



HURRICANE
PREPAREDNESS BUSINESS
HANDBOOK



Foreword

The Dickinson Chamber of Commerce has created the following document to assist businesses in preparation and recovery after hurricanes. Hurricanes have lasting effects on the business community and residents. The following information is provided to assist in **hazard mitigation**. We welcome any additional feedback or suggestions to improve this document, details may be submitted to: DickinsonTxChamber@gmail.com

Emergency Contact List

An Emergency Contact List is provided at the end of this document. This list provides potential services and contacts you may find helpful.

This document can assist your business through:

- Expediting recovery
- Employee safety
- Reduced insurance premiums
- Reduced economic loss
- Property protection
- Proactive decision making before a disaster



Planning

Planning ahead can save your business time and money. Structural damage, content damage and interruption of business operations and employee displacement can be minimized with proper planning.

- Review insurance policies with your agent to ensure adequate coverage..
- Establish written plans and procedures.
- Train employees on procedures and plans.
- Determine a list of supplies and equipment needed (heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, gas cans and fuel, storm shutters, chain saw, plywood and hand tools.)
- Designate an individual or alternative coordinator to implement the procedures.
- Establish a notification list of contacts to check their status during and after the disaster.
- Establish plans for protection of computers and documents. (at least 3 backups located in different places, if possible use secure online storage or google drive, etc)
- Develop a system for identification of employees (emergency vests with company name, logo, I.D. , etc)
- Establish an emergency communication line to be used by employees and their families to obtain status reports or information pertaining to available assistance.

Small Business Insurance Options

Business Income Coverage: the purpose of “business income” coverage is to place the insured, after the effects of the direct damage have been overcome through repair or replacement, in the same economic position as though the direct loss had not occurred. Business Income means the: a) net income (net profit or loss before income taxes) that would have been earned or incurred; and b) continuing normal operating expenses incurred, including payroll.

Extended Business Income: This additional coverage extends the “period of restoration” to the time at which business activity has fully recovered.

Extra Expense: This covers necessary expenses you incurred during the “period of restoration” that you would not have incurred if there had been no direct physical loss or damage to property. This might include: pick up, cleaning and transfer of partially damaged office contents to new location; rental for new location during the period of restoration, preparing temporary location (painting, electrical, partitions, carpeting, sign); bonuses and allowances to regular employees for travel and overtime; payroll for temporary employees;



office equipment rental pending permanent replacement of destroyed equipment; and expense of moving back to a permanent location.

When a **Hurricane Watch** has been issued do the following:

- Monitor News and media sources for official emergency information and instructions. Social media outlets often assist in sharing information.
- Move all important documents and records away from windows and floors. Place them in high locations such as tables or on top of cabinets. If your location is at risk of high water relocate or bring documents with you.
- Cover files and equipment with heavy plastic sheeting and duct tape down.
- Arrange to pay employees in advance while banking institutions are still open.
- Notify local authorities that the building will be vacant, if an alarm has been activated, or if a security detail will be present.

Building Exterior Preparation

Beginning of each hurricane season:

- Clean drains, gutters and downspouts of buildings.

When a **Hurricane Watch** is issued:

- Remove antennas and loose objects from the roof and exterior of the building.
- Install shutters over glass doors and windows. Use protective material such as ½ inch plywood or thicker. Make sure plywood is flush against the wall and tight. Hardware stores carry clips that aid in the installation and removal of plywood.
- Bring in all display racks, signs, or other loose objects left outside that may become airborne.
- Remove all outdoor signs, such as ones that swing or may cause damage in strong winds.
- Cloth awnings may be damaged, remove if possible.
- Secure all items that cannot be brought inside.
- Secure first floor doorways with sandbags, duct tape, or heavy plastic to reduce the risk of wind driven rain from entering the building.



Building Interior Preparation

Beginning of each hurricane season:

- Inspect all emergency equipment (fire equipment, first aid and so forth) and replace any faulty or missing items.
- Test and service the building's emergency power generator under load.
- Repair any leaks in ceilings, walls, doors, and windows.

When a **Hurricane Watch** is issued:

- Move merchandise, equipment and furniture from nearby windows and skylights to protect them from water damage.
- Clear all desk and table tops of small loose items.
- Remove pictures and plaques from walls.
- Disconnect all electrical appliances and equipment.
- Box or place any loose papers, books, hanging plants etc., in desk drawers or storage cabinets.
- Relocate as many files, boxes, computers, and other office equipment as possible to the innermost portion of the building or to a designated offsite safe place.
- Remove contents of lower file cabinet drawers on ground floor and secure contents at a higher elevation.
- Cover merchandise, office machines, computer terminals and other office equipment and furnishings with heavy plastic and secure with duct tape.
- Close and lock all windows; draw the blinds or drapes.
- Turn off the circuit breaker for all electricity, except for refrigeration, and lock all doors when you leave.
- Take into account beforehand how this may affect your alarm system.
- Clean out all refrigeration of food that can spoil.



Supplies Checklist

Purchase all needed supplies in advance. Keep all tools in an easy to access location.

Business Supplies	
Heavy plastic sheeting	Duct tape
Masking tape	Sandbags
Emergency generator	Storm shutters
Chain saw	Large pieces of plywood
Hand tools	Cellular phone, battery charger and automobile adapter
Hurricane Survival Handbook	Zippered gallon bags
Vacuum tight storage bags	Plywood clips
Bleach	Cleaning Supplies
Large Garbage bags.	Gloves & safety glasses
Box fans	Superglue

Employee Supplies	
3 day supply of bottled water	Flashlights
Non-perishable food. (3 day supply)	Battery operated radios
First Aid Kits (in water tight bags or container)	Extra batteries
Paper cups, plates and utensils	Cash or travelers checks
Matches in waterproof containers	Sterno can (small cans used to heat at buffets)
24 hour candles	Solar lamps
Gas/ Charcoal/ wood grill and fuel for cooking	Utility knife
Hand Sanitizer	
Cell phones with extra batteries or chargers	Bath Tissue



Evacuation

Evacuation can be time consuming; however, with proper planning you can minimize the risks and the frustration. To insure your safety, plan your escape route early. Contact local emergency management personnel to confirm low points and flooding history of your planned route. Emergency management personnel can also provide estimates on the number of hours it would take you to evacuate to a safe area during an evacuation.

- When preparing to evacuate you should do the following:
- Have your car checked
- Fill your gas tank
- Get cash
- Take your survival supply kit (including energy bars, water, etc)
- Take your important papers with you (or make sure they are in a safe place)
- Take maps and evacuation route information
- Take your cellular phone

Recovery

As stated earlier, one of the best defenses against the devastation of a hurricane is preparation. Preparation helps to minimize damage, thereby, speeding up the recovery time. By providing detailed plans of action, disaster plans become one of the key preparation tools. Your hurricane response plan should specify what actions are necessary before, during and after a disaster, who is responsible for initiating each action, and what additional resources are needed. After a hurricane, a business will rely heavily on the recovery section of its plan.

Because of the direct link between local business recovery and the community, a speedy recovery by businesses after a hurricane is vital. Businesses create and sustain the economic vitality of a community by providing employment, goods, and services. One of the key elements to assuring a speedy and successful recovery is a business recovery plan.

All plans, regardless of the size of the business or number of employees, should be tested to insure that all contingencies have been considered. You must also be aware of the impact of the disaster on your employees. Make sure you allow time for employees to respond to the needs of their families and homes. To the extent possible, predetermine leave policies to be activated for the recovery period.



Disaster Recovery Team

A **Disaster Recover Team** can reduce stress, improve recovery efficiency and save money. Depending on the size of your staff positions may be shared or multiple staff may be designated, but one should always be the leader.

- **Operations Manager** will designate, oversee and be the final decision maker and collector of information. All designated staff will report to the operations manager. The **Operations Manager** will contact emergency services, insurance, leaseholders, landlords, etc.
- **Customer Liaison** will communicate with customers and assist customers if your business is capable of being open at any capacity. If not they will provide details via social media, marketing, and communicate by phone to customers any changes outside normal operation. This may include letting customers know if orders or services will be interrupted and when they will resume. This will help with customer retention and maintain a connection with customers.
- **Staff Liaison** will communicate with staff. They will provide information on business needs, payroll information, supply assistance (if business is a distribution point). They will direct staff to the recovery captain to assist in clean-up.
- **Damage Assessor** will directly work with the **Recovery Captain** and **Operations Manager**. This person will be in charge of recording and documentation of anything that cannot be salvaged. They will work to record costs, dates, serial codes, etc. They help direct the Recovery Captain in decision making.
- **Recovery Captain** will direct staff in the clean-up and salvaging of merchandise, equipment, hardware and assets. Any major items will be reported to the **Damage Assessor**. The Recovery Captain will supervise and direct staff to areas that need to be cleaned up, supervise **SAFETY** by ensuring proper **personal protection equipment** is being worn (gloves, eyeglasses, proper shoes and clothing.)

Please See next page for team structure chart.



Emergency Contact List

Galveston County Veterans Services	
Phone	(409)-766-2448
Fax	(409)-766-2294
Address	9850 Emmett F. Lowry Expy, Suite B-100, Texas City, Tx 77591
Website	http://www.galvestoncountytexas.gov/vs/Pages/default.aspx
Assistance Type	Death, pensions, insurance settlements, and adjustments to home mortgages held by the Department of Veteran’s Affairs.

Galveston County Office of Emergency Management	
Phone	281-309-5002 or 24-Hour-On-Call: (888)-384-2000
Fax	888-534-5607
Address	1353 FM 646 Rd West, Suite 201, Dickinson, TX 77539
Website	https://gcoem.org/
Assistance Type	General hurricane information, shelter locations and evacuation route maps.

Economic Development Administration (Austin – Texas Region)	
Phone	512-568-7732
Email	rpeche1@eda.gov
Address	903 San Jacinto, Suite 206, Austin, TX 78701
Website	https://www.eda.gov/
Assistance Type	Disaster loans and grants to public and nonprofit organizations to assist businesses with recovery efforts.

Galveston County Small Business Development Center	
Phone	(409) 933-1414
Email	areid2@uh.edu
Address	319 E. Galveston St., League City, TX 77573
Website	https://www.sbdc.uh.edu/sbdc/Galveston_County_SBDC.asp
Assistance Type	Business counseling, Business Loans, additional assistance.



Texas A&M AgiLife Extension	
Phone	(281)-534-3413 or (281)-534-4053
Email	galveston-tx@tamu.edu
Address	4102-B Main St, La Marque, TX 77568
Website	https://galveston.agrilife.org/
Assistance Type	Agriculture, Horticulture and Natural Resources, Environmental Stewardship, Youth Development Family and Community Health, Community and Economic development