The Other Katrina & the Gulf Oil Spill

Preparing for the Unexpected…
The Bay’s Hwy 90 four-lane bridge was its life-line to the rest of the coast. It was reduced to mere pilings by the storm.

In the days after the storm, the foot of the bridge was a cell phone “hot-spot,” one of the only places where calls could get out…sometimes.
NOAA SLOSH maps show that the entire south end of Hancock County on the MS Coast was covered with water - as far as 10 miles away from the Gulf.
The news media focused on New Orleans, cementing the public perception that Hurricane Katrina mainly affected the city.
Possible reasons why media coverage of the Mississippi Gulf Coast was overshadowed…

1. Population density
2. New Orleans is beloved around the world
3. The catastrophe itself was on-going
4. Sensational stories of violence and crime are thought to increase ratings - “If it bleeds, it leads.”
Author Ellis Anderson---Under Surge, Under Seige…
She thought the worst was over. She was wrong.”
The only word that came to mind was Hiroshima.
Devise a public/private partnership to chart the course and set funding priorities.
The Hancock Chamber has been around since 1925. Why do we need to start a 501 (c) 3 now?
Expanding Your Capacity

- Pre-Katrina Capacity
  - Executive Director
  - Book-keeper
  - Marketing Coordinator

- Post Katrina & Oil Spill Capacity
  - Executive Director
  - Assistant Director
  - Loan Officer
  - Communications Manager
    - Marketing Coordinator
    - Social Media Coordinator
  - INFINITY
    - Operations Manager
    - Sales Coordinator
    - Marketing Coordinator
  - Accountant
    - Accounting Clerk
  - Business Resource Center Manager
Hancock Community Development Foundation
supporting 20 community funds
We are a Chamber.
We are NOT in the housing business.
We are now!
Thousands of homes closer to the beach---like my family home where this baby grand once graced the halls---no longer existed at all.
According to the N.O. Times-Picayune, a 2010 study by First American Corp., shows that a Cat. 1 storm could flood much of lower Manhattan, including Wall Street. The article also points out that (adjusting for 2005 dollars) the great Miami Hurricane of 1926 still ranks first in terms of damage. The tidal surge for that storm was 15 ft.

No place on this planet is completely secure, although we will always wish for that.

Insurance continues to plague our full recovery.
FOR IMMEDIATE RELEASE:
January 30, 2014


There are serious challenges created by the Biggert-Waters Act, which threatens to devastate economies across coastal and riverine America.
FEMA: Flood insurance increases could be delayed two years

By PAUL HAMPTON
pm Hampton
@sunherald.com

GULFPORT — Last month marked a milestone in Evan Heidingsfelder's life. It wasn't his birthday or a graduation. Instead, January marked the 5-year-old's last chemotherapy treatment.

Days after his second birthday, young Evan was diagnosed with acute lymphoblastic leukemia, a disease that
Taxpayers will be more in debt with flood-insurance delay

AN EDITORIAL OPINION OF BLOOMBERG NEWS

As taxpayer subsidies for the National Flood Insurance Program began winding down this year, coastal property owners began to complain about bigger insurance bills. With rates rising to reflect the true risk of living in flood-prone areas, some people’s annual premiums rose to several thousand dollars, from a few hundred.

Just as inevitably, then, Congress sprang to the rescue.

The Senate vote to delay changes meant to bolster the $1.3 trillion flood-insurance program was no surprise. If the House goes along, however, it will only assure that the program, already $24 billion in debt, will have to reach deeper into taxpayers’ pockets.

These subsidies go to properties that have suffered serious damage in past floods or are in flood plains — many of which are shoreline vacation homes. Although only about 20 percent of the roughly 5 million properties in the flood-insurance program receive the subsidy, the combined value of those that do ($527 billion) amounts to half the total value of all properties covered.

The subsidies have always been, at best, a well-intentioned mistake. Designed in the 1960s to reduce federal spending on disaster aid, the flood-insurance program quickly became a boondoggle that encouraged development on vulnerable beachfronts and sensitive wetlands prone to flooding. It is no surprise that some of the biggest opponents of flood-insurance subsidies, along with fiscal conservatives,

Delaying the changes until 2018, as the Senate acted to do (by a 67-32 vote), is no answer. Four years from now, the same constituency opposed to ending the subsidies today will clamor for further delay. President Barack Obama has indicated that he opposes the Senate’s bill, though if it passes by a similar margin in the House it would be veto-proof.

A compromise is needed.

Rather than delay the start of phasing out subsidies, Congress should consider adopting a slower pace of rate increases, perhaps tracking the average length of homeownership in a community. Unfortunately, the Senate has already rejected a proposal to limit premium increases to no more than 25 percent a year.

Federal and state governments should also investigate setting up well-funded catastrophe pools to replace the flood-insurance program.
"Award-winning schools & teachers..."
"84% of students are college bound..."
"Over $18 million in scholarship offers..."

http://www.hancockmsmyhome.com
https://www.facebook.com/pages/Hancock-MS-My-Home/715415031802802
Business Resource Center
Enhancing Small Business Development Support Capacity

Award Winning Programs
2012, 2013, 2014
We are the Chamber.
We’re not a bank.
We are now.

JOB GENERATION FUND
Create More Access to Capital
REGIONAL CDFI – Treasury Grant
Business Re-cap Grant
$500,000 for fishermen

- $500,000 program
- Technical assistance training
- $3,814 reimbursements
- 117 businesses received re-cap grant
We are the Chamber.
Why are we pushing tourism initiatives?
Don’t sit around and wait for someone else to lead the charge.
Bay BridgeFest
a vehicle for publicity & new business income
winner of two major tourism awards in 2012
The Bay St. Louis Second Saturday Artwalk attracts thousands to the town each year...
Improving major transportation corridors

Award Winning Scenic By-ways Program Goes Coast-wide
http://www.gulfcoastscenicbyways.com/
https://www.facebook.com/MississippiGulfCoastScenicByways
Communications

- Four websites
- 21 social media platforms
- 2,531 direct connections
- 49,366 fans reached
- 78,453 engaged fans
- Connections in 18 countries

http://www.hancockchamber.org
https://www.facebook.com/hancock.chamber
You may receive up to four messages weekly. Message and data rates may apply.
Bay St. Louis Harbor Project
Redevelopment of the Beachfront
Waveland Business Center opened and closed…
Four New Museums Emerged
HELP ON THE WAY
D.C. pair delivers love, supplies to Katrina's survivors in Miss.

FEMA chief sat as hurricane pounded the Gulf Coast
Mike Brown gave workers two days to arrive in affected areas. See NEWS, Page 12

N.O. evacuees hunker down at D.C. Armory
Survivors will call the facility home for months. Story by WENDEE MOBLEY, Page 1

D.C. tycoon: I'm innocent and broke

Rehnquist leaves behind legacy of conservatism

Don't scream, ladies; it's only football season

Rodi Salon & Spa
703.288.3880 • www.rodisalon.com
2070 Chainbridge Rd No. 102 • Vienna, VA • 22182

Will donate all of the proceeds from sale of June Iredale Mineral Make-Up & Essential Skin Care Products to the Red Cross Hurricane Relief Fund
Sept. 3, 2005 – Sept. 18, 2005
Budget Travel Named Bay St. Louis the Coolest Small Town in the south and listed among the top three in America
NRDA: Hancock County Living Shoreline Project

Estimated cost: $50 million
NRDA: INFINITY Science Center

Estimated Cost: $10.4 million
Preparing Your Organization For An Emergency

Presented by: Diana Donovan
Chief Executive Officer
Encino Chamber of Commerce
What we do now before the disaster will determine our lives after the disaster!
A simple starting point: ‘10 Questions For Your Business’

## 10 Ways to Prepare Your Business*

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] 1. Can all employees and customers name all of the exits in your building?</td>
<td>[ ]</td>
</tr>
<tr>
<td>[ ] 2. Do all employees and customers know where to go in an earthquake?</td>
<td>[ ]</td>
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<tr>
<td>[ ] 3. In case of evacuation, does everyone know where to meet?</td>
<td>[ ]</td>
</tr>
<tr>
<td>[ ] 4. Does everyone know where you keep your fire extinguishers?</td>
<td>[ ]</td>
</tr>
<tr>
<td>[ ] 5. Does everyone know how to turn off the gas?</td>
<td>[ ]</td>
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</tbody>
</table>
‘10 Ways To Prepare Your Business’ (cont.)

YES

[ ] 6. Does everyone know how to turn off the electricity?  [ ]
[ ] 7. Does everyone know how to turn off the water?  [ ]
[ ] 8. Are you prepared to meet the special needs of anyone in your office/bldg?  [ ]
[ ] 9. Do you have water and food on hand to keep all employees and customers hydrated and fed if you must shelter in place for 3 days?  [ ]
[ ] 10. Do you have a contact list that is out-of-state that all employees know to call after a disaster?  [ ]

NO

You are good to go!

It’s time to prepare!

HAVE A PLAN IN PLACE TO ADDRESS EARTHQUAKE, FIRE, AND OTHER DISASTERS.

*This is only a survey intended to assist you and your business in preparing for a disaster. It is important to note that further information is necessary regardless of your survey results.*
Emergency Procedures Guide

- **Important Contacts**
  - Include all employees; local police and fire; landlord or building management company; any other important contacts like your Board President and Board members that live close by.

- **Emergency Evacuation Plan - How to exit the office or building safely**
  - Make a detailed evacuation plan for each of the exits in case one is blocked; include where to find key documents or procedure books that you will need to continue operating from a remote location if necessary.

- **Emergency Procedures - What to do (even the most obvious in normal circumstances)**
  - Fire - list where fire extinguishers are located; list evacuation procedures; where to meet; list types of fire extinguishers and what types of fires they should be used on
  - Bomb Threat - list what you would want employees to do in this situation; have a ‘Bomb threat evaluation form’ under each phone in the office
  - Robbery - list what you would want employees to do in this situation
  - Suspicious Mail - list instructions on how to handle; not to open; call police
  - Natural Disasters - detail what to do; what to take; how to exit safely; where to meet
  - Suicide Prevention - list phone number for local or national suicide prevention hotline
  - Accident/Injury/Serious Illness - list phone number for local hospital; include where to find your office first aid kit
Create An Organization Chart

- Identify your key people and what role they will play in your plan
  - Executives
  - Employees
  - Membership / Community
- Identify those who have special training - Emergency Response and/or C.P.R.
  - C.E.R.T. - Community Emergency Response Team

These will be the people that you will want to have involved in your planning process. These are the people that will help lead you & your community into recovery.
Business Continuity Plan

- **Employee Emergency Contact Form**
  - Include Call Order (who gets called in what order) and any Certifications that an employee has such as C.P.R., Ham Radio, EMT, Special Licenses

- **Key Supplier/Vendor Information**
  - Include contact information; account number; a primary contact and an alternate

- **Key Contacts**
  - Include all contacts that are vital for your business to operate such as your bank, your accountant, utility companies, insurance company, payroll processing, etc.

- **Critical Business Functions**
  - What is their priority; who performs them; what is needed to do them?

- **Recovery Location**
  - Where will you conduct business operations following an emergency?
Vital Records

- Identify what critical records you will need to continue doing business such as Insurance policies and where they are stored

Critical Phone Numbers

- List all of your business operation phone numbers such as all phone lines and fax lines

Computer Equipment and Software

- List serial numbers; version or model numbers; date of purchase/lease; purchase/lease price; license numbers and vendor information

Other Equipment/Machinery/Vehicles

- Include fax machines, telephones and their features
Business Continuity Plan (cont.)

- **Supplies**
  - List vendor information and item numbers

- **Other Resources**
  - List the basics to make your recovery site operational like desks, chairs, surge protectors, extension cords, and file cabinets
  - List any other item that you can think of you will need to be able to operate remotely

- **Emergency Kit**
  - List all items you have in your emergency kit
Basics To Include In Your Emergency Kit

- A copy of your Evacuation Plan and Business Continuity Plan
- Tools - something that can break a window if need be or cut through a seat belt
- First Aid Kit - include any medications you may need to take
- Flashlight or Light Sticks - include batteries or have a crank style light available
- Bottled Water - enough for at least three days (for each person)
- AM/FM Radio - include batteries or have a crank style radio available
- Blankets - Space blankets are light and compact
- Food - enough for at least three days (for each person)
- Camera - disposable so you can take photos of any damage
- Cash - in small denominations in case you need to buy food/water/supplies - stores probably won’t be able to give change for a $100 bill. (ATM’s may not be working and Banks may be closed for several days)
Remember this...
When a disaster strikes, the more prepared you are the faster your business, and your community will recover.

- Update your Business Continuity Plan as employees change or no less than annually
- Practice your Evacuation Plan drill at least once a year
List of Resources

- Insurance Institute for Business and Home Safety - [www.ibhs.org](http://www.ibhs.org)
- Federal Emergency Management Agency (FEMA) - [www.fema.gov](http://www.fema.gov)
- U.S. Small Business Administration - [www.sba.gov](http://www.sba.gov)

- Thank you!
- Contact me: Diana Donovan (818) 789-4711
  
diana@encinochamber.org
Items Even Experienced Disaster-Recovery/Business-Continuity Planners Often Overlook

Steven Lewis, Ph.D., CISA
The Systems Audit Group, Inc.

25 Ellison Rd, Newton, MA 02459
Tel: 617-332-3496  FAX: 617-332-4358

StevenL@RCN.com
www.Disaster-Help.com
In 20 years, what have we learned?

- Everybody forgets something
- Usually because it’s right underfoot
- But also because changes have happened to the way we work
Introduction - organizations have changed in major ways:

- Mergers/acquisitions, new sites
- New equipment, local/wide-area networks, advanced in-house equipment
- INTERNET-based services & products bring new categories of vulnerabilities as well as world-wide exposure
So, what are we forgetting –
Generic areas:

- Missing things "too close to see"
- Ignoring employee-related issues
- Failure to track out-of-the-ordinary situations
- Intuitively assuming how other groups function – without validating
- Not keeping “outside” emergency organizations up-to-date
- Ignoring "external" factors
- Neglecting crucial steps in DR/BC planning
Missing things "too close to see"

- Telephone terminators vulnerable to falling water
- Doors that need a key to open from the inside
- Vulnerable documents in non-fireproof safes
- Not providing every-day, "low-tech" paper items
- Not planning for tenants
Ignoring Employee-related Issues

• Neglecting to help employees in their personal planning
  – If they haven’t prepared for disaster themselves, they won’t be there to help you in yours!
  – Do they live in a flood zone? Need special medicine from home, have elders/pets to care for, etc, etc
  – How do they get to work – do they need public transit? What alternatives do they have?
Ignoring Employee-related Issues

• Ignoring employees’ relevant personal-life situations
  – Disasters can require key employees to stay at work overnight (e.g., hospitals, hotels, nursing homes, etc.)
  
  – What is feasibility of employees relocating to a remote computer hot site or company command center for the duration of an emergency, in light of family responsibilities.
Personal-life Situations, Continued

Need to know, but need to maintain privacy

- Yearly, have employees sign an affidavit that they can fulfill their duties under the DR/BC plan;
- May have to change the plan to get them to sign.
Generic areas:

- Failure to track out-of-the-ordinary situations
Failure to monitor atypical situations

- Temporarily disabled employees as well as impaired residents in public housing, nursing homes, etc.
  - Need help exiting
  - Mobile but unable to carry key materials

- Short-term construction projects close exits

- Need reporting process to identify, track, and cope with these situations.
Generic areas:

- Intuitively assuming how other groups function, without actually verifying
Assuming you’re important to the utility companies

• Many planners assume the utility companies will assign them a high priority in their recovery operations.

• During the 2004 hurricane devastations in Florida, many found out that wasn’t true:
  • Nursing homes were considered businesses, like “convenience” stores.
Assuming that airplanes will always be available

- Many organizations are dependent upon air deliveries of specialty medicines and equipment - just the time when airports might be closed.
• All organizations depend on a series of support functions, including:
  – mail and document delivery,
  – check printing,
  – voicemail,
  – janitorial,
  – exterminators,
  – couriers,
  – personnel/payroll, etc.
• Many use digital signatures, hardware-specific ID’s, or store dangerous chemicals onsite.
Ignoring “seasonality”

- Many departments are only “critical” at the end of a quarter, end of a year, or during the organization’s “high season”

- Leads to fully-staffing un-needed functions

- or, to being unresponsive to impending regulatory or market deadlines
Generic areas:

- Not keeping “outside” emergency organizations up-to-date
Outside emergency organizations - do they know you?

Due to mergers, many new far-flung locations.

- Local fire and police departments may not have up-to-date:
  - contact information
  - copies of building plans, etc
- Obtain yearly confirmation that all local site-relevant information has been given to the local authorities.
Outside emergency organizations - do you know them?

- Who will issue your local bird-flu quarantine?
- Who are your contacts at:
  - Red Cross
  - State Emergency Management
  - County Emergency Management
Generic areas:

- Ignoring "external" factors
Ignoring nearby risks and limitations

- Near focus of demonstrations or potential targets of violence?
- Located on a flood plain, etc.?
- Are there nearby disruptive construction projects?
- Located upstairs from a restaurant?
- Acquire a wider perspective on these issues via region-wide organizations:
  - Chamber of Commerce,
  - Assn. of Contingency Planners, etc.
Generic areas:

- Neglecting crucial steps in DR/BC planning
Neglecting to get a “second set of eyes” review

- Seek an “outside audit” by knowledgeable people from people not involved in the planning
  - Former employees
  - Colleagues from other departments
  - Colleagues from outside the organization.
Not pre-designating an “emergency operating center”

- Functions as a “central command”
- Provides central telephone answering
- Allows some core functions to continue
When large-scale disasters strike, the vendors of many common items & services become overwhelmed:

- electric generators
- “pumping-out flooded basements”
- temporary staffing, printing, mailing,
- medical supplies, etc.

Planners need to have out-of-region backup second-sources located beforehand.
Not reading your 3rd-party vendors’ disaster plans

- Payroll
- Operations service bureaus
- Internet Service Providers (ISP’s)
- Cloud-service providers
Not reading your 3rd-party vendors’ disaster plans, cont.

- Often will have a stated response time that you can’t live with – like a week, when you need 2 days

- Sometimes are unrealistic in how quickly they will really get back up and running:
  - Often takes 2 days just to assess damages
Not reading your 3rd-party vendors disaster plans, cont.

- Often will hold you responsible for keeping copies of all entered data, for use in a system-recovery/rebuild

- Often will hold you responsible for keeping archive copies of your hosted database
Many organizations have resource-sharing agreements with others (laundry facilities, staffing, supplies, teller lines, etc, etc).

Often these agreements don’t have penalties or enforcement provisions and the partners don’t deliver on their promises.
Not pre-approving press releases

- During disaster isn’t the time to compose creative communications

- You need to assure the public immediately that you’re still in business and doing your “job:” protecting, caring for, dispensing, etc, etc.

- But, you can’t over-promise or understate the seriousness of the situation.

*The top person won’t be there to approve the wording when disaster strikes!*
Not “proving” that your disaster plan will work

- Even a well thought-out plan still has to be exercised to make sure all the parts can work together.

- Conditions and people change – testing must be repeated at least yearly,

- Also, don’t forget to actually perform the mitigation actions called for in the plan!
In conclusion

• Have your plan “audited” for completeness,

• Double-check on the groups for whom you’ve only assumed how they operate,

• Pre-approve public communications,

• TEST....TEST....and re-TEST!