



DISASTER PREPAREDNESS & RECOVERY

Research Network Tip Sheet

Don't lose your business to a power outage, hacker disruption, fire, flood, earthquake or other disaster.

A 2012 survey by Alibaba polled small-business owners to gauge how prepared they were to run their business if a natural disaster struck. The findings were alarming: 74% of American small businesses do not have a disaster preparedness plan; 84% of them are without natural disaster insurance.

Preparation:

- Vital business records should be copied and saved on both the hard drive and on a backup storage medium at an offsite location at least 50 miles away from the main business site. Important documents such as personal and financial records can be stored in a password-protected area in the Cloud or on a secure flash drive. Consider a fire and waterproof rated safe for original documents.
- Have a **"Recovery Communications"** plan in place. Key employees can be assigned as spokespersons who will contact suppliers, creditors, other employees, customers, media and utility companies to get the word out that the business is still viable.
- Create a **"Disaster Survival Kit"** The kit should include a durable flashlight, a portable radio, extra batteries, first aid supplies, nonperishable food, bottled water, a basic tool kit, plastic sheeting and garbage bags, cash, and a digital camera to take pictures of the property damage after the storm. Train as many individuals as possible in CPR and first aid.
- **The Pocket Response Plan (PReP™)** is a concise document for recording essential information needed by staff in case of a disaster. Every person having a response-related assignment should carry the PReP™ with them at all time (<http://www.statearchivists.org/prepare/framework/prepare.htm>)
- Program **"In Case of Emergency"** (I.C.E.) contacts into your cell phone and label them as such, so that first responders can contact those people for you if you are incapacitated or unable to use your phone. Inform your I.C.E. contacts of any medical issues or other special needs you may have that would be critical for emergency responders to know and act upon.

Active Emergency:

- Call the Red Cross at 1-800-RED-CROSS (1-800-733-2767). During a disaster, register yourself as "safe and well" so that family and friends know of your well-being. You can also use the database to search for missing loved ones (<http://www.redcross.org/find-help/contact-family/register-safe-listing>).
- Assigned spokespersons should activate communication plans. Be certain that vital documents and all engaged stakeholders (other employees, suppliers, creditors, customers, media and utility companies) are safe and or accessible.
- **Evacuate immediately** if told to do so. Authorities do not ask people to leave unless they truly feel lives may be in danger. Follow their advice. Download the FEMA app to find a map with open shelters and open FEMA Disaster Recovery Centers (<http://www.fema.gov/smartphone-app>).

Useful Links

Preparation

Prepare My Business.org: From SBA and Agility Recovery Solutions, the site offers downloadable tools and webinars on disaster preparedness and recovery plans <http://www.preparemybusiness.org/>

National Federation of Independent Business: <http://www.nfib.com/business-resources/disaster>

Insurance Institute for Business and Home Safety: <http://www.disastersafety.org/>

Department of Homeland Security: <http://www.dhs.gov/how-do-i/prepare-my-business-emergency>

CDC Preparedness for All Hazards: <http://emergency.cdc.gov/hazards-all.asp>

Red Cross Ready Rating: Measure & improve business disaster readiness <http://www.readyrating.org/>

Recovery

Local/State:

Helpline for New York State Residents: 1-888-769-7243

NY Rising Recovery Resources Center: <http://stormrecovery.ny.gov/>

NYS Office of Emergency Management Regional Map:

<http://www.dhSES.ny.gov/oem/about/index.cfm#OEM-regional-map>

NY Hurricane Sandy Recovery Resources:

http://www.dhSES.ny.gov/oem/event/sandy/documents/NY_Resource_List_v6.2.pdf

CDC Protect Yourself from Mold: www.bt.cdc.gov/disasters/mold/protect.asp

Replace **birth, marriage, death documents:** http://www.health.state.ny.us/vital_records/

NY Legal Help: <http://www.mynewyorklegalhelp.com/hurricanesandnyassistance/>

Federal:

USA.gov Hurricane Sandy Recovery <http://www.usa.gov/Topics/Weather/Hurricane/sandy.shtml>

DisasterAssistance.gov: Website with all 62 programs that people and businesses can apply for after a presidential disaster declaration <http://www.disasterassistance.gov/>

FEMA: To apply for a disaster loan, applicants must register with FEMA by phone at 800-621-3362 or online <http://www.fema.gov/assistance/index.shtml>.

SBA Office of Disaster Assistance: Provides low interest disaster loans to individuals and businesses to repair or replace property or assets that have been damaged or destroyed in a declared disaster.

Phone: 202-205-6734: <http://www.sba.gov/about-offices-content/1/2462>

The **U.S. Department of Housing and Urban Development** offers disaster recovery guides for builders: <http://huduser.org/portal/%20sandy.html>

For additional disaster assistance resources, go to <http://www.nyssbdc.org/disaster.html>