

Mid & South Jefferson County

Disaster Preparedness Guide



Presented by your local Chambers of Commerce:

Groves Chamber of Commerce

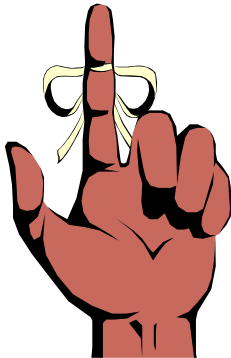
Nederland Chamber of Commerce

Port Arthur Chamber of Commerce

Port Neches Chamber of Commerce

This pamphlet is provided to by your local chamber to guide you in the event of a disaster. Over 25% of all businesses cease to exist after a major disaster. What happens to your business after a disaster often depends on what you do before a disaster. Preparing your business for a catastrophic event will protect your business from this alarming statistic. This book will give your guidance in all the avenues of disaster preparedness.

REMINDER!



FEMA is organized to assist residential victims of disaster. The standard rule of thumb is that FEMA DOES NOT give financial assistance to businesses or nonprofit entities. In addition, the “blue roof” program only assists covering roofs where individuals reside. Don’t rely on government organizations to save you from your lack of preparedness.

WHERE TO OBTAIN POST-DISASTER ASSISTANCE:

Your local SBDC at Lamar State College in Port Arthur was the designated business assistance center after Hurricane Ike. Recent changes to the SBA procedures allowed manpower to be sent to the disaster area to help businesses. The SBA loan officers remained at the SBDC to help local businesses until April 30, 2009. If a disaster occurs, you can reach the SBDC at (409)984-6531. They will set you an appointment to sit down with a local representative from the SBA.

Insurance

- **Business Interruption Insurance** – This insurance varies on how it pays. Some policies pay if there is a mandatory evacuation and some upon the event of damage to your premises. Discuss this with your insurance agent to ensure you understand the trigger for this coverage.
- **Flood Insurance** – Flood insurance is not covered by your standard business insurance coverage. It normally is covered under a separate policy that is under the National Flood Insurance Program (NFIP). Never assume you are covered for flood.
- **Windstorm Insurance** – Most windstorm coverage in our area is covered by the Texas Windstorm Insurance Association (TWIA). Real estate must be inspected and receive a certificate of compliance to be eligible for this coverage.
- **Commercial Insurance** – This policy can cover anything from fire loss, to theft loss, to liability. This policy can cover several possible events. It pays to shop around when pricing this type of insurance. You should also consider your deductible on this policy. A change in the deductible can result in significant savings over time. Never consider a deductible higher than you can afford to cover.
- **Annual appointments with your insurance agent** – Schedule an annual appointment with your insurance agent to discuss your policies. You need to ask about any changes to the policy. You also need to inform your agent of changes in your business (i.e. change in number of employees, additional equipment, new services, etc.)

What if I have to evacuate?

- Maintain backup copies of all tax, accounting, payroll and customer data. There are many options to help with offsite storage.
- Bring an address book with a list of your vendors, contact phone numbers and your account number. You can contact your vendors and notify them of the evacuation. Most vendors will put a note in your file and will extend your terms on any payables.
- Develop a post-disaster communication strategy with your employees. Keep a list of contact phone numbers, including their cell number, as well as a landline where you can leave a message for them.
- Develop a tier system for employees. Your plan should cover the first tier of employees that will return to help with clean up. The list will bring back employees in phases, as needed.
- Leave an written emergency message at the entrance to your business. This will advise emergency personnel how to reach you in case of damage, looting, or other problems at your place of business.
- If you are in a flood zone, consider removing items that are situated low to the floor. This can include computers, inventory, supplies, and any other items that could be destroyed by rising water.
- Prior to a disaster, a business may want to consider purchasing an emergency communication system. This can be purchased through wireless telephone companies and other communication providers.
- You should consider forwarding your business telephone to your cell phone or another phone number where you can be reached.

HURRICANE PREPAREDNESS

Before a Hurricane

When a hurricane **WATCH** is issued by the National Weather Service and the coastal area is threatened, you should do the following:

- Continue to monitor local TV or radio stations for instructions.
- Check supplies, especially water (at least 5 gallons per person).
- Fuel vehicles and generators.
- Cover windows with plywood.
- Bring in ALL outdoor items, such as tools, benches, etc.
- Moor any boats securely or move boats to a safe place.
- Take pictures of your assets as evidence for your insurance company.

When a hurricane **WARNING** is issued and hurricane winds of 74 mph or higher or dangerously high water and rough seas are expected within 24 hours in this area, you should:

- Continue to monitor local TV or radio stations for instructions.
- Move out of low-lying areas or from the coast early at the request of officials.
- Check tie-downs of any mobile buildings.
- If you are on high ground and away from the coast and plan to stay, secure your building, windows, and any garage doors.
- Fill tubs, sinks, and all available containers with extra water.
- Turn off utilities. (If requested)
- Stay away from windows, doors, and other openings.

During a Hurricane

- Remain indoors in an interior hallway, bathroom or closet on the lowest level of the building.
- Cover yourself and any others with a mattress or seek shelter under something sturdy, such as a well-constructed table.

After a Hurricane

- Beware of unsafe food and/or water. Boil tap water before drinking unless you are told it is unnecessary.
- Utilities could be off. Treat **ALL** downed lines as live wires and don't touch. If you smell gas, leave the area immediately and notify the proper authorities.
- Make any temporary repairs, without taking any unnecessary risk. This will protect your property from further damage.
- Inform your insurance agent of any damage, and leave word where you can be reached. Take pictures of the damage.

NOTE: It would be beneficial for you to take pictures of your vehicles, equipment, fixtures, inventory, etc. prior to hurricane season. This will serve to prove your claims of loss. If you evacuate, take the file of your pictures with you. This will protect them in case of damage to your premises. You could also download the pictures to a website, such as www.kodakgallery.com, www.shutterfly.com, or www.myphotoalbum.com.

FLOODS

The most common type of all natural disasters is floods. This is particularly true for Southeast Texas. It is imperative that you understand the difference between a flash flood watch and a flash flood warning.

A “flash flood watch” is when flooding is **possible**.

A “flash flood warning” is when flooding is **imminent**.

To properly prepare for a flood:

- Purchase a weather radio.
- Assemble a disaster supply kit. This can include flashlights, batteries, candles, matches, first aid items, and conveniently packaged food items.
- Know how to shut off your utilities.
- Consider purchasing flood insurance.
- Listen to the radio or television for up to date information.
- Know which roads flood in your area and the best route to take in case of flooding.
- Never drive into a flooded street. It is difficult to determine how deep the water is.

After a flood:

- Stay away from flood waters.
- Keep away from downed power lines.
- Continue monitoring the radio for up to date information.
- Contact your insurance agent as soon as possible.

Disaster Loan Information

The Small Business Administration has recently launched a new website that enables a business-owner to apply for a disaster loan online. This site can be accessed at www.DisasterAssistance.gov. SBA disaster loans are borrowed directly from the SBA. The interest rate starts at 4% APR. If you are uncomfortable applying for the loan online or have questions, you can contact your local Small Business Development Center for information. This loan covers both physical damages and economic damages. Depending on the situation, your first payment is not usually due until 6 to 12 months after funding.

Other funding sources may be available from time to time. AccionTexas is a nonprofit lender that has helped local businesses. The loans they offered to businesses after Hurricane Rita and Hurricane Ike or \$5,000 loans at 2% interest. The loans are funded over 2 or 3 years and the first note is not due until six months after funding. You can apply for these loans at The Small Business Development Center. Your business will normally receive funding within 2 weeks of application.

The federal government will occasionally offer other forms of assistance to businesses. Keep in contact with your local chamber, Economic Development Corporation, or the Small Business Development Center. These agencies will be aware of any loans and grants that are available to your business.

FAMILY EMERGENCY PLAN

In addition to your business, you need to prepare your family for any disasters that may occur.

- Stock emergency supplies
- Assemble a disaster supply kit
 - Water (5 gallons per person)
 - Packaged or canned food (*don't forget the can opener!*)
 - First Aid Kit
 - Blankets, sleeping bags, pillows
 - Radio with extra batteries
 - Cash and/or credit cards
 - Change of clothes
- Prepare an Emergency Car Kit
 - Radio with extra batteries
 - Tire repair kit
 - Fire extinguisher
 - First aid kit
 - Bottled water and nonperishable food
 - Maps
 - Car chargers for your cell phone
- Install safety devices in your home, such as smoke detectors, carbon monoxide detectors, and fire extinguishers.
- Pick local and out-of-town family check-in points with a list of those phone numbers.
- Post emergency telephone numbers by the phone and teach your children how to call 911.
- Learn CPR, first aid, and how to use the fire extinguisher.

Useful Websites

City of Groves	http://www.cigrovestx.com
City of Nederland	http://www.ci.nederland.tx.us/
City of Port Arthur	http://www.portarthur.net/
City of Port Neches	http://www.ci.port-neches.tx.us
Diaster Safety	http://www.diastersafety.org
Entergy	www.entergy-texas.com/
FEMA	www.fema.gov/
Government Disaster Info	http://www.ready.gov/business/
Groves Chamber of Commerce	http://www.grovescofc.com
Jefferson County Emergency Mgmt.	www.co.jefferson.tx.us/em/em.htm/
National Hurricane Center	www.nhc.noaa.gov/
National Weather Service	www.nws.noaa.gov/
Nederland Chamber of Commerce	http://www.nederlandtx.com
Port Arthur Chamber of Commerce	http://www.portarthurtexas.com
Port Neches Chamber of Commerce	http://www.portnecheschamber.com
South East Texas Informaiton	http://www.setxinfo.org
SouthEast Texas Evacuee Information Site	http://www.setinfo.org
Small Business Administration	www.sba.gov/
Texas Dept. of Insurance	http://www.tdi.state.tx.us
Texas Gas Service	www.oneok.com/
The Red Cross:	http://www.redcross.org/
The Weather Channel	www.weather.com/
TX Dept. of Public Safety	www.txdps.state.tx.us/

Important Phone Numbers:

This booklet is focused specifically on businesses

American Red Cross-Beaumont	(409)832-1644
Community Prayer Outreach	(409)724-0163
Entergy (power outage)	1-800-9OUTAGE
FEMA	1-800-621-FEMA(3362)
Groves Chamber of Commerce	(409)962-3631
Groves Emergency Management	(409)962-4460
Groves Police Department	(409)960-5740
Jefferson County Emergency Management	(409)835-8757
Jefferson County Sheriff Department	(409)835-8411
KLVI News Radio	(409)896-5584 or 1-800-330-5584
Nederland Chamber of Commerce	(409)722-0279
Nederland Emergency Management	(409)723-1531
Nederland Police Department	(409)723-1518
Port Arthur Chamber of Commerce	(409)963-1107
Port Arthur Emergency Management	(409)983-8613
Port Arthur Police Department	(409)983-8600
Port Neches Chamber of Commerce	(409)722-9154
Port Neches Emergency Management	(409)722-5885
Port Neches Police Department	(409)722-1424
Rape & Suicide Crisis of Southeast Texas	1-800-7-WE-CARE
Salvation Army-Port Arthur	(409)983-2229
Texas Department of Insurance	1-800-578-4677
Texas Gas Service	1-800-700-2443
Tx Department of Transportation	1-800-558-9368

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