



# FROM OF RISK RESILIENCY

Small business means BIG business to America's economy.

There is no community immune from potential disasters.

Hazard mitigation is a good investment.

**LOUISIANA PREPARED MEANS LOUISIANA RESILIENT.**





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FROM  
**RISK**  
RESILIENCY

EDUCATE  
to  
**MITIGATE™**



## DEAR LOUISIANA BUSINESS OWNER,

What makes your business work?

What represents a threat to the viability of your business?

Understanding the role of preparedness, hazard mitigation, response and recovery when faced with the potential of a natural disaster or man-made incident can be critical to your business's ability to successfully withstand future disasters and bounce back quickly when a disaster strikes. The emergency management community calls that resiliency.

Availability of emergency funds after a disaster, loss of important vendor relationships, damage to your facilities — those are risks that might potentially strike any business, regardless of its location.

The good news is this: These are risks that can often be addressed.

This guide draws on the experience of Louisiana businesses and the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP), with input from LSU's Stephenson Disaster Management Institute (SDMI) and other resources. Taking advantage of the strategies, mitigation measures and business continuity suggestions in these pages does not guarantee resiliency. What they offer are some valuable and often inexpensive ways to reduce risk.

There is no place completely immune to the possibility of natural disasters. Louisiana businesses have learned from past events and are willing to share their ideas.

This guide provides you with expert insights and advice throughout this document to help you access important resources you can use now to make your business stronger, mitigate vulnerabilities, and become better equipped to face the future.

We all recognize the role businesses have in the viability of our state.

We understand collectively that in the face of disaster, communities only come back — recover — to the extent the businesses that sustain them are open, providing jobs, goods and services that ensure vibrant, economically healthy villages, towns and cities.

If you are able to make any of the measures offered here a part of your planning and operations, we believe you will benefit, as will those who depend on your operations.

We encourage you to read and seriously consider how preparedness, hazard mitigation and pre-disaster planning can help make your business or organization more resilient.

Best regards,



Kevin Davis

*Director, Governor's Office of Homeland Security  
and Emergency Preparedness*

For updated information on Business Plans and Mitigation Plans, go to [getagameplan.org](http://getagameplan.org) and click on the links below.



family  
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business  
PLAN

mitigation  
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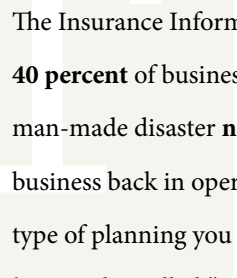
kids  
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find us on the web!  
[getagameplan.org](http://getagameplan.org)



1

FROM  
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The Insurance Information Institute estimates that **40 percent** of businesses affected by a natural or man-made disaster **never reopen**. Getting your business back in operation will depend on what type of planning you do today — **before a disaster hits** — also called “steady state” planning.

**Hazard mitigation is any sustained actions taken to *eliminate or reduce* risk to people and property from natural and man-made disasters.** Mitigation measures are meant to **reduce the impacts** of hazards when they occur. Hazards can include a range of naturally occurring events, such as floods, severe storms and hurricanes, in addition to man-made hazards resulting from accidents or operational failures.

THE VALUE OF  
HAZARD MITIGATION

## THE VALUE OF HAZARD MITIGATION

The role of the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) Community Education and Outreach (CEO) program is to encourage Louisiana leaders and citizens to break the cycle of destruction, rebuilding and new destruction. That cycle can be broken by implementing mitigation best practices and empowering people with "how to" information to make better decisions that save lives and property.

**Hazard mitigation planning** is the process states, communities, businesses and individuals undertake to determine what risks they face from natural and man-made hazards, as well as the **best ways to reduce or eliminate** the potential for loss of life, property damage and disruption of economic activities.

The **payoff** for sound mitigation practices is **significant**. Mitigation measures can be as simple as trimming trees and limbs or installing shutters, but can also include drainage enhancement, elevating buildings, securing rooftops, reinforcing walls and floodproofing.

**Knowing which hazards** you are potentially susceptible to is the first step. Are you in an area that's prone to flooding, tornadoes or hurricanes? Has your building previously flooded or been damaged by wind?

Government leaders are challenged with determining

how they can protect citizens and property.

Every parish is required to have a parish mitigation plan that is similar to the State Hazard Mitigation Plan but is focused on potential hazards at the parish level or, in some cases, individual community level. You can view your latest plan at your parish Office of Emergency Preparedness (OEP) and Homeland Security. For a contact list, go to [www.getagameplan.org/contact.htm](http://www.getagameplan.org/contact.htm).

While individual businesses are not eligible to apply directly through the Hazard Mitigation Assistance (HMA) program, there are funds available through which state agencies, tribal governments, local governments and private nonprofit organizations are eligible. Some of those funds, through an eligible applicant, may be used to mitigate private structures.

There are two overall types of mitigation grants administered by GOHSEP. Those that are available immediately after a disaster fall under the FEMA Hazard Mitigation Grant Program (HMGP). Grants that are available when federal funds are authorized through the Flood Mitigation Assistance (FMA) Program, Repetitive Flood Claims (RFC) and Severe Repetitive Loss (SRL) Pilot Program are non-disaster grant programs awarded through a competitive process. Eligible applicants (local governments, tribal governments, some nonprofits and state agencies) are encouraged to participate. You should encourage your local governmental leaders or other eligible applicants to actively pursue Pre-Disaster grants and look for ways to meet local match funding requirements



through projects already being planned to benefit your community.

For more information on Hazard Mitigation Project Funding in your area, contact the local OEP office in your parish. You can also go to [www.getagameplan.org](http://www.getagameplan.org), click on the Mitigation Plan link and read through the hazard mitigation grant brochures.

**Business resumption** is key after a disaster and requires a careful assessment of how your business operates. You'll need to determine who on your staff, as well as what materials, equipment and procedures, are essential to keeping your business running and downtime to a minimum. Lost jobs, business interruptions, repair and construction can hold you back from resuming day-to-day operations. That's why business resiliency should be a high priority.

In general, at risk are all of your **business' assets**, whether they are your physical building, data or equipment. Identifying these assets, placing a value on them and understanding what functions are essential to your day-to-day operations will help you determine which are most important. Your accountant, building manager and IT professional can help. Contacting your insurance agent and finding out what's covered and what's not is also a good idea.

**ELIGIBLE APPLICANTS**

	FMA	RFC	SRL	HMGF
State Agencies	•	•	•	•
Tribal Governments	•	•	•	•
Local Governments	•	•	•	•
Private Nonprofit Organizations				•

**NON-DISASTER ANNUAL GRANTS**



FMA  
FLOOD MITIGATION ASSISTANCE



RFC  
REPETITIVE FLOOD CLAIMS



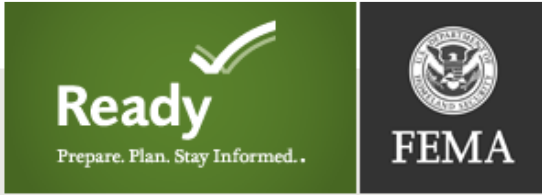
SRL  
SEVERE REPETITIVE LOSS

**POST-PRESIDENTIALLY DECLARED DISASTER GRANT PROGRAM**



HMGF  
HAZARD MITIGATION GRANT PROGRAM

	FMA	RFC	SRL	HMGF
At-Risk Property Acquisition and Structural Demolition	•	•	•	•
At-Risk Property Acquisition and Structural Relocation	•	•	•	•
Structure Elevation	•	•	•	•
Mitigation Reconstruction			•	
Dry Floodproofing of Historic Residential Structures	•	•	•	•
Dry Floodproofing of Non-Residential Structures	•	•		•
Minor Localized Flood Reduction Projects	•	•	•	•
Structural Retrofitting of Existing Buildings				•
Non-Structural Retrofitting of Existing Buildings and Facilities				•
Safe Room Construction				•
Infrastructure Retrofit				•
Soil Stabilization				•
Wildfire Mitigation				•
Post-Disaster Code Enforcement				•
5% Initiative Projects				•
All Hazards Hazard Mitigation Planning	•			•
Management Costs	•	•	•	•



CONTACT US MORE LANGUAGES FAQs FEMA.GOV

**BE INFORMED**

What to do before, during, and after an emergency.

**MAKE A PLAN**

Prepare, plan and stay informed for emergencies.

**BUILD A KIT**

Build a kit for disasters to be prepared.

**GET INVOLVED**

Find opportunities to support community preparedness.

**BUSINESS**

Plan for and protect your business.

**KIDS**

Fun and games for

## BUSINESS IMPACT ANALYSIS (BIA)

According to FEMA, your BIA should identify the operational and financial impacts resulting from the disruption of business functions and processes, including loss of staff, supply chains and cash flow. Impacts to consider include:

- Lost sales and income
- Delayed sales or income
- Increased expenses (e.g., overtime labor, outsourcing, expediting costs, etc.)
- Regulatory fines
- Contractual penalties or loss of contractual bonuses
- Customer dissatisfaction or defection
- Delay of new business plans

Source: Ready.gov ([www.ready.gov/business-impact-analysis](http://www.ready.gov/business-impact-analysis))

**Ready Business. Business Impact Analysis Worksheet**

Department / Function / Process \_\_\_\_\_

**Operational & Financial Impacts**

Timing / Duration	Operation Impacts	Financial Impact

**Timing:** Identify point in time when interruption would have greater impact (e.g., season, end of month/quarter, etc.)

**Duration:** Identify the duration of the interruption or point in time when the operational and/or financial impact(s) will occur.

- < 1 hour
- > 1 hr. < 8 hours
- > 8 hrs. < 24 hours
- > 24 hrs. < 72 hrs.
- > 72 hrs.
- > 1 week
- > 1 month

**Considerations (customize for your business)**

**Operational Impacts**

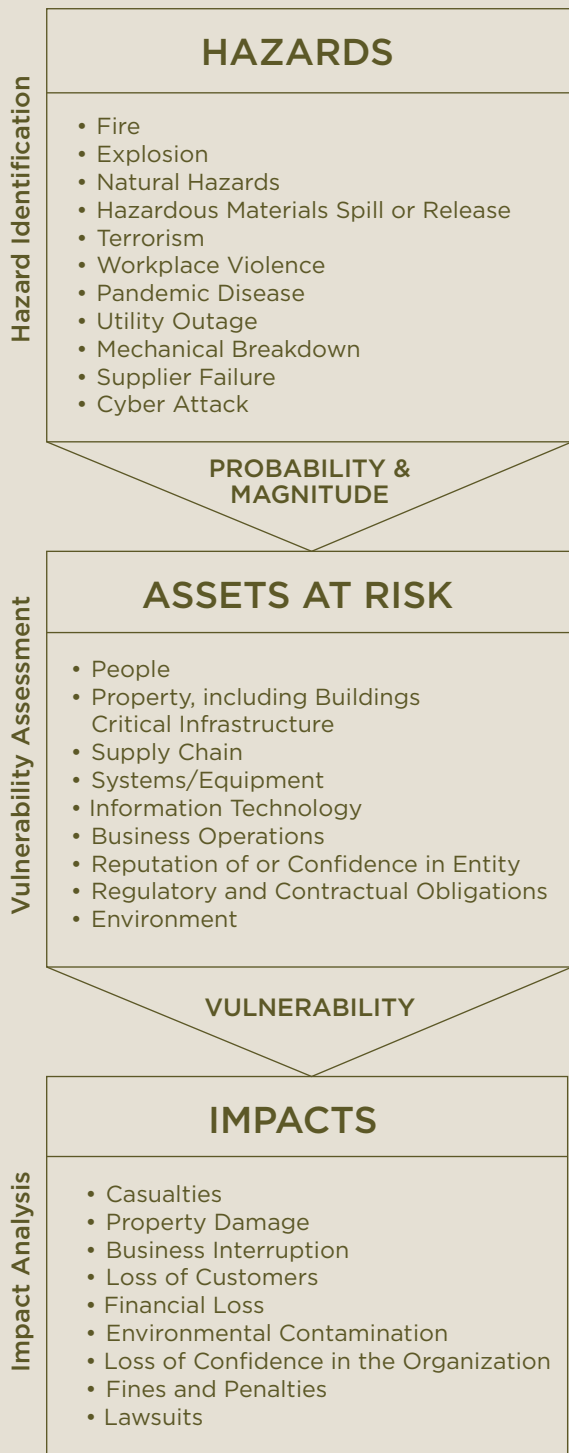
- Lost sales and income
- Negative cash flow resulting from delayed sales or income
- Increased expenses (e.g., overtime labor, outsourcing, expediting costs, etc.)
- Regulatory fines
- Contractual penalties or loss of contractual bonuses
- Customer dissatisfaction or defection
- Delay executing business plan or strategic initiative

**Financial Impact**

Quantify operational impacts in financial terms.

ready.gov/business

[www.ready.gov/business-impact-analysis](http://www.ready.gov/business-impact-analysis)



Source: [www.ready.gov/risk-assessment](http://www.ready.gov/risk-assessment)

## THE LSU AG CENTER DETERMINING RISK

### 1 Identify Your Assets

What's valuable to your organization? Is it your building, customer records, servers and computers, specialized equipment, etc? Is it your workforce, inventory or supply chain?

### 2 Note Potential Vulnerabilities

Is your equipment old and prone to failure?  
Can flooding and leaks damage your data?  
Are you in a low-lying area, prone to floods?  
Are you in a coastal high hazard area?

### 3 Identify Threats

Can a hacker access your system after a disaster? Can a hurricane, tornado or ice storm damage your roof, knock out your utilities or expose equipment to the elements? What happens if you are without power for hours? Days? Weeks?

Source: LSU AgCenter Research & Extension



FEMA's [www.ready.gov](http://www.ready.gov) and LSU Agcenter provide excellent resources for business and home preparedness.

## OPERATIONS PLANNING MEASURES

- **Identify** suppliers, shippers, resources and other businesses that you depend on.
- **Plan** what you will do if your business, plant or store is inaccessible.
- **Know** what you will do and how you will staff if employees have evacuated.
- **Determine** how you will ensure access to cash and payroll continuity.
- **Create** an emergency planning team.
- **Define** crisis management procedures and individual responsibilities.
- **Coordinate** with others.

## SECURE YOUR EQUIPMENT

- Conduct a **room-by-room walk-through** to identify equipment that needs to be secured.
- Elevate files, equipment and valuable inventory **off the floor** in case of flooding.
- Move or store equipment, furniture, personal belongings and appliances on an **upper level** of multistory buildings in the event of flooding.
  - › Or place equipment on **concrete blocks** at least 12 inches above projected flood elevations.
- **Attach** equipment and cabinets to walls or other stable furnishings.
- Place heavy or breakable objects on **low shelves**.
- Move computer workstations **away from large windows**.

Source: *Hazards and Threats*, [LSUAgCenter.com](http://LSUAgCenter.com)



## PRIVATE SECTOR PRE-DISASTER CHECKLIST

- ❑ Build relationships with community emergency managers and other recovery officials to have an active voice in the recovery process.
- ❑ Develop, test and implement business continuity and restoration plans. Take into account worker safety and health and potential employee unavailability or attrition due to a disaster.
- ❑ Educate and train employees to implement mitigation measures and preparedness activities consistent with business continuity plans.
- ❑ Use internal communications channels to inform employees about preparedness efforts for work that address individual and family needs.
- ❑ Carry adequate insurance to rebuild damaged facilities and to survive a disruption of work.
- ❑ Incorporate mitigation measures in design and construction.
- ❑ Mitigate risks from disasters by relocating from hazardous areas, hardening facilities and elevating critical infrastructure.
- ❑ Identify products, services and technical assistance that would be needed for recovery. Align these needs with business sector resources that can be available in a post-disaster environment.
- ❑ Participate and assume a leadership role in local recovery planning; articulate anticipated needs in a disaster and assist in identifying resources available to support recovery.

Source: FEMA National Disaster Recovery Framework (NDRF)





Involve all employees in preparedness planning.

## SAMPLE IMPROVEMENTS TO INCREASE PREPAREDNESS LEVELS

- **Ensure** sufficient communication systems are in place and operational.
- **Ensure** you have primary, secondary and out-of-the-area contact information for employees, vendors, customers and key stakeholders.
  - › **Develop** call-down (cascading) protocols to ensure those who need information are getting it.
- **Maintain** proper emergency supplies on-site.
- **Review** your insurance policy.
- **Evaluate** your information technology network.
- **Verify** that certain protection and backup mechanisms are in place.
- **Coordinate** with emergency response teams.
- **Compile** a kit that includes blueprints for key facilities and an emergency contact list (e.g. fire and police departments, psychologists, trauma specialists, etc.).
  - › **Ensure** employees know where the kit is located.
- **Confirm** that employees are familiar with your organization's emergency response plan and know who to contact in an event.
- **Schedule** a drill to test your emergency plan and continuity systems.
- **Make** development and implementation of a disaster plan a priority.

Source: FEMA ([www.fema.gov/privatesector/preparedness/small-medium-businesses.shtm](http://www.fema.gov/privatesector/preparedness/small-medium-businesses.shtm))



# CHECKLIST

- Identify hazards for your area.
- Know your business' assets.
- Determine vulnerabilities.
- Identify key staff members, equipment, suppliers, etc.
- Create an emergency planning team.
- Determine ways to secure your equipment.
- Assemble an emergency kit.
- Communicate risks and plans to employees.

Be sure that you have a family preparedness plan and encourage your employees to have one too.

Source: [www.ready.gov/are-you-ready-guide](http://www.ready.gov/are-you-ready-guide)

## RESOURCES

### Flood Maps from FEMA

[www.fema.gov/business/nfip/mscjumppage.shtm](http://www.fema.gov/business/nfip/mscjumppage.shtm)

### Hazus (FEMA's methodology for estimating potential losses from disasters)

[www.fema.gov/plan/prevent/hazus/index.shtm](http://www.fema.gov/plan/prevent/hazus/index.shtm)

### Insurance Information Institute

[www.iii.org](http://www.iii.org)

### Insurance Institute for Business & Home Safety

[www.disastersafety.org](http://www.disastersafety.org)

### LSU AgCenter

[www.lsuagcenter.com](http://www.lsuagcenter.com)

### Ready.gov

[www.ready.gov](http://www.ready.gov)

### Red Cross Ready Rating Program

[www.readyrating.org/HowItWorks.aspx](http://www.readyrating.org/HowItWorks.aspx)



FROM  
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**I**n the event of a disaster, how will you **protect your business** and employees? Do you have a **plan** in place? If not, your business is vulnerable to the negative impacts of a disaster. By **mitigating risk and preparing** for a natural and man-made hazard, you'll be putting your business in a position to respond to a range of threats, whether a hurricane, ice storm, tornado, flood or any of the 11 hazards identified in the *State Hazard Mitigation Plan (SHMP)*.

- + Flooding
- + Hailstorm
- + Hurricane
- + Tornado
- + Ice Storm
- + Storm Surge
- + Subsidence
- + Wildfire
- + Dam Failure
- + Levee Failure
- + Hazardous Materials Incident

FROM BUSINESS  
RISKS TO BUSINESS  
RESILIENCY

## STATE HAZARD MITIGATION PLAN

The **SHMP identifies** hazards and **guides** implementation of hazard mitigation measures intended to eliminate or reduce the effects of future disasters that might impact the state. It is the product of a collaborative effort lead by *State Hazard Mitigation Team (SHMT)*. The plan is reviewed annually. For more information, visit [getagameplan.org/planMitigate.htm](http://getagameplan.org/planMitigate.htm).

## LOUISIANA'S 11 MAJOR HAZARDS

As a business owner, you need to know in advance what hazards are likely to be a threat, so that you can mitigate and develop a plan of action, ultimately reducing the impact on your bottom line. SHMP identifies 11 hazards that pose our most likely threat.

### 11 Most Likely Hazards in Louisiana



#### 1. FLOODING

A natural condition that is the result of an overflowing river, heavy rain, dam break, levee failure or snow or ice melting too fast. Hurricanes and tornadoes can also cause flooding.



#### 2. HAILSTORM

Severe thunderstorms in which chunks of ice fall along with rain.



#### 3. HURRICANE

A tropical storm with winds at least **74 mph** on the Saffir-Simpson Scale. Heavy rain, strong winds and large waves can damage cars, buildings, homes and even people. Hurricane season runs from **June 1-November 30**.



#### 4. TORNADO

A violent storm that appears as a funnel-shaped cone with winds that can be as strong as **300 mph**. Tornadoes can also occur within other storms, such as hurricanes.



#### 5. ICE STORM

Ice storms consist of freezing temperatures and heavy precipitation, usually in the form of rain, freezing rain or sleet, but sometimes in the form of snow and ice.



#### 6. STORM SURGE

Storm surge is an abnormal rise of water generated by a storm, over and above the predicted astronomical tides. Storm surge should not be confused with storm tide, which is defined as the water level rise due to the combination of storm surge and the astronomical tide.



#### 7. SUBSIDENCE

Subsidence is the loss of surface elevation due to the removal of subsurface support. Along with sea level



Regardless of where you work or live, every place in America is subject to impact from natural hazards.

rise, subsidence can accelerate coastal erosion and wetland loss, as well as increase flooding.



### 8. WILDFIRE

An uncontrolled fire that spreads through vegetation, and possibly exposes and consumes structures. Wildfires can be caused by human acts, such as arson or careless accidents, as well as by natural occurrences such as lightning.



### 9. DAM FAILURE

Dam failure can occur when there is a breach or collapse in the structure of the dam.



### 10. LEVEE FAILURE

A levee failure involves the overtopping, breaching or collapsing of a levee.



### 11. HAZARDOUS MATERIALS INCIDENT

A non-natural, man-made disaster, hazardous materials incidents involve accidental or intentional releases of chemical, biological, radiological or nuclear materials.

#### RESOURCES

##### GOHSEP

[www.getagameplan.org](http://www.getagameplan.org)

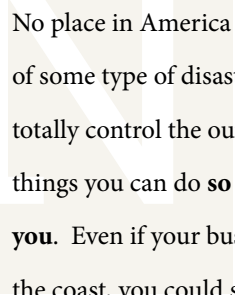
[getagameplan.org](http://getagameplan.org)





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No place in America is immune from the potential of some type of disaster. While none of us can totally control the outcome of events, there are things you can do **so they don't totally control you**. Even if your business isn't located near the coast, you could still be affected by a wind, fire, flood or thunderstorm event. While it's not possible to prepare for every scenario and eliminate all damage, **small, cost-effective steps** you take now can make a big difference in your ability to handle and quickly bounce back from whatever comes your way.

IMPORTANT MITIGATION  
STRATEGIES FOR  
YOUR BUSINESS

## IMPORTANT WAYS TO MITIGATE

### 1. NEW CONSTRUCTION CONSIDERATIONS

Designing your structure and assuring that it meets or exceeds existing building codes is key to developing stronger, safer buildings. The codes assure that your building is designed to withstand wind, rain, hail and more during a disaster. **Elevation** is one way to protect your building from flooding. By checking FEMA's flood maps, you can find out if your business is located in a floodplain and may be required to elevate. You may also want to consider elevating the utilities service panel, appliances or critical equipment. Constructing a safe room can be an important consideration if you are in a high wind area subject to tornadoes. Other ways to build stronger and safer include using **hurricane clips** to connect wall framing to roof rafters. Installing roof straps and reinforcing decking can **resist wind** and **hail**. In case of a freeze, **plumbing** should be well insulated.

### 2. WINDOW AND DOOR PROTECTION

Windows and doors should meet code-design pressure ratings. **Glass** should have protection, whether in the form of storm shutters, plywood or

storm panels or screens. Impact-resistant window and door units are also available that offer protection from flying debris. **Hurricane mesh** is available for large areas of glass.

### 3. TREES AND VEGETATION

**Trimming trees** is an easy way to mitigate damage from the impact of winter icing. In sensitive areas, fire-resistant, **native vegetation** can help protect against fire, as can **keeping plants at least 30 feet away** from your building.

### 4. INTERIOR CLIPS AND CONNECTORS

Metal brackets, hurricane clips and connectors can be used on **roofs** and **walls** to protect structures from the impact of high winds. Walls can be built and reinforced with hurricane clips.

### 5. SAFE ROOMS

Designed to provide protection during **high winds** and **tornadoes**, safe rooms can be located in the **interior** of a **structure**, or **constructed separately**. FEMA offers guidelines on building a safe room.

### 6. LOCATION

The phrase that “the most important thing about some businesses is location, location, location” also applies to mitigation against natural and man-made hazards. This includes **knowing** where low-lying

*For every \$1 spent on mitigation, approximately \$3 are saved in future reduced losses. For floods, which is the number one hazard in Louisiana, the savings is \$4.70. For wind storms, the savings is \$4.60.*

Source: United States Congressional Budget Office, Potential Cost Savings from the Pre-Disaster Mitigation Program, 2007.

## FINDING A CONTRACTOR

The Building Officials Association of Louisiana (BOAL) suggests that you follow these guidelines from FEMA. Whether you are building, repairing or renovating, **local code offices** across the state are available to answer questions and provide information.

- **Evaluate** the contractor.
- Talk to **building officials**.
- **Not everyone is qualified**.
- Be wary of contractors **soliciting business door-to-door**.
- Ask contractors if they have they **done this type of work before**, if they will be **purchasing necessary permits** and if the **work will be inspected**.
- Determine if a contractor, electrician or plumber is **registered or licensed**. All contractors doing business in the state are required to register. While not a guarantee of performance, registration **does** mean the contractor has **minimal liability insurance and a surety bond** that can **protect the consumer** if there is a problem. To determine if a contractor is licensed by the **Louisiana State Licensing Board of Contractors**, go to this website: [www.lslbc.louisiana.gov/findcontractor.asp](http://www.lslbc.louisiana.gov/findcontractor.asp)
- Try to get **three separate bids** on the job.
- The lowest bid is **not always the best option**. Remember, a price is only one criterion for selecting a contractor. **Professionalism and quality workmanship** also should weigh heavily in your decision.
- Look for a company with a **proven track record**, that readily offers **client references** and provides a **list of completed projects**. (Call these clients to find out whether they were **satisfied**.)
- Obtain a **written contract**.
- **Carefully read and understand any warranty offered and watch for provisions that would void it**.
- Be **cautious** in dealing with a contractor who asks for a **large down payment**.
- Pay the contractor at the **end of the job**, or pay only for the **portion of the job that has been completed**.
- Avoid making **final payment** until you have **received a lien release**.
- Contact your local Better Business Bureau to check for a **business report or any complaints**.
- Have the contractor explain his or her **project supervision** and **quality control procedures**.
- Request the **name of the person who will be in charge, how many workers will be required and the estimated completion time**.

*Source: Based on [www.fema.gov/rebuild/recover/contractor.shtml](http://www.fema.gov/rebuild/recover/contractor.shtml)*







Mitigation measures are important and some are inexpensive to install.

areas are, **staying away** from places that have a history of storm surge damage and **avoiding** business locations that may have potential harmful effects from subsidence.

## 7. INSURANCE

Obtaining **adequate insurance** for floods and other disasters is essential for any business. Talk to your agent and find out if they offer discounts for implementing hazard mitigation measures. Additionally, remember that flood insurance is not part of your regular policy. For more information on flood insurance contact your local agent and go to [www.floodsmart.gov](http://www.floodsmart.gov).

## 8. SHINGLES

Having the right type of shingles on a building is important when facing the impact of high winds. **Proper installation** of shingles is also critical to

their protective value. You should use **qualified roofers** and check with your local code officials for recommendations on installation techniques.

Can businesses be successful without taking into consideration potential risks? The obvious answer is no. The ability to recover from unexpected losses is a key part of business, and the basis for a range of insurance. Hazard mitigation measures include everything from structural engineering to building codes to simple metal hurricane clips, which serve to lessen the impact of future disasters. The ability for a business to bounce back — to benefit from actions that protect it, enable it to withstand natural and man-made hazards and to resume operations as quickly and efficiently as possible — is a mark of business resiliency.





LaHouse has exhibits and examples of disaster resistant construction.



Liskow & Lewis elevated office building.

## LAHOUSE

LSU AgCenter's LaHouse is a seven-acre home and landscape resource center located on Gourrier Avenue, adjacent to the LSU Alex Box Baseball Stadium in Baton Rouge. Offering a research-based showcase of solutions, the house is a great resource for building with environmental quality, durability and disaster mitigation in mind. The house is open Monday-Friday from 10 a.m.-4:30 p.m. for walk-in tours, and holds a quarterly seasonal Saturday open house with staff experts on hand. Visit [www.louisianahouse.org](http://www.louisianahouse.org) or call 225-578-7913 for more information.

## RESOURCES

### **Blueprint for Safety**

[www.blueprintforsafety.org](http://www.blueprintforsafety.org)

### **Federal Alliance for Safe Homes**

[www.flash.org](http://www.flash.org)

### **GOHSEP**

[www.gohsep.la.gov](http://www.gohsep.la.gov)

[www.getagameplan.org/planMitigate.htm](http://www.getagameplan.org/planMitigate.htm)

### **Institute for Business & Home Safety**

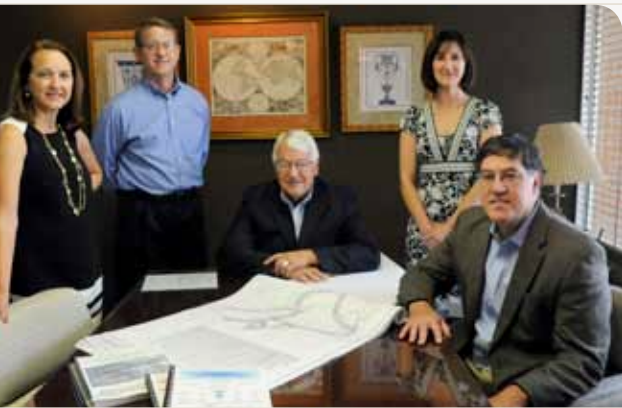
[www.disastersafety.org](http://www.disastersafety.org)

### **National Flood Insurance Program**

[www.floodsmart.gov](http://www.floodsmart.gov)

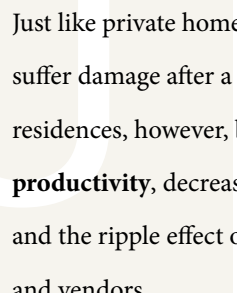
### **National Institute of Building Sciences**

[www.nibs.org/](http://www.nibs.org/)



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FROM  
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RESILIENCY



Just like private homes, businesses are likely to suffer damage after a storm or disaster. Unlike residences, however, businesses run the risk of **lost productivity**, decreased competitive advantages and the ripple effect on employees, customers and vendors.

If your **business has to close** for a significant amount of time due to disaster impacts or experiences a delay in services, your customers could go to a competitor. Having a plan in place can **reassure your customers** as well as your employees and other stakeholders in your business. Your plan should take into account the following:

- **Knowledge** of different types of hazards.
- A **clear definition** of employee roles and responsibilities with regard to a disaster.

The **plan** should be shared by management to everyone in the company, as well as **discussed** and **practiced**. A **disaster supplies kit** should also accompany your plan.

## PREPAREDNESS AND PLANNING

# PREPAREDNESS AND PLANNING

According to the Stephenson Disaster Management Institute (SDMI) at Louisiana State University (LSU), and the Center for Business Preparedness (CBP), **participating in local emergency planning** can be good for your business as well as your community. By learning what measures your city and local officials have in place, your business can become a community partner — **accelerating the recovery** of your business and your community if disaster strikes. Organizations like the American Red Cross and United Way also offer an opportunity to learn, contribute and practice. The bottom line: Those that participate in community planning **adopt more preparedness measures** than businesses that don't.

## 5 STEPS TO PREPAREDNESS

### 1. PROGRAM MANAGEMENT

- Organize, develop, communicate, distribute, practice and administer your preparedness program.
- Identify federal, state and local regulations that define minimum requirements for your program.

### 2. PLANNING

- Gather information about hazards and assess risks.
- Conduct a Business Impact Analysis (BIA).

- Examine ways to reduce impact of potential hazards, mitigate and reduce risks.

### 3. IMPLEMENTATION

Write a preparedness plan addressing:

- **Resource Management** – The identification and assessment of resources needed for responding to emergencies, continuing business operations and communicating during and after an incident.
- **Emergency Response Plan** – The protection of people, property and the environment; evacuation, sheltering in place and lock down as well as plans for other types of threats identified during the risk assessment.
- **Crisis Communications Plan** – Communication strategies with employees, customers, news media and stakeholders.
- **Business Continuity Plan** – Recovery strategies to overcome the disruption of business.
- **Information Technology Plan** – The recovery of computer hardware, connectivity and electronic data to support critical business processes.
- **Employee Assistance and Support** – Encourage employees and their families to develop family preparedness plans as well as your business' plan for supporting the needs of employees following an incident.
- **Incident Management** – A system that defines responsibilities and coordinates activities before, during and following an incident.

- **Training** – Defined roles in the preparedness program, assignments of responsibilities for those roles and training for the assigned tasks, so that all employees are ready to take appropriate protective actions during an emergency.

#### 4. TESTING/EXERCISING

- **Train** personnel, clarify roles and responsibilities, and practice assignments.
- **Reinforce** knowledge of procedures, facilities, systems and equipment.
- **Improve** individual performance as well as organizational coordination and communications.
- **Evaluate** policies, plans, procedures and the knowledge and skills of team members.
- **Reveal** and address weaknesses and resource gaps.
- **Comply** with local laws, codes and regulations.
- Gain recognition for your emergency management and business continuity program.

#### 5. PROGRAM IMPROVEMENT

- **Identify** when the preparedness program needs to be reviewed.
- **Discover** methods to evaluate the preparedness program.
- **Utilize** the review to make necessary changes and plan improvements.

Source: [www.ready.gov](http://www.ready.gov)

## BUSINESS DISRUPTION SCENARIOS

- Physical damage to buildings
- Damage to or breakdown of machinery, systems or equipment
- Restricted access to a site or building
- Interruption of the supply chain, including failure of a supplier or disruption of transportation of goods from the supplier
- Utility outage (e.g., electrical power outage)
- Damage to, loss or corruption of information technology, including voice and data communications, servers, computers, operating systems, applications and data
- Absenteeism of essential employees

Source: [www.ready.gov](http://www.ready.gov)

## THE NATIONAL FLOOD INSURANCE PROGRAM

Financial protection against loss from floods.

The National Flood Insurance Program (NFIP) is a federal program created by Congress to mitigate future flood losses nationwide through sound, community-enforced building and zoning ordinances and provides access to affordable, federally backed flood insurance protection for property owners. The NFIP is designed to provide an insurance alternative to disaster assistance needed to meet escalating costs of damage to buildings and their contents caused by floods.

The NFIP underwrites flood insurance coverage in communities that adopt and enforce floodplain regulations that meet or exceed NFIP criteria. Buildings constructed in accordance with these regulations have a lower risk of flooding and can be insured at lower rates.

After a community joins the NFIP, a policy may be purchased from any licensed property insurance agent or broker in good standing in the state. The flood insurance policy has a one-year term. There is a 30-day waiting period before coverage goes into effect.

For more information on NFIP and flood insurance, talk with your insurance representative or go to [www.floodsmart.gov](http://www.floodsmart.gov).

## THE EVACUATION “GO BOX”

The “Go Box” contains copies of important documents, equipment and supplies essential for the business to continue to operate. It should be stored in a fire-proof secure container in an alternate location. Below are recommended items; however, each business unit should discuss and specifically designate the contents of their “Go Box.”

*Source: For other valuable forms for business continuity, go to [www.floodsmart.gov/information\\_center/bcp\\_checklists.shtml](http://www.floodsmart.gov/information_center/bcp_checklists.shtml).*

# RECOMMENDED “GO BOX” CONTENTS:

- Copy of your emergency plan (hard copy)
- Copy of emergency contact list of employees and key customers/clients
- Copy of insurance policies and agent contact information
- Copy of listing of emergency vendors (contractors, plumbers, electricians, restoration contractors, mold remediation, etc.)
- Copy of listing of vendors and suppliers (and alternates) essential for mission-critical activities
- Backup files/tapes or server(s) of electronic data
- Copy of essential policies, emergency procedures and Business Continuity Plans
- General office supplies and any special forms, etc. used in your business

*Source: Based on Florida Business Disaster Supply Kit, Hazard Checklists and Procedures.*





## OPEN FOR BUSINESS SELF ASSESSMENT

The Insurance Institute for Business & Home Safety's *Open for Business* program includes 13 forms that, when completed, provide you with the basics of a customized business continuity plan. Visit [www.ibhs.org](http://www.ibhs.org) to find out more.

## RESOURCES

### GOHSEP

[www.getagameplan.org/planBusiness.htm](http://www.getagameplan.org/planBusiness.htm)

### Insurance Institute for Business & Home Safety

[www.ibhs.org](http://www.ibhs.org)

### PrepareMyBusiness.org

[www.preparemybusiness.org](http://www.preparemybusiness.org)

### Ready.gov

[www.ready.gov](http://www.ready.gov)





5

FROM  
**RISK**  
RESILIENCY



Ensure your business has done all it can to **mitigate** against potential disasters and are positioned to **resume** providing services and supplies **as quickly as possible** after a disaster.

Ensuring the safety of management and employees comes first, followed by repairs, cleanup and filing insurance claims after the disaster and opening your doors.

### *PRIVATE SECTOR POST-DISASTER CHECKLIST*

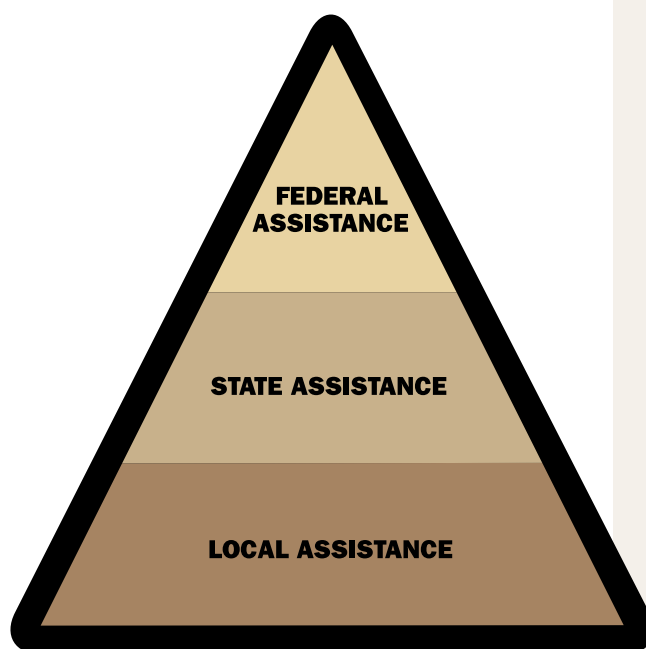
- **Implement** business continuity plans.
- **Communicate** status of operations and supply chains as well as restoration challenges and timelines to local, state, tribal or federal recovery managers.
- When possible, **support** employees impacted by the disaster by providing critical information on the recovery process through accessible and multilingual internal communications efforts.

RESPONDING TO  
A DISASTER

## RESPONDING TO A DISASTER

- **Provide** volunteers, leaders, technical assistance, commodities and facilities as willing and able.
- Form **business recovery groups** or task forces to assist one another and to communicate more effectively with government and community leaders.
- **Research** available funding sources and types of funding; **understand** the application processes of assistance programs.
- **Assist** small and local businesses in acquiring assistance.
- **Rebuild** safer and stronger.
- Establish metrics to **evaluate recovery progress** and the achievement of private sector disaster recovery objectives.

Source: FEMA NDRF



## THE RESPONSE AND RECOVERY PYRAMID

As you prepare for hurricane season and other natural disasters, you should understand the responsibilities for response. Every citizen in the United States is part of the **National Emergency Management System** that focuses on protecting people and property from all types of hazards. Think of the National Emergency Management System as a pyramid built on **shared responsibilities** and **active participation** at all levels. The whole system begins with you, the citizen and business owner, forming the base of the structure with your ability to follow good emergency management practices.

Source: Plaquemines Parish Emergency Guide

### Local Assistance

It is sometimes necessary to turn to others within the local community for help. The local level is the bottom tier of the pyramid and it is made of employees and volunteers from the private and public sectors. **Most emergencies are handled at the local level**, which puts a tremendous responsibility on the community for taking care of its citizens. Businesses have a big impact at this level, whether management and employees actually get out in the field and help, donate money and supplies or just open their doors for business. Local officials will need assistance with the following responsibilities:

#### BEFORE

- **Identifying hazards and assessing potential risk** to the community.



LSU's Stephenson Disaster Management Institute serves businesses and organizations focused on preparedness, response and recovery.

- **Enforcing** building codes, zoning ordinances and land-use management programs.
- Stocking **emergency supplies** and equipment.
- Establishing **warning systems**.
- **Identifying mitigation measures** that ensure the community is stronger, better equipped to face the disaster.
- **Establishing** local contracts for goods and services needed for disaster response and recovery efforts.

## DURING

- **Coordinating** emergency plans to ensure a quick and effective response.
- **Evacuating** the community to safer locations.
- **Taking** care of the injured.

## AFTER

- **Assessing** damage and **identifying** needs.

- **Sheltering** those who cannot remain in their homes.
- **Aiding** recovery efforts.

## State Assistance

If support and resources are needed beyond what the local level can provide, the community can request assistance from the state — the middle tier of the pyramid. The state may be able to provide supplemental resources such as money, equipment and personnel to close the gap between what is needed and what is available at the local level. The state also coordinates the plans of various jurisdictions so that activities do not interfere or conflict with each other. To ensure personnel know what to do and efforts are in agreement, the state may offer a program that provides jurisdictions the opportunity to train and do mock exercises together.



GOHSEP, through the support of a FEMA Community Education & Outreach grant, produces hazard mitigation materials for Louisiana business and homeowners.

## Federal Assistance

At the top of the pyramid is the federal government, which can provide resources to help state and local efforts. Resources can include:

- **Public educational materials** to prepare the public for protecting itself from hazards.
- **Financial grants** for equipment, training, exercises, personnel and programs.
- Federal grants, both pre-disaster and post-disaster, to help communities identify and implement mitigation strategies that make their communities stronger.
- **Grants and loans** to help communities respond to and recover from disasters so severe that the President of the United States has deemed them beyond state and local capabilities.
- **Research** findings that can help reduce losses from disaster.
- **Technical assistance** to help build stronger programs.

Source: Plaquemines Parish Emergency Guide

## LOUISIANA BUSINESS EMERGENCY OPERATIONS CENTER

When activated, the Louisiana Business Emergency Operations Center (LA BEOC) supports a variety of disaster management and business continuity efforts by coordinating business and volunteer resources. By providing alerts to Louisiana businesses and connecting local resources to meet public sector and governmental needs, the LA BEOC is a focal point marshalling the business community's response in a major emergency. LA BEOC operates on the LSU campus in Baton Rouge and is a joint partnership between Louisiana Economic Development (LED), GOHSEP, the National Incident Management Systems and Advanced Technologies (NIMSAT) and SDMI.

Businesses of all sizes and types are welcome to register or find out about how LA BEOC helps Louisiana businesses and promotes economic stability. Go to [www.labeoc.org](http://www.labeoc.org) for more information.



The Louisiana Business Emergency Operations Center (LA BEOC) stands ready to be activated when disasters strike.

## STAYING SAFE AFTER A DISASTER

Downed power lines; broken water, sewer or gas lines; clogged roadways; and dangling tree limbs are just a few of the lingering threats after a storm or disaster.

Several tips to consider during cleanup are:

- Watch out for downed power lines and report them to authorities.
- Avoid driving until roadways are cleared of debris and downed power lines.
- Don't drive through standing water.
- Be on the lookout for broken utility lines and report them to authorities.
- Never try to touch or move downed lines or repair broken electric or gas connections.
- If your business has been flooded, clean it immediately as flood water can pick up sewage and chemicals.

Source: *Plaquemines Parish Emergency Guide*

- It is important to follow instructions provided by local emergency offices and public safety officials.

## CLEANING TIPS

Mold, mildew and bacteria after a flood and other water damage can lead to sanitation and health problems. The walls, floors, closets, shelves and other surfaces in your business should be thoroughly washed and disinfected. Household cleaning products should suffice, but you should also follow these tips:

- Use a two-bucket approach; one for rinse water and the other for cleaner.
- Replace rinse water frequently.
- Check product labels to see how much to use and on what surfaces.
- Upholstered furniture soaked by flood water should be thrown out.
- After cleaning a room or item, go over it again with disinfectant to kill the germs and smell.
- Be careful of fumes and wear rubber gloves, protective eyewear and a mask.

Source: Based on [www.fema.gov](http://www.fema.gov)





## FILING AN INSURANCE CLAIM

If there is damage to your business, you'll want to contact your insurance company as soon as possible. To help expedite the adjuster's evaluation of the damage:

1. Take photos before beginning any cleanup. Be sure to document everything that is damaged. If you make any temporary repairs to avoid further damage, be sure to keep all receipts.
2. Keep all damaged items to provide proof-of-loss.
3. File your claim within the time limits required by your insurance company.
4. Make sure the adjuster presents you with a proof-of-loss statement.
5. Report any additional damages after signing the proof-of-loss as soon as possible so it can be added to your claim.
6. Give the adjuster the list of damaged items and keep a copy for yourself.
7. Make copies of any and all correspondence and information from your insurance company.

Source: *Plaquemines Parish Emergency Guide*

# CHECKLIST

- Determine your role in the Response and Recovery Pyramid.
- Find ways to respond in your community.
- Visit the LA BEOC website for up to date information.
- Follow safety tips after a disaster.
- Contact your insurance company if you have damage.
- Identify and implement mitigation strategies.



Disasters bring impacts. Mitigation measures can lower the impact and may help you save money and get back to business faster.

## RESOURCES

### Centers for Disease Control

1-800-232-4636

[www.cdc.gov](http://www.cdc.gov)

### FEMA

1-800-621-3362

[www.fema.gov](http://www.fema.gov)

### Louisiana Business Emergency Operations Center

[www.labeoc.org/](http://www.labeoc.org/)

### Louisiana Department of Health and Hospitals

[www.dhh.state.la.us](http://www.dhh.state.la.us)

### U.S. Small Business Administration

1-800-659-2955

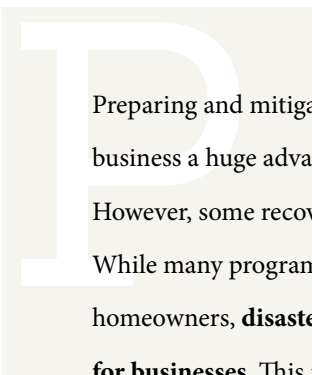
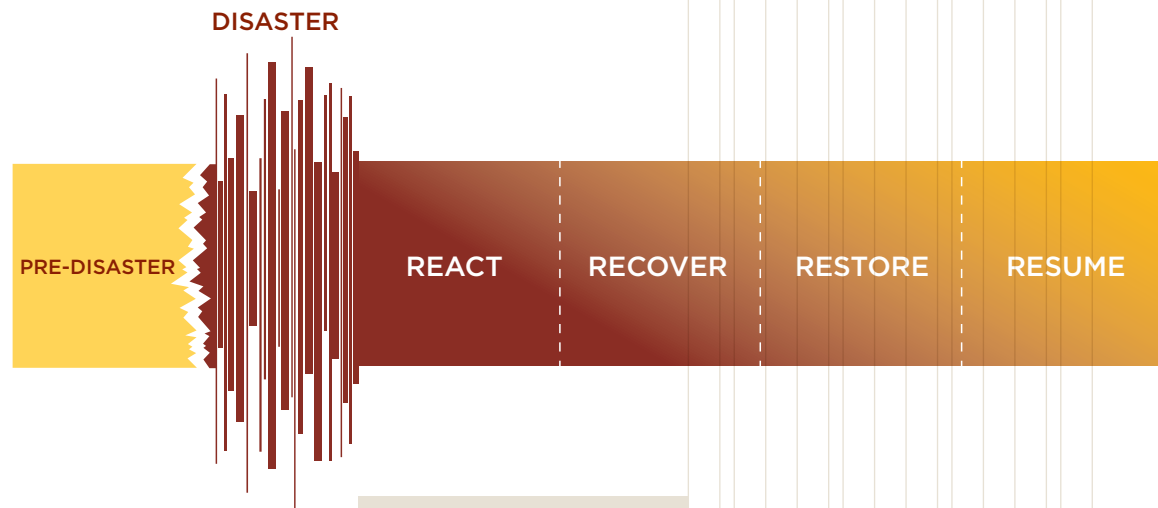
[www.sba.gov/services/disasterassistance/index.html](http://www.sba.gov/services/disasterassistance/index.html)



6

FROM  
**RISK**  
RESILIENCY





Preparing and mitigating beforehand will give your business a huge advantage following a disaster. However, some recovery will still be necessary. While many programs are available only to homeowners, **disaster assistance is an option for businesses.** This includes everything from loans for small businesses to tax breaks, refunds and crisis counseling. Your financial records and insurance information will be important during this process, so be sure to include them in your evacuation kit.

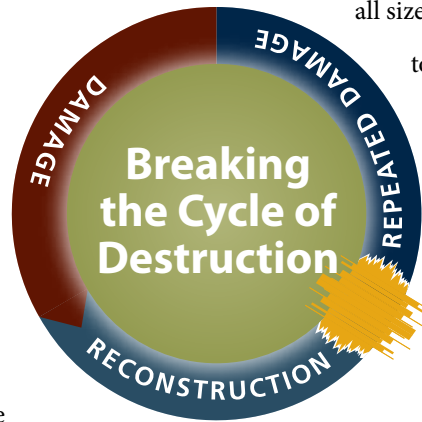
Businesses can contribute to recovery in their communities by providing vital community goods and services such as construction, groceries, supplies and fuel and by assisting with the rebuilding of infrastructure and schools, by providing health care and functional support services.

RECOVERY  
FOLLOWING A  
DISASTER

## RECOVERY FOLLOWING A DISASTER

Community recovery depends on the recovery of its economic base. According to FEMA, the private sector plays a critical role in establishing public confidence after a disaster. If local businesses are operational, the community can recover more quickly by retaining and providing jobs and a stable tax base as well as by providing needed goods and services.

Because small businesses are the backbone of the American economy, large businesses contribute to a stable economy and since the **private sector** owns and operates the **majority** of the country's critical infrastructure (from electric power to financial and telecommunications systems), it only makes sense



that the business community plays a major role in recovery from a disaster.

### *DISASTER ASSISTANCE*

The **U.S. Small Business Administration (SBA)** provides **low-interest disaster loans** to businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster. If your business or private, nonprofit organization has suffered physical damage or your small business or private, nonprofit organization of any size has sustained economic injury after a disaster, you may be eligible for financial assistance from the SBA. Regardless of size, if your

## WAYS BUSINESSES CAN CONTRIBUTE TO RECOVERY AND RESILIENCE:

- ❑ Local banks can create products to encourage individuals and businesses to be financially prepared for disasters.
- ❑ Insurance companies can educate community members on risks.
- ❑ Nonprofits can help coordinate volunteers, offer psychological and emotional support, and participate in housing repair.

business is located in the declared disaster area, you may apply for a long-term, low-interest loan to repair or replace damaged property.

Even if your property was not damaged, you as a small business owner or private, nonprofit organization may apply for a **working capital loan** from the SBA to relieve **economic injury** caused by the disaster.

### Physical Disaster Loans

Businesses of all sizes and private, nonprofit organizations may apply for a Physical Disaster Loan of up to two million dollars to repair or replace **damaged real estate, equipment, inventory and fixtures**. The loan may be increased by as much as 20 percent of the total amount of disaster damage to real

estate and/or leasehold improvements, as verified by SBA, to protect the property against future disasters of the same type. These loans will cover uninsured or under-insured losses.

Local code officials are a source of information about safe building practices.



## RECOVERY SUCCESS FACTORS:

- ❑ Effective decision-making and coordination
- ❑ Integration of community recovery planning processes
- ❑ Well-managed recovery
- ❑ Proactive community engagement, public participation and public awareness
- ❑ Well-administered financial acquisition
- ❑ Organizational flexibility
- ❑ Resilient rebuilding
- ❑ Implementation of mitigation strategies

Source: FEMA NDRF

Physical Disaster Loan proceeds may be used for the repair or replacement of the following:

- Real property
- Machinery
- Equipment
- Fixtures
- Inventory
- Leasehold improvements



## Economic Injury Disaster Loans

Small businesses, small agricultural cooperatives and certain private, nonprofit organizations of all sizes suffering substantial economic injury may be eligible for an Economic Injury Disaster Loan of up to two million dollars, if determined unable to obtain credit elsewhere, to **meet necessary financial obligations** — expenses the business would have paid if the disaster had not occurred.

## Interest Rates

The interest rate on both these loans **will not exceed four percent** if you **do not have credit** available elsewhere. Repayment can be up to 30 years, depending on the business's ability to repay the loan. For businesses and nonprofit organizations **with credit** available elsewhere, the interest rate **will not exceed eight percent**. SBA determines whether the applicant has credit available elsewhere.

## Application Information

Businesses may **apply directly** to the SBA for possible assistance. The SBA will send an inspector to estimate the cost of your damage once you have completed and returned your loan application. Applications are available at [www.sba.gov/content/applying-disaster-loan](http://www.sba.gov/content/applying-disaster-loan), by calling 1-800-659-2955 or by emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

## DOCUMENTATION REQUIREMENTS FOR AN SBA DISASTER LOAN

- Corporations/Partnerships: Copy of three years tax returns/one year personal tax returns on principles (affiliates with greater than 20 percent interest)/one year tax returns on affiliated business entity
- Sole Proprietorships: Copy of three years tax returns with Schedule C
- Copy of Current Profit & Loss Statement (within 90 days)



Through preparedness, response, mitigation and recovery, Louisiana businesses keep their communities strong.

- Copy of listing of aged accounts receivables/ payables
- Copy of listing of inventory
- Copy of Schedule of Liability
- Copy of balance sheet (as recent as possible)

Source: [www.sba.gov](http://www.sba.gov)

## TAX PROVISIONS

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area.

Depending on the circumstances, the IRS may grant **additional time to file returns and pay taxes**. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

An **expedited refund** can be a relatively quick source

of cash, does not need to be repaid and does not need an Individual Assistance declaration. Your tax records will be essential to this process, as will reconstructing them if they are damaged or lost. You can find all the necessary tax forms in Publication 2194B, Disaster Losses Kit for Businesses, available at [www.irs.gov](http://www.irs.gov).

## FOR BUSINESS RECORDS, THE IRS SUGGESTS THAT YOU

- Get copies of **invoices** from suppliers that date back at least one calendar year.
- Get copies of **bank statements**. The deposits should closely reflect what the sales were for any given time period.
- Obtain copies of last year's federal, state and local tax returns, including sales **tax reports**, payroll tax returns and business licenses (from city or parish). These will reflect gross sales for a given time period.
- **Sketch** an outline of the inside and outside of your **business location**, then start to fill



in the details of the sketches. (Inside – what equipment was where; if a store, where were the products/inventory located? Outside – shrubs, parking, signs, awnings, etc?).

- If you purchased an existing business, go back to the broker for a copy of the **purchase agreement**. This should detail what was acquired.
- If the building was constructed for you, contact the contractor for building plans or the parish/city planning commissions for copies of any plans.

Source: IRS

## DISASTER UNEMPLOYMENT ASSISTANCE

The Disaster Unemployment Assistance (DUA) program **provides unemployment benefits** and

**re-employment services** to individuals who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the presidential declaration date. These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.

All unemployed individuals must register with the state's employment services office before they can receive DUA benefits. However, although most states have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all states require an individual to search for work.

Source: FEMA

Knowing about available aid may help you advise employees following a disaster.



## LEGAL SERVICES

When the President declares a disaster, FEMA/ Emergency Preparedness and Response (EPR), through an agreement with the Young Lawyers Division of the American Bar Association, provides **free legal assistance** to disaster victims. Legal advice is **limited** to cases that will **not produce a fee** (i.e., these attorneys work without payment). Cases that may generate a fee are turned over to the local lawyer referral service.

The assistance that participating lawyers provide typically includes:

- Assistance with **insurance claims** (life, medical, property, etc.).
- Counseling on **landlord/tenant problems**.
- Assisting in **consumer protection** matters, remedies, and procedures.
- Replacement of **wills** and other important legal documents destroyed in a major disaster.

Disaster legal services are provided to **low-income individuals** who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster.

*Source: FEMA*

## CRISIS COUNSELING

FEMA implements the **Crisis Counseling Assistance and Training Program (CCP)** as a supplemental assistance program for presidentially declared major disaster areas. The CCP supports **short-term interventions** that involve the counseling goals of assisting disaster survivors in understanding their current situation and reactions, mitigating stress, assisting survivors in reviewing their disaster recovery options, promoting the use or development of coping strategies, providing emotional support, and encouraging linkages with other individuals and agencies who may help survivors in their recovery process.

*Source: FEMA*

## RESOURCES

### Disaster Assistance

[www.disasterassistance.gov](http://www.disasterassistance.gov)

### Disaster Unemployment Assistance

[workforcesecurity.doleta.gov/unemploy/disaster.asp](http://workforcesecurity.doleta.gov/unemploy/disaster.asp)

### Economic Recovery Resources

[restoreyoureconomy.org](http://restoreyoureconomy.org)

### Farm Service Agency

318-473-7721

[www.fsa.usda.gov](http://www.fsa.usda.gov)

### FEMA

1-800-621-FEMA (3362)

[www.fema.gov/assistance/](http://www.fema.gov/assistance/)



**IRS**

1-800-829-1040

[www.irs.gov](http://www.irs.gov)

**National Flood Insurance Program**

[www.fema.gov/business/nfip/](http://www.fema.gov/business/nfip/)

**National Response Framework**

[www.fema.gov/pdf/emergency/nrf/nrf-core.pdf](http://www.fema.gov/pdf/emergency/nrf/nrf-core.pdf)

**FEMA National Disaster Recovery Framework**

[www.fema.gov/pdf/recoveryframework/ndrf.pdf](http://www.fema.gov/pdf/recoveryframework/ndrf.pdf)

**Small Business Administration**

1-800-659-2955

[www.sba.gov/services/disasterassistance/index.html](http://www.sba.gov/services/disasterassistance/index.html)

**Young Lawyers Disaster Legal Services Program**

[www.americanbar.org/groups/young\\_lawyers/disaster\\_legal\\_services.html](http://www.americanbar.org/groups/young_lawyers/disaster_legal_services.html)

**ADDITIONAL RESOURCES**

**Environmental Protection Agency**

[www.epa.gov](http://www.epa.gov)

**Louisiana Association of Business & Industry**

[www.labi.org](http://www.labi.org)

**Louisiana Associated General Contractors**

[www.lagc.org](http://www.lagc.org)

**Louisiana Attorney General Hurricane Hotline**

1-800-351-4889





# CHECKLIST

- Implement business continuity plan.
- Assume a significant role in local and state recovery.
- Support employees by providing information on the recovery process.
- Research available funding sources and types of funding and assistance.
- Get business records in order.
- Participate in community post-disaster recovery process.

## Louisiana Department of Transportation and Development

877-452-3683

[www.dotd.louisiana.gov](http://www.dotd.louisiana.gov)

## National Weather Service

[www.srh.noaa.gov](http://www.srh.noaa.gov)

## IMPORTANCE OF SMALL BUSINESSES

Louisiana's 392,621 small businesses account for a significant share of the state's economic production and hiring. Small businesses represent 97.4 percent of all employers and employ 54.4 percent of the private-sector workforce. Being such a large part of the state's economy, small businesses are central to Louisiana's health and well-being.

Source: SBA Office of Advocacy [www.sba.gov/advo](http://www.sba.gov/advo)



As support to a GOHSEP Community Education and Outreach (CEO) sub grant to LSU's Stephen Disaster

Management Institute (SDMI), GOHSEP developed this guide to focus on major Louisiana hazards and risks to state businesses. GOHSEP, SDMI and the Center for Business Preparedness (CBP) are dedicated to promoting a range of mitigation, business continuity, and preparedness measures designed to help Louisiana businesses prepare for disasters, be better equipped to resume normal operations and to support resilient Louisiana communities.

SDMI and CBP are dedicated to creating a cultural shift in the value of preparedness, mitigation and recovery by creating a central point of collaboration for research, knowledge sharing and outreach to address challenges to small businesses while working to enhance and evolve private sector resilience. To learn more about SDMI and CBP and how they serve businesses and organizations, go to the following websites:

**Stephenson Disaster Management Institute**

[www.sdmi.lsu.edu](http://www.sdmi.lsu.edu)

**Center for Business Preparedness**

[www.centerforbusinessprep.org](http://www.centerforbusinessprep.org)



SDMI offices are located on the LSU campus in Baton Rouge.





FROM  
**RISK**  
RESILIENCY

HAZARD MITIGATION IS ANY SUSTAINED ACTIONS TAKEN TO ELIMINATE OR REDUCE RISK TO PEOPLE AND PROPERTY FROM NATURAL AND MAN-MADE DISASTERS.

LOUISIANA'S 392,621 SMALL BUSINESSES ACCOUNT FOR A SIGNIFICANT SHARE OF THE STATE'S ECONOMIC PRODUCTION AND HIRING.

SMALL BUSINESSES REPRESENT 97.4 PERCENT OF ALL EMPLOYERS AND 54.4 PERCENT OF THE PRIVATE-SECTOR WORKFORCE.

# FROM RISK RESILIENCY

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