



FEMA

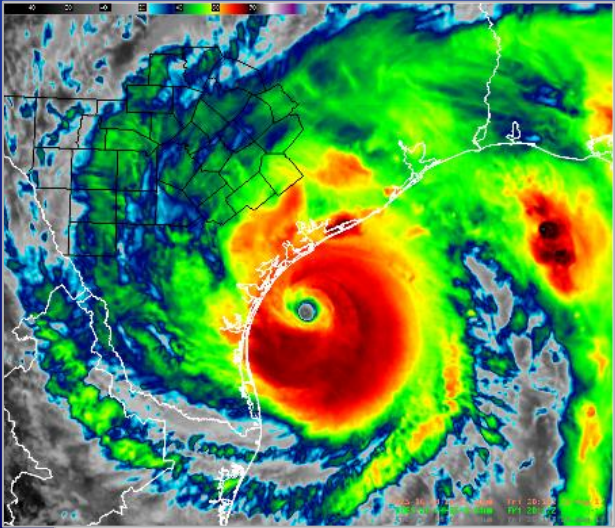
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Region 6 – Denton, Texas





FEMA





Strategic Plan

Helping People. Together.

- FEMA's Mission: Helping people before, during, and after disasters.
- FEMA's Vision: A prepared and resilient Nation.
- Strategic Goals:

1. **BUILD A CULTURE OF PREPAREDNESS**

Every segment of our society, from individual to government, industry to philanthropy, must be encouraged and empowered with the information it needs to prepare for the inevitable impacts of future disasters.

2. READY THE NATION FOR CATASTROPHIC DISASTERS
3. REDUCE THE COMPLEXITY OF FEMA



FEMA

Lifecycle of a Disaster

- Starts and ends with PREPAREDNESS
- Response – putting plans into action, understand the situation and how it affects you
 - Disasters are LOCAL first – know your local Emergency Management officials and how they communicate with business owners
- Recovery – rebuilding, repairing, reopening
- Mitigation – taking steps to prevent future emergencies or minimizing their effects
 - Every \$1 spent on mitigation saves \$6 in future disaster costs



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Why prepare?



Why prepare?

- A 2012 FEMA survey found that **only 46% of respondents were familiar with local hazards**
- **Two inches of floodwaters = \$21,000** in damage. Six inches = \$39,000 in damage.
- What is the **cost of one hour** of downtime?
 - Small company = \$8,000
 - Midsize company = \$74,000
 - Large enterprise = \$700,000
- **Employees are 75% more likely to take action** when employers encourage them to be prepared for disasters
- **52%** of small business owners estimate the time needed for **disaster recovery is three months**
- Companies that experience business interruption of any type and **cannot resume operation within 10 days will likely fail – 40% of businesses affected by a disaster never reopen**



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Resources



Download the
FEMA App today!

- ✓ www.fema.gov
- ✓ www.ready.gov/business
- ✓ <https://training.fema.gov/>
- ✓ Self-assessment tool kits
 - **Financial Preparedness** - <https://www.ready.gov/financial-preparedness>
 - **Business Preparedness** - www.flash.org/readybusiness
 - **Business Continuity Plans** - <https://www.ready.gov/business/implementation/c>
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U.S. Small Business
Administration

Disaster Preparedness & SBA Disaster Recovery

Start , Grow , Expand or Recover with SBA

SBA.GOV

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U.S. Small Business Administration

SBA

Triumph Over Adversity

- Each year, we provide billions of dollars of low-interest, long term disaster loans directly to small businesses, homeowners and renters located in declared disaster areas.
- A disaster can happen without warning. Prepare your small business with the SBA's preparedness resources and information.

Today's Objective

- Create Awareness
- Identify Resources/Tools
- Know where to Start
- Get you prepared
- Help you succeed

Disaster Preparedness

25% of all businesses that close after a disaster never open

- Small businesses are at risk because they likely have all of their operations concentrated in one location that could be damaged or destroyed.
- **Disaster losses are unexpected and create financial hardships for most disaster victims.**
- What if your business had to close down for a few days after a disaster?
- What should you do 5 days before a possible disaster?
- What should you do 72 hours before an incident?
- 24-48 Hours before an Incident- What should you do?
- How do you recover?

Questions

Every Business Owner should know the answers to these questions?

- Do you have insurance if a storm was to destroy business property or equipment?
- Is there an emergency plan for your small business?
- Does your staff know what to do in an emergency?
- Have you developed a checklist in the event of an emergency or disaster that outlines specific actions to take to protect your business?
- Can you access your business records if they were destroyed?

Potential Disasters to Prepare For:

Any business can be potentially impacted

- Floods
- Hurricanes
- Tornadoes
- Earthquakes
- Serious Illness/Pandemic
- Accidents
- Acts of Violence
- Terrorism
- Technology Related Hazards

Emergency Preparedness

Protect Your Business From Disaster

- Advance Plan- Prepare your business for a disaster
- Created a Preparedness Program for Your business
- Identify critical business Systems
- Create an Emergency Communications Plan
- Test Your Business Plan
- Enroll in the Red Cross Ready Rating Program
- Build a Disaster Preparedness Kit
- Learn about SBA's Disaster Assistance Programs (on line course)

Things to Consider in Your Planning

Your business has been your life so prepare to save it.

- Take Advantage of Paperless Recordkeeping for Financial and Tax Records
- Document Valuable and Business Equipment
- Check on Fiduciary Bonds
- Continuity of Operations Planning for Businesses
 - Business Continuity Insurance

Update Emergency Plan

Insurance

Do you have enough insurance to get your business back in operation?

- Review your policy to make sure you understand what isn't covered.
- Consider **Business Operation Insurance**
 - ✓ It covers operating expenses in the event of a business shutdown.
 - ✓ Business interruption insurance can also compensate your business for lost income.
- **Flood Insurance Coverage**
- Most insurance policies don't cover flood damage.
- For information on flood insurance, visit the National Flood Insurance Program's website at : www.floodsmart.gov
- After the disaster, your insurance company will need accurate documentation of your business assets.
- Regularly photograph or video your facility and its contents.

Protecting Vital Information

You can't operate without your data

- Arrange for off-site backup and storage of vital records and information.
- Computer data should be backed up regularly and routinely.
- Utilize cloud back-up/storage
- Consider hiring professional information protection and storage companies to provide data protection solutions.

Don't Re-invent the Wheel

Use a Checklist/Tips

- Hurricane Preparedness Checklist
- Winter Weather Preparedness Checklist
- Earthquake Preparedness Checklist
- Tornado Preparedness Checklist
- Wildfire Preparedness Checklist
- Flood Preparedness Checklist
- Cyber Security- 10 Cybersecurity Tips

Communications Planning

A Communications Plan is key to your post-disaster recovery strategy.

- Develop lists of important phone numbers and e-mail addresses for your suppliers, employees, customers, the local media, utility companies and emergency responders and keep updated regularly.
- Copies of contact list should be kept by a key employee and a back-up person.
- Consider designating an out-of-region contact to serve as a “Message Center”.
The “Message Center” will use phone and e-mail to support crucial post-disaster communications.
- Head-off any rumors of business failure.
- Appoint a spokesperson to inform the local media, suppliers, your customers and others about your company’s operations and recovery.
- Consider using a webmaster to keep your website updated with current information

How to Communicate During a Disaster

Communication is key

- Have a Crisis Communication Plan
- Audience:
 - Employees
 - Customers
 - Vendors
 - Community
- Phone Tree
- Alternate Contact (internally and externally) Including Hard Copiers
- Social Media (Facebook, Twitter)
- Alert Notifications/ Text/Email/Phone Alerts

Prepare to Respond Effectively

Create an Emergency Preparedness and Response Plan

- Life Safety should be your first thought
- Develop an Emergency Preparedness & Response Plan
- Develop a plan to stay in operation if your business is not usable or accessible.
- Assess the internal and external functions of your company to determine what you need to stay open.
- Keep extra supplies of hard-to-replace items your business needs to stay open at an off-site location.
- Buy a back-up generator to insure you keep your power running

SBA Resource Partners

No Cost Assistance for Business Counseling, Mentoring, Advising

Business consulting from SBA's resource partners is a vital form of *growing your business* as well as disaster assistance.

These services are of no cost to utilize.

SBA Resource Partners

- Small Business Development Centers (SBDCs)
- SCORE
- Women's Business Centers (WBCs)
- Veteran's Business Outreach Center (VBOCs)

Connect with Resource Partners

Establish a Business Relationship before disaster occurs

- Taking advantage of the no cost consulting from SBA's Resource Partners can help a business:
- Recognize alternatives that may mitigate the adverse financial consequences of a disaster.
- Consider alternative sources of revenue
- Identify ways to reduce costs.
- Utilize marketing and research tools to grow the business and recover after a disaster

Additional Resources

SBA.GOV

- The Institute for Business and Home Safety (IBHS) has an “Open for Business” toolkit, and an OFB-EZ[®] Mobile App. Visit them at www.disastersafety.org.
- Ready Rating is an American Red Cross program that helps businesses, schools and organizations become prepared for disasters and other emergencies. Visit them at www.readyrating.org.
- Visit SBA’s website at: www.sba.gov/disaster

Tools & Resources

The Important [www.](#) resources

- Small Business Administration www.sba.gov
- Federal Emergency Management Agency www.fema.gov
- Ready.gov www.ready.gov
- Prepare My Business.org
- Identify Critical Business Functions (Template)
- Emergency Communications (Template
- Testing (Template
- Enroll in Red Cross Ready Rating Program www.readyrating.org
- Insurance Institute for Business & Home Safety (IBHS)
- Build a Disaster Preparedness kit
- Learn about SBA Disaster Assistance Program

SBA

SBA helps grow your business & recover after a disaster

- ❑ 68 SBA District Office across the country
- ❑ SBA can help
 - ❑ Access to Capital
 - ❑ Recovery-Disaster Assistance Loans
 - ❑ Government Contracting
 - ❑ Surety Bonds
 - ❑ Counseling, Business Advising
 - ❑ Training