

# MCADSV Nonprofit Legal and Management Assistance Program Disaster Preparedness and Business Continuity Planning Outline and Resources<sup>1</sup>

## I. Introduction- Why Does My Organization Need to Worry About Business Continuity?

The *Nonprofit Risk Management Centers Business Continuity Planning free Tutorial* poses the following questions to nonprofits and encourages a candid self assessment of your readiness and planning process for NPO so they are able to face adversity and continue to deliver services.

- Is your organization prepared to continue serving your community even if natural disasters or other emergencies interrupt normal business operations?
- Has your organization developed and internally distributed the policies and procedures that employees need to enact in the event of a business interruption?
- Does your organization understand the difference between business continuity planning, disaster recovery, and crisis management?
- What types of backup processes does your organization use for vital data, records, and documents?

Resources you should read first before you start your planning process:

1. **Business Continuity Planning.** If you need assistance and would like free Business Continuity Planning and helpful planning tools and resources go on line and complete the **free tutorial** provided by NPRC through a generous grant by the David and Lucile Packard Foundation. [www.nonprofitrisk.org](http://www.nonprofitrisk.org) – scroll down right side column to the Free Tutorials.
2. **Institute for Business & Home Safety (IBHS)** offers a variety of tools in its Open for Business (sm) series for small business owners to both reduce their potential for loss should disaster strike and to reopen quickly should they be forced to close. *Disaster Planning Toolkit for the Small Business Owner*. The toolkit includes materials to help organize critical information and review essential operations, both of which lead to developing a continuity plan. <http://www.ibhs.org/openforbusiness.pdf>

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### **3. Emergency Management Guide for Business & Industry**

[Download the PDF version of the Emergency Management Guide for Business & Industry \(349 KB\)](#)

These resources educate employers on preparation for emergencies and disasters, give resources concerning work forms, and suggested guidelines concerning certain practices. The resources are provided in addition to the following information concerning a comprehensive look at how certain events impact businesses and organizations, which events provide problems for organizations and how an employer can best prepare for a natural disaster or emergency.

## **II. Non-Profit Organization Disaster History**

The many natural disasters in previous years prove that risk is serious for non-profit organizations. The seriousness of the events caused many businesses and non-profit organizations to create policies and plans for maintaining their business in a time of emergency. Looking at how other non-profit organizations have suffered because of emergencies and natural disasters helps NPOs look at practices to avoid and the essential issues they need to address when creating a business continuity plan.

### **a. Effects on non-profit organizations due to Hurricane Katrina**

- i. Many non-profits experienced a greater need for services because of the displaced people due to the storm.
- ii. Many people called on non-profits in many areas to aid in recovery and housing services.
- iii. NPOs experience a dilemma when more people seek services but there are shortages of supplies, workers to run the organization and additional resources.
- iv. Long term relocation at alternative worksites for 6 to 12 months

### **b. Effects on non-profit organizations due to the terrorist attacks of September 11**

- i. Many non-profit organizations in the area suffered a decrease in funding after the attacks of September 11, 2001. (Center for Non-Profit Corporations Follow-Up Survey of New Jersey Non-Profit Organizations)
- ii. Non-Profit Organizations of color experienced a 31 percent decrease in funding following the September 11 attacks. (The Roundtable of Institutions of People of Color Women of Color Policy Network)

## **III. Possible Business Interruptions – Assess Your Risk**

Different areas of the country experience various natural disasters and businesses all experience different types of interruptions depending on the functions of the business or organization. Michigan brings a multitude of possibilities for natural disasters and the shelter setting hosts the possibility for many business interruptions.

To learn more about Michigan's Severe Weather Risks – click <http://mcswa.org/default.aspx>

### **a. Flooding**

- i. Flood Emergency Management Assistance (FEMA)

1. The source provides loans and assistance to people and businesses that experience loss due to flooding. FEMA <http://www.fema.gov/rebuild/recover/business.shtm>
2. Consider buying flood insurance.
3. Information on flooding and assistance can be found at:
  - a. Floodsmart.gov  
<http://www.floodsmart.gov/floodsmart/pages/index.jsp>
  - b. Flood Assessment Risk Tool  
<http://www.floodsmart.gov/floodsmart/static/landing1.jsp>
  - c. Avoiding Flood Damage a checklist for Homeowners  
<http://www.ohsep.louisiana.gov/factsheets/Avoidingfldamage.pdf>

**b. Earthquake**

- i. Provide information on earthquake safety to employees and inform them of policies for taking shelter and the best preparations for an earthquake.
- ii. Information concerning earthquake safety can be found at:
  1. FEMA Earthquake information  
[http://www.fema.gov/hazard/earthquake/eq\\_before.shtm](http://www.fema.gov/hazard/earthquake/eq_before.shtm)
  2. Michigan Earthquake Activity  
<http://www.earthquake.usgs.gov/regional/states.php?region=Michigan>

**c. Utility failure**

- i. Water
  1. Plan to store extra water in the case of a water shortage because of utility failure.
  2. Plan to boil water in the event of water contamination.
- ii. Electricity
  1. Create plans for alternate sources of power during a power failure.
    - a. Use cell phones, text message features, walkie-talkies, or other devices that do not rely on electricity as a back up to your telecommunications system.
  2. Learn how and when to turn off utilities. If you turn the gas off, a professional must turn it back on. Do not attempt to turn the gas back on yourself.
  3. If food storage or refrigeration is an issue for your business, identify a vendor in advance that sells ice and dry ice in case you cannot use refrigeration equipment.
  4. Heating and Cooling Backup Planning: consider purchasing generators, battery-powered objects and flashlights for use during a power failure.

- a. Using A Generator When Disaster Strikes - Red Cross PDF Handout

[http://www.redcross.org/static/file\\_cont3250\\_lang0\\_1272.pdf#search=%22a.%20Using%20A%20Generator%20When%20Disaster%20Strikes%20%20%22](http://www.redcross.org/static/file_cont3250_lang0_1272.pdf#search=%22a.%20Using%20A%20Generator%20When%20Disaster%20Strikes%20%20%22)

**d. Severe storms**

- i. Implement plans for taking shelter during severe storms and inform employees of those plans.
  - 1. Create a plan for accounting for all employees during a storm and communicating with employees concerning weather developments and precautions.
  - 2. Inform employees of proper travel guidelines in the event of a storm to eliminate liability of employee injury and to ensure employee and consumer safety.
  - 3. Tracking the Weather: NOAA Weather Radio: The Voice Of The National Weather  
<http://www.tallytown.com/redcross/library/NOAAWeatherRadio.pdf>
  - 4. [www.michiganweather.org](http://www.michiganweather.org) The Emergency Alert System (EAS)
- ii. Additional resources concerning high winds and storms can be found at:
  - 1. Tally Town Red Cross Library - Checklist  
<http://www.tallytown.com/redcross/library/CL-SevereWindstormChecklistForBusiness.pdf>
  - 2. Red Cross Severe Thunderstorm Information  
[http://www.redcross.org/services/disaster/0,1082,0\\_590\\_00.html](http://www.redcross.org/services/disaster/0,1082,0_590_00.html)

**e. Infectious disease**

- i. Inform employees of hygienic practices for disease spread prevention in the event of an infectious disease outbreak.
- ii. Implement regular cleaning and disinfectant services
- iii. Michigan Preparation and Response to Avian Influenza  
[http://www.michigan.gov/documents/Avian\\_Influenza\\_Brochure\\_April\\_2006\\_156825\\_7.pdf](http://www.michigan.gov/documents/Avian_Influenza_Brochure_April_2006_156825_7.pdf)
- iv. Stock up on supplies and sanitizers prior to an expected outbreak in the event that certain items become hard to find and in short supply during a pandemic period.
- v. Implement Leave Time policies for disasters and pandemic illness
- vi. Self Care Resources
  - 1. American Red Cross Brochure on Home Care For Pandemic Flu [www.redcross.org](http://www.redcross.org)
- vii. Allow employees to work from home computers in the case of computer shortage.

- viii. Create plans to change all passwords in the event of outsiders accessing the computer system or management's fear of confidential information leaked to non-employees or unauthorized employees.

Source: LANO, Disaster Preparedness Continuity of Organizational Operations Plan Spring 2006 Disaster Resources online at

**f. Terrorism**

- i. Implement terrorism policies and guidelines for evacuation or ways of taking cover in the event of a threat.
- ii. Provide ways for employees to communicate with each other in the event of a terrorist threat.
- iii. Keep up-to-date information concerning the government's terrorism scale and when and where serious threats occur.

<http://www.dhs.gov/dhspublic/display?theme=29>

**g. Fire**

- i. Create an evacuation plan and test that plan.
- ii. Post information on the evacuation plan around the workplace so workers know how to execute the plan.
- iii. Additional resources concerning fire safety include:
  - 1. Non-Profit Risk Organization Safety Toolkit  
<http://nonprofitrisk.org/ws-ps/topics/em/evacuationchksps.htm>
  - 2. OSHA fire safety  
<http://www.osha.gov/SLTC/firesafety/index.html>

Training Activity: Do One Thing – Assess Your Risk

Exercise #1 Hazard Identification

Hazard Vulnerability – How often is such an event likely to happen?

Tool – 2006 Severe Weather Report for MI

Risk Matrix Tool

Handout – Risk Chart

## IV. Workforce Planning

During a time of disaster or emergency in any business, it is essential that business practices run as smoothly as possible to ensure minimal loss. In order to create a smooth transition from a time with full resources to a time during a disaster with limited resources, employers **must create strategies for informing their employees about the possible types of disaster and implementing disaster plans and policies.** A well-prepared business provides employees with the **tools they need to prevent injury, illness and disaster so that unexpected natural disasters or workplace hazards have a minimal effect on their non-profit organization and employees.**

### a. Increase knowledge for staff and customers on Disaster and Health Crisis Planning

- i. Equip employees with comprehensive knowledge and information concerning the possible natural disasters, pandemic illness or business interruptions, who it affects, and how to prevent the spread of germs.
- ii. Teach employees the signs to look for to determine when family members and co-workers have symptoms of a contagious disease during a pandemic emergency and guide them to proper treatment.
- iii. Additional resources for information include:
  1. Center for Disease Control and Prevention  
<http://www.cdc.gov/flu/avian/>
  2. US Government Pandemic Flu Site  
<http://www.pandemicflu.gov/>
  3. World Health Organization  
[http://www.who.int/csr/disease/avian\\_influenza/en/](http://www.who.int/csr/disease/avian_influenza/en/)
  4. Ready Business brochure or customize it with your logo  
<http://www.ready.gov/business/downloads/ReadyBusinessBrochure.pdf>

### b. Personal plan

- i. Encourage employees to create family and personal plans so they can help prevent the spread of the disease in their family and while out of the office.
- ii. Provide information on natural disasters for families to use at home to protect themselves.
- iii. Possible ideas for a family plan include:
  1. Keeping one family member home to care for sick children while the other works
  2. Sanitizing shared items and segregating ill family members from the rest of the family
  3. Stocking up on water and food in case all family members are ill or there is a water and food shortage due to contamination

4. Instructing children and other family members on proper hygiene techniques to use at and away from home to prevent the spread of germs
- iv. Additional information concerning family planning can be found at:
  1. Family Flu Plan  
<http://www.fluplan.com/files/fluplan/fluplan.pdf>
  2. US Government Flu Plan  
<http://pandemicflu.gov/planguide/checklist.html>
  3. American Red Cross Shelter-in-Place Plan  
<http://www.redcross.org/services/disaster/beprepared/shelterinplace.html>
  4. [www.Ready.Gov](http://www.Ready.Gov) Family Plans and Communication Checklists  
<http://www.ready.gov/america/makeaplan/index.html>

**c. Health and hygiene practices**

- i. Train employees to use safe hand washing procedures at work and at home.
  1. <http://www.bt.cdc.gov/disasters/pdf/flyer-wash-your-hands.pdf>
  2. CDC Hand washing Guidance  
<http://www.bt.cdc.gov/disasters/pdf/handhygienefacts.pdf>
- ii. Post fliers regarding proper hand washing techniques in bathrooms and next to sinks.
- iii. Implement guidelines to modify the frequency and type of face-to-face contact.
- iv. Inform employees to sanitize and clean workspaces after other employees have been exposed to their office supplies and workspaces.
- v. Additional resources on proper hygiene practices include:
  1. Recommended best practices for healthy hygiene in shelter setting <http://www.metrokc.gov/health/hchn/recommended-shelter.pdf>
  2. Center For Disease Control and Prevention suggestions  
<http://www.cdc.gov/flu/avian/professional/infect-control.htm>
  3. Center For Disease Control and Prevention laundry washing to prevent infectious spread suggestions  
[http://www.cdc.gov/ncidod/dhqp/bp\\_laundry.html](http://www.cdc.gov/ncidod/dhqp/bp_laundry.html)

**d. Responding to visibly ill employees**

- i. Instruct supervisors to send employees home if they appear to be sick.
- ii. Consider creating stations in which employees can check their temperature or have a nurse determine whether they likely have the avian flu or a typical seasonal flu.
- iii. Additional resources concerning symptoms and how to spot the flu include:
  1. National Institutes of Health guidelines  
<http://www.nlm.nih.gov/medlineplus/ency/article/007263.htm>
  2. Employment Law Today  
<http://www.ahipubs.com/newsletter/ht/ht12.06.05.html>

**e. Employee death**

- i. Memorials and outreach
  1. Determine a plan and structured model of how to deal with outreach to employee's families and employees who have suffered loss.
  2. Remain consistent in the implementation of those plans to prevent animosity and resentment due to perceived favoritism among employees.
  3. Resource - *Grief at Work, A Manual of Policies and Practices*, American Hospice Foundation  
[www.americanhospice.org](http://www.americanhospice.org)

## V. Maintaining Business Operations

In order for employers to maintain their business or non-profit organization, they must plan for eliminating contamination and determining the critical functions of the business. If employers know those critical functions, they know what they absolutely need in order for the center to stay open without wasting resources in a time of disaster. Planning ahead of time for precautions and practices to use in case of business interruption, natural disaster, and infectious disease provides minimal damage to a business or organization.

Social Service and Faith Based Organization Community Checklist for Pandemic Flu Planning

Reviewing insurance policies annually for coverage that relates to disaster recovery is a critical first step.

### Insurance Coverage Q & A

- Review your current insurance coverage. Is it enough to get your business back in operation? Will it cover the replacement cost of vital facilities? Check to see if your insurance on mortgaged property probably offers coverage to you and the lender.
- Be aware of your contents insurance. Does it cover the replacement cost of critical equipment?
- Know what your insurance does not cover. Most general casualty policies do not cover flood damage. Many require additional riders for windstorm, sewer backup, or earth movement. Consider adding coverage for likely perils, especially flood insurance.
- Consider business interruption insurance that assists you with operating needs during a period of shutdown. It may help you meet payrolls, pay vendors, and purchase inventory until you are in full operation again. Also, be prepared for the extraordinary costs of a disaster such as leasing temporary equipment, restoring lost data, and hiring temporary workers.

### a. Safety - Eliminate Contamination

- i. Create plans to eliminate germ spread and contamination through the exchange of outsiders coming into the non-profit organization and employees coming into work from the outside.
  1. Consider implementing a plan for a health check-up station for employees to visit before entering the worksite.
  2. Utilize your local health department as a resource for health check ups
  3. Record each visitor who comes into the building and monitor their appearance for possible signs and symptoms of the flu.

- a. Records also help to account for each person in the building in the event of a natural disaster so the organization can ensure all employees and other people inside the building are accounted for.
- ii. Implement policies for safety and shelter during a natural disaster or a flu outbreak.
- iii. Consider creating a position to monitor the health and logistical concerns of the office during a pandemic or natural disaster. This person would obtain knowledge of who enters the building and who leaves and monitors hygiene practices of persons entering and exiting the building.

**b. Economic consequences**

- i. Plan ahead for economic losses
  - 1. Upstream economic losses may occur if vendor/suppliers are affected and unable deliver goods, offer services. Create a list of critical vendors with contact information.
  - 2. Downstream economic losses may occur if residents of the community are affected by the disaster.
- ii. Determine how to best alleviate economic losses through planning and analyzing non-profit organization funds and expenditures.
  - 1. Temporarily cut back on extraneous programs in order to save money needed for emergency.
  - 2. Look for other ways to save money now so there is some for later.
  - 3. Cultivate financial reserve funds, and identify potential business recovery loans
  - 4. Allocate a percentage of fundraising goal for a reserve fund to support BCP disaster planning/recovery.

**c. Identify the non-profit organization's temporarily replaceable functions.**

- i. Determine which supplies and resources are necessary in the event of limited resources to run all functions.
- ii. Possibly cut back on extraneous functions, programming and resources until the elimination of the threat of an outbreak or until the natural disaster is no longer a threat to the organization.
- iii. Focus on critical functions of the business.
  - 1. Determine which functions are critical for continuing operations and create a plan to maintain those operations for a period.
  - 2. Create a plan containing those functions and how to maintain those functions in the event of an emergency
  - 3. Continuity of Operations (COOP)
    - a. The purpose of COOP planning is to ensure continuity of essential functions.
    - b. Prioritize the various functions of the organization.

- c. Additional COOP resources include:
  - i. FEMA – Telecommuting Guide and Policies  
<http://www.usdoj.gov/jmd/ps/wortelecommute.htm#coop>
  - ii. FEMA Emergency Management Institute – online free training on understanding the basics of COOP  
[http://emilms.fema.gov/is547\\_COOP/COOP0101010.htm](http://emilms.fema.gov/is547_COOP/COOP0101010.htm)

iv. Maximum Tolerable Downtime

- 1. Determine the maximum tolerable downtime for the non-profit and determine ways to ensure that functions can start-up after the downtime.
- 2. The maximum tolerable downtime is the maximum length of time business can temporarily cease without causing irreparable harm. What would this look like for your Nonprofit?

Activity: Assessment Problem Determine

- 1) Services, programs are critical to maintain during a disaster
- 2) Services, programs which could be closed temporarily and assets assigned to priority services

**d. Business Impact Analysis (BIA)**

- i. The plan reveals vulnerabilities and strategies for minimizing risk for the organization.
- ii. The BIA is an analysis of all business functions including how they are working, what they need to improve upon in order to minimize risk, and a diagnosis of possible failures in the continuity plan.
- iii. Keeping the BIA up to date helps to quickly identify problem areas and areas that need extra attention in minimizing risk.

**e. High absenteeism and the possibility of a reduced staff**

- i. Train other employees to do multiple other jobs beforehand.
- ii. Make sure at least two employees are capable of taking care of each issue, especially issues vital to the flow and function of the workplace.
- iii. Train and prepare ancillary workforce/volunteers if at all possible.
- iv. Remain flexible with work times as employees may have less options for travel.
  - 1. Encourage carpooling, but also encourage safe hygiene practices while carpooling.
  - 2. Allow employees to work separate shifts to eliminate closeness of employees while at work.

- v. Consider allowing telecommuting when employees are unable to come into work
  - 1. Conference calls provide less risk for germ spreading than face-to-face meetings.
  - 2. One issue to look at within telecommunications is policy concerning compensation for calls.
  - 3. Create a telework plan prior to any emergency so there are no ambiguous areas.
  - 4. Allow employees to call into a center or the workplace to give updates on their work and ask the employer any questions they may have.
  - 5. Employees are eligible for worker's compensation if injured while working in the home during scheduled work time or while traveling to and from work sites from the home during scheduled work time.
  - 6. Review workplace accident reporting procedures
  - 7. Additional resources concerning telecommuting include:
    - a. The Telework Coalition <http://www.telcoa.org/>
    - b. US Department of Justice Worklife Program <http://www.usdoj.gov/jmd/ps/wortelecommute.htm#coop>

**f. Assess Impact on Agency Infrastructure**

- i. Keep records of absences to determine areas in the office that are contaminated or at risk for infection.
- ii. Review and update Facility and Inventory Lists
- iii. Decide on a possible off-site area to store all records so they avoid contamination and are easily accessible in the event of a natural disaster.
- iv. Consider alternate entities to perform maintenance and other office work.
  - 1. Find a backup cleaning service in the instance current cleaning service is unable to provide workers.
    - a. Inform the cleaning staff of heightened sanitization and cleaning measures in the face of an outbreak.
    - b. Maintain proper disposal of all contaminated objects and enforce policy with cleaning staff.
    - c. Keep lists of alternate cleaning services in the event the regular service must shutdown because of lack of supplies and staff.
  - 2. Determine who is responsible for cleaning and fixing air conditioning, furniture and other facility items.
  - 3. Determine who is responsible for the general maintenance of the facility in the event of a natural disaster or infectious disease outbreak.

- g. Computer Shutdown, Safety and Recovery ( Source Listed Below)**
  - i. Conduct a Computer Inventory First: General Information, Hardware Specs, Software Applications, Monitors
  - ii. Back up files and formulate an alternate plan for conducting work in the case of a computer network shutdown.
    - 1. Palm Size Flash Drives – Quick partial backups \$300.00
    - 2. Compact Disc – CD-RW \$100.00
    - 3. Use DVD Writer to back up \$300.00
    - 4. External Hard Drive \$400.00
    - 5. Tape Backup Unity \$2500 -\$5000
    - 6. IT Firm to perform online backups that are stored at a remote site \$150 - \$1000 a month for service
    - 7. Frequency of Backup – at least weekly, but daily is better
    - 8. Don't save data to 3.5 floppy disc
    - 9. Don't save to ZIP disks
  - iii. Office Closure
    - 1. Shut down and unplug remaining Electronic equipment including computers, printers etc.
    - 2. Cover Computers that are remaining with Plastic
  - iv. Allow employees to work from home computers in the case of computer shortage.
  - v. Create plans to change all passwords in the event of outsiders accessing the computer system or management's fear of confidential information leaked to non-employees or unauthorized employees.
    - 1. Source: LANO, Disaster Preparedness Continuity of Organizational Operations Plan Spring 2006 Disaster Resources
- h. Create an Water Proof Evacuation Box for Corporate Documents**
  - i. Contains documents, records, items important to resuming operations
  - ii. One box is evacuated to a safe location, the second box other is in the local area
    - Organizational Documents
    - Financial Statements/Documents
    - Insurance Policies
    - Contact Information
    - Other: Checks, Credit Cards, Petty Cash, Inventories
    - Photos of Office, digital backups, battered powered radio/TV/Flashlights
    - Extra Batteries
    - Corded telephone

**i. Shortage of supplies**

- i. Record a list of all current vendors and possible alternate vendors to turn to in case of a shortage of vendors or supplies.
  1. Try to book vendors ahead of time because they will be in high demand during an emergency.
  2. Create alternate options for suppliers and actual supplies when stock is unavailable for shipment to the place of business.
- ii. Plan to order more supplies ahead of time in the case of a supply shortage.
  1. Additional information concerning supplies can be found at:
    - a. What Are the Costs – Fact Sheet  
<http://www.ready.gov/business/overview/over-cost.html>
    - b. Disaster Supply Checklist  
<http://www.ctownpd.com/disasterlist.htm>

**j. Stockpile general business supplies for first aid**

- i. Employees should use gloves when making contact with other employees, especially when providing them with medical care or coming into contact with any bodily fluids.
- ii. In the event of a natural disaster that forces employees to remain in the workplace in close quarters, the centers will need extra supplies to avoid the spread of germs due to the close personal contact between employees.
- iii. Consider where you can access antiviral medications in case there is a shortage during an emergency.
  1. Tamiflu is a prescription drug that eliminates the virus when used promptly after the onset of symptoms.
    - a. Additional information regarding Tamiflu can be found at: Tamiflu website <http://www.tamiflu.com/>
  2. Non-prescription anti-viral drugs can alleviate symptoms and will probably be in high demand if a pandemic outbreak occurs.
    - a. Center For Disease Control and Prevention information on antiviral medications  
<http://www.cdc.gov/flu/about/qa/antiviral.htm>
- iv. Masks can prevent the airborne spread of the virus when worn properly and allow for interaction between coworkers without risk of spreading the virus by air.
  1. Mask usage information from the National Institute for Occupational Safety and Health  
<http://www.cdc.gov/niosh/npptl/topics/respirators/factsheets/respfact.html>

- v. Food and water could be a contamination risk and could be in high demand, so stockpiling non-perishable food and water will alleviate some of the effects of contaminated food.
- vi. Resources for Food and Water Safety:
  - 1. <http://www.cfsan.fda.gov/~dms/fsdisas.html>
  - 2. <http://www.bt.cdc.gov/disasters/pdf/foodwater.pdf>
  - 3. <http://www.cdc.gov/nasd/docs/d001201-d001300/d001279/d001279.pdf>
  - 4. [http://w3.whosea.org/LinkFiles/List\\_of\\_Guidelines\\_for\\_Health\\_Emergency\\_FSAdvice-tsunami.pdf](http://w3.whosea.org/LinkFiles/List_of_Guidelines_for_Health_Emergency_FSAdvice-tsunami.pdf)
- vii. Sanitizer and other cleaning supplies are essential elements in preventing the spread of germs and employers should consider stocking up on cleaning items as soon as possible before a threat occurs.
  - 1. NIOSH standards on sanitization  
<http://www.cdc.gov/niosh/respcln.html>
  - 2. CDC Hand Hygiene after a Disaster  
<http://www.cdc.gov/print.do?url=http://www.bt.cdc.gov/disasters/handhygiene.asp>
- viii. Additional resources considering emergency supplies include:
  - 1. US pandemic flu website  
<http://www.pandemicflu.gov/planguide/checklist.html>
  - 2. Red Cross Store

## **VI. Critical Communications Response**

During a time of emergency or disaster, communications are critical between government, employees, employers, suppliers and other vendors. If employees cannot contact their employer to tell them about illness or inability to attend work, then employers lose track of employees. Employers will need to let suppliers know of any building closures or any extra supplies needed. Government updates on emergency status or any new information is critical to update employer practices and inform employees on safety practices and precaution updates.

### **a. Disaster communications and planning committee**

- i. Create a steering committee in charge of business continuity and policy practices for the smoothest transition from pre-flu to post-flu practices and procedures and from periods before natural disasters to periods after natural disasters.
  1. Instruct the committee to create policies considering employee leave policies, sick time and supplies.
  2. Allow the committee to monitor hygiene and determine preventative practices for eliminating the spread of germs and maintaining safety on the premises.

### **b. Identify an emergency communications plan for the organization.**

- i. Make sure all emergency and employee contact lists are up to date and accurate, include home email address and indicate who has text message features on home or business cell phones
- ii. Create an office plan or possibly a phone chain of who to contact if an employee is sick. Set up a telephone call tree, password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency. Be clear on how their jobs may be affected.
- iii. Inform other employees who work in close proximity of ill employee of the illness.
- iv. Inform employees of whom they should call next in phone chain to inform others of an office shut down or other necessary precautions.
- v. Create an out of office number that employees can call to ensure they are safe.
- vi. Sample Resources CDC 2002  
[http://www.orau.gov/cdcynergy/erc/CERC%20Course%20Materials/CERC\\_Book.pdf](http://www.orau.gov/cdcynergy/erc/CERC%20Course%20Materials/CERC_Book.pdf)

**c. Promote calm employee behavior**

- i. Consider employing a counselor to talk to panicked employees or employees who have experienced loss.
- ii. Connect employees with Employment Assistance Programs (EAP) to help employees discuss issues they may have concerning emergencies or family and employment issues affecting by emergencies.
  1. Employment Assistance Programs help provide employees with counseling so they are able to perform their jobs more effectively and come back to work faster.
- iii. Promote calm behavior in supervisors so that employees refrain from panic and are more likely to adopt calm behavior.
- iv. Constantly communicate with employees considering the status of supplies, national emergency status, and revised practices to eliminate the virus.
- v. Equip employees with resources to promote calm behavior and order in the employees' homes.
- vi. Allow employees to present feedback, possibly through email, considering their concerns about contamination, their jobs and other non-profit organization practices.
- vii. Information on coping with an emergency after the event can be found at:
  1. Center for Disease Control and Prevention coping techniques <http://www.bt.cdc.gov/masscasualties/pdf/coping-traumatic-event-pub.pdf>
  2. US Department of Health and Human Services tips for promoting calm behavior during an emergency <http://www.mentalhealth.samhsa.gov/cmhs/managinganxiety/reducinganxiety.asp>
  3. US Department of Health and Human Services disaster counseling tips <http://www.mentalhealth.samhsa.gov/publications/allpubs/EN-01-0096/default.asp>
  4. National Association for the Education of Young Children guidelines for helping children cope with disaster <http://www.naeyc.org/ece/2001/13.asp>

**d. Customers and clients**

- i. Inform all employees how to practice safety procedures and sanitization when interacting with outside clients.
- ii. Inform clients of safety issues and procures implemented within the workplace prior to the clients arriving at the workplace.
- iii. Give cautionary advisories concerning sanitization and contamination to employees who may be asked to work offsite in other programs or anywhere else they may be needed

**e. Suppliers**

- i. Keep communications open between suppliers and the non-profit organization considering additional supplies needed, and sanitizing measures in place concerning outside goods.
- ii. Create a list and a plan of informing suppliers when the non-profit organization shuts down.

**f. Government**

- i. Keep close contact with the government concerning the status of national flu warnings and the status of natural disasters and updates concerning hygiene practices and alternate practices to use as an effect of the outbreak or a natural disaster.
- ii. Keep up to date information on federal funds and analyze the effect the emergency may have on the amount of government funding available.
- iii. Prepare for government and utility breakdowns
  1. Water contamination may occur, so consider alternate ways to cleanse hands and washrooms for employees to use during the outbreak.
  2. Consider alternate vendors to pick up trash or deliver packages and letters in case certain government entities find themselves unable to function properly.
  3. Prepare for governmental shutdowns in terms of lack of availability in fund processing and receiving.
    - a. Create a separate fund for emergency situations in the event that the government is unable to process funding.
    - b. Consider applying for loans until the organization is able to receive regular funding from the government.
      - i. However, loans will also subject businesses to pricey interest payments that could put them in financial jeopardy.

## **VII. Human Resource Practices -- Employee Leave Policies**

During a time of emergency or disaster, it is likely that more employees will be absent from work and employers need to create sick leave and other leave policies for usage in a time of emergency. Employees will want to know how much time they can take off work to care for family members and they will want to know whether their job will remain available to them after returning from sick leave. Creating these policies before a disaster or emergency provides employers with a concrete written policy concerning time off and eliminates the risk of liability if an employee tries to claim ambiguity in policies.

### **a. Family and Medical Leave Act (FMLA) and Other Leave Time Practices**

- i. Determine whether the company can afford to pay employees to stay at home.
- ii. Consider pay policies in case of a total shutdown for the non-profit
  1. Exempt employee receives full salary for any week in which he or she performs any work if the non-profit organization closes.
  2. Employer need not pay non-exempt employee for time not worked.
- iii. Determine any possibilities of allowing employees to work from home.
- iv. Family Medical Leave Act (FMLA) allows an employee 12 weeks paid leave in order to care for ill family members during any 12 month period (DISDW § 17:2)
  1. Businesses with 50 or more employees are required to abide by rules of FMLA.
  2. Smaller businesses need not comply with guidelines of the FMLA but are required to comply with leave policies outlined in personnel manual and under relevant MI Law.
- v. Donated leave time
  1. Consider implementing policies for employees to donate their paid leave to fellow employees who need to take more time off due to family or personal illness and other disasters.
  2. Determine who qualifies and how much leave an employee is permitted to donate.
- vi. Retirement plans should include a provision for retiring during a time of emergency.
  1. The plan should include what benefits the employee will receive and what exactly the retirement plan includes as opposed to the regular company retirement plan.

2. Allowing employees to retire when the company or organization is in a financial crisis may prove beneficial to the company
- vii. Additional resources concerning paid leave and retirement policies include:
  1. US Department of Labor FMLA  
<http://www.dol.gov/esa/whd/fmla/>
  2. An example of the Federal government paid leave flexibilities during a pandemic can be found at  
<http://www.opm.gov/pandemic/agency1d-leave.pdf>
  3. See Appendix for Sample Policy on Disaster Leave

## VIII. Legal Issues and Risk Management

During a time of disaster or emergency when resources and funds are low, addressing legal issues can create extra work and problems an employer could have avoided had they known the legal issues and regulations surrounding workplaces during an emergency. Abiding by the statutes and guidelines regarding employment law insures employers a minimal risk of liability. Employers well versed in the language of the statutes are prepared for a natural disaster, business interruption or infectious disease because they have the knowledge of how to run their operations legally and how to compensate the employees justly.

### a. Occupational Safety and Health Administration (OSHA)

- i. Who needs to comply with OSHA?
  1. According the Act, “[a]ny person engaged in a business affecting commerce that has employees but does not include U.S. or any state or political division of the state” (OSH Act of 1970).
- ii. Protection of employees
  1. Hazard assessment
    - a. Hazards to employees- Employer has a duty to provide employees with a workplace free from hazards likely to cause death or serious physical harm
      - i. Employees need to comply with standards of the Act as well. (US Dept of Labor OSH Act of 1970)
    - b. Hazards to program participants
    - c. Property Insurance will not cover the cost of decontaminated the workplace unless there is language concerning the disease in the policy (Business Group: Global Solutions- Key Issues: Avian Flu Alerts)
      - i. <http://www.tallytown.com/redcross/educate.html>
    - d. Response to disaster

- i. Hazardous waste clean up
      - 1. The OSHA statute concerning waste clean-up states, “[a]ll employees working on site (such as but not limited to equipment operators, general laborers and others) exposed to hazardous substances, health hazards, or safety hazards and their supervisors and management responsible for the site shall receive training meeting the requirements of this paragraph before they are permitted to engage in hazardous waste operations that could expose them to hazardous substances, safety, or health hazards, and they shall receive review training as specified in this paragraph.” OSHA Regulations Standards CFR-29
  - 2. Develop an action plan.
    - a. Employers must have emergency plans in place concerning fire, emergency evacuation, and procedures for employees who stay in workplace before evacuation, procedures concerning medical duties. (US Dept of Labor OSH 1910.38)
      - i. In addition to the above materials, an employer must keep up to date records on employees and their job titles and train employees on safe evacuation techniques. (id)
    - b. The emergency action plan must be in writing and kept in the workplace available to any employee who wants to view the information. (id)
- iii. Premises safety
  - 1. Check for proper ventilation and air-cleaning systems.
    - a. NIOSH ventilation guidelines
  - 2. Check for insurance policies concerning premises liability and safety.

**b. Michigan Occupational Safety and Health Administration (MIOSHA)**

- i. Who needs to comply with MIOSHA?
  - 1. The Act states that all places of employment in the state except domestic employment and mines must comply with MIOSHA standards (MIOSHA)
- ii. Employers must report disease aggravated by workplace exposures within ten days of discovery. (Public Health Code 333.5611)

- iii. Additional MIOSHA resources include:
  1. Michigan Occupational Safety and Health Act 154 of 1974  
[http://www.legislature.mi.gov/\(11zpnulnryva55bvamlp45\)/mileg.aspx?page=getobject&objectname=mcl-act-154-of-1974&queryid=117792&highlight=](http://www.legislature.mi.gov/(11zpnulnryva55bvamlp45)/mileg.aspx?page=getobject&objectname=mcl-act-154-of-1974&queryid=117792&highlight=)
    - a. Tbhomelessshelters
  2. MIOSHA Bloodborne disease free online training  
[http://www.michigan.gov/cis/0,1607,7-154-11407\\_30453-89915--,00.html](http://www.michigan.gov/cis/0,1607,7-154-11407_30453-89915--,00.html)
  3. Michigan Department of Labor and Economic Growth Occupational Health Standards  
[http://www.michigan.gov/documents/CIS\\_WSH\\_part554\\_35632\\_7.pdf](http://www.michigan.gov/documents/CIS_WSH_part554_35632_7.pdf)
  4. See Appendix for Sample Universal Precautions, and Bloodborne Exposure Plan, Food Safety Guidelines

**c. Worker's Compensation**

- i. The Act covers injuries and illnesses contracted at the workplace (Business Group: Global Solutions- Key Issues: Avian Flu Alerts)
- ii. Temporary total disability benefits
  1. Michigan law provides that employers pay temporarily disabled employee 80 percent of spendable earnings per week up to \$689 each week for the duration of the disability. (US Dept of Labor)
- iii. Permanent disability
  1. Michigan law provides the same allowance for a permanent disability as a temporary disability. (id)
- iv. Permanent partial disability
  1. Michigan law provides no payment for permanent partial disabilities other than those coming from scheduled loss. (id)
- v. Tornado cases
  1. Courts found that if the employment puts an employee at risk or in location where the injury occurred, then the employer is liable for the injury.
  2. The court ruled that even though the tornado was an “act of God”, the employer is liable because the employment put the person at the location. (ICLE § 4.10)
  3. Individuals were not working at the time but their employment required them to travel to the area of the tornado. (Whetro v. Awkerman, 383 Mich. 235)
  4. Employee who was required to be in the area he was in when the tornado struck was entitled to recover benefits from injuries sustained because of a tornado. (Nippert v. Shinn Farm Construction Company, 388 N.W.2d 820).
  5. Employers should take safety precautions considering employee travel during times of inclement weather.

6. Communicate with employees during a time of disaster on when employees are to cease travel because of inclement weather.
  - a. Consider creating a travel policy outlining how the employer plans on handling inclement weather travel and what employees should do if they believe their travel puts them at risk.

**d. Medical insurance policies**

- i. Qualified Employers, employers who sponsor health plans and employ 20 or more employees, are required to provide Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage to employees and dependents “who lose health coverage due to a qualifying event” (Helping Handbook for Small Businesses Affected by the World Trade Center Disaster - <http://www.mofo.com/about/pbhandbook/smbiz/index.htm>)
- ii. If you are not required to comply with COBRA, develop a policy that addresses maintenance of health insurance during leave time or a disaster that interrupts business operations, including the option to permit employees to receive continuation coverage directly through the health insurance provider
- iii. Keep up to date records concerning employees and the status of their insurance policies and within those records, the employer should include information on any of the employee’s dependents and their insurance policies.
- iv. The Health Insurance Portability and Accountability Act (HIPAA) allows for portability of coverage. (US Department of Labor Employee Benefits Security Administration Fact Sheet)
- v. Additional resources concerning medical insurance include:
  1. US Department of Labor Health Plans <http://www.dol.gov/dol/topic/health-plans/cobra.htm>
  2. US Department of Health and Human Services <http://www.hhs.gov/ocr/hipaa/>

**e. Unemployment**

- i. Unemployment charges to employers
  - 1. Michigan Department of Labor and Economic Growth,– How unemployment is charged to the employer - [http://www.michigan.gov/documents/uia\\_92-EmpChrg1\\_90416\\_7.pdf](http://www.michigan.gov/documents/uia_92-EmpChrg1_90416_7.pdf)
- ii. Disaster Unemployment Assistance
  - 1. The effort provides unemployment assistance to workers whose employment has been lost due to a major disaster. (DUA pamphlet- [http://www.michigan.gov/documents/uia\\_1873\\_96363\\_7.pdf#search=%22Michigan%20%20Disaster%20Unemployment%20Assistance%22](http://www.michigan.gov/documents/uia_1873_96363_7.pdf#search=%22Michigan%20%20Disaster%20Unemployment%20Assistance%22))
    - a. Eligible employees include those that are not covered by any state or federal unemployment benefits and they:
      - i. Worked in a federal disaster area
      - ii. Can no longer perform work
      - iii. Establish that the job was their primary source of income
      - iv. Sustain an injury as a result of the disaster
      - v. Become the breadwinner because of a death in the household
    - b. The states distribute unemployment assistance as agents of the federal government.
  - 2. The Secretary of Labor of the state administers the assistance.

**f. Americans with Disabilities Act (ADA)**

- i. When employees come back to work some of them may have permanent disabilities caused by their illnesses or injury from a disaster.
  - 1. The purpose of the statute is to prevent discrimination of individuals based on disabilities (42 U.S.C. § 12101 et. seq.).
  - 2. Employees may need accommodations because of these disabilities and employees legally must provide reasonable accommodations to employees unless these accommodations provide the employer with undue hardship or the employee cannot successfully perform the job with or without an accommodation.
- ii. Maintaining open communications with employees about their disabilities and possible accommodations allows employers to know when an employee needs an accommodation and eliminates employers from accommodating employees who do not need accommodations.

- iii. Additional ADA information includes:
  - 1. US Department of Justice ADA Guide for Small Businesses  
<http://www.usdoj.gov/crt/ada/smbustxt.htm>
  - 2. Job Accommodation Network Free Technical Assistance add link here  
[www.dol.gov/dol/topic/disability/jobaccommodations.htm](http://www.dol.gov/dol/topic/disability/jobaccommodations.htm)

**g. Uniformed Services Employment and Reemployment Rights Act (USERRA)**

- i. The act protects employees from discrimination upon military leave and requires employers to provide reinstatement for those on military leave. (Council in Education in Management)
- ii. It is likely that the government will need more military to care for the sick or to clean up and provide aid during a natural disaster or national emergency.
- iii. The nation will be vulnerable due to disease or natural disaster so there will be more risk for an attack; therefore military will be in high demand
- iv. The government will likely use more military to help clean-up and rebuild affected areas after a natural disaster.

**h. Payroll and benefit administration**

- i. Fair Labor and Standards Act (FLSA)
  - 1. There are no exceptions to rules requiring employers to pay nonexempt employees time and a half for working over 40 hours a week during a natural disaster.  
([http://www.bracewellgiuliani.com/files/tbl\\_s16Publications%5CFileUpload77%5C1650%5CBarrera%20Disaster\\_Speech.pdf](http://www.bracewellgiuliani.com/files/tbl_s16Publications%5CFileUpload77%5C1650%5CBarrera%20Disaster_Speech.pdf))
  - 2. Additional information concerning State and Federal Wage and Labor Laws can be found at:
    - a. US Department of Labor FLSA  
<http://www.dol.gov/esa/whd/flsa/>
    - b. Michigan Wage and Labor Law Resources for Employers [http://www.michigan.gov/cis/0,1607,7-154-27673\\_27696---,00.html](http://www.michigan.gov/cis/0,1607,7-154-27673_27696---,00.html)
- ii. Employers have an obligation to maintain payroll and benefit administration duties.
  - a. Develop policies to cover advances to employees and determine under what circumstances employees are entitled to advances.
  - b. Plan to address donation of co-workers' accrued leave time to other co-workers.

- c. Recovery policies ensure that employers administer payroll timely and pay employee insurance vendors so there is no lapse in coverage.
- d. Backup all information concerning payroll employee benefits and make sure the information is stored in a confidential location inaccessible to employees or outsiders.

## IX. Specific Issues for MCADSV Member Programs

Domestic and Sexual Assault Programs are distinguishable from other types of business because they operate 24 hour crisis lines, advocacy response teams, and emergency shelter services. Shelter facilities are community living, which includes provision of community kitchen access, food and water, medication storage, emergency needs and clothing. Often shelter staffing plans are stretch and use paid and volunteer staff to offer a minimal but adequate number of personnel for the safe delivery of services and maintenance of facilities. However, grant funding may restrict the use of funds to specific staff and services. Because of these issues, there are critical planning steps for programs in maintaining business continuity. Disaster Planning and efficient recovery steps are essential to providing a safe atmosphere for survivors and their children during time of emergency or natural disaster.

Maintaining continuity of services for battered women and their children is critical. According to Elaine Enarson, Visiting Scholar, Disaster Preparedness Resources Centre, University of British Columbia, battered women live with the "daily disaster" of domestic violence and places them at special risk before, during, and after disasters. She states, "[i]n the vicious dynamic of power and control, theirs is a world of increasingly narrow social networks, isolation, and financial dependence. Like their physical and emotional health, women's sense of self-worth and efficacy diminishes in the face of continued violence. As one shelter worker noted, fragile support systems can make battered women even more vulnerable after disasters: *"So many victims of battery have been isolated from the normal networks of support - family, job, things like that ... Now here's this person that's holding on, just barely holding on - the disaster hits. It's not just them, but everybody around them, they scatter. The little bit of support that's been helping that victim hold it together is gone, and in fact, they may be forced into a situation - which we saw here - of ending up in the home of the family of the abuser and actually having more to deal with, and less support than they've ever had before. I mean, it just mushrooms - the stress level of that victim."* Quoted in *Surviving Domestic Violence and Disasters*, Elaine Enarson, Visiting Scholar, Disaster Preparedness Resources Centre, University of British Columbia, January 1998

**a. Hygiene and Community Living**

- i. **Nature of our Facilities:** The shelter atmosphere entails “close quarters”, sharing bedroom and bathrooms and the added effect of children who need extra help with hygiene and prevention concerning the spread of germs.
- ii. **Resources for Personal Hygiene Practices**
  1. <http://www.nhchc.org/shelterhealth.html>
- iii. **Minimize close personal contact** between shelter residents.
- iv. **Sanitize Communal Areas** and inform residents on proper hand-washing techniques and other sanitation techniques.
  1. CDC Controlling the Spread of Infection in Evacuation Shelters <http://www.bt.cdc.gov/disasters/commshelters.asp>
- v. **Prevention of Blood Born Pathogens and Contagious Disease**
  1. Enforce glove usage with food preparation
  2. Use paper plates, disposable utensils, disposable diapers, and disposable towels to ensure all items with bodily fluids can be disposed of immediately after usage
  3. Discourage residents from sharing drinking glasses, personal hygiene products and any other items that may contain bodily fluids.
  4. Universal Precautions: Sample policies attached to this outline
    - a. [http://www.cdc.gov/ncidod/dhqp/bp\\_laundry.html](http://www.cdc.gov/ncidod/dhqp/bp_laundry.html)
    - b. Dishwashing Practices [http://www.co.el-dorado.ca.us/emd/envhealth/guide\\_food.html](http://www.co.el-dorado.ca.us/emd/envhealth/guide_food.html)
- vi. **Food and Safety Planning:** Food and water could be a contamination risk and could be in high demand, so stockpiling non-perishable food and water will alleviate some of the effects of contaminated food.
  1. **Water:** one gallon per person per day for at least three days to a week for drinking and sanitation
  2. **Food:** three-seven day supply of non-perishable food. Select foods that require no refrigeration, preparation or cooking and little or no water.
  3. **Infant Needs:** Plan for adequate formula, food and diapers for three days to a week
  4. **Generators** after a disaster, develop food safety and cooking plans  
[http://www.redcross.org/static/file\\_cont3250\\_lang0\\_1272.pdf](http://www.redcross.org/static/file_cont3250_lang0_1272.pdf)
- vii. **Online Resources for Food and Water Safety:**
  1. <http://www.cfsan.fda.gov/~dms/fsdisas.html>
  2. <http://www.bt.cdc.gov/disasters/pdf/foodwater.pdf>
  3. <http://www.cdc.gov/nasd/docs/d001201-d001300/d001279/d001279.pdf>

- viii. **Sanitizer and other cleaning supplies:** are essential elements in preventing the spread of germs and employers should consider stocking up on cleaning items as soon as possible before a threat occurs.
1. **Personal Hygiene:** Have adequate feminine supplies and personal hygiene items on hand
  2. **Disinfectants:** Household chlorine bleach and medicine dropper: When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Alternatively, in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
  3. **NIOSH standards on sanitization**  
<http://www.cdc.gov/niosh/respcln.html>  
<http://www.cdc.gov/print.do?url=http://www.bt.cdc.gov/disasters/handhygiene.asp>
- ix. Additional Resources for emergency supplies include:
1. US pandemic flu website  
<http://www.pandemicflu.gov/planguide/checklist.html>
  2. Emergency Food Checklist  
[http://www.redcross.org/preparedness/cdc\\_english/FoodWater.asp](http://www.redcross.org/preparedness/cdc_english/FoodWater.asp)
- x. Health Care for Residents with Special Evacuation Needs
1. Elderly and Disabled  
<http://www.redcross.org/services/disaster/beprepared/seniors.html>
  2. Disaster Planning for Pets  
[http://www.hsus.org/pets/pet\\_care/be\\_a\\_lifesaver\\_disaster\\_planning\\_can\\_save\\_your\\_pet\\_in\\_an\\_emergency.html](http://www.hsus.org/pets/pet_care/be_a_lifesaver_disaster_planning_can_save_your_pet_in_an_emergency.html)
- b. Increase of survivors and their children at member programs**
- i. There is a possibility that more women will stay at the shelters because they fear an increase in abuse due to lack of jobs, damaged residents, and interruption of community services.
  - ii. Consider increasing staff numbers and the capacity of shelters now to prepare for an increase in survivors at the shelters.
  - iii. Determine a plan to care for more people while also promoting a clean shelter atmosphere and allowing women to find safety in the shelter.
  - iv. The American Red Cross has many materials available for teachers, educators, and presenters to use to help children and families learn how to stay safe and prevent or reduce the effects of disasters or other emergencies. The Red Cross also offers

innovative and life-saving courses and information  
<http://www.redcross.org/services/disaster/eduinfo/>

**c. Stockpile supplies**

- i. **Food:** Staff members should stock non-perishable food and water in areas free from contamination and monitor all people and items that enter that area.
- ii. **Cleaning Supplies:** Store cleaning supplies in a clean and uncontaminated area and among them include disposable items and paper goods.
- iii. **Sheets and blankets:** will need careful washing and extra items should be available due to increased washing and increased assistance needed at the shelter.
- iv. **Hygiene Supplies** To discourage sharing of toiletries ensure that women have an adequate supply of necessary items.
- v. **Safe Lighting and Cooling Options**
- vi. **First Aid Kits**
- vii. **Activities for Adults and Children**
- viii. **Battery Operated Radio and TV**
- ix. **Flash Lights for each resident**

**d. Funding concerns for Preparation and Recovery**

- i. Determine ways that the organization can stockpile goods when there is a possibility of decreased funding due to governmental necessity and possibly having to pay sick employees who are unable to come to work.
- ii. Anticipate that grant funders, often State and Federal entities, may also face business interruptions and there may be a strong likelihood of delayed grant reimbursements.
- iii. Create a cash reserve plan for temporary grant funding in the event of cash flow shortages.
- iv. Consider areas where the organization can cut back on costs.
- v. Decide which areas are necessary for the function of the organization.
- vi. If funding is not available, there are loans, lines of credit for small businesses available during a time of disaster.
- vii. Include alternative lines of authority for purchases, including signatures and decision making without BOD
- viii. Create account codes for disaster and recovery revenue and expenses
- ix. Look at restricted funds for flexible use during a disaster
  1. These small business loans cover the cost of replacing the building minus any money received from insurance settlements.

- e. **Develop Quarantine Procedures For Residents with Contagious Diseases - Separate infected women and children from uninfected survivors**
  - i. Create separate areas of the shelter for infected women with the virus, who suspect they or their children are infected, and women who are not infected.
  - ii. Eliminate cross-contamination between these areas as much as possible by keeping each staff member in only one area and providing all needed services to the women to decrease their need to walk into other areas.
  - iii. Develop an Evacuation Plan for Shelter Residents
    - 1. Decide under what circumstance you will require evacuation
    - 2. Assess transportation needs
    - 3. Know and post local Red Cross Shelters
    - 4. Educate Residents on Sheltering in Place if they return home or to another safe residence
    - 5. Recovery and Reopening Plan
    - 6. Post Disaster Safety and Hygiene
  
- f. **Encouragement and positive interactions between survivors and staff members promotes structured and calm centers.**
  - i. Encourage all staff members to maintain a positive attitude and remain calm during the outbreak to create a calm atmosphere for women and prevent any panic throughout the shelter.
  - ii. Promote positive relations between women and staff members so women do not feel they are a burden on the organization by coming to the shelter.
  
- g. **Resources and Additional Reading – Contact MCADSV**
  
- h. **Sample Policies for Shelter Programs – See Appendix**
  - i. **Plan and Identify Workplace Relocation Options:** if you are unable to return to your work office, shelter or nonresidential program sites  
For Example:
    - Establish a partnership with other nonprofit, neighboring DV shelter program, governmental agency ideally out of your immediate community to share office space.

## **X. Test the Emergency Plan.**

An emergency plan sounds good in theory but is only effective if the plan works. In order to assure that the emergency plan works, the business or organization should test and retest the plan to work out any glitches in the plan and determine what changes the employer should make to benefit the business continuity plan. If the plan is tested and revised, then the plan should prove effective in a time of need.

**a. Test the plan**

- i. Set aside a time to test the plan and even try running the non-profit organization with a reduced workforce and alternate employees performing jobs they are not normally responsible for performing.

**b. Revise**

- i. If there are any complications with the current plan, then revise the plan to change ineffective policies or practices.

**c. Repeat**

- i. Repeat the cycle of testing the plan and revising the plan until the steering committee and management are satisfied that the plan will prevent as much contamination as possible and allow for the smallest possible shakeup in the workplace.

**d. Review**

- i. Within the plan, schedule a periodic time for revision and updates to the plan consistent with changing business policies and new threats to business operations.
  1. Appoint a committee to review the policy and the plan and to implement the practice plan and make any necessary revisions where needed.
  2. As new threats arise, address them in the plan and provide strategies specific to those new threats.

## **XI. Conclusion**

The document provides resources and tools necessary for creating a plan to continue operations and minimize liability during a time of disaster or emergency. Disasters affected non-profit organizations in the past and there are many serious issues important for non-profit organizations to analyze in preparation for an unforeseen emergency. It is important that all programs to develop a Business Continuity Plan as natural disasters and emergencies of other types have the possibility of affecting all business and programs. Taking conscious steps to avoid panic, illness, and a large strain on the business or organization allows employers to remain prepared for oncoming emergencies.