



# Hurricane Preparedness Kit

## Business Continuity

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# Welcome

Miami-Dade Beacon Council's Business Continuity initiative is a One Community One Goal enterprise that supports community resiliency. This effort was created to help businesses recover from any damages suffered due to hurricanes or severe tropical systems and to prepare business owners to act quickly should another hurricane hit our area.

Research shows that:

- 40% of small businesses close after a hurricane<sup>1</sup>
- 75% of businesses do not have a continuity plan<sup>2</sup>

This tool kit was devised to change these outcomes. We know that 100% of businesses want continuity. This Business Continuity Tool Kit is a resource for business owners who are looking for assistance with ensuring that, should a disaster hit, their business is ready to recover, and to get back to business quickly. Included is a pro-active checklist along with access to templates for preparing a Business Continuity plan for your business. Direct links to local, state and federal agencies are attached along with phone numbers to organizations that can lend emergency support.

Coping with the threat of severe storms during the Hurricane Season is a way of life here in Miami. Our goal is to meet this challenge by creating an environment of resiliency so, even if a hurricane impacts our area, service interruptions and the number of business closures will be minimal.

Source: FEMA<sup>1</sup>, Nationwide Survey<sup>2</sup>

# Have a Business Continuity Plan and Stay Open for Business

When business is disrupted, it can cost money. Lost revenues plus extra expenses means reduced profits. Insurance does not cover all costs and cannot replace customers that defect to the competition. A business continuity plan to continue business is essential. Development of a business continuity plan includes four steps:

1. Conduct a business impact analysis to identify time-sensitive or critical business functions and processes and the resources that support them.
2. Identify, document, and implement to recover critical business functions and processes.
3. Organize a business continuity team and compile a business continuity plan to manage a business disruption.
4. Conduct training and the business continuity team and testing and exercises to evaluate recovery strategies and the plan.

Information technology (IT) includes many components such as networks, servers, desktop and laptop computers and wireless devices. The ability to run both office productivity and enterprise software is critical. Therefore, recovery strategies for information technology should be developed so technology can be restored in time to meet the needs of the business. Manual workarounds should be part of the IT plan so business can continue while computer systems are being restored.



Source: [Ready.gov](https://www.ready.gov)

## STAFF, SURROUNDINGS, SPACE, SYSTEMS, STRUCTURE, AND SERVICE

After you have identified the potential hurricane risks and determined the possible impacts on your organization, create a Preparedness and Mitigation Project Plan and decide which solutions you will use to reduce risks. The Preparedness and Mitigation Project Plan will support the business continuity planning and readiness process and bring you one step closer to recognition as a Ready Business.

### READY BUSINESS PREPAREDNESS AND MITIGATION PROJECT PLAN

Organization:

Project Lead:

Name:

Title/Department:

Address:

Phone Number:

Email:

Executive Summary:

Background: *(Provide a summary description of risk to include priorities)*

Goals and Objectives:

# What Makes My Business Run?

Some things are vital to running your business and, you need to protect them. Create an all-inclusive business continuity plan, update it regularly, and keep a copy at an off-site location.

## Employees

- Identify an internal shelter in the event that authorities tell you to “shelter in place.”
- Establish a single spokesperson to speak to the media and to the public.
- Document each employee’s function and emergency contact information.
- Decide who is in charge when regular managers are unavailable.
- Create a phone tree and designate individuals who will initiate the communication process.
- Train your employees on the plan and review it with them regularly.

## Customers

- Identify the likelihood that customers will be present if a disaster occurs.
- Keep communications open.
- Keep a copy of your customer records off-site.
- Have an alternate worksite from which to communicate to customers during recovery.

## Suppliers

- Maintain a contact list of all your suppliers.
- Find out how they plan to supply you, if the supplier experiences a disaster.
- Maintain a list of alternate suppliers.

## Equipment

- Maintain an inventory of all equipment used by your business.
- Keep a maintenance schedule for all equipment, as well as manufacturer and service contract information for each.

## Property

- Make sure your facility meets all local building and fire codes.
- Know where utility shutoffs are located and how to operate them.

## Records

- Document all processes that make your business run from answering the phones, to tracking finances, to distributing your product or service.
- Develop a schedule for backing up all computer records.
- Keep current copies of all paper and computer files off-site and accessible.

## Insurance

- Meet regularly with your insurance agent to ensure you have adequate coverage and knowledge of how to quickly file a claim.
- Consider a policy that will reimburse you for business interruptions in addition to physical losses.

Source: America’s SBDC Florida at FIU College of Business

## In Advance

### Prepare

- Have a cash reserve
- Establish a reserve fund for disaster recovery costs and expenditures
- Make handy all notification of evacuation or similar
- Update list of expenses related with the emergency
- Meet with your vendors and suppliers on their disaster plans
- Identify your essential functions that must be maintained during and after a disaster
- Contact PSE for on-going preparedness classes and access to capital in the case
- Establish backup locations where you can run your day to day operations

Conduct regular training with your employees on what you will do before, during and after a disaster. Review insurance documentation and contracts; know what is covered. Review and update inventory and condition

## Before Disaster

### Safeguard Data and Physical Assets

- Ensure all company data is adequately backed up prior to storm and stored offsite (i.e., cloud or physical device) Safeguard physical assets
- Take photos – prior to Disaster

Note: 60% of businesses experiencing catastrophic data loss will go out of business within 6 months of the incident

## After Disaster

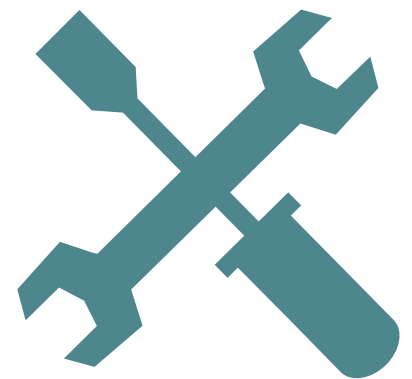
Contact your telecom provider to re-route incoming calls to the business if your location is damaged and then take photos to assess any damage.



# 3

## Take Action

1. Make sure that your Preparedness and Mitigation Project Plan is approved by the building owner if you are leasing or renting your building. Always check with your local building department to secure required permits prior to performing any retrofitting or other mitigation activity.
2. Perform preparedness and mitigation activities as prioritized in the Preparedness and Mitigation Project Plan. Document your preparedness and mitigation as instructed in the applications for **STAFF**, **SURROUNDINGS**, **SPACE**, **SYSTEMS**, **STRUCTURE**, and **SERVICE** with signatures, photographs, receipts, or letters from an organization manager, engineer, or design professional.





Below is a list of key preparedness measures your organization can complete to help your staff get prepared for a hurricane event; however, the list is not all-inclusive. In addition, even if you are required to evacuate, being prepared allows you to stay in contact with your staff and provides a sense of comfort that your organization will be able to reopen after the disaster. For additional guidance on preparedness measures, please see the *Quick Reference Guide: STAFF* in this program.

By performing steps one through six, organizations will be eligible for recognition as a Ready Business – STAFF. The Suggested Actions are recommended, but not required, for recognition.

PREPAREDNESS ACTION	ASSIGNED TO	BUDGET	COMPLETION DATE
<b>1</b> Develop Business Continuity and Crisis Communications Plans			
<b>2</b> Conduct an Employee Awareness Campaign			
<b>3</b> Develop an Employee Sheltering/ Evacuation plan and include an Emergency Supply Kit			
<b>4</b> Conduct an Employee Training Session			
<b>5</b> Conduct a Hurricane Drill			
<b>6</b> Review Insurance Coverage (including Flood Insurance)/Create Inventory <i>(Note: See call out box on page 15 regarding special information on flood insurance.)</i>			
<b>SUGGESTED ACTION:</b> Develop an Employee Shelter/Evacuation Plan and Include an Emergency Supply Kit			
<b>SUGGESTED ACTION:</b> Purchase a NOAA Weather Radio for Monitoring During an Event/Download a Mobile Alerting App			

Below is a list of nonstructural hurricane mitigation activities that can be completed by a professional landscaper/ tradesman or professional engineer; however, the list is not all-inclusive. For additional guidance on nonstructural risks, please see the *Quick Reference Guide: SURROUNDINGS* in this program.

By performing all applicable activities, organizations will be eligible for recognition as a Ready Business – SURROUNDINGS.

SURROUNDINGS RISKS	MITIGATION SOLUTION	ASSIGNED TO	BUDGET	COMPLETION DATE
Signs	Reinforce signs to withstand expected wind pressures or remove prior to event.			
Flagpoles	Secure flagpole(s) to withstand expected wind pressures or remove prior to event.			
Landscaping/Trees	Consult a professional landscaper and develop a plan for hurricane-resilient landscaping.			
Fences	Ensure fencing is installed securely.			
Floodwalls and Levees	Consult with a floodplain manager or professional engineer regarding land use or code restrictions/requirements in your area. If elevating the structure or performing floodproofing techniques is not feasible, then consider designing floodwalls or levees on the property to attempt to repel floodwaters.			

Below is a list of nonstructural mitigation activities that can be completed by someone with common tools and readily available materials; however, the list is not all-inclusive. For additional guidance on mitigating these nonstructural risks, please see the *Quick Reference Guide: SPACE* in this program.

By performing all mitigation activities, organizations will be eligible for recognition as a Ready Business – SPACE.

NONSTRUCTURAL RISKS	MITIGATION SOLUTION	ASSIGNED TO	BUDGET	COMPLETION DATE
Contents	Determine and relocate your critical contents at least one foot above the Base Flood Elevation (BFE) or the Design Flood Elevation (DFE), whichever is higher.			
Chemicals	Establish a method for safeguarding chemicals in your Preparedness and Mitigation Project Plan.			

Below is a list of nonstructural mitigation activities that may require a professional engineer to identify and evaluate appropriate mitigation steps; however, the list is not all-inclusive. For additional guidance on nonstructural risks, please see the *Quick Reference Guide: SYSTEMS* in this program.

By performing all retrofit items, organizations will be eligible for recognition as a Ready Business – SYSTEMS.

SYSTEMS RISKS	MITIGATION SOLUTION	ASSIGNED TO	BUDGET	COMPLETION DATE
Mechanical Systems	Consult a professional engineer or licensed professional trained in each system to ensure all systems and connections are designed to resist the expected wind loads and uplift and to develop solutions for protecting vital systems through elevation, anchoring, or other approved means.			
Fuel Tanks/Systems				
Electrical Systems				
Communications Equipment				
Lightning Protection Systems				
Utility Connections				
Antennas				
Other Rooftop Structures				
Sewer and Water Management Systems				
Potable Water Systems				

Assessing structural and complex nonstructural risk requires the services of a professional engineer or other design professional to accurately evaluate and design reasonable mitigation measures. Below is a list of mitigation solutions; however, the list is not all-inclusive. For additional guidance on structural risks, please see the *Quick Reference Guide: STRUCTURE* in this program.

By performing a minimum of one retrofit item on this list, organizations will be eligible for recognition as a Ready Business – STRUCTURE.





STRUCTURAL RISKS	MITIGATION SOLUTION	ASSIGNED TO	BUDGET	COMPLETION DATE
Continuous Load Path – Foundation	Consult a professional engineer to evaluate elevation and continuous load path.			
Roof Systems	Consult a professional engineer and design the roof to withstand the expected wind loads, uplift, and water intrusion. Create a continuous load path, consider the integrity of roof coverings and decking, and install flashing to minimize water intrusion through vents or other openings.			
Skylights	Upgrade to pressure-related, impact-resistant skylights.			
Gable-End Bracing	Consult a professional to properly brace the gable-end walls.			
Soffits	Consult a professional and ensure that soffits are properly supported.			

STRUCTURAL RISKS	MITIGATION SOLUTION	ASSIGNED TO	BUDGET	COMPLETION DATE
Gutters and Downspouts	Install systems that are noncombustible and designed for wind speed and uplift resistance.			
Wall Systems	Consult a professional engineer and design the wall system to withstand the expected wind loads, pressure, and water intrusion. Create a continuous load path, ensure the integrity of wall coverings and sheathing, and install adequate flashing to minimize water intrusion.			
Openings <ul style="list-style-type: none"> <li>• Garage/Rolling Doors</li> <li>• Windows</li> <li>• Exterior Doors</li> </ul>	Install pressure-rated, impact-resistant exterior doors, windows, and garage/rolling doors. Install storm shutters or other tested and approved protection on any unprotected openings.			
Canopies, Awnings, and Carports	Ensure these items are designed to meet hurricane wind loads and uplift.			
Safe Room or Shelter	Install a safe room or shelter that meets FEMA Guidelines or ICC/NSSA 500 Standards.  <i>Note: If the structure is located in a flood zone, safe rooms and shelters are not recommended.</i>			

Can your organization provide community service to others following a disaster? Identify and build local relationships to create a **SERVICE** component in your Business Continuity Plan. For additional guidance on the **SERVICE** component, please see the *Quick Reference Guide: SERVICE* in this program.

By performing all applicable preparedness activities in **STAFF** and mitigation actions in **SURROUNDINGS, SPACE, SYSTEMS,** and **STRUCTURE,** organizations will be eligible for recognition as a Ready Business – **SERVICE.**

SERVICE ACTION	ASSIGNED TO	BUDGET	COMPLETION DATE
Contact Your Local Emergency Management Office			
Identify Ways to Engage and Participate in Your Community			

 RELIEF KITS	 CHARGING STATION	 FOOD PREPARATION	 VOLUNTEER
<p>If your organization is open after the disaster, you could become a distributor or storage warehouse for Disaster Relief Kits. Providing a place for the supplies to be stored locally allows volunteer organizations to readily distribute them throughout affected areas.</p>	<p>Does your organization have electricity after the disaster? If so, you may want to become a volunteer charging station. Provide a safe, secure place for emergency responders, volunteers, and community members to charge their cell phones, power wheelchairs, and battery-powered tools.</p>	<p>Does your organization have the capability to prepare or serve meals? Providing a sanitary kitchen for emergency responders, volunteers, or community members to prepare or receive meals following a disaster is essential for rebuilding the community.</p>	<p>Not sure how your organization can directly contribute after the disaster? Volunteer. Contact your Local Emergency Manager and determine where volunteer opportunities exist in the community. You could prepare meals, sort debris, or even work at a local office of a volunteer organization. For additional ideas, visit <a href="#">National Voluntary Organizations Active in Disaster</a>.</p>

# Disaster Recovery Resources for Business Continuity

## Preparedness

- [Cybersecurity and Disaster - Florida SBDC at FIU](#)
- [Cybersecurity and Disaster - FBI Field Office](#)
- [FBI Cyber Crime](#)
- [FBI Infragard](#)
- [FBI Internet Crime Complaint Center \(IC3\)](#)
- [Federal Trade Commission Data Security](#)
- [Florida Division of Emergency Management](#)
- [Institute for Home and Business Safety](#)
- [Miami-Dade County](#)
- [Miami-Dade County Hurricane Readiness Kit](#)
- [PhishMe](#)
- [Preparemybusiness.org \(SBA and Agility Recovery\)](#)
- [Small Business Big Threat \(SBA and Michigan SBDC\)](#)
- [U.S. Computer Emergency Readiness Team](#)
- [U.S. Secret Service Field Offices](#)

## Access to Capital

- [Florida Small Business Emergency Bridge Loan Program](#)
- [SBA Disaster Assistance](#)
- [SBDC at FIU](#)

FBI CY-Watch (24-hours)

1-855-292-3937

[cywatch@ic.fbi.gov](mailto:cywatch@ic.fbi.gov)



## Legal Resources

The legal resources listed below are at no cost for small businesses. Must qualify. This can be helpful during recovery with providing guidance on insurance claims.

**The Florida Bar Foundation Legal Services of Greater Miami, Inc.**  
Equal Justice Works Fellow

4343 West Flagler Street,  
Suite 100, Miami, FL 33134  
(305) 576-0080

**FIU College of Law**  
Zoraya Ledesma  
Senior Administrative Assistant  
for the Clinical Program

11200 SW 8th Street RDB 1010  
Miami, FL 33199  
(305)348-7541  
ledesmaz@fiu.edu

## Apps/Technology

### **Bizaster**

This application features risk assessments, customizable checklists, and assistance with business continuity planning in a user-friendly and accessible format.

[App Store](#) [Google Play](#)

### **ICE Standard**

This app helps first responders and emergency room personnel locate a person's updated medical information, emergency / medical contacts, medical insurance information, blood type, name, address and a photo verification of the individual.

[App Store](#)

### **Emergency Apps/Red Cross**

The Red Cross has a selection of apps that range from General Emergency and First Aid to natural disaster specific to educational apps for children.

[Learn More](#)

### **Emergency Radio**

This app gives you live access to EMS, police, fire, NOAA weather and other frequencies. You can add favorites to quickly access those frequencies in an emergency.

[App Store](#) [Google Play](#)

### **Facebook Crisis Response**

This feature adds you into Facebook's Safety Check database as safe so if any of your loved ones can't contact you, they'll be able to check your status.

[Learn More](#)

### **FEMA**

This app provides alerts from National Weather Service for five different locations. You can access maps of disaster resources and shelters, and utilize other features. Includes tutorials to create an emergency kit, maps of important locations like emergency meeting locations.

[App Store](#) [Google Play](#)

### **Gas Buddy**

This is the travel and navigation app that is used by most North American drivers to shop for, and save money, on gas and diesel than any other app. It covers 150,000+ gas stations in North America, and offers drivers 27 ways to save on fuel for their vehicle.

[App Store](#) [Google Play](#)

### **Hurricane Tracker**

This is a very comprehensive app focused on hurricane-related information. You can see live hurricane briefings, access NOAA weather radio, see detailed satellite loops and maps, and receive updates on your phone.

[App Store](#) [Google Play](#)

## Whatsapp Business

This is a free to download app that was built with the small business owner in mind. Create a catalog to showcase your products and services. Connect with your customers easily by using tools to automate, sort and quickly respond to messages.

[App Store](#) [Google Play](#)

## Zello

This app turns your phone into a walkie talkie and works anywhere in the world as long as you are connected to the internet! Join millions of people who use Zello instead of texting and calls. You can use it one-on-one with a friend, for a live group call with your family or soccer team. The Zello app can even replace 2-way radios at work.

[App Store](#) [Google Play](#)

For more information on other disaster-related apps:

[U.S. Department of Health and Human Services' Disaster Information Management Research Center.](#)



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## Business Continuity

