

Preparedness 102

An Introduction to Being “Business” Prepared



**A Community Self-Help Disaster Preparedness Program
Presented by the
Waldo County Emergency Management Agency**

PREPAREDNESS 102

INTRODUCTION TO BEING BUSINESS PREPARED

**Waldo County
Emergency Management Agency**



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PREPAREDNESS GOAL

- To encourage more businesses and their employees to become better prepared for major emergencies and disasters.



Preparedness Links:

Waldo County Disaster Preparedness Guide -

http://www.waldocountyme.gov/ema/user/Family_Preparedness_Guide.pdf

Maine Prepares - <http://www.maine.gov/mema/prepare/>

FEMA Ready - <https://www.ready.gov/>

DISASTER PREPAREDNESS



- ▶ Being prepared for disasters can reduce fear, anxiety, and losses that accompany disasters.
- ▶ Being prepared can also reduce the impact of disasters.
- ▶ It can also mean the difference between life and death.

It can't hurt to be prepared for emergencies and disasters. It doesn't have to cost much and it doesn't have to take a lot of time.

However, being prepared can mean the difference between life and death for you and your employees. It can lessen the impacts to your life and can make it easier to recover.

The biggest hurdle that emergency managers have is trying to convince the public that disaster do happen and they can happen to any of us. Whenever you talk to a disaster victim, one of their first statements is – “I can't believe that this happened to me.”

Well it did. And it can happen to you too.

Be Prepared!

DEFINITIONS

- ▶ Hazard: A dangerous event that has the potential to lead to an emergency or disaster.
- ▶ Examples – structure fires, floods, tropical storms, winter storms, hazardous materials releases, and energy outages.



Hazard: A dangerous event that has the potential to lead to an emergency or disaster. These can be natural or human caused and can include: disease outbreaks, wildfires, floods, tropical storms, tornadoes, earthquakes, winter storms, cyber-attacks, hazardous materials releases, energy outages, terrorism or war.

Some hazards happen more likely than others. We have some springtime flooding every year and the occasional road may take some damage from erosion. In 2007, Waldo County alone experienced over \$750,000 of damages to local roads from two flooding events that happened on or around St Patrick's Day and Patriot's Day. In 1987, the State experienced the Flood of 87 which was considered to be a 500-year event.

On September 11, 2001, the United States was attacked by terrorists who caused more deaths than were lost at the attack on Pearl Harbor in 1941. Did we expect the attack on September 10, 2001?

Why couldn't another major world power attack America's powergrid with a cyberattack tomorrow?

Did I already mention to be prepared?

DEFINITIONS

- ▶ Emergency: A dangerous event that normally can be managed at the local level.
- ▶ Disaster: A dangerous event that causes significant human and economic loss and requires a crisis response beyond local resources.



Disasters are distinguished from emergencies by the greater level of response required.

A two car accident on Route one is an example of an Emergency. The local Fire Department and ambulance service are dispatched, along with a law enforcement officer. They deal with the emergency and move on.

A larger emergency may require assistance from another fire department or ambulance service.

In 2007, the I-35W Mississippi River bridge in Minneapolis, Minnesota collapsed, killing 13 people and injuring 145. This required a response from many communities, the State and Federal governments. This was a disaster, not just an emergency.

DEFINITIONS

- ▶ Whole Community: Everyone in the community is a part of the local civil defense program. The local emergency manager cannot prepare a community by themselves.
- ▶ Local government leaders, community organizations, businesses and every citizen must be a part of the solution.



The Whole Community is a means by which residents, emergency management practitioners, organizational, business and community leaders, and government officials can collectively understand and assess the needs of their respective communities and determine the best ways to organize and strengthen their assets, capacities, and interests. By doing so, a more effective path to societal security and resilience is built.

Emergency Managers who work on their own to produce emergency plans and put these plans on the shelf in their office have not included the Whole Community. There is no buy in from anyone and the plans are worthless.

Every member of the Community needs to do their part for disaster preparedness. If you and your family are prepared to “weather the storm”; assist your neighbor with getting prepared and volunteer to help out the community during a disaster. Give input into the community’s emergency plans and preparations. If you are a member of a community organization, like the Boy or Girl Scouts, Rotary, Masons, VFW or American Legion, Lion’s Club, Snowmobile/ATV Club, and many others, or a business, consider having your organization or business take on a disaster role.

DEFINITIONS

- ▶ Emergency Management: The management function that coordinates disaster preparedness, response and recovery in order to help protect (defend) the civilian population



Locally, this function is managed by the Waldo County Emergency Management Agency (EMA), municipal emergency management directors and associated partners and emergency teams.

Each Town and City in Maine has a volunteer Emergency Management Director. It's a big job for a single volunteer.

Each County in Maine has an Emergency Management Agency with anywhere from one to eight employees. The County EMA office is located in the Shiretown and is your local resource for all local emergency management activities and support.

The Maine Emergency Management Agency has 29 employees and works to support the local emergency management programs with financial assistance from the Federal government.

LOCAL EMERGENCIES

- ▶ Structure Fires
- ▶ Transportation Accidents
- ▶ Flu
- ▶ Wildfires
- ▶ Annual Flooding
- ▶ Thunderstorms
- ▶ Winter Storms
- ▶ Hazardous Material Releases



This is by no means a complete list of all possible emergency that can occur in Waldo County; however, they are the most likely emergencies that can happen on a day-to-day basis.

Flu season happens every year. There is a structure fire occurring on a weekly basis. Springtime is both flood season and wildfire season. Car accidents occur several times a week somewhere in the County. Fuel spills are common. In summer we have thunderstorms and every winter we have a blizzard or two.

Most of these emergencies are dealt with by our local law enforcement, fire protection and emergency medical services departments.

LOCAL EMERGENCIES

- ▶ These hazards have short term impacts.
- ▶ They can result in minor damages, neighborhood evacuations, and even some injuries and deaths.
- ▶ They do not overwhelm the long term functioning of our communities.
- ▶ Be prepared for emergencies, but simple steps are usually all that are necessary.

All of these hazards can have localized and short term impacts. They can result in damages to roads, lost work time, neighborhood evacuations, and even some injuries and deaths. However, for the most part, they do not totally overwhelm our public safety and emergency management agencies, nor the long term functioning of our communities. You need to be prepared for emergencies, but simple steps are usually all that are necessary. Disasters on the other hand, which happened less often, can have severe long term societal impacts

Examples include:

Ensure that your business has smoke detectors; that flammables are properly stored; electrical wires are not overloaded; that your facility has a fire evacuation plan and has practiced it.

Go indoors when thunder roars. Drive safely and defensively. Get your flu shot.

These are all preparedness activities for day-to-day emergencies.

MAJOR DISASTERS

- ▶ Hurricanes/Tropical Storms
- ▶ Tornado
- ▶ Large Forest Fires
- ▶ Solar Storms
- ▶ Long-Term Fuel Shortage
- ▶ Cyber Attack on Critical Infrastructure
- ▶ Terrorist Attack



Fortunately, major disasters do not happen on a day-to-day basis. However, they can occur when you least expect it. This is where you can be prepared beforehand.

Maine has been hit with hurricanes and can experience them again. Storm surge along the coast, heavy rains and strong winds can cause a great deal of damage to our electrical distribution system, roadways, homes and businesses.

The same event that can cause northern lights, if strong enough at the right location, can also cause major damage to our electrical transmission system. Large transformers can burn up – transformers that are not stockpiled, but have to be built when needed (and can take 6-12 months to build).

A single nuclear device detonated high in the atmosphere will not cause damage to structures or hurt people on the ground, but an electromagnetic pulse from that detonation can fry all electronics for hundreds or thousands of miles.

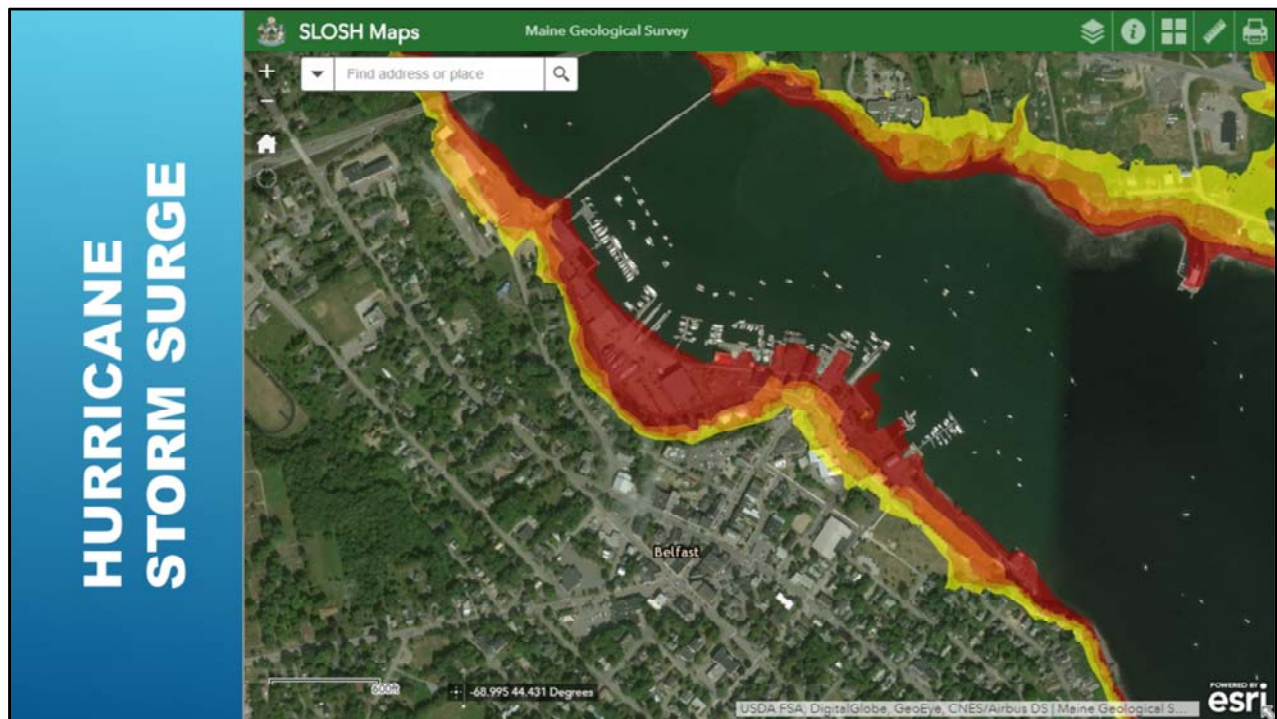
Without electricity, there is no fuel distribution and everything requires fuel to work.

WHAT'S THE CHANCE?

- ▶ 25% chance that your home will be have a reportable home fire in 78 years.
- ▶ 100% chance that Waldo County will experience a hurricane in 30 years.
- ▶ Which is higher?
- ▶ Over 30% of businesses affected by a disaster, never reopen. Over 40% that are flooded by a storm, never reopen.



60% of businesses have no emergency plans.



The SLOSH data was created by the U.S. Army Corps of Engineers with assistance from the National Weather Service and FEMA.

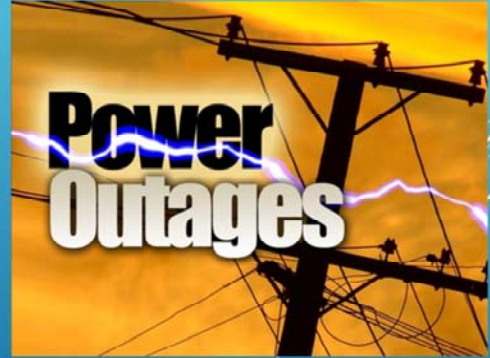
The State of Maine Geologic Survey has set up a website where you can visualize where in Maine hurricane storm surge will impact.

<http://www.maine.gov/dacf/mgs/hazards/slosh/index.shtml>

These are the areas that are likely to experience major damage during a hurricane.

WORST CASE IMPACT

- ▶ The number one impact that can result from a disaster is the long term loss of electrical power. Long-term power outages can cause a lack of fuel, food, water, heat and sanitation. Electronic financial transactions may cease..



In most disaster events that don't cause a loss in regional commercial power, aid and assistance can still be provided from neighbors, friends and other businesses. However, when we lose power, nearly everything in our modern world stops working.

Loss of power can cause severe fuel shortages. Without fuel, vehicles and generators will stop working in a matter of hours or days. The supply chain shuts down. Electronic financial transactions do not work. TV and radio stations will stop broadcasting. Telephone systems will shut down in a few days.

SO WHAT SHOULD I DO?

- ▶ Develop a Business Contingency Plan
- ▶ Have enough of the right insurance coverage
- ▶ Develop an Emergency Response Plan
- ▶ Encourage your employees to be prepared (Preparedness 101)
- ▶ Know how to find out what's going on.
- ▶ Assist your community when you can

These are the topics that will be discussed in the following pages.

BUSINESS CONTINUITY PLAN

- ▶ Back up all data. Keep a copy off-site.
- ▶ Identify critical business activities and resources.
- ▶ Functioning without electricity
- ▶ Functioning without phones, Internet or computers
- ▶ Operating from another location.



Business Continuity Plan

- Back up your important business data.
 - Make backing up your business data a regular task. (Daily, Weekly, Monthly – depends on the value of the information.)
 - What would be the impact if that data was lost?
 - Keep a copy off-site.
 - Consider safes and/or fireproof containers.
- Identify critical business activities and resources needed to maintain customer service while your business is closed for repairs.
 - What activities do you need to maintain to allow your business to continue functioning?
- Functioning without electricity
 - What functions require electricity?
 - Can you complete sales transactions without power.
 - Can your products, such as gas pumps still function?
 - Do you have or need backup power generation?
 - How do you refuel the generator.
- Functioning without phones, Internet or computers
 - What is impacted when you don't have computer or phones?
- Operating from another location
 - Include Phone redirection

CONTINUITY COMMUNICATIONS

- ▶ Communicating with your employees
- ▶ Communicating with the public and Media
- ▶ Contact Lists



- Communicating with your employees
 - Assemble and update a 24-hour phone tree. Include physical addresses on this list. This will allow someone to pick up or drop off other employees in an emergency.
 - Set up a Password protected web page where you can inform your employees of the business status and provide directions.
 - Or set up a Call-in recording system.
 - Send out E-mails or Texts
- Communicating with the public and media
 - Establish contact with Radio/TV/Print News Partners before a disaster.
 - Monitor Social Media for misinformation. Provide accurate information.
 - Identify and train a Company Spokesperson.
 - Establish a policy for employee interaction with the Media.
 - Be sure of facts, don't guess
 - It is OK to have prepared statements
- Compile important contact information including employees, local EMA, major clients, contractors, suppliers, financial institutions, insurance representatives.

THE RIGHT INSURANCE COVERAGE

- ▶ Understanding what hazards you may face, do you have the right types and amounts of business insurance?
- ▶ Most standard business policies do not include flood insurance, earthquakes and acts of terrorism



1. **Building Coverage** provides coverage up to the insured value of the building if it is destroyed or damaged by a covered cause of loss, such as a hurricane.
2. **Business Personal Property** provides coverage for contents such as furniture, fixtures, equipment and machinery, computers, printers, inventory and supplies. It also includes coverage for personal property that is kept at the business site.
3. **Business Interruption** coverage typically comes into play if there is physical damage to the structure as the result of a risk or peril specified by the policy language.
4. **Business Income** provides coverage for lost revenue and normal operating expenses if the place of business becomes uninhabitable after a loss during the time repairs are being made.
5. **Extra Expense insurance** provides coverage for the extra costs incurred above and beyond your normal monthly expenses—such as temporary relocation or leasing of business equipment—while repairs are being completed at your place of business.
6. **Contingent Business Interruption/Supply Chain Coverage** compensates you for any income you lose due to property loss or damage at a supplier's or customer's location.
7. **Civil authority coverage** pays for loss of income or extra expenses as a result of a government denying you access to your business due to a covered loss at a location owned by someone else.

Most standard business policies do not include flood insurance, earthquakes and acts of terrorism.

EMERGENCY RESPONSE PLAN

- ▶ Develop an Emergency Response Plan and train employees on how to execute it
 - ▶ Floor and Site Plans
 - ▶ Utility Plans
 - ▶ Sheltering in Place
 - ▶ Evacuating
 - ▶ Run, Hide, Fight
 - ▶ Accountability



The first basic step is to create an emergency plan. Look at what hazards can impact your business. Are you located near the coast? Could a hurricane impact your business? Water front businesses are especially at risk from major damage caused by storm surge.

Ensure that you and your employees understand the plan and have exercised the plan. You will most likely find gaps in your plan – issues you hadn't thought about.

One of the first things that emergency responders will want when they show up at your business during an emergency is copies of your floor and site plans. This will help them to develop an action plan and respond effectively.

Sheltering in Place involves getting everyone indoors and taking protective measures. If the hazard is a chemical spill, your prevention actions should include closing all doors and windows, turning off heating, ventilation and air conditioning systems that bring outside air inside your building. You should also go to interior rooms without windows. If the threat is from a hostile person outside, lock all doors and windows and go to interior rooms.

Should you need to evacuate, choose a safe location and ensure everyone knows. Have two locations – one close and one further away.

Take accountability – a head count of your employees. Ensure you have everyone.

EMPLOYEE PREPAREDNESS

- ▶ Are your employees prepared for a disaster at home?
- ▶ If not, will they be able to come to work?
- ▶ Can you run your business by yourself for an extended period of time?
- ▶ Are you and your family prepared for a disaster at home?
- ▶ Sign up your business for Preparedness 101, a class from the County EMA.



Call Waldo County EMA at 338-3870 or e-mail to emadirector@waldociountyme.gov to schedule a Preparedness 101 class.

Topics include:

- Clean Drinking Water
- Non-perishable food
- Staying Warm
- Basic Sanitation
- Medical Needs
- Important Records
- Finances
- Backup Power
- Plumbing Protection
- Emergency Communications
- Family Communications
- Evacuations and Shelters
- Protecting your Family
- Checking up on others
- Community Volunteering

KNOW HOW TO FIND OUT WHAT'S GOING ON

► If you still have power & internet access:

- Local Television & Radio Stations
- Online News sites
- Websites and Social Media
- Emergency Text Alerts

Note: Please do not call 911 for information



The State and County EMA will put out disaster information over commercial radio and television. They will also utilize social media, websites and text alerts. Don't make them try to find you when it comes to providing information; tune in or sign up to notification services.

Unless you have a real emergency and need assistance, don't call 911. During an emergency, the 911 system has been overwhelmed because of people calling to ask questions. 911 needs to be left open for people with emergencies, not for people wondering if the road is blocked or asking when they will get their power back. The 911 center doesn't know when you will get your power back.

Some useful internet links include:

Waldo County EMA: <http://www.waldocountyme.gov/ema/index.html>

National Weather Service Gray: <https://www.weather.gov/gyx/>

Central Maine Power website: <http://www.cmpco.com/outages/outageinformation.html>

HOW TO FIND OUT WHAT'S GOING ON

- ▶ When you have no power, telephone or internet access, plan to have battery backup solutions:
 - ▶ Local Radio Stations
 - ▶ NOAA Weather Alert Radio



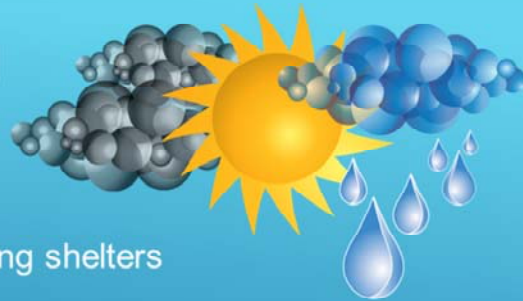
When you have no electrical power, telephone service or internet service, you can still rely on radio to provide you with updated information.

A NOAA weather alert radio or an AM/FM radio with National Weather Service broadcast channels can be used to find out about the weather situation and emergency information.

Some commercial radio stations, like WVOM during Ice Storm 98, will provide air time for emergency information. We strongly recommend you have a battery-operated AM/FM radio at home that you can use to tune in to emergency information. You can also use the radio in your car (but don't run the car engine inside an enclosed garage – you'll generate carbon monoxide which is deadly).

PUBLIC INFORMATION

- ▶ Weather forecasts
- ▶ Power utility status information
- ▶ Location and open hours of local warming shelters
- ▶ Location of regional overnight shelters
- ▶ Locations of mass feeding sites or community points of distribution
- ▶ Location of major road closures
- ▶ Evacuations routes.
- ▶ Instructions to Shelter-In-Place or announce when it is safe to come out



Emergency Management will make every effort to provide emergency public information before, during and after a disaster.

ASSIST YOUR COMMUNITY WHEN YOU CAN

- ▶ Businesses and their employees can help by volunteering.
- ▶ Public Safety is not staffed for disasters. The public must help if the community is going to recover.



It is very important that we, as a community are prepared to respond and recover. Our emergency management and civil defense programs rely almost entirely on volunteers.

COAD



- ▶ Community Organizations Active in Disaster (COAD): a local network of community service oriented businesses, and faith-based, educational and non-profit organizations that work together to prepare, respond and recover from major emergencies and disasters.
- ▶ Consider having your business partner with the Waldo County COAD.

These organizations will share knowledge and resources throughout an emergency to help disaster survivors and their communities. The COAD members will provide personnel, facilities, funds, supplies and networking during the recovery phase.

We do not have government workers on the payroll to staff warming centers, overnight emergency shelters, mass feeding sites, disaster supply staging areas, disaster supply delivery, sandbagging crews, volunteer reception centers, and other disaster jobs.

This is where community volunteers come into the picture. The best support to emergency management comes from existing community organizations who offer to participate in emergency management before a disaster occurs. Members of the organization can preplan the disaster work they wish to be involved in, receive training and supplies and equipment, and organize the method of activation.

Waldo County has formed a Community Organizations Active in Disaster (COAD) group. This group will include a representative from community organizations from around the County who will meet to work out how they will participate and contribute to the disaster response and recovery efforts. Organizations may find that if they partner with another organization, they will be able to meet all the needs of a specific function. For example, a local food pantry has a nice building for storing and distributing food, but do not have the staff to deal with a community disaster. Another organization may have a lot of people, but no facility. If the two work together, they can feed everyone in their town.

VOLUNTEER OPPORTUNITIES

►Some potential municipal emergency management support roles include:

- Disaster Logistics & Warehousing
- Cleanup of damage sites
- Staffing Telephone banks
- Setting up Mass Feeding sites
- Employee and business donations
- What is your business's expertise?



These are just a few thoughts on how you can help your community during a major emergency or a disaster.

SO IN SUMMARY....

- ▶ Develop a Business Contingency Plan
- ▶ Have enough of the right insurance coverage
- ▶ Develop an Emergency Response Plan
- ▶ Encourage your employees to be prepared (Preparedness 101)
- ▶ Know how to find out what's going on.
- ▶ Assist your community when you can

DISASTER PREPAREDNESS

- ▶ Don't be a victim or a liability.
- ▶ Get Disaster Prepared.
- ▶ Be a Local Hero!



Brought to you by
The Waldo County Emergency Management Agency



Homeland Security

Tools and Resources to Help Businesses Plan, Prepare, and Protect from an Attack

Homeland Security Starts with Hometown Security

The U.S. Department of Homeland Security (DHS) closely monitors attacks on public gatherings and public places to constantly enhance the Nation's security. During both steady state and times of heightened awareness, DHS engages closely with our private sector and community partners to provide expert counsel and recommendations about protective measures they can implement to protect facilities and venues. DHS provides free tools and resources to communities because the Department recognizes that communities are the first line of defense in keeping the public safe and secure.

The Department encourages businesses to Connect, Plan, Train, and Report. Applying these four steps in advance of an incident or attack can help better prepare businesses and their employees to proactively think about the role they play in the safety and security of their businesses and communities.

CONNECT: Reach out and develop relationships in your community, including local law enforcement. Having these relationships established before an incident occurs can help speed up the response when something happens.

- Develop relationships with local law enforcement and businesses in your area. Invite local law enforcement to tour your business.
- Connect with community security and preparedness organizations such as the Federal Bureau of Investigation's public-private partnership program "InfraGard."
- Contact the local DHS Protective Security Advisor who is available to support your efforts.
- Communicate with your customers and let them know about the security measures you are taking to ensure a positive experience and to maintain public safety.
- If your business is located at or near a Federal facility, connect with DHS's Federal Protective Service at 1-877-4FPS-411.

PLAN: Take the time now to plan on how you will handle a security event should one occur. Learn from other events to inform your plans.

- Be aware of current threats related to your geographic region or impacting your business sector.
- Develop plans, including security, emergency response, emergency communications, and business continuity plans, while considering the protection of your employees and customers, access control, closed-circuit television, signage, suspicious activity reporting, and parking security.
- Evaluate your security requirements and design a monitoring, surveillance, and inspection program that is consistent with your business operations.
- Develop evacuation and shelter-in-place plans, and ensure that multiple evacuation routes are clearly marked with appropriate signage and that rallying points are available.
- Develop and implement a security plan for computer and information systems hardware and software.

- Engage local first responders (police, fire, medical) in all of the above efforts to ensure your efforts are in synergy with theirs.

TRAIN: Provide your employees with training resources and exercise your plans often. The best laid plans must be exercised in order to be effective.

- Train employees on identifying and reporting suspicious activities, active shooter scenarios, and what to do if they suspect an improvised explosive device (IED). Ensure they understand security basics, emergency response, business continuity plans, and increased awareness of potential threats.
- Exercise your emergency communications plan.

REPORT: “If You See Something, Say Something™” is more than just a slogan. Call local law enforcement.

- Post details on reporting suspicious activity and encourage employees, tenants, and visitors to report suspicious behavior to property management security or local law enforcement. Things to consider include unattended vehicles; repeat visitors or outsiders who have no apparent business in non-public area; abandoned parcels, suitcases, backpacks, and packages; and other unusual activity.
- Get involved with the Department’s “If You See Something, Say Something™” campaign.

DHS Programs, Resources, and Tools You Can Use

Protective Security Advisors proactively engage with government partners and the private sector to protect critical infrastructure. For more information or to contact your local PSA, e-mail NICC@hq.dhs.gov.

The Ready Campaign provides help with planning for businesses at <http://www.ready.gov/business>.

DHS Active Shooter resources are available at <http://www.dhs.gov/active-shooter-preparedness>.

“If You See Something, Say Something™” <http://www.dhs.gov/see-something-say-something>.

Nationwide Suspicious Activity Reporting (SAR) Initiative (NSI) information is available at <https://nsi.ncirc.gov/>. SAR training for private sector partners is located at https://nsi.ncirc.gov/hspregistration/private_sector/.

Counter-Improvised Explosive Device information and resources are available at www.dhs.gov/tripwire.

Information on **DHS cybersecurity programs** is available at www.dhs.gov/cyber. To find out more about the Cybersecurity Awareness Campaign, go to <http://www.dhs.gov/stopthinkconnect>. For tips from the U.S. Computer Emergency Response Team, go to <https://www.us-cert.gov/ncas/tips>.

InfraGard is a public-private partnership between the FBI and the private sector that represents individuals from businesses, academic institutions, State and local law enforcement, and fire and EMS agencies, as well as other participants dedicated to sharing information, education, and intelligence. Please go to www.infragardmembers.org and <https://www.infragard.org>.