do not move the victim unless the victim's location is unsafe.
- Control access to the scene.
- Take "universal precautions" to prevent contact with body fluids and exposure to bloodborne pathogens.
- Meet the ambulance at the nearest entrance or emergency access point; direct them to victim(s).

Fire Emergency Plan

If a fire is reported, pull the fire alarm, (if available and not already activated) to warn occupants to evacuate. Then Dial 911 to alert Fire Department. Provide the following information:

- Business name and street address
- Nature of fire
- Fire location (building and floor or)
- Type of fire alarm (detector, pull station, sprinkler waterflow)
- Location of fire alarm (building and floor)
- Name of person reporting fire
- Telephone number for return call

Evacuation team to direct evacuation of employees and visitors.

Procedures

- Evacuate building occupants along evacuation routes to primary assembly areas outside.
- Redirect building occupants to stairs and exits away from the fire.
- Prohibit use of elevators.
- Evacuation team to account for all employees and visitors at the assembly area.
- Meet Fire Department Incident Commander (IC). Inform the IC if everyone has been accounted for and if there are any injuries. Provide an update on the nature of the emergency and actions taken. Provide building floor plans, keys and other assistance as requested.
- Assign personnel to verify that fire protection systems are operating normally and to operate building utility and protection systems as directed by the fire department.

Property Conservation

Identify preparations before a forecast event such as severe weather.

Identify how you will assess damage; salvage undamaged goods; and cleanup the building following an incident.

Identify the contractors, equipment, and materials that would be needed. Update the resource table at the end of this plan.

Annexes

Hazard or Threat-specific

Instructions: Review the following list of hazards and identify those hazards that are foreseeable. Review the links to information provided within the Ready Business website to develop specific emergency procedures.

Natural hazards (geological, meteorological, and biological)

Geological hazards

- Earthquake
- Tsunami
- Volcano
- Landslide, mudslide, subsidence

Meteorological Hazards

- Flood, flash flood, tidal surge
- Water control structure/dam/levee failure
- Drought
- Snow, ice, hail, sleet, arctic freeze
- Windstorm, tropical cyclone, hurricane, tornado, dust storm
- Extreme temperatures (heat, cold)
- Lightning strikes (Wildland fire following)

Biological hazards

- Foodborne illnesses
- Pandemic/Infectious/communicable disease (Avian flu, H1N1, etc.)

Technology caused event

- Utility interruption or failure (telecommunications, electrical power, water, gas, steam, HVAC, pollution control system, sewerage system, other critical infrastructure)

Human-caused events (accidental and intentional)

Accidental

- Hazardous material spill or release
- Nuclear Power Plant Incident (if located in proximity to a Nuclear power plant)
- Explosion/Fire
- Transportation accident
- Building/structure collapse
- Entrapment and or rescue (machinery, confined space, high angle, water)
- Transportation Incidents (Motor Vehicle, Railroad, Watercraft, Aircraft, Pipeline)

Intentional

- Robbery
- Lost Person, Child Abduction, Kidnap, Extortion, Hostage Incident, Workplace violence
- Demonstrations, Civil disturbance
- Bomb threat, Suspicious package
- Terrorism

Appendices

Emergency Response Teams

Identify the members of emergency response teams not identified elsewhere.

- Facilities or building management staff familiar with building utility and protection systems and those who may assist with property conservation activities.
- Security
- Others trained to use fire extinguishers, clean up small spills of hazardous materials.

[illegible]

Public Emergency Services & Contractors

Emergency Service	Name	Emergency Telephone	Business Telephone
Fire Department			
Emergency Medical Services			
Police Department			
Emergency Management Agency			
Hospital			
Public Health Department			
State Environmental Authority			
National Response Center (EPA)			
Electrician			
Plumber			
Fire Protection Contractor			
Elevator Service			
Hazardous Materials Cleanup			
Cleanup / Disaster Restoration			

Warning, Notification & Communications Systems

The following systems are used to warn employees to take protective action (e.g., evacuate, move to tornado shelter, shelter-in-place, or lockdown) and provide them with information. The Communications capabilities enable members of our emergency team to communicate with each other and others.

	System	Location/Control Panel or Access Point
Warning System	Fire Alarm	
	Public Address	
	Other (describe)	
Notification System	Electronic	
	Telephone call tree	
Communications Capabilities	Telephone	
	Two-way radio	

Fire Protection Systems

Document the fire protection systems including the types of systems, location, area, or hazard protected, and instructions.

System Type	Location	Access Point / Instructions
Sprinkler System	Control Valve	
	Control Valve	
	Control Valve	
Fire Pump		
Special Extinguishing Systems	Computer Room	
	Kitchen	
	Manufacturing Area	

Revision History

Revision No.	Date	Description of Changes	Authorization

Plan Distribution & Access

The Plan will be distributed to members of the emergency response team and department heads. A master copy of the document should be maintained by the emergency response team leader. The plan will be available for review by all employees.

Provide print copies of this plan within the room designated as the emergency operations center (EOC). Multiple copies should be stored within the facility EOC to ensure that team members can quickly review roles, responsibilities, tasks, and reference information when the team is activated.

An electronic copy of this Plan should be stored on a secure and accessible website that would allow team member access if company servers are down.

Electronic copies should also be stored on a secured USB flash drive for printing on demand.

COSTS TO CONSIDER WHEN PREPARING FOR A DISASTER



What Are The Costs?

The following will give you an idea of what it may cost to develop a disaster protection and business continuity plan. Some of what is recommended can be done at little or no cost. Use this list to get started and then consider what else can be done to protect your people and prepare your business.

No Cost

- Meet with your insurance provider to review current coverage.
- Create procedures to quickly evacuate and shelter-in-place. Practice the plans.
- Talk to your people about the company's disaster plans. Two-way communication is central before, during and after a disaster.
- Create an emergency contact list, include employee emergency contact information.
- Create a list of critical business contractors and others whom you will use in an emergency.
- Know what kinds of emergencies might affect your company both internally and externally.
- Decide in advance what you will do if your building is unusable.
- Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- Talk to utility service providers about potential alternatives and identify back-up options.
- Promote family and individual preparedness among your co-workers. Include emergency preparedness information during staff meetings, in newsletters, on company intranet, periodic employee emails and other internal communications tools.

Under \$500

- Buy a fire extinguisher and smoke alarm.
- Decide which emergency supplies the company can feasibly provide, if any, and talk to your co-workers about what supplies individuals might want to consider keeping in a personal and portable supply kit.
- Set up a telephone call tree, password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency.
- Provide first aid and CPR training to key co-workers.
- Use and keep up-to-date computer anti-virus software and firewalls.
- Attach equipment and cabinets to walls or other stable equipment. Place heavy or breakable objects on low shelves.
- Elevate valuable inventory and electric machinery off the floor in case of flooding.
- If applicable, make sure your building's HVAC system is working properly and well-maintained.
- Back up your records and critical data. Keep a copy offsite.

More than \$500

- Consider additional insurance such as business interruption, flood or earthquake.
- Purchase, install and pre-wire a generator to the building's essential electrical circuits. Provide for other utility alternatives and back-up options.
- Install automatic sprinkler systems, fire hoses and fire-resistant doors and walls.
- Make sure your building meets standards and codes. Consider a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- Consider a security professional to evaluate and/or create your disaster preparedness and business continuity plan.
- Upgrade your building's HVAC system to secure outdoor air intakes and increase filter efficiency.
- Send safety and key emergency response employees to trainings or conferences.
- Provide a large group of employees with first aid and CPR training.

For more information on FEMA's Disaster Preparedness and Recovery Plan, please visit: <https://www.fema.gov/preparedness-checklists-toolkits>

CONTINUITY PLANNING

Business Continuity Planning is the process of creating systems of prevention and recovery to deal with potential threats to a company. In addition to prevention, the goal is to enable ongoing operations before and during execution of disaster recovery. Carefully assess how your company functions, both internally and externally, to determine which staff, materials, procedures and equipment are necessary to keep the business operating.

Decide who should participate in putting together your emergency plan. Include co-workers from all levels in planning and as active members of the emergency management team.

Make a list of your most important customers and proactively plan ways to serve them during and after the disaster. Plan what you will do if your building, plant or store is not accessible. Determine procedure and individual responsibilities in advance.

IDENTIFY EMPLOYEE'S DISABILITY NEEDS

If you have employees with disabilities, ask them what assistance if any, they require. Ask about communication difficulties, physical limitations, equipment instructions and medication procedures. It is particularly important to know if someone needs to be lifted or carried. Plan how you will alert people who cannot hear an alarm or instruction.

EMERGENCY SUPPLIES

When preparing for emergency situations, it is best to think about the basics for survival: **Fresh Water, Food, Clean Air and Warmth**. Discuss with your staff about the emergency supplies the company can feasibly provide, if any, and which supplies individuals should consider keeping on hand. Recommended emergency supplies include both a battery-powered commercial radio and a NOAA weather radio with an alert function. These supplies include **extra batteries, a flashlight, water, food, First Aid Kit, whistle to signal for help, dust or filter masks, moist towelettes for sanitation, wrench or pliers to turn off utilities, plastic sheeting and duct tape** to seal your rooms if applicable.

Keep copies of important records such as **site maps, building plans, insurance policies, employee contact and identification information, bank account records, supplier and shipping contact lists, computer backups, emergency or law enforcement contact information** and other priority documents in a waterproof portable container. Store a second set of records at an off-site location.

SECURE YOUR FINANCIAL RECORDS

The **IRS** encourages taxpayers to safeguard their records. Some simple steps can help taxpayers and businesses protect financial and tax records in case of disasters.

Listed below are tips for individuals and businesses on preparing for a disaster.

- Visit <https://www.youtube.com/watch?v=qTzxoAebHTM> for detailed instructions on how to protect your financial records.

Take Advantage of Paperless Recordkeeping for Financial and Tax Records

Many people receive bank statements and documents by e-mail. This method is a great way to secure financial records. Important tax records such as W-2s, tax returns and other paper documents can be scanned into an electronic format. Also, many retail stores sell computer software packages that you can use for recordkeeping.

When choosing a place to keep your important records, convenience to your home should not be your primary concern. Remember, a disaster that strikes your home is also likely to affect other facilities nearby, making quick retrieval of your records difficult and even impossible.

Document Valuables and Business Equipment

The IRS has Disaster Loss Workbooks for individuals (**Publication 584, Casualty, Disaster, and Theft Loss Workbook**) and businesses (**Publication 584-B, Business Casualty, Disaster, and Theft Loss Workbook**) that can help you compile a room-by-room list of your belongings or business equipment. This will help you recall and prove the market value of items for insurance and casualty loss claims.

One option is to photograph or videotape the contents of your home and/or business, especially items of greater value. You should store the photos with a

friend or family member who lives away from the geographic area at risk. For an electronic copy of the Disaster Loss Workbooks, visit:

<https://www.irs.gov/publications/p584>

Check on Fiduciary Bonds

Employers who use payroll service providers should ask the provider if they have a fiduciary bond in place. The bond could protect the employer in the event of default by the payroll service provider.

Count on the IRS

Immediately after a casualty, you can request a copy of a return and all attachments (including Form W-2) by using [Form 4506, Request for Copy of Tax Return](#) (PDF), which can be found on <https://www.irs.gov>

If you just need information from your return, you can order a free transcript by calling (800) 829-1040 or using Form 4506-T, Request for Transcript of Tax Return (PDF). Requests for Transcripts are also available using the online and mail options found on the [Get Transcript](#) page at: <https://www.irs.gov/individuals/get-transcript>. Transcripts are available for the current year and returns processed in the three prior years. The **IRS** website is an indispensable resource as you prepare for and recover from disaster.

FLOOD PREPAREDNESS – CHECKLIST BEFORE THE DISASTER

Floods are one of the most common and widespread of all disasters and continue to grow in frequency and severity. Businesses are more likely to flood than burn down, so it is vital to prepare now.

The following checklist will help keep your business afloat even if the worst happens. Most businesses can save between 20% and 90% on the cost of stock and movable equipment by taking action to prepare in advance of flooding. The following resources and tools will help mitigate your risk and protect not only your business, but also the most critical element of your business – your people.

- ✚ Review Emergency Plan with team, and key employees
- ✚ Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property - locate main gas and electrical shut-offs and anchor all fuel tanks
- ✚ Postpone any receipt of goods- deliveries, couriers, etc.
- ✚ Contact insurance agent, discuss policy, etc.

- ✚ Establish emergency communication method (Alert Notification System, phone tree, etc.); identify meeting place and time for all key employees in Crisis Management Team; create voicemail for when evacuated, or out of office, etc.
- ✚ Update disaster recovery kits and begin crisis back-up procedures
- ✚ Maintain accurate inventory of product on site
- ✚ Use plugs to prevent flood water from backing up into sewer drains, or install flood vents/or flood proof barriers
- ✚ Stay tuned to local media & community messaging

DURING THE DISASTER (HURRICANE/STORM)

- ✚ Patrol the property continuously and watch for roof leaks, pipe breakage, fire or structural damage. During the height of a windstorm, personnel should remain in a place that has been identified as safe from wind and flood.
- ✚ Constantly monitor any equipment that must remain on line.
- ✚ During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.

FLOOD PREPAREDNESS – CHECKLIST DURING THE DISASTER

- ✚ Life safety is paramount
- ✚ Begin next phase of your business continuity plan
- ✚ Send non-critical staff home
- ✚ Raise elevators to the second floor and turn off
- ✚ Stay tuned to local media and evacuate when required
- ✚ Take cell phones, charger, critical hardware, and emergency kits with you
- ✚ Unplug electrical items before leaving
- ✚ Consider your business phones and redirection to cell phones, an answering service, or Google Voice

DRIVING IN A FLOOD

The following are important points to remember when driving in flood conditions:

- ✚ Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- ✚ A foot of water will float many vehicles.
- ✚ Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pick-ups.

AFTER THE DISASTER (HURRICANE/STORM)

DISASTER CLEANUP

Take precautions to avoid injury or illness occurring in the cleanup process following a disaster. The wide range of hazards range from Downed Power Lines and Contaminated Waters to Hidden Molds and Toxins. To learn more about possible hazards, visit <https://www.epa.gov/mold>

Disasters are magnified by their consequences on health and health services, so the Center for Disease Control (CDC) serves as an important resource through its Health Studies Branch, which can be found at: <https://www.cdc.gov/nceh/hsb/disaster/>. The **Occupational Safety and Health Administration (OSHA)** published “Cleanup Tips” specifically for hazards during natural disaster recoveries. To learn more about the cleanup tips, please visit: <https://www.osha.gov/OshDoc/cleanupHazard.html>

If you encounter hazardous material spills or discharges, call the **National Response Center** (800-424-8802), and contact the National Pesticide Center if necessary (703-347-0206) or visit <https://www.epa.gov/pesticides/forms/contact-us-about-pesticides>. The **Environmental Protection Agency (EPA)** outlines reporting for Spills and Environmental Violations at <https://www.epa.gov/pesticide-incidents/how-report-spills-and-environmental-violations>

KEY TIPS FOR POST HURRICANE/STORM

- ✚ Keep listening to radio, TV or NOAA Weather Radio All Hazards to make sure the storm has passed.
- ✚ Wait until an area is declared safe before entering to secure the site and survey damage.

- ✚ Secure 24-hour security if needed.
- ✚ Watch for closed roads. If you come upon a barricade or a flooded road, turn around, don't drown.
- ✚ Survey for safety hazards such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.
- ✚ Call in key personnel and notify contractors to start repairs. Make sure safety systems are fully implemented before work can begin. This means controlling smoking and other open flame sources. Require contractors to share responsibility for establishing fire-safe conditions before and during the job.
- ✚ Begin salvage as soon as possible to prevent further damage. Cover broken windows and torn roof coverings immediately to separate damaged goods, but beware of accumulating too much combustible debris inside a building
- ✚ Clean roof drains and remove debris from roof to prevent drainage problems.

RECRUITING EMPLOYEES AFTER A DISASTER

There are many different resources that can be utilized to recruit employees after a disaster. Below is an example of one source that employers might find helpful when recruiting employees.

EMPLOY FLORIDA

Employ Florida provides a database of candidates that employers can use to recruit employees after a disaster. For more information, visit:

FINANCIAL ASSISTANCE AFTER A DISASTER

When a disaster hits your small business, first contact the **Federal Emergency Agency (FEMA)** to apply for financial assistance. **FEMA** can provide money for housing, along with other personal expenses including food, clothing and medicine. For more information, visit <https://www.disasterassistance.gov/>

U.S SMALL BUSINESS ADMINISTRATION

The **Small Business Administration (SBA)** and the U.S. Department of Agriculture provide low-interest loans for damaged and destroyed assets in a declared disaster. These include repair and replacement costs for real estate, personal property, machinery, equipment, inventory, and business assets.

The Small Business Administration (SBA) offers a variety of services to small businesses after a disaster. These services include:

✚ **Disaster Assistance Loan:** The SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. The SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets. There is also **Economic Injury Loans (EIL)** through SBA, that covers small business operating expenses after a declared disaster.

✚ **Home Disaster Loans:** Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

Steps to apply for a Disaster Loan through SBA

STEP 1: Apply for Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website disasterloan.sba.gov/ela.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

STEP 2: Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000 (In addition to the Physical damage disbursement)
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

Required Documentation for Disaster Loans through SBA

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management. • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year is acceptable. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. 	<ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. <div style="text-align: center;"> <p>APPLY FOR ASSISTANCE AT disasterloan.sba.gov/ela</p>  <p>Or Call 1-800-659-2955 (SBA Customer Service Center) 1-800-877-8339 (TTY: Deaf and Hard-of-Hearing)</p> </div>

BECOME A CONTRACTOR TO ASSIST WITH DISASTER RECOVERY: Government agencies search the Disaster Response Registry of the [System for Award Management \(SAM\)](https://www.sam.gov/SAM/) to find contractors that can help respond to disasters. The registry lists contractors that offer debris removal, distribution of supplies, reconstruction, and other disaster or emergency relief supplies and services. FEMA requires potential vendors to complete the [Industry Liaison Program\(ILP\) Vendor Profile form](https://www.fema.gov/media-library/assets/documents/29748), online at <https://www.fema.gov/media-library/assets/documents/29748> and submit it to:

fema-industry@fema.dhs.gov

Register your business with "SAM" at <https://www.sam.gov/SAM/> to be eligible for disaster relief contracting opportunities. On average, it takes 2-3 days to complete the registration process. Once your registration is active, you'll be added to the Disaster Response Registry.

During registration, you must indicate what you would like to participate in the Disaster Response Registry and provide the required information on the Disaster Response Information page within the Assertions module.

Contact the Federal Service Desk (FSD) at <https://www.fsd.gov/fsd.gov/home.do> to get help registering. If you're located in the U.S. and its outlying areas, you can get free support from your local [Procurement Technical Assistance Center \(PTAC\)](https://www.aptac-us.org/), at <https://www.aptac-us.org/>, an official resource for government contracting assistance.

Below are the contacts for the contracting opportunities.

SBA contacts for emergency contract assistance

Contact your local SBA Office below for assistance with contracting matters.

Office	Contact 1	Contact 2
Director/Office of Government Contracting	David.loines@sba.gov	Janette.fasano@sba.gov
	202-205-7311	617-565-5622
Government contracting action officer	Valerie.coleman@sba.gov	David.loines@sba.gov
	281-245-4777	202-205-7311
8(a) program waivers nationwide	Stanley.JonesJR@sba.gov	Ajoy.sinha@sba.gov
	202-205-6805	202-205-1904
CT, ME, MA, NH, NJ, NY, RI, VT, Puerto Rico and the U.S. Virgin Islands	Isaac.ropercharles@sba.gov	Michael.cecere@sba.gov
	212-264-3198	973-724-6574
DC, DE, MD, PA, VA, WV	Michael.massello@sba.gov	Randall.johnston@sba.gov
	215-280-8968	202-503-6853
AL, FL, GA, KY, MS, NC, SC, TN	thomas.rogers@sba.gov	Joyce.thurmond@sba.gov
	251-441-5522	404-331-0140

Office	Contact 1	Contact 2
IL, IN, IA, KS, MI, MN, MO, NE, OH, WI	Pamela.Beavers@sba.gov 312-353-7381	Thomas.krusemark@sba.gov 937-255-3333
AR, CO, LA, MT, NM, ND, OK, SD, TX, UT, WY	Alfredo.lagunas.1@us.af.mil 210-395-8924	Tanika.pierce@sba.gov 817-886-1024
AK, AZ, CA, HI, ID, NV, OR, WA, Guam and Northern Marianas Islands	tracey.cole@sba.gov 602-745-7217	Robert.ducote@sba.gov 415-744-8490
Protest and eligibility matters nationwide matters nationwide	kelly.jackson@sba.gov 202-205-0108	Arthur.collins@sba.gov 202-205-6285

Businesses in federally declared disaster areas can qualify for special Tax Provisions for Financial Recovery. For more details on the Tax Provisions, please visit <https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies#section-header-0>

FLORIDA SMALL BUSINESS EMERGENCY BRIDGE LOAN PROGRAM (EBL)

The Emergency Bridge Loan Program provides a source of expedient cash flow to Florida small businesses that are impacted by a disaster.

These short-term, interest-free working capital loans are intended to “bridge the gap” between the time a major catastrophe hits and when a business has secured longer term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims or federal disaster assistance.

Please Note: This program provides a short-term loan of State of Florida public funds, not a grant, with the expectation that repayment will be made from receipts from other sources of longer-term disaster recovery assistance.

Loan Details

Amount: Up to \$50,000 per eligible small business. Loans of up to \$100,000 may be made in special cases as warranted by the need of the business.

Term: Loans may be for a period of up to one year.

Interest: Loans will be interest free for the term of the loan.

Payments: Loans must be repaid in full by the maturity date of the established term.

For questions regarding the Florida Small Business Emergency Bridge Loan Program, send emails to:

info@floridadisasterloan.org or visit <https://floridadisasterloan.org/>

SMALL BUSINESS DEVELOPMENT CENTER AT FLORIDA ATLANTIC UNIVERSITY (FAU)

The Small Business Development Center (SBDC) provides counseling and assistance to help businesses recover from a temporary closure or incurred damage due to a natural disaster. The SBDC is located at 111 E. Las Olas Boulevard Higher Education Complex, Room 1010, Fort Lauderdale, FL 33301. You may visit their website: <http://www.fau.edu/research/sbdc/> or call 954-762-5235

FLORIDA DEPARTMENT OF ECONOMIC OPPORTUNITY

The Department of Economic Opportunity offers Disaster Unemployment Assistance (DUA) to individuals whose employment or self-employment was lost or interrupted as a result of a major disaster.

Disaster Unemployment Assistance is a federally funded benefit program that assists individuals who become unemployed due to a disaster. The program works as follows:

- ✚ The Governor for Florida must request assistance.
- ✚ The President of the United States approves assistance.
- ✚ A signed agreement must be in effect prior to any action being taken.
- ✚ After a disaster is declared, an official announcement regarding the availability of Disaster Unemployment Assistance funds must be made by the state employment security agency.

- ✦ All eligible individuals have 30 days from the announcement date to file a claim for Disaster Unemployment Assistance. If the date of separation is later than the announcement date, state law will apply.
- ✦ The disaster period is the 26-week period beginning with the first week following the date the major disaster began and ending with the 26th week subsequent to the date the major disaster was declared.
- ✦ Depending on the date of the declaration, it is possible for individuals to receive more than 26 weeks of benefits.
- ✦ An individual must exhaust all entitlement (Reemployment Assistance, Emergency Unemployment Compensation) prior to being eligible for Disaster Unemployment Assistance. A claimant who is disqualified from receiving regular reemployment benefits may be entitled to Disaster Unemployment Assistance.
- ✦ The Disaster Unemployment Assistance entitlement will be calculated with a base period of the most recent tax year that ended prior to the individual's unemployment that was the direct result of a disaster.
- ✦ For any week that the claimant's earnings are in excess of the calculated weekly benefit amount, the individual receives no payment for the week.
- ✦ Appeals Information:
 - ✦ The claimant will have 60 days to appeal a determination or redetermination.
 - ✦ All Disaster Unemployment Assistance appeals will be decided within 30 days of receipt.
 - ✦ The claimant will have 15 days to appeal the referee's decision to the Regional Administrator.
 - ✦ The Regional Administrator will have 45 days to obtain the records and issue a decision.
 - ✦ The decision by the Regional Administrator must be issued within 90 days after the day on which the claimant's original decision was received by the state agency.
 - ✦ Aliens may receive Disaster Unemployment Assistance benefits if they meet the "able and available" criteria by state law, Aliens must be "able and available" for work and authorized by Immigration and Naturalization Service to work in the United States.

You must provide the following information to complete your application:

- ✚ Social Security number.
- ✚ Alien registration number and expiration date (if applicable).
- ✚ Name and address of your last employer.
- ✚ If you worked in another state during the past two years, have the name and address of the out-of-state employer.
- ✚ If self-employed and have proof of self-employment for the past two years. (For example, W-2 statements, state or federal tax returns, bank records of accounts, statement from a bank showing your business account, or a copy of title or deed to a business property.)
- ✚ If you were scheduled to work but could not work due to the disaster, you must have the name and address of the employer and date you were scheduled to work.

For more information visit:

<http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/disaster-unemployment-assistance>

FLOOD PREPAREDNESS – CHECKLIST AFTER THE DISASTER

- ✚ Listen for news reports to learn whether the community's water supply is safe to drink
- ✚ Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage - water may also be electrically charged from underground or downed power lines
- ✚ Be aware of areas where Floodwaters have receded, roads may have weakened and could collapse under the weight of a car
- ✚ Clean and disinfect everything that got wet, mud left from floodwater can contain sewage and chemicals

PERMITTING AFTER A DISASTER

You may contact the City of Hallandale Beach at 954-457-3019 for details on the various permits that may be required to rebuild or renovate after a disaster.

SUPPORT EMPLOYEES HEALTH AFTER A DISASTER

There are some procedures you can put in place before a disaster, but you should also learn about what people need to help them recover after a disaster. It is possible that your staff will need time to ensure the well-being of their family members but getting back to work is important to the personal recovery of people who have experienced disasters.

Provide for time at home to care for family needs, if necessary. Have an open-door policy that facilitates seeking care when needed.

Workplace routines facilitate recovery by providing an opportunity to be active and to restore social contact. Create opportunities for breaks where co-workers can talk openly about their fears and hopes. Offer professional counselors to help co-workers address their fears and anxieties.

CAREER SOURCE BROWARD – Hurricane Relief Funds to Repair, Replace Medical Devices

The Florida Department of Economic Opportunity is pleased to partner with the network of local CareerSource boards to support Floridians, recover from Hurricanes. Funding is provided to allow individuals to repair their essential medical devices so that they can get back to work.

Medical equipment covered under the funding includes wheelchairs, hearing aids, artificial limbs, glasses and more. Financial assistance will be provided on a first-come, first-served basis, and individuals will be required to complete an eligibility application.

For full eligibility requirements for financial assistance, visit:

<https://careersourcebroward.com/disabilitygrant> or contact:

Alpha Balde,
Disability Disaster Grant Project Coordinator
(954) 202-3830, ext. 3120
disabilitydisasterhelp@careersourcebroward.com

THE CITY OF HALLANDALE BEACH COMMUNITY REDEVELOPMENT AGENCY (CRA) – HALLANDALE BEACH BANKING CONSORTIUM

Access to capital continues to be a major problem for small business start-ups and expansions. Many small businesses access equity capital from family, friends,

venture or private equity capital or by using credit cards which can be a very expensive option.

The Hallandale Beach Lending Consortium was formed to explore creative ways for local Hallandale Beach based banks to not only meeting their Federal Community Reinvestment Act (FCRA) obligations in Hallandale Beach, but to streamline the lending process for local businesses.

The banks that are currently a part of the Banking Consortium include:

- | | |
|----------------------|---------------------------|
| 1.City National Bank | 4. Florida Community Bank |
| 2. Wells Fargo | 5. TD Bank |
| 3. Desjardin Bank | |

For more information please email info@cohbcra.org or visit www.cohbcra.org.

PANDEMICS

PREPARING FOR PANDEMICS

PANDEMIC

A pandemic is a disease that has spread across a large geographic region, affecting an exceptionally high proportion of the population.

A severe pandemic can disrupt a society and its economy. It could overwhelm a nation's health system and harm its trade.

A pandemic may force businesses to take extraordinary staffing measures. The delivery of services and products may need to be adjusted, even stopped. Such actions have financial impacts for businesses.

CURRENT PANDEMIC

Corona Virus Disease (COVID-19)

Corona Virus Disease 2019 (COVID-19) is a respiratory disease caused by the SARS-CoV-2 virus. It has spread from China to many other countries around the world, including the United States. Depending on the severity of COVID-19's international impacts, outbreak conditions—including those rising to the level of a pandemic—can affect all aspects of daily life, including travel, trade, tourism, food supplies, and financial markets.

To reduce the impact of COVID-19 outbreak conditions on businesses, workers, customers, and the public, it is important for all employers to plan now for COVID-19. For employers who have already planned for influenza pandemics, planning for COVID-19 may involve updating plans to address the specific exposure risks, sources of exposure, routes of transmission, and other unique characteristics of SARS-CoV-2 (i.e., compared to pandemic influenza viruses). Employers who have not prepared for pandemic events should prepare themselves and their workers as far in advance as possible of potentially worsening outbreak conditions.

The Hallandale Beach Community Redevelopment Agency (HBCRA) and the City of Hallandale Beach present the following twenty (20) recommendations to help the City's businesses straddle the issues that may arise due to the COVID-19.

1. Employers should establish firm requirements that any sick employees not enter the workplace in order to protect their fellow employees and other members of the public.

2. The CDC recommends that employees who become sick upon arrival or during the workday should be separated from other employees and sent home immediately.
3. Emphasize appropriate respiratory etiquette (contain coughs and sneezes) and emphasize frequent hand washing by all employees.
4. Establish policies and practices to increase the physical distance among employees and between employees and members of the public — social distancing — to reduce the spread of the virus.
5. Communicate openly about the status of business operations, what protective measures you've implemented, and how they (as customers) will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business.
6. Plan on bringing staff together in order to prepare a plan for what to do if the incident worsens or improves.
7. Greet without shaking hands for the near future.
8. Perform frequent environmental cleaning of the workplace, especially surfaces that are frequently touched in common areas.
9. Install alcohol-based hand sanitizer stations.
10. Cross train staff on essential functions to ensure business continuity while any key employees may be unavailable.
11. If possible, businesses such as restaurants should partner with food delivery businesses that can deliver directly to consumers.
12. Make available video conferencing software and phone bridges for virtual meetings rather than relying on in-person group meetings.

13. Prepare your IT systems to support telecommuting, which typically creates a more resilient business in times of need.
14. Install appropriate apps on employees' phones or mobile computing devices in order to access work and related apps and data remotely.
15. Consider moving your phone system and voicemail to the cloud; it is easier to retrieve messages from home and setup call forwarding.
16. Consider changing workflow to sharing documents in the cloud, so collaboration is still possible with many remote employees. Ensure you have good security protocols in place for sensitive documents or work streams.
17. Move email to the cloud, rather than hosting it on servers at the office. This is more related to other types of disasters that might disrupt IT systems but is a best practice.
18. Diversify supply chains to become less dependent on individual suppliers from territories that may be at greater risk of impacts from COVID-19, if your operation depends on such supply chains.
19. Review and update business insurance policy information in order to understand what is covered and not covered during an extended incident.
20. Plan now for lines of credit / capital, in case working capital and cash flows become impacted by a reduction in consumer demand or a delay in ability to fulfill product or service orders. U.S. Small Business Administration (SBA) is in the process of making SBA disaster loans available to businesses (decision pending Friday, March 13), and pending the outcome of H.R.6040 the interest rate may decrease to zero.

BUSINESS CONTINUITY PLANNING FOR A PANDEMIC

Every business needs a business continuity plan. It outlines how you will prepare for a pandemic and continue to operate after the disaster. It will help to minimize recovery time and reduce business losses.

Your plan should address the information needs of your different audiences—staff, customers, suppliers and other stakeholders. **Your audience should know:**

- ✚ what is happening
- ✚ what is being planned
- ✚ where they can obtain more information
- ✚ what they need to do, and when.

Key elements might include:

- ✚ regular news bulletins using a range of media
- ✚ information centers (call centers or websites) to provide up-to-date information
- ✚ facilities to cater for culturally and linguistically diverse groups and people with special needs
- ✚ special-interest articles (facts about the disease, basic hygiene, preventative measures, what to do if you are sick, how any antiviral medicine will be used)
- ✚ electronic information bulletin, advising planned actions of the business and responses required.

PANDEMIC PREPAREDNESS – BEFORE THE DISASTER

As part of the planning process you need to:

- ✚ Identify core services, and what is needed to maintain the supply chain
- ✚ Identify staffing arrangements, such as telecommuting (working remotely from the workplace). This may be necessary to maintain vital services
- ✚ Consider delivery options if you operate a restaurant
- ✚ Succession planning and cross-skilling
- ✚ Develop a communications strategy for employees, customers and suppliers (social media is usually a good source of communication)
- ✚ Consider financial implications, such as cash flow, cost increases and insurance
- ✚ Identify contingency plans for the unexpected
- ✚ Schedule how the plan will be tested and updated.

- ✚ Store additional supplies of materials, stationery, and water.
- ✚ Have any nonprescription drugs and other health supplies on hand, including pain relievers, stomach remedies, cough and cold medicines, fluids with electrolytes, and vitamins.
- ✚ Talk with staff members about how they would be cared for if they got sick, or what will be needed to care for them at work.
- ✚ Consider insurance coverage for employees who might need some time off from work to recover, should they become ill.

PANDEMIC PREPAREDNESS – DURING THE DISASTER

Employees should practice social distancing; avoid direct contact with employees and wear proper protective gears to prevent the spread of disease. Business operators should consider closing their establishments for the specified periods that is suggested by the local governing authorities. While some staff may be required to work during a pandemic, there are certain basic guidelines that ought to be considered:

- ✚ Employers need to enforce the rule that staff adhere to Center for Disease Control (CDC) advise on the how to operate business during a pandemic.
- ✚ Ensure that working environment is always clean and conducive to work.
- ✚ Ensure that proper working gears are available to staff to mitigate the spread of the disease.

KEY TIPS FOR POST PANDEMIC DISASTER

- ✚ Employers should require employees to get tested for the disease to ensure that staff doesn't return to work and spread the disease.
- ✚ Pay close attention to the recommendations from the Center for Disease Control (CDC) to reduce the recurrence of the pandemic.
- ✚ Reach out to customers to communicate that business is in operation.

For more information on pandemic, please visit: www.ready.gov and <https://www.fema.gov/>

HAZARDOUS MATERIALS

PREPARING FOR HAZARDOUS MATERIALS

Hazardous materials are substances that are either **flammable or combustible, explosive, toxic, noxious, corrosive, oxidizable, an irritant or radioactive**. They are in almost every factories and other businesses. Hazardous materials are shipped every day via land, air, and sea pathways and are frequently used to inspect pipelines. If released, hazardous materials may cause harm to people, the environment, critical infrastructure, and property.

Hazardous material incidents affect a range of stakeholders in the whole community. Workers in facilities who regularly use or handle hazardous materials, and transportation carriers are all at risk of health impacts from hazardous materials.

Businesses can increase their resilience to a hazardous materials incident in several ways, including reducing the likelihood of a release, being prepared to respond to a potential release, and effectively responding if a release does occur.

Hazardous Material Identification and Response Resources

- ✚ The Emergency Response Guidebook (ERG) issued by DOT, helps to rapidly identify the specific or generic hazards of the material(s) involved in a transportation incident.

For more details on how to identify and respond to hazardous materials, visit www.phmsa.dot.gov/hazmat/erg/emergency-response-guidebook-erg

- ✚ Safety Data Sheets at facilities provide information on the properties of each chemical; the physical, health, and environmental hazards; protective measures; and safety precautions for handling, storing and transporting the chemical.

For more information, on data sheets, visit <https://chemm.nlm.nih.gov/>

- ✚ Additional resources include the National Institute for Occupational Safety and Health (NIOSH) Pocket Guide to Chemical Hazards, CHEMTREC, and the Wireless Information System for Emergency Responders.

For more information on NIOSH, visit www.chemtrec.com/resources

Federal response to Hazardous Materials Incidents

When a release or spill of oil or a regulated hazardous material occurs, the organization responsible for the release or spill is required by law to notify the National Response Center at **1800-424-8802**. This center is run **24 hours a day**.

Once a report is made, the National Response Center immediately notifies a designated On-Scene Coordinator in the region. The On-Scene Coordinator determines how much, federal involvement is necessary and deploys the needed resources. The On-Scene Coordinator also ensures that the clean-up, whether accomplished by industry or Federal is appropriate, timely and minimizes human and environmental damage.

Before a Hazardous Materials Incident

-  Make a business emergency plan

Consider the following when developing your plan:

- Identify and label all hazardous materials stored, handled, produced and disposed of by your facility
- Follow government regulations that apply to your facility
- Obtain material safety data sheets (MSDS) for all hazardous materials at your location.
- Ask the local fire department for assistance in developing appropriate response procedures.
- Train employees to recognize and report hazardous material spills and releases.
- Train employees in proper handling and storage

Establish a hazardous material response plan:

- Establish procedures to notify management and emergency response organizations of an incident.
- Establish procedures to warn employees of an incident.
- Establish evacuation procedures.
- Depending on your operations, organize and train an emergency response team to confine and control hazardous material spills in accordance with applicable regulations.
- Identify other facilities in your area that use hazardous materials. Determine whether an incident could affect your facility.

- | |
|---|
| <ul style="list-style-type: none"> ○ Identify highways, railroads and waterways near your facility used for the transportation of hazardous materials. |
| <ul style="list-style-type: none"> ○ Determine how a transportation accident near your facility could affect your operations |

- ✚ Build an [Emergency Supply Kit](#) with the addition of plastic sheeting and duct tape

FEMA's suggested emergency supply list

- 📦 Water
 - 📦 Battery-powered or hand crank radio and a NOAA weather radio with tone alert
 - 📦 Flashlight
 - 📦 Batteries
 - 📦 Whistle to signal for help
 - 📦 Dust mask to help filter contaminated air
 - 📦 Moist towelettes, garbage bags
 - 📦 Wrench or pliers to turn off utilities
 - 📦 Local maps
 - 📦 Cell phone with chargers and back-up battery
- ✚ Know how to operate your ventilation system
 - ✚ Identify an above-ground shelter room with as few openings as possible.

During a Hazardous Materials Incident

Listen to local radio or television stations for detailed information and follow instructions carefully. Remember that some toxic chemicals are odorless.

If you are: Then:

Asked to evacuate

- ✚ Do so immediately.
- ✚ Stay tuned to a radio or television for information on evacuation routes, temporary shelters, and procedures.
- ✚ If you have time, minimize contamination in the building by closing all windows, shutting all vents, and turning off attic fans.
- ✚ Take pre-assembled disaster supplies.

<i>Caught Outside</i>	<ul style="list-style-type: none"> ✚ Stay upstream, uphill, and upwind. In general, try to go at least one-half mile (usually 8-10 city blocks) from the danger area. ✚ Do not walk into or touch any spilled liquids, airborne mists, or condensed solid chemical deposits. Try not to inhale gases, fumes and smoke. If possible, cover mouth with a cloth or mask while leaving the area. ✚ Stay away from accident victims until the hazardous material has been identified.
<i>In a motor vehicle</i>	<ul style="list-style-type: none"> ✚ Stop and seek shelter in a permanent building. ✚ If you must remain in your car, keep car windows and vents closed and shut off the air conditioner and heater.
<i>Requested to stay indoors</i>	<ul style="list-style-type: none"> ✚ Close and lock all exterior doors and windows. Close vents, fireplace dampers, and as many interior doors as possible. ✚ Turn off air conditioners and ventilation systems or set ventilation systems to 100 percent recirculation so that no outside air is drawn into the building. ✚ If gas or vapors could have entered the building, take shallow breaths through a cloth or a towel. ✚ Avoid eating or drinking any food or water that may be contaminated. ✚ Go into your pre-selected shelter room. ✚ Seal gaps under and around the following areas with wet towels, plastic sheeting, duct tape, wax paper or aluminum foil: <ul style="list-style-type: none"> • Doorways and windows • Air conditioning units • Bathroom and kitchen exhaust fans • Stove and dryer vents with duct tape and plastic sheeting

After a Hazardous Materials Incident

The following are guidelines for the period following a hazardous materials incident:

- ✚ Listen to local radio or television stations for the latest emergency information.
- ✚ Text **SHELTER + your ZIP code** to **43362** (4FEMA) to find the nearest shelter in your area (example: **shelter 12345**).
- ✚ Act quickly if you have come in to contact with or have been exposed to hazardous chemicals.
- ✚ Follow decontamination instructions from local authorities.
- ✚ Seek medical treatment for unusual symptoms as soon as possible.
- ✚ Place exposed clothing and shoes in tightly sealed containers.
- ✚ Advise everyone who comes in to contact with you that you may have been exposed to a toxic substance.
- ✚ Return home only when authorities say it is safe. Open windows and vents and turn on fans to provide ventilation.
- ✚ Find out from local authorities how to clean up your land, property or business.
- ✚ Report any lingering vapors or other hazards to your local emergency services office.

For more details on how to prepare for hazardous materials incidents, visit <https://www.fema.gov/national-incident-management-system>

PREPARING FOR CHEMICAL, BIOLOGICAL OR RADIOLOGICAL ATTACKS

Preparatory Recommendations

KNOW YOUR BUILDING

In initiating any plan to modify building system design or operation, an important first step is to understand the systems

How were they intended to operate? How do they currently operate?

Getting to know your building may best be handled by conducting a walk-through inspection of the building and its systems, including the HVAC, fire protection, and life-safety systems.

During this inspection, compare the most up-to-date design drawings available to the operation of the current systems. This step may require the assistance of qualified outside professionals. **Without this baseline knowledge, it is difficult to accurately identify what impact a particular security modification may have on building operation.** While it is important to understand how the existing building systems function, the systems need not operate per design before you implement security measures.

A partial list of items to consider during your building walk-through includes:

- ✚ What is the mechanical condition of the equipment?
- ✚ What filtration systems are in place? What are their efficiencies?
- ✚ Is all equipment appropriately connected and controlled?
- ✚ Are equipment access doors and panels in place and appropriately sealed?
- ✚ Are all dampers (outdoor air, return air, bypass, fire and smoke) functioning? Check to see how well they seal when closed.
- ✚ How does the HVAC system respond to manual fire alarm, fire detection, or fire-suppression device activation?
- ✚ Are all supply and return ducts completely connected to their grilles and registers?
- ✚ Are the variable air volume (VAV) boxes functioning?
- ✚ How is the HVAC system controlled? How quickly does it respond?
- ✚ How is the building zoned? Where are the air handlers for each zone? Is the system designed for smoke control?
- ✚ How does air flow through the building? What are the pressure relationships between zones? Which building entryways are positively or negatively pressurized?
- ✚ Is the building connected to other buildings by tunnels or passageways?
- ✚ Are utility chases and penetrations, elevator shafts, and fire stairs significant airflow pathways?
- ✚ Is there obvious air infiltration? Is it localized?
- ✚ Does the system provide adequate ventilation given the building's current occupancy and functions?
- ✚ Where are the outdoor air louvers? Are they easily observable?
- ✚ Are they or other mechanical equipment accessible to the public?
- ✚ Do adjacent structures or landscaping allow access to the building roof?

For more details on preparing for radiological and biological disasters, visit www.cdc.gov

MAN-MADE DISASTERS

PREPARING FOR MAN-MADE DISASTER

Cyber Attacks

When we talk about disaster preparedness, we tend to think about hurricanes, tornadoes, and long summer rains. However, there are many instances in which a business is negatively impacted because of technological issues such as cyber-attacks.

A cyber-attack is any incident in which an unauthorized party gains access to your computer network or information. Cyber-attacks can be just as threatening to business as a pandemic.

The most common concern for companies with respect to a cyber-attack is that their company **email addresses will be compromised**, which can lead to phishing and “spear phishing” attacks. These types of attacks allow hackers to gain access to your network by sending a malware-infected email that looks like it came from another employee, or to **steal funds** directly by posing as a vendor and sending an email requesting payment.

The second most concerning type of attack is **ransomware**. Hackers infiltrate a company’s computer network. They may **lock down the system**, preventing the company from doing business. Or they may threaten to **expose sensitive information** such as customer data or information on products that have not yet been released. The hacker demands a ransom from the company in exchange for releasing their hold on the system.

Investing in your business’s security now might save a lot of money in the future. When you begin thinking about your business’s cyber-attack preparedness, you should first adopt the mindset that your business will be threatened. Therefore, **it’s not about if your business will be threatened, it’s about when it will be threatened.**

FACTS

- 🚧 Cybercrime damage costs are expected to hit \$6 trillion annually by 2021.
- 🚧 At least 6 billion humans will face a cybersecurity attack by 2021.
- 🚧 Cybersecurity spending will exceed \$1 trillion from 2018 to 2021.
- 🚧 Among U.S. businesses, 53% experienced a cyber-attack in 2019
- 🚧 The average cost of a single cyber-attack in the U.S. is \$73,000
- 🚧 Small businesses have fewer controls in place, making them easier to hack

Cyber threats are so commonplace that you'll need to assume the worst will happen in order to make sure you're completely prepared. From there, we recommend you follow a three-step approach to preparedness:

Strategic Planning

The first part of any cybersecurity approach should always be strategic planning with IT security management and senior level organizational leadership. They'll be responsible for determining the scale and priorities of a protection program's immediate and long-term goals. As they do this, they should consider:

- ✚ The budget allocated for cybersecurity
- ✚ Systems, data, and operations should be protected
- ✚ How much inconvenience or operational disruption is acceptable to ensure protection?

Operational

This part of your cybersecurity planning process should take **a few weeks to a few months at most**. The goal of the operational level is to identify current and emerging threats, including their motivations, methods, and campaigns.

During this step, the following should be considered:

- ✚ What would make the business a desirable target?
- ✚ Does the business currently have the right personnel employed to ensure protection?
- ✚ How can current incident response procedures be improved?
- ✚ How can current employees be better educated on scams like phishing?
- ✚ Have third-party vendors with access to company data been properly vetted for cybersecurity protections?

Tactical

This is the day-to-day monitoring and investigative tasks that take place in a business. On the tactical side, threats from both outside and inside a business are mitigated. For companies and businesses that have the resources, it is always a wise decision to hire a third-party cybersecurity expert to help carry out the tactical approach and help fine-tune the strategic planning and operational steps. An outsider will better be able to provide risk mitigation services such as:

- ✚ Continuous network attack monitoring
- ✚ Offline and off-site backups
- ✚ Business recovery implementation
- ✚ Collect intelligence on emerging security threats

- ✚ Vulnerability Scans
- ✚ Incident response and forensics

The National Institute of Standards and Technology (NIST) Cybersecurity Framework: NIST's Cybersecurity Framework consists of standards, guidelines, and best practices to help support cybersecurity activities.

SBA offers templates and resources to assist businesses in creating a strategic plan to navigate cyber-attacks. For more details on the sample templates, visit: <https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies>

For more information on cyber-attacks, visit: <https://www.nist.gov/cyberframework>

Terrorism

Terrorism is the unlawful use of violence and intimidation against civilians, in the pursuit of political aims. Terrorist attacks may include the use of explosives, flammable agents, biological and chemical agents causing detrimental impacts in multiple areas including infrastructure, economy, nature and human health.

Terrorism indirectly affects the economy by **creating market uncertainty, loss of tourism, and increased insurance claims**. While the chance of getting caught up in a terrorist attack remains extremely low, businesses need to consider the safety of their employees as they go about their day-to-day business. They also need to consider their response if indirectly affected, for instance if transportation systems or city centers are shut down in the aftermath of an event.

Businesses should consider the following:

- ✚ Invest in safety training
- ✚ Create an inventory of local vendors to be used as back-up, should terrorism affect international trade
- ✚ Consider insurance coverage for property damage against terrorist attacks

Before an Attack

- ✚ Create an emergency communications plan
- ✚ Establish a meeting place if you need to evacuate
- ✚ Assemble an emergency preparedness kit

During an Attack

- ✚ Remain calm and be patient.
- ✚ Follow the advice of local emergency officials.
- ✚ Listen to your radio or television for news and instructions.
- ✚ If the event occurs near your business, check for damage using a flashlight.
Do not light matches or candles or turn on electrical switches. Check for fires, fire hazards and other household hazards.
- ✚ Shut off any other damaged utilities.

After an Attack

- ✚ There can be significant numbers of casualties and/or damage to buildings and the infrastructure. Therefore, employers should get up-to-date information about employees' medical needs if you need to contact their designated beneficiaries.
- ✚ There may be restrictions on domestic and international travel and trade, which may affect your supply chain. Be prepared to use local vendors.

For more information on how to prepare for terrorism, visit:
<https://www.ready.gov/explosions>

VULNERABILITY ASSESSMENT & TRAINING DRILL EXERCISE LOG

It is highly recommended that employers conduct vulnerability assessments and training drills exercise. Below are sample templates that might be useful for those assessments

Vulnerability Analysis Chart									
TYPE OF EMERGENCY	Probability High 5 ← → 1 Low	Human Impact High Impact 5 ← → 1 Low Impact	Property Impact 5 ← → 1	Business Impact 1 Low Impact	Internal Resources Weak Resources 5 ← → 1 Strong Resources	External Resources	Total		

The lower the score the better

Training Drills and Exercises

	January	February	March	April	May	June	July	August	September	October	November	December
MANAGEMENT ORIENTATION/REVIEW												
EMPLOYEE ORIENTATION/REVIEW												
CONTRACTOR ORIENTATION/REVIEW												
COMMUNITY/MEDIA ORIENTATION/REVIEW												
MANAGEMENT TABLETOP EXERCISE												
RESPONSE TEAM TABLETOP EXERCISE												
WALK-THROUGH DRILL												
FUNCTIONAL DRILLS												
EVACUATION DRILL												
FULL-SCALE EXERCISE												

CONTACTS

For more information, please contact

City of Hallandale Beach Community Redevelopment Agency (HBCRA)
400 South Federal Highway
Hallandale Beach, FL 33009
954-457-2228
<https://cohbcra.org/>

OR

Jeremy Earle, Ph.D., AICP, FRA-RA
Assistant City Manager/CRA Executive Director
City of Hallandale Beach
Office of Economic and Business Development
400 South Federal Highway
Hallandale Beach, FL 33009
954-457-2225
<https://cohbcra.org/>
oebd@cohbcra.org

