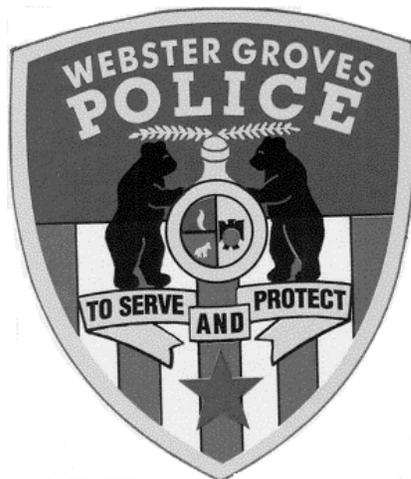


Webster Groves Police Department

Emergency Planning and

Recovery Guide for

Small Businesses



This manual was designed to protect the businesses and employees of Webster Groves in the event of a natural or technological disaster. This will help businesses use the necessary tools to be able to stay in business by proper preparation.

The definition of a disaster is any type situation that endangers life and property to a degree that a concentrated effort of emergency services be coordinated on a large scale to contain the situation. (City of Webster Groves EOP, xi) Examples of a natural disaster that the City of Webster Groves would face would be tornadoes, floods, earthquakes, severe storms, or heat waves. Technological hazards would include fire or explosions, large scale civil disobedience, public health emergency, terrorism, hazardous materials incident, transportation incident, and widespread power failure. (City of Webster Groves EOP, BP-1)

If at home when a disaster strikes, most of us will be able to manage with the food and supplies we have on hand, even without proper preparation. Your place of employment probably is not prepared like the way we are at home. Many of you may live a considerable distance from where you work, and rarely is anyone in reasonable walking distance to home. Depending on the disaster or conditions afterwards you may be unable to leave work. It is vital that a business be well prepared for the safety of its employees and for the well being of the continued operation of the business.

The Department of Homeland Security (DHS) sums it up best by the following: “If businesses are ready to survive and recover, the nation and our economy are more secure. America’s businesses form the backbone of the nation’s economy; small businesses alone account for more than 99% of all companies with employees, employ 50% of all private sector workers and provide nearly 45% of the nation’s payroll. A

commitment to planning today will help support employees, customers, the community, the local economy and even the country. It also protects your business investment and gives your company a better chance for survival.” (ReadyBusinessBrochure.pdf, para. 3)

The figures vary, but an astounding number of small businesses do not stay in business after a disaster, with many never reopening their doors. In an article of *Disaster Recovery Journal*, it reveals the astounding loss of small businesses due to Hurricane Katrina. “Across the Gulf Coast, as many as 200,000 small businesses were closed. In the New Orleans region, some 71,000 businesses were affected. According to the 2002 Census nearly 90 percent of New Orleans-area residents were employed by small businesses. Their annual payroll reached \$7.75 billion in New Orleans.” (Ballman, 2005, “Heart of the City is Gone” Small Business Struggle to Rebuild After Katrina, para. 10)

This is why it is vital to have an emergency plan, especially for a small business.

### **Planning**

The most important thing you can do is to plan ahead. The goal is to stay in business, and reopen your doors as soon as possible. There are many resources available to businesses on the internet. This will be a summary of how you can properly prepare for you and your employee’s safety, and the well being of your business. This will cover how you can prepare yourself, and what kind of response to expect from local, state, and federal authorities after a disaster. There are numerous grants and loans available to small businesses to help with recovery. Some will be listed, however there are too many to list so additional resources will be provided so you may plan ahead before an incident.

While planning for a disaster may seem like a daunting task because you do not know where to start or what you need to do to prepare, the process can be broken down into four smaller, more manageable tasks. A brief description of the steps will follow.

1. Assess your business needs – What hazards are you at risk of?
2. Plan to stay in business – How quickly can your business recover and reopen your doors?
3. Talk to your people. – Do your employees know the procedures to stay safe?
4. Protect your investment. – What do you do to protect your company and assets?

The first step of assessing your business' needs requires you to be aware of what disasters can happen in your area. Examples of these are listed in the first paragraph of this manual. It is important to remember that anything is possible, and you have to be prepared for everything.

### **Emergency Action Plan**

The next step is to plan to stay in business. The number one thing for this step is to develop an Emergency Action Plan. This is the most critical aspect of keeping your employees safe and your business running. Most companies should already have one in place as required by Occupational Safety and Health Administration (OSHA). It can be written or verbal, depending on the size of your company. Remember, **NOTHING IS MORE IMPORTANT THAN THE SAFETY OF YOU AND YOUR EMPLOYEES.**

Simply stated, Files and material objects can be replaced, people cannot be.

One critical aspect of recovery efforts is having a “Continuity of Operations Plan”. While this practice is highly recommended, it is not nearly practiced enough. This is the plans and backup plans that are needed to keep your business running. This

also accounts for what you do if you cannot get supplies or you cannot ship out your product to your customers. A major factor that accompanies most disasters is the loss of utilities. Dwight D. Eisenhower realized the importance of this, and created a plan so that the Federal Government could continue operating in the event of a nuclear attack during the Cold War. There are many sources available to businesses on how to prepare a Continuity of Operations Plan. For example, the Federal Emergency Management Agency makes a template available to everyone, as well as Continuity of Operations awareness courses via the internet. This template, as well as the instructions, is available at: <http://www.fema.gov/government/coop/index.shtm>.

Employees are a company's most valuable asset. A plan must be in place to guarantee the safety of employees. Make sure employees have a way of communicating after a disaster. Establish someone that they can contact out of town to check-in if you are separated. Employees with special needs may need assistance, which would require a plan to assist them out and some may need to be assisted after a disaster. Additional ideas are available from: <http://www.ready.gov/business/plan/emerplanning.html>.

### **Evacuation**

Any type of disaster may cause the need for evacuation or staying in without being able to leave. During an evacuation, you probably will not have time to gather belongings or important documents. Place these items in a backpack or easy to carry bag that you would be comfortable carrying a long distance, if needed. Each employee should have their own if they have special personal needs, and to have ample food and water.

**Evacuation Kit**

- Battery operated radio and flashlight with extra batteries
- Bottled water and nonperishable food (energy or granola bars)
- Employee emergency contact list with personal information (blood type, other family member contact, etc)
- First aid kit
- Customer contact list
- Raingear or Mylar blanket
- Keep copies of important records such as site maps, building plans, insurance policies, employee contact and identification information, bank account records, supplier and shipping contact lists, computer backups, emergency or law enforcement contact information, and other priority documents in a waterproof, fireproof portable container.  
  
\*\*\*Store a second set of records at an off-site location.

([http://www.nyc.gov/html/oem/html/businesses/businesses\\_gobag.shtml](http://www.nyc.gov/html/oem/html/businesses/businesses_gobag.shtml), para. 2)

**Evacuation procedure**

The procedures that you establish should be discussed and practiced with employees on a regular basis. Ensure that all new employees are notified of the procedures and make sure everyone is kept up to date of any changes. You must have specific evacuation routes mapped out. It is critical to fully practice the evacuation plan on a consistent basis. Several benefits can be accomplished by doing this. All employees can know the routine and routes. It is important to have more than one emergency exit planned out, in case an exit is unable to be accessed. After a disaster, exits may be

blocked, there may be visibility problems, or fire can result in panic to unprepared employees. Another result is that you may find that something did not work the way it was planned. This gives you the opportunity to analyze the plan and make necessary changes, before a disaster strikes.

It is recommended to have an evacuation checklist to secure your files, building, equipment, and safety of employees. Be sure to lock all doors and windows prior to leaving. Be prepared and take everything you need, as it may be some time before you could return. A location outside of the business should be planned for all employees to meet to ensure that everyone is accounted for. It is critical to pre-appoint someone who has the authority to authorize an evacuation, **unless told to do so by authorities or the threat of imminent danger**. Assign responsibilities to capable people to assist elderly or disabled, evacuate needed supplies, and any other specific tasks. (Emergency Planning: A Guide for Small and Mid-Sized Companies, 10-11)

In the event of a disaster, local television and radio stations will list shelters that you can go to. If habitable, the Webster Groves Recreation Complex located at 33 E. Glendale will be operated as a shelter, as it has in the past.

### **Shelter in place**

Sometimes you may be required to stay at your business, and not permitted to go outside. A plan must also be created for this and practiced as well. If properly prepared for an evacuation, then you should already have the needed supplies. Additional information on developing a plan can be obtained from the Department of Homeland Security by clicking on the following link.

<http://www.ready.gov/business/plan/shelterplan.html>

A list is provided below of what is recommended to have in case of a disaster. Since every business is unique, this must be adjusted to meet your individual needs. It is highly recommended that each person have adequate food and water for three days. Usually in a disaster, local authorities have to deal with more than they can handle. It could be a while before they could respond to assist you, and also allow time for outside agencies to respond to the area.

- Water – It is recommended to store one gallon per person per day. This will be used for sanitation and for drinking. Another option is chlorine bleach and a dropper to treat water.
- Food – A three day supply per person. This needs to be non-perishable. Examples would be canned, freeze dried or Meals Ready to Eat (MRE)
- Can opener – If needed
- Paper plates, cups, and utensils
- Battery powered flashlights and radio
- Blankets or extra clothing depending on the season
- Paper and writing instrument
- Extra batteries
- First Aid kit
- Whistle – To signal for help (ONE PER EMPLOYEE)
- Dust or Filter Mask (ONE PER EMPLOYEE)
- Tools – To turn off utilities or other specific needs
- Personal Hygiene items – This should include moist towelettes for sanitation, toothbrush and paste, soap, toilet paper, Feminine products, and others
- Plastic sheeting and duct tape – Used to seal the room
- Garbage bags and ties for personal sanitation
- Extra set of keys for building, car, and business
- Important documents, records, insurance policies, employee contact and emergency information, bank account information, and any other critical paperwork. Keep in a fireproof, waterproof place. Duplicate copies should be kept at another location.
- Any other supplies needed specific to your business

([http://www.ready.gov/business/\\_downloads/emergency\\_supplies.pdf](http://www.ready.gov/business/_downloads/emergency_supplies.pdf) and

[http://www.nyc.gov/html/oem/html/businesses/businesses\\_gobag.shtml](http://www.nyc.gov/html/oem/html/businesses/businesses_gobag.shtml))

If you share a building, or even a strip mall, be sure to talk to the other businesses so that everyone is on the same page when a disaster strikes. Everyone can work together, and help one another

As said many times already, it is essential that the plan is reviewed on a regular basis. At the very least, it is recommended at least yearly. This is subject to change in the event of any significant changes to the structure of the company.

(<http://www.ready.gov/business/plan/emergencyplanning.html>)

The next step is to talk to your people. What is meant by this is that employees need to be involved in the process of planning and recovery so that they accept ownership and responsibility to the plan. This involves getting their input to the plan, assigning responsibilities, practicing the plan, and developing a plan to assist those employees that require assistance. Another necessary planning tool would be to send multiple employees to be trained in CPR and first aid. It is also recommended that employees be sent to additional training such as disaster recovery, hazardous materials (if applicable), various emergency management courses, and more.

Since its inception in 1979, FEMA has become a leader in developing and teaching courses in emergency management. Currently FEMA is expanding its training and education capabilities through distance learning programs. (Haddow 165) These courses are free of cost and available at: <http://www.training.fema.gov/EMIWeb/IS/>

The last step is how to protect your investment. There are many ways to do this, some that do not cost anything to some that require you to invest for the future. There are many things you can do to physically prepare your place of employment for a disaster. There are several inexpensive, but potentially lifesaving ways to prepare. The simplest way is to make sure that the building has fire extinguishers, and smoke alarms. If cost effective, it may be a good idea to have an automatic sprinkler system installed, fire hoses, fire doors, or closed circuit TV installed. It is also a good idea to post maps of the

floor plan with marked evacuation routes in case customers or other non-employees are in the building at the time of a disaster. Additional ideas on ways to prepare can be found at: [http://www.ready.gov/business/\\_downloads/cost.pdf](http://www.ready.gov/business/_downloads/cost.pdf). Another important factor is to make sure your insurance is up to date, and that it covers any new equipment you may have gotten since your last renewal. The DHS has forms available that can help you prepare. The insurance Discussion Form helps you get organized to determine your insurance needs. It is available at:

[http://www.ready.gov/business/\\_downloads/insuranceform.pdf](http://www.ready.gov/business/_downloads/insuranceform.pdf).

These days, computers are the heart and soul of most businesses. Without them, many companies would be lost. The Computer Inventory Form has spaces to log all of your hardware so that it can be used for replacement and insurance purposes. This is available at: [http://www.ready.gov/business/\\_downloads/computerinventory.pdf](http://www.ready.gov/business/_downloads/computerinventory.pdf).

Some examples of other things that can be done at no cost are to contact your insurance agent to insure that you are properly covered, decide an alternate business location in the event that the building is damaged, and whom you can use to make repairs in an emergency. There are many more no cost solutions available.

([http://www.ready.gov/business/\\_downloads/cost.pdf](http://www.ready.gov/business/_downloads/cost.pdf))

A reason that many small businesses fail is that their files and data become lost in a disaster. Whether due to power outage, flood, or fire, it is vital that all your information be backed up frequently. There are many methods available today from inexpensive to very expensive that you can do to backup and recover your data. It is important to remember this could be the difference between staying in business and closing your

doors. It may be wise to invest a little extra. If feasible, it is highly suggested to have an offsite location where files can be retrieved, and the business can continue its operations.

Although a generator may seem like an excessive cost in the beginning, it is a small price to pay if it saves your business. We are all familiar with St. Louis' hot summers and cold winters. The two storms of 2006 have showed us that many of us could be out of power for weeks. Not only does this affect living conditions, it could shut down a business. Some companies could not survive a two week shut down. It may be a good idea to have a generator installed to continue operating or if your stock is perishable. It is a good idea to have a professional assist with determining your needs and installation. You must decide what is important to keep operating. This could be lighting, appliances, alarm system, air conditioning and heat, sprinkler system, or others. Based on what your plan is, it will determine what size generator you need. You must make sure that the generator is installed properly and that the exhaust gases must be directed outside. (<http://www.fema.gov/plan/prevent/howto/how2022.shtm>) Many people die in St. Louis each year from improper ventilation of generators by placing them inside or in a garage. Many people also build fires or use gas or charcoal grills indoors, which proves to be equally as deadly.

### **Planning Conclusion**

While it may seem that the planning section was involved, it is critical for the next two steps to take place properly. With proper planning, the response and recovery will be more efficient and you can open for business sooner.

FEMA has a section of their website that focuses on preparing your business. This covers everything including preparing for specific disasters, protecting your records

and inventory, as well as other information. This site is available at:

<http://www.fema.gov/plan/prevent/howto/index.shtm>.

### **Response**

As stated earlier, local authorities may not be able to respond to assist you immediately, or may have difficulty in getting to your location in a wide scale disaster. Also, they will probably be dealing with more than they can handle. This is why it is critical to have an emergency supply kit, medical and CPR training, and disaster recovery training for businesses.

The City of Webster Groves has an Emergency Operations Plan (EOP) that can be activated immediately after a disaster. City employees are aware of their responsibilities, as well as the plan in the event of a disaster. The city has an Emergency Operations Center (EOC) that is always prepared and can be activated immediately. If needed, alternate locations are established.

The Mayor has the authority to declare a state of emergency and to request assistance from state of Missouri. If a disaster is so large or the cost of the damage is more than the City of Webster Groves can handle, the Mayor will contact the Governor of Missouri. He will then contact the State Emergency Management Agency (SEMA), and if needed, the National Guard. If after the State response, the situation still cannot be handled, the SEMA and the Governor will contact the President to request that he declare a presidential major disaster declaration. The request is sent to FEMA, where they review it and forward it to the President with recommendations so that he can make a decision. If he declares a disaster, FEMA then dispatches 32 federal departments and

agencies. This also makes federal disaster assistance programs available to victims.  
(Haddow 77) (City of Webster Groves EOP, BP-5)

### **Local Response**

The Webster Groves Police Department operates with four to ten officers at a time, as well as command staff. In a wide scale disaster, officers will probably be overwhelmed with calls and may have a delayed response. The Webster Groves Fire Department has an ambulance, a rescue pumper, a ladder rescue, and command vehicles. Due to having so few trucks, a response may be slow and this shows that the need to have employees trained in first aid and CPR is necessary. The city has verbal and written mutual aid agreements with surrounding cities; however it is important to remember that in a wide scale disaster, they may be unable to assist us due to having their own situations.

The EOP establishes guidelines for accurate and quick dissemination of information to the media by television, radio, and newspaper. To ensure that the information is accurate, reports to the media will come from the Mayor only.

### **Recovery**

Hopefully, with proper planning, the recovery process should go smoothly and you can reopen for business shortly after the disaster, or the ultimate goal, to stay open. There is a lot of assistance available to small businesses after a disaster. It is important to know where to turn to after a disaster, but before one strikes. The recovery period can last days or years, depending on the scale of the disaster. Recovery is defined as the

period of time during which activities are undertaken by individuals/departments to provide for the welfare of the people following a disaster and/or emergency. (City of Webster Groves EOP BP-3)

This is the time for cleanup and to make repairs, as well as get your business back in order to reopen. FEMA has developed an extensive website on how to recover after a disaster. It is available at: <http://www.fema.gov/business/recovery.shtm>. This website provides an extensive checklist for creating a Business Recovery Plan and what to do if your business is damaged. There are many loans and grants available to small businesses to help with recovery efforts. Some of these programs are available from FEMA, the Small Business Administration, and other federal agencies.

If you do nothing else at all to prepare, as a minimum you should have an emergency supply kit, make an emergency plan, and be aware of what disasters could occur and the response that would follow.

## **ADDITIONAL RESOURCES**

Business.gov

[http://www.business.gov/topic/Emergency\\_and\\_Disaster\\_Planning](http://www.business.gov/topic/Emergency_and_Disaster_Planning)

FEMA

<http://www.fema.gov/> - Main website

<http://www.fema.gov/business/index.shtm> – Protection and Recovery

<http://www.fema.gov/government/coop/index.shtm> - Continuity of Operations Programs

<http://www.training.fema.gov/EMIWeb/IS/crslst.asp> – Training courses

Ready.gov

<http://www.ready.gov/business/index.html> – Disaster preparation

Ready New York

<http://www.nyc.gov/html/oem/html/businesses/businesses.shtml> - Disaster preparation

Small Business Administration

<http://www.sba.gov/> - Preparedness and recovery

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**EMERGENCY CONTACT NUMBERS**

Police, Fire, and Ambulance	911
Non-Emergency	314-963-5400
Ameren U.E.	314-342-1000
AT&T Business repairs	1-800-286-8313
Laclede Gas	314-621-6960
Metropolitan St. Louis Sewer District	314-768-6260
Missouri American Water	1-866-430-0820
Missouri Regional Poison Center	1-800-222-1222 or 314-772-5200
National Weather Service *To report severe weather only	1-636-447-1733
Report toxic chemical spills, oil spills, and Terrorist threats	1-800-424-8802

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