NEW ORLEANS BUSINESS CONTINUITY GUIDE

CITY OF NEW ORLEANS

NOLA READY

RESILIENT NOLA

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CITY OF NEW ORLEANS

INTRODUCTION

All New Orleans area businesses, regardless of size, must take the time to prepare for a future that may involve natural or manmade events that are unpleasant to think about. Small businesses whose operations are concentrated in one area are particularly vulnerable to disruptions and at risk of loss or damage.

Disasters of any type can be costly for businesses in many ways and even result in permanent closure, but successful businesses understand that preparedness is not just about bracing for the next "big one." Ultimately, successful continuity planning enables business owners to run their operations as efficiently as possible regardless of what disruptions may come their way.

About This Guide

This guide is intended to complement other effective no-cost planning tools available to small business owners: the Insurance Institute for Business & Home Safety's (IBHS) continuity planning toolkit, Open for Business-EZ (OFB-EZ®, at: www.disastersafety.org/ibhs-business-protection/ofb-ez-business-continuity); and the Urban League of Greater New Orleans' 2013 Small Business Guide to Disaster Planning and Recovery (at: www. urbanleagueneworleans. org).

The purpose of this guide is to familiarize New Orleans businesses with available resources that can help them assess their disaster risk and prepare for the unexpected. Providing a practical, user-friendly and low-cost way for small firms to complete emergency preparedness and business continuity plans will improve the odds that small businesses can remain viable in the face of an unexpected property loss or temporary cessation of operations due to a power failure, supply chain disruption, or other external event. Business

WHO SHOULD USE THIS GUIDE?

- Any business owner or manager
- Any size business
- Home-based, internet-based or traditional storefront businesses

continuity planning also is critical to preserving strong links throughout the supply chains that support our economy. Importantly, this guide also serves to remind business owners that one of their greatest resources is their peers. The insights of other business owners who have had to learn the hard way the importance of disaster readiness are perhaps the most valuable.

Included in this guide is a compilation of the findings from surveys of business owners along six commercial corridors, as well as case studies which illustrate how a variety of local businesses are incorporating best management practices into their operations. The survey findings present a clear picture of some gaps in disaster preparedness, while the case studies demonstrate creative and applicable real-life solutions to disaster scenarios. Our sincere hope is our New Orleans small business owners see themselves in some of the case studies and statistics presented here, and take advantage of the growing community of prepared businesses and business

technical assistance providers to improve their own disaster responsiveness.

New Orleans Small Business Preparedness: Where We Stand Today
A 2015 survey of almost 60 businesses from six commercial corridors throughout New Orleans indicated:

- 40% have a written emergency plan;

- 72% have a communications plan for contacting their employees and customers in the event of an emergency;

- 33% have a written business continuity plan;

- 39% have access to a back-up generator;

- 75% have purchased flood insurance;

- 57% have purchased business interruption insurance;

- 15% have mutual aid agreements in place with other businesses.

These findings indicate the need for greater levels of preparedness on the part of businesses in New Orleans; however, these local findings fall in line with national figures. According to the Small Business Majority/American Sustainable Business Council's 2014 report, The Toll Extreme Weather Takes on Small Business & the Economy, 2014, 57% of small businesses nationally have no disaster recovery plan, and of those that do have plans, 90% spend less than 1 day per month maintaining them. The fact is that very few communities are as ready to rebound from a disaster as they should be.

> " Despite the city's recent disasters, New Orleans businesses are no better prepared on average than small businesses nationally. "

Priorities for New Orleans Businesses
This guide responds to today's New Orleans-specific small business concerns. The content is inspired by feedback from restauranteurs, gallery owners, retailers, landscapers, and others who attended a series of business continuity workshops as part of the City of New Orleans' Main Street Resilience Project.

Business owners who attended the resiliency workshops expressed the case studies of local New Orleans businesses were extremely helpful in understanding and framing their own continuity planning efforts and that they would like to hear more from peers on their experiences and lessons learned.

Workshop participants also appreciated learning about resources available for planning, crisis communication methodologies, and the re-entry placard for businesses after mandatory evacuations.

Participants also asked for information on:

- Use of technology during a disaster

- Sheltering in place

- Mentorship and community partnering

- Best practices to develop a flexible, business resiliency plan that responds to multiple shocks and stressors.

This guide is divided into two sections:

Local Priorities & Best Practices: specific areas of interest identified by the New Orleans business owners.

Case Studies in Continuity Planning: Covers a range of business types and experiences specific to New Orleans.

PRIORITIES & BEST PRACTICES

Business Disaster Planning

The Importance of a Business Continuity Plan

Business disasters come in all shapes and sizes. It's essential for business owners to take the time to plan how they will react to give themselves a better chance of reopening quickly and maintaining their operations. There are many good reasons for businesses to plan for the unexpected, most importantly protecting and preserving the bottom line. To keep it simple, remember the ABCs:

A: Avoid Market Share Loss

With a business continuity plan, your business will have a better chance of remaining competitive and minimizing the loss of revenue and customers. A solid and tested plan boosts customer confidence. When your customers know you have plans in place to provide continued delivery of goods and services during a crisis, they are less likely to flee to competitors if a disaster threatens your area.

B: Brand Protection

Having a plan allows you to demonstrate that your business is committed and prepared to protect your employees, clients and their assets at all times. This demonstrates a proactive attitude and can enhance employee morale and public opinion about your business. With increased confidence in your business's ability to operate during unexpected circumstances, your positive reputation grows with customers, staff, partners and investors.

C: Communications

Having a business continuity plan will improve communication within your organization and with customers, suppliers, vendors, and key stakeholders. This is a helpful way to improve daily operations, not only in the event of disaster.

Another important step in business continuity planning is to make sure your plan is regularly reviewed and updated. Your business is constantly changing. You may have new products and services; upgrades to technology; people coming, going, and changing responsibilities; and new priorities. All of these affect your business and therefore your business continuity plan. At a minimum, your plan should be reviewed and updated at least once a year, but every six months is ideal. Once the plan is updated, be sure to redistribute it and make sure your employees are aware of the changes.

Additional Information:

"Know Your Key Customers, Contact, Suppliers & Vendors" (p. 10, OFB-EZ) "Know When to Update Your Plan" (p. 16, OFB-EZ)

Planning for Emergency Situations – Emergency Response, Shelter-In-Place & Evacuation Plans

Emergency Preparedness & Response Plan

An emergency preparedness and response plan consists of specific actions and tasks needed before, during and after a disruption, to protect people and property from physical and economic damage. Not having an emergency plan, or having a poorly prepared or misunderstood plan, could lead to disorganized preparation or confused response, with the possibility of harm to your employees or property.

Most storms and many other types of natural hazards provide advanced notice and can be tracked, which allows for at least some preparedness planning. But even if that is not the case, a number of steps can help to make your business more resilient and better able to withstand an event that happens without warning. Creating an emergency plan that deals with issues specific to your worksite and location is not difficult, time consuming, or expensive. The starting point should be the "Know Your Risks" section (p. 4) of the OFB-EZ toolkit, which identifies the risks to which you are most vulnerable. This will allow you to make sure the emergency plan you create is right for the hazards or situations of your greatest concern.

The next step is to inventory your worksite layout, structural features, and emergency systems, so you can tailor your plan to your situation.

Emergency preparedness and response plans also should include life safety procedures such as:

- Procedures on how to report emergencies (fire alarm, dialing 911, calling an internal emergency number)

- Medical emergency procedures (who can perform them and to what extent, or whether your business rely on the fire department or ambulatory services to provide these services)

- Evacuation procedures (see more detailed information on the next page)

- Procedures on how to account for all employees after an emergency evacuation (sweep the area, check offices and restrooms, conduct roll call in the assembly area, etc.)

- Shelter-in-place procedures (see next section for more detailed information)

- Life safety equipment maintenance procedures (AED, personal protection equipment, etc.)

For more detailed information on how to create an emergency plan, go to: www.disastersafety.org/ibhs/commercial-emergency-preparedness-and-response-planning/.

Shelter-in-Place Plans

There may be times when you and your staff should shelter-in-place, such as:

- Following a hazardous material leak,

- The onset of severe weather such as a tornado or high wind event, or

- An active shooter or other workplace violence.

Listed below are a few basic steps to take:

- Close the business and have employees and customers/clients shelter in an interior room above ground level with the least amount of windows and doors. Ensure the room has a landline phone in it.

- In the event of a hazardous leak, close off all air intakes from the outside such as air conditioners, furnaces, and fans. Close all windows and doors.

- Take your emergency supplies with you into the shelter room and seal around windows and doors with plastic and tape. Wet towels can be used to seal the gap between the bottom of the door and the floor.

- Record the names and emergency contact information of all the employees and customers/clients in the room. If possible, have them call their emergency contacts.

- Listen to local television or radio stations to find out additional information, if an evacuation order has been put in place,

and/or when it is all clear to leave your shelter.

For more information on sheltering-in-place:

- Due to a hazardous leak, go to the Red Cross' Fact Sheet on Shelter-In-Place: (http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4340182_shelterinplace.pdf)

- Due to a tornado or high wind event, go to the Red Cross' Tornado Safety Checklist: (http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4340177_Tornado.pdf)

- Due to an active shooter or other workplace violence, go to the U.S. Department of Homeland Security's Active Shooter How To Respond and/or Active Shooter Pocket Card: (http://www.dhs.gov/xlibrary/assets/active_shooter_booklet.pdf or http://www.dhs.gov/xlibrary/assets/active_shooter_pocket_card.pdf).

Evacuation Plans

A disorganized evacuation can result in confusion, injury and property damage. It is recommended your business develop an evacuation plan that includes evacuation routes, locations to meet after the evacuation, accounting for employees after the evacuation as well as any requirements for special-need individuals. The evacuation plan should be posted in prominent locations in your business (including floor plan with locations of fire extinguishers, alarms, exits and routes).

For more information on evacuation planning, go to OSHA's How to Plan for Workplace Emergencies and Evacuations at: http://www.osha.gov/Publications/osha3088.pdf.

Knowing the Re-Entry Plan

Just as the City has a plan to leave, it also has a plan to re-enter. New Orleans uses a tiered plan for re-entering the city after a mandatory evacuation. Tiered re-entry means businesses come back at different times, allowing all possible essential services that citizens would need, such as power, food supply, etc., to get back and up and running. Businesses must register for a re-entry placard at: http://reentry.nola.gov/to be assigned to a tier that re-enters before citizens. Businesses will receive a tier level and a certain number of placards for vehicles needed to re-enter the city. These placards are required for re-entry.

- **Tier 1**: Federal, State and local agencies and those who provide critical services to government and public agencies that are in direct support of response efforts.

- **Tier 2**: Major employers or businesses that are essential for the future return of economic vitality.

- **Tier 3**: Essential retail businesses and their employees, when sustainable living conditions have been met.

Citizens do not need a placard to re-enter the City. They will re-enter after the initial tiers. For questions about placards, including re-setting passwords, or to make an appointment to pick up placards, call (504) 658-8714.

Financial/Operational Considerations

Ensuring Your Insurance Coverage is Sufficient

Business insurance provides an important cushion to your business that will help it recover from a disruption more quickly and successfully. Review your business insurance policy and contact your broker to determine if you have the right kind and amount of coverage needed for your business and risks. Keep these options in mind:

1. **Replacement Cost** coverage helps with rebuilding if you receive physical damage (Tenant coverage is available if you rent).

2. **Business Income** coverage protects against loss of income and extra expenses due to closure.

3. **Contingent Business Interruption, Supply Chain Disruption and Utility Interruption** (Services Interruption/Off Premises Power) provide additional coverage against business disruptions.

4. **Commercial Flood** coverage is available from the National Flood Insurance Program (NFIP) and some private insurers. Excess flood insurance can also be purchased from private insurers in addition to the National Flood Insurance Program's (NFIP) coverage of $500,000 on the property and $500,000 on the contents. More information on commercial flood insurance is available on the NFIP commercial section at: **http://www.floodsmart.gov/floodsmart/pages/commercial_coverage/cc_overview.jsp**.

5. Other types of insurance to consider: **Interruption by Civil/Military Authority, Equipment Breakdown, Cyber Risk and Key Man coverage.**

6. If you are a food service business, **Spoilage and Mechanical Breakdown coverage** is also an option. Spoilage insurance covers the value of property spoiled as a result of a breakdown of your temperature control system due to conditions beyond your control. Mechanical breakdown insurance covers mechanical or electrical breakdown to your boilers, pressure vessels, refrigeration systems, piping and mechanical and electrical machines or apparatus that generate, transmit or simply use mechanical or electrical power.

More information on business insurance is available at the business section of the Insurance Information Institute (I.I.I.) website at: http://www.iii.org/insurance-topics/business-insurance.

Planning for a Telecommuting/Remote Workforce

Telecommuting is a growing workplace strategy that allows employees to work from home or any location away from the office, while staying connected through various I.T. networks. Telecommuting can be a vital option during a weather emergency or other workplace disruption.

For telecommuting to be a successful business continuity tool, businesses need to plan ahead by deciding which jobs are suitable for telecommuting, training staff, putting the right technology in place, addressing administrative challenges, and testing the new system. Below are some ways business owners can include telecommuting in their business continuity plans, and what other considerations should be made before implementing this type of strategy.

These considerations should be well thought out in advance.

Identify the telecommuting force

Telecommuting is an option only for employees whose jobs can be performed from a remote location, and only for employees whose work requires minimal direct supervision. Generally, jobs that require significant on-site resources and

equipment, hands-on service, or face-to-face interaction are not well-suited for telecommuting. Those that focus on reading, writing and analyzing, or are phone-intensive, are more suitable for telecommuting.

Manage employee concerns

When identifying only some employees for the telecommuting force, it is important to manage perceptions of unfairness—either for employees who think they should get a "free day" if the workplace is closed, or those who are required to physically report to work during adverse circumstances while others are not.

Document the telecommute policy

When the office is closed because of a disruption, the business continuity plan should specify who is expected to work remotely and how the activation will take place, including the following considerations:

- Determine when and how employees will be advised not to come into the office and to begin working remotely.

- Determine how employees' time and attendance will be tracked, verified and controlled.

- Establish guidelines for employees on required communication by phone and email with their supervisor/manager.

- Decide whether to create a signed agreement stating what is expected of employees who telecommute during a disruption or emergency.

- Make sure telecommuting employees have an appropriate work environment in order to perform their job. The location needs to have safe working conditions and the employee must maintain protection of

proprietary information, records, documents and equipment.

As part of the planning process, appropriate technology for each job function must be put in place, including equipment, communications systems and security. Additionally, employees should document what is in place at their remote locations in order to provide and maintain I.T. capabilities and support.

Equipment

- If equipment is required, what will be provided by the business and what is the employee expected to possess?

- What expenses will be covered by the business (e.g., Internet, a second phone line for business calls, etc.)?

- What hardware is needed (e.g., desktop PC, laptop, tablet)?

- If the business issues supplies such as a laptop or tablet, what triggers when the employee must take it home to make sure it is available if needed?

- What software, applications, firewalls, antivirus and anti-spyware will be needed?

- Are there any other components necessary to do the job (e.g., printer, scanner, a particular operating system, UPS, etc.)?

I.T. Infrastructure

☐ What type of Internet connection and/ or bandwidth is required (broadband, DSL, cable)?

☐ What Wi-Fi systems will be in place, and how can they be secured?

☐ What type of communication equipment is needed (phones, teleconferencing capabilities, tools like instant messenger, video conferencing and other online collaboration tools, etc.)?

- Determine how voice communications will be handled. Will the capability of re-routing the calls to employees' home or cell phones be available?

- Provide a list of contact information as a handy reference for telecommuting staff.

☐ Will access to remote help desk support be available to assist telecommuters with I.T. issues?

☐ What type of training is necessary? Employees will need to be comfortable with the use of I.T. systems (e.g., log-in process into a virtual private network [VPN], etc.).

Lastly, it is important to establish practice and testing schedules. If employees do not work from home on a regular basis, the first few times may be confusing and difficult. Practicing and testing are key factors in having a successful telecommuting recovery strategy program available when needed. Additional information is available in IBHS's article: https://disastersafety.org/ibhs-business-protection/make-telecommuting-part-of-your-business-continuity-plan/

Property/Building Mitigation Techniques

Refer to the **New Orleans Building Hardening Guide**. The guide will walk you through some ways to protect your business from high winds, flooding, fire, winter weather, and hail. These techniques range from very minor, inexpensive retrofits which you might do by yourself to far more complicated measures which require the assistance of a licensed professional.

Working Together as a Community - Mutual Aid Agreements, Mentorship & Community Partnering

To reduce the likelihood of an extended business closure or disruption during an emergency, business owners may want to consider a mutual aid agreement. A mutual aid agreement is a written promise or a pre-arranged understanding between two businesses in which both agree to assist each other on request, by furnishing either work space, personnel and/or equipment. Such agreements should be properly documented and clearly understood by all parties involved. Once in place, the agreements should be reviewed and updated annually.

Another option for small businesses is to take advantage of mentoring and community partnering opportunities availability in the area. One such program is the **Big Business - Small Business Mentorship Program**, which was created to motivate and encourage large businesses to provide mutually beneficial emergency preparedness, response, and recovery expertise to small businesses. Small businesses are given the opportunity to learn about business continuity and resiliency from industry leaders with a proven track record, foster an environment for business growth, develop the tools to recover from disasters, and build beneficial relationships with big businesses. Businesses can register in less than five minutes at: http://www.DisasterB2bMentor.org.

Physical Property/Assets Protection
Protecting your Inventory & Perishables

It is critical that food service establishments, such as supermarkets, casual dining and fast food restaurants, convenience stores, drug stores and pharmacies, take precautions to protect perishable foods and medications from spoilage. Proper planning not only will reduce property and economic losses, but it also will help to assure refrigerated/frozen food and vital medicines are available when they are most needed in the community. One important consideration to keep in mind as you create your spoilage prevention plan is the inclusion of backup electrical power. Generators are an integral part of the preparedness planning process for food establishments and drug stores to maintain power to needed appliances. If a generator is not available, consider renting a refrigerated truck or other type of mobile refrigeration such as transport coolers, refrigerators and/or freezers to save perishables.

Take the time to establish and maintain accurate and up-to-date records of your inventory. One free option is the Allstate Commercial LockerSM app and online tool (www.commerciallocker.com/), an inventory software provided by Allstate Business Insurance designed specifically for businesses (you do not need to be an Allstate client to use the software). An up to-date business inventory is an important component of disaster planning. It can help you purchase the right amount and type of insurance and substantiate property losses to make filing an insurance claim faster and easier. If a loss occurs, inventory records will prove what inventory existed and its value, so that the insurance claim can be settled quickly. If inventory losses can't be proven, the payment for loss may be delayed or possibly denied. Be sure to keep purchase invoices and sales receipts, including machine serial numbers and telephone numbers of vendors that support your equipment.

Lastly, pay attention to weather reports and take quick action to protect your property from damage:

- Move equipment, electronics, business records and inventory out from any crawlspace, basement or low-lying areas, where flooding is possible, and move them away from large windows.

- If you find that your building is damaged by wind or water, quickly dry out inventory and equipment that can be salvaged, before mold or rust occurs.

Additional Resources:
Find information about the USDA's Food Safety and Inspection Service emergency operations and response activities here: http://www.fsis.usda.gov

Tips to Make the Most of a Restaurant Power Outage:
http://revelsystems.com/blog/2014/04/14/restaurant-power-outage/

Additional information is available in IBHS' articles: https://disastersafety.org/ibhs/dont-let-spoilage-ruin-your-business/

https://disastersafety.org/ibhs-business-protection/power-up-with-commercial-generators/

Involving/Communicating with your Important Audiences

Communicating with Employees, Customers & Business Partners

Information is critical during catastrophic events and emergencies. Precise, timely, and relevant information is essential for businesses to maintain trust and credibility; for employees, customers and vendors, it can help in decision-making that may affect personal safety or productivity. Most importantly, it is vital to help provide rapid and appropriate assistance to those who need it following a crisis.

Given its important role, crisis communication must be part of an effective business continuity plan, and not come as an improvised afterthought. Every business should have a crisis communication plan to ensure accurate information is provided before, during and after a disruption, which will minimize problems caused by untimely or misleading communications.

Most businesses have multiple stakeholders who should be included in a crisis communication plan. The most important and immediate targets are employees who need to know about damage to workplace facilities and the status of operations. Once employees are provided with this baseline information, it is important to reach out to others

based on specifics the business is facing (e.g., damage to the building, length of likely closure, financial needs, etc.). This could include key customers, suppliers, creditors, utility companies, and neighboring businesses, as well as crucial business partners such as insurance agents and financial institutions.

A business' crisis communication goal should be to provide timely, accurate, and clear information to prevent inaccuracies and rumors. To accomplish this objective, a message containing the following verified information should be sent to all stakeholders as soon as possible after a disruption has occurred:

☐ What, when, and where a disruption has occurred

☐ How serious the problem appears to be

☐ How the business has been impacted (e.g., damage to facilities and operations)

Additional information should be sent to employees including:

☐ Who is expected to report to work

☐ Where and when to report to work

☐ Where to direct questions

☐ When more details will be available

All communications should be tailored to the recipient, considering what they may be experiencing as a result of the disaster. If possible, it is helpful to be specific and stress positive outcomes. This not only helps to maintain the business' good reputation, but it also provides practical information regarding when and where the business will be "open for business."

Key Stakeholder Information

EMPLOYEE

- ☐ Is it safe to go back to work (and what is being done to assure my safety)?

- ☐ Do I have to report to work?

- ☐ Will I be paid if the office is closed?

- ☐ How and when will I be paid?

- ☐ Will I have a job after this crisis is over?

CUSTOMER

- ☐ When will I receive my order?

- ☐ How will you make this right?

SUPPLIER

- ☐ Will you be canceling your order?

- ☐ When should we resume deliveries?

- ☐ Where should we ship your current order?

CREDITOR

- ☐ When can I expect payment?

NEIGHBORING BUSINESS

(If disruption is caused by your business)

- ☐ How are you taking care of this matter?

- ☐ What are you going to do to prevent this from happening again?

Crisis Communication Steps

1. ASSIGN A COMMUNICATIONS COORDINATOR

Identify an internal crisis communication coordinator. This person is responsible for managing the communications process, developing messaging, and working with the business owner or other senior management on preparation and implementation.

2. CREATE MESSAGE TEMPLATES

Prepare message templates ahead of time to save time and energy. Starting from scratch after an actual emergency has occurred can result in factual or tonal mistakes. If there is warning of an impending disaster (e.g., a hurricane or blizzard), it may be possible to refine the message templates before the actual event.

3. CREATE AN EMPLOYEE EMERGENCY CARD

Create and distribute a wallet-sized emergency card which includes critical information that may be needed during or immediately after a disaster, such as phone numbers. Even if you operate a largely paperless office, a small employee emergency card is a useful resource that should be easy to access if electronic devices are down.

4. DECIDE WHEN TO POST INFORMATION UPDATES

Set up a post-disaster communications schedule. The most critical information should be released as soon as possible following a disaster. Once the situation stabilizes, it often makes sense to post information at set intervals, such as every day at noon. This is more convenient for various stakeholders and reminds the business owner of the need for frequent updates.

Communicating during or immediately after a major disaster can be almost impossible, as thousands of people attempt to reach friends and families to confirm their safety or to report on their own situation. While cellular communications are often the most reliable during a power or weather emergency, the huge call volume can strain the cellular network, making calls difficult.

To overcome this obstacle, a business' crisis communication plan should include multiple means of reaching key stakeholders, such as text messaging, emails, a business telephone hotline with recorded messages (as well as the capability of allowing the caller to leave messages), social media (Facebook, Twitter, LinkedIn, etc.), a business' website or intranet site, or a third-party emergency notification system.

How to Use a Phone Tree

A phone tree is a communication process that starts with the communications coordinator or a designated administrator who shares urgent messages with pre-identified key employees. These employees in turn contact another list of pre-identified staff, and so forth, until all employees are reached. For a post-disaster phone tree to be effective, it should include up-to-date contact information, and as many contact methods as possible for each employee (e.g., landline and mobile phone numbers, business and personal email addresses, social media account usernames, and emergency out-of-state contacts).

Phone trees are most efficient when they work both ways. Employees should be instructed not to just wait to be contacted; they should also know who to contact at the business (and how) to report on their safety and to receive any urgent messages.

Additional information is available in IBHS's article: https://disastersafety.org/ibhs/crisis-communication-is-a-key-business-continuity-component/

 "Know Your Employees" (p. 8, OFB-EZ)

Using Today's Technology for Tomorrow's Disaster

Mobile technology and social media are everywhere—in our pockets and purses, on our wrists, and in our cars—and they are changing the way businesses function on a daily basis and how they respond to and recover from a disaster. Just as technology improves efficiencies in everyday business operations, it also can be incorporated into a business continuity plan to facilitate both work processes and communications if normal systems are damaged or disrupted.

Social Media as a Communication Tool

Over the past decade, more and more emergency management officials are using social media to warn communities about approaching weather conditions, including how to prepare and what to do after an emergency or disaster. In addition, more and more small businesses are also taking advantage of social media to communicate with employees, customers and business partners. This allows them to communicate more quickly, more widely, and more accurately, leading to more efficient response and recovery efforts and controlling misinformation and rumors. The social media platforms listed on the next page can all be used to provide important information to employees such as updates on an organization's status. Importantly, the information is shared in real time on platforms employees already use and can access on their devices.

- **LinkedIn** is a business-oriented social networking service. It is primarily used for professional networking; however, businesses can create LinkedIn members-only groups. With a LinkedIn company group, business owners can create their own company intranet on the LinkedIn platform where they can share information related to a business outage or other emergency with their employees. Members-only group discussions can only be seen by group members and discussions do not appear in search engine results.

- **Twitter** is an online social networking service that enables users to send and read short 140-character messages called "tweets." Twitter offers the ability to create closed groups and private discussions. With the option to tweet privately, business owners can share short bits of information with their employees. Using an emergency employee-only hashtag such as #acmeemployees, business owners can relay important information to their employees.

- **Facebook** is an online social networking service that is likely already being used by many of your employees. Businesses can create a private Facebook group page for their employees, which can then be used to share information, links, photos, documents and videos. Members of the business' private Facebook group page is limited to those people invited and confirmed by the group administrator.

- **Yammer** is a secure, private, social network for the corporate environment. Access to a Yammer network is determined by a user's Internet domain, making access available only to those individuals with the organization's email account. Yammer can be used to quickly disseminate news and keep employees updated.

Deciding which social media platforms will work best for your business will depend on several factors—most importantly, the platforms most used by employees should be considered. This determination should be part of pre-disaster planning to ensure the chosen platforms are as effective as possible.

Additional information on the use of mobile devices and business continuity is available in IBHS' article: http://www.disastersafety.org/ibhs/byod-and-your-business-continuity-plan/.

Testing & Exercising Your Plan

An important, and often skipped, part of business continuity planning is testing and rehearsing your plan. Jonathan Bernstein of Bernstein Crisis Management expressed it well, "Just as you wouldn't expect actors to put on a play after thumbing through a script once; you can't expect yourself or your employees to flawlessly execute a plan without extensive practice." Yet in the event of a business interruption, most businesses expect their employees to perform under pressure without ever practicing their roles or testing the overall plan. Without exercising with your staff, you will never know if your plan will work when needed. Most businesses use one of the following methods to test their plans:

Building Evacuation Exercise: This is different from your regular fire drills. A building evacuation exercise should include timing your employee evacuation and then accounting for all employees once they are out of the building.

Notification Exercise: This type of exercise consists of activating your emergency notification method. If it is the call tree method, this would entail those with calling responsibilities contacting all employees during non-working hours. This will uncover issues such as if all contact methods were used and successful; if phone numbers and/or email addresses were correct; and how long it took to reach all employees.

Alternate Site Exercise: If your business has arrangements made for an alternate worksite, this exercise would test your connectivity and functionality processes. This type of exercise should include the process of logging into your servers and confirming the availability of all systems.

Work-From-Home Exercise: This exercise tests your employees' ability to work from home (or any remote location). Are your employees able to connect from home by way of your VPN (virtual private network)? Can your VPN handle your entire staff logging in at the same time? Are your employees' Internet bandwidth connections sufficient?

Tabletop Exercise: This type of exercise occurs around a conference room table with as many employees as possible. Using a specific emergency scenario, your employees should work through the plan, discuss their step-by-step responsibilities and how they would react to the particular situation. The scenario should include several unexpected emergencies during the exercise. This can identify documentation errors, missing information and inconsistencies.

Weaknesses in the plan are identified, so the plan can be updated and improved.

Full-Scale/Live Exercise: This exercise involves all employees actually rehearsing the actions contained in the plan. It is designed around a realistic scenario; participants respond as though the scenario were real, deploying the resources that would normally be used. This is an advanced type of exercise that requires a lot of planning, and could require the shutdown of your business and acting out of the steps outlined in your plan in real time.

Additional information on testing your plan is available in IBHS' article: https://disastersafety.org/%20ibhs/business-continuity-planning/

 "Know When to Test Your Plan" (p. 17, OFB-EZ)

Selecting Your On-Staff Business Continuity Planner

Most people involved in business continuity usually fall into the role without any prior experience. Who should you select from your staff to be responsible for creating your business' preparedness plan? It should be someone with the following attributes and characteristics:

- **Ability to think outside the box**: Your planner needs to be able to use logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems. They need to be able to identify complex problems, develop and evaluate options and implement solutions.

- **A subject matter expert**: Your planner could be a long-time employee who has worked in various departments within your organization.

- **I.T. background not necessary**: They should at least understand what drives your product/ service in relation to I.T. issues, but do not need to be an I.T. expert.

- **Able to interact with wide variety of personalities and different employee-grade levels**: Your planner needs to be able to relate to your upper and lower level employees. They need the capability to talk to others to convey information effectively and adjust their actions in relation to others' reactions.

- **Inquisitive and investigative**: They need to have the ability to tell when something is wrong or is likely to go wrong. They also need to determine how a process/function should work and how changes in conditions, operations, and the environment will affect outcomes.

- **Diplomatic in working with others**: Your planner needs to be able to give full attention to what other people are saying, take time to understand the points being made, ask questions as appropriate, and not interrupt. They need the ability to consider the relative costs and benefits of potential work-around actions/strategies in order to choose the most appropriate ones.

- **Good salesperson**: They need to be able to market and sell business continuity planning to your staff.

Whomever you end up selecting as your on-staff planner, using IBHS' OFB-EZ program (at: http://www.disastersafety.org/ibhs-business-protection/ofb-ez-business-continuity) does not require any previous experience with or

knowledge of business continuity planning.

Personal Preparedness

Every employee should know what is expected of them during an emergency and what they should expect from their employer. Employees who are included in the process and made aware of the plan will be more likely to help and be more equipped to assist with recovery in the event of a business interruption.

Businesses also should promote personal preparedness. After a disaster, your employees' primary concern is going to be the safety and wellbeing of their families. Therefore, it is critical that every employee develop a family emergency plan before an emergency situation arises. To assist your employees' families, refer them to the Red Cross' Make a Disaster Preparedness Plan page at: http://www.redcross.org/prepare/location/home-family/plan.

To promote your plans and provide education on personal preparedness, consider providing information and educational items to staff using the following methods:

- A company business continuity Facebook page or on your business' website or Intranet

- Monthly or quarterly newsletters

- Lunch-n-Learn meetings

- Posters & Flyers

- Training videos

- Preparedness campaigns

- Email reminders & alerts

- Designating a Business Continuity Day at your company

- Including information in the business' employee handbook and in new employee orientation materials

- Soliciting feedback and discussing during staff meetings

Additional information is available in IBHS' article: https://disastersafety.org/ibhs/work-together-to-get-prepared-the-human-factor/.

Connecting to Your Business Community

The hardest part of creating a continuity plan is getting started. The good news is that every business has already taken their first steps toward a better, more comprehensive plan whether its owner realizes it or not.

The strong relationships a business owner has with other businesses, with his or her merchants association, with vendors, customers, and employees, form the foundation for more formalized plans down the road.

The business owners along Freret Street don't have a signed and notarized official document titled "Freret Street Mutual Aid Agreement," but they do have a shared interest in their collective success, and that inspires informal understandings up and down the eight-block corridor. A business that runs out of small bills on a busy day knows who can make change; others share generators or ice in the case of a power outage.

Parkway Bakery and Tavern may not have a plan for sheltering in place, but owner Jay Nix knows how to contact all employees after an evacuation, and they can expect to get a call from him offering enticing cash incentives to encourage a more rapid return to work.

Good continuity planning, like anything else, is rooted in strong relationships and clear lines of communication. It doesn't have to be formal to be consistent and useful.

CASE STUDIES IN CONTINUITY PLANNING

These case studies present many important lessons on continuity planning and property protection from local New Orleans businesses. For additional information on how to protect your property, please see the Main Streets Building Hardening Guide. We have linked each case study to different sections of the OFB-EZ toolkit and the Main Streets Resiliency guides, and encourage you to refer to these resources for additional information on how you can apply these lessons in your own business.

	Brottworks Design Studio	Circle Food Store	Dong Phuong Bakery	Gulf Coast Bank & Trust	Massey's Outfitters	Pagoda Café	Parkway Bakery & Tavern	Redmellon Restoration & Redevelopment	Renaissance Publishing LLC
Reference This Guide, Section 3									
Planning for Emergency Situations		■		■		■			
Knowing the Re-Entry Plan									
Ensuring Your Insurance Coverage is Sufficient		■							■
Planning for a Telecommuting/Remote Workforce				■					■
Working Together as a Community		■	■				■		
Protecting Your Inventory & Perishables		■					■		
Communicating with Employees, Customers & Business Partners				■			■		■
Using Today's Technology for Tomorrow's Disaster									■
Testing & Exercising Your Plan									
Selecting Your On-Staff Business Continuity Planner									
Encouraging Employee Awareness & Personal Preparedness						■			
Reference OFB-EZ Guide									
Know Your Risks	■				■	■	■	■	
Know Your Operations			■	■	■		■		
Know Your Employees		■	■			■	■		
Know Your Key Customers, Contacts, Suppliers & Vendors		■					■		
Know Your Information Technology									■
Know Your Finances						■			
Know When to Update Your Plan									
Know When to Test Your Plan									
Know Where To Go For Help		■							
Main Streets Resilience Building Hardening Guide	■			■				■	

CIRCLE FOOD STORE

Brooke Boudreaux, Director of Marketing and Business Development

The Circle Food Store in the 7th Ward has a long history dating back to 1939 when it opened as the first African-American-owned grocery store in New Orleans. As the city prepared for Hurricane Katrina, Dwayne Boudreaux locked up and advised his employees to evacuate. The Boudreaux family anticipated there would be some damages and loss of inventory from power outages, but assumed that their insurance would be sufficient to cover it. Their building was inundated with over nine feet of water in the floods following Hurricane Katrina and when the water dissipated, the Boudreaux family began a long process of trying to reopen the store. The family was committed to reopening, even while struggling to raise needed funds and constantly facing new road blocks.

When Mr. Boudreaux was finally able to re-open his doors in January 2014, he did so with the same type of inventory he had stocked prior to Hurricane Katrina. However, the neighborhood had changed significantly over the intervening eight years and the demographics of his client base had shifted. The neighborhood had been struggling with gentrification and changing economics. The cost of living had risen with increased rents but salaries remained stagnant. Additionally, Circle Food Store was unable to accept WIC as a form of payment when it first reopened. Original clients, as well as the influx of new clients, eagerly awaited the reopening of Circle Food and expected its offering

to be the same as they were before.

Mr. Boudreaux has long had a policy of listening to his customers, and strives to be approachable. As customers requested new items, he did his best to secure them. His daughter, Brooke, worked hard to ensure the grocery store responded to the needs of its younger clientele and that it remains competitive in a grocery market which is rapidly changing. She watched to see what other retailers were doing and worked to keep prices competitive.

The re-opening of the Circle Food Store was possible because of the strong commitment and resolve of the Boudreaux family. They learned many lessons from Hurricane Katrina, including to be aware of the exact insurance coverage they have and the risks they face. They work to maintain their relationship with the community, and to provide a living wage to their employees. Their success in bringing back the Circle Food Store has been due to their strong connections to the neighborhood and determination in the face of obstacles.

For more information on how to "Know Your Key Customers, Contacts, Suppliers and Vendors," see the OFB-EZ toolkit, p. 10.

For more information on how to "Know Where To Go For Help," see the OFB-EZ toolkit, p. 19.

For more information on "Planning for Emergency Situations," see page 4 of this guide.

For more information on "Ensuring Your Insurance Coverage is Sufficient," see page 7 of this guide.

For more information on "Working Together as a Community," see page 9 of this guide.

DONG PHUONG BAKERY

Kevin Tran, Son of Owners

The Tran family started Dong Phuong Bakery in the 1980s on Chef Menteur Highway in New Orleans East. Kevin Tran's parents immigrated to New Orleans in the 1970s, and took over an existing Vietnamese restaurant, expanding it to include a bakery.

The family business was fortunate during Hurricane Katrina. While many other parts of New Orleans East were hard-hit by the flooding, Dong Phuong's did not flood. The restaurant benefitted from having a fairly secure building, with a backup generator, shuttered windows, and a site on relatively high ground. Leaks in the roof and a flooded storage unit caused some damage, but were repaired quickly.

Compared to other parts of the city, the population in this part of New Orleans East came back quickly to rebuild. Dong Phuong's customer base returned, even as demographics shifted after the storm. As a result of having to close the restaurant before dark in the aftermath of Hurricane Katrina, when National Guard troops were still patrolling the city, the family decided to stick with the shorter business hours and downsized their menu to make things easier for the staff.

The tightly run family business means that the owners are always present. Kevin's parents and uncle know their emergency policies and procedures by heart and due to the small staff size, it is easy for them to keep in touch with employees. Low employee turnover – two of their waitresses have been with Dong Phuong's for over 25 years – means that employees return after an evacuation. Dong Phuong's ability to return quickly following an event speaks to the value of it being a small, community-based business.

For more information on how to "Know Your Operations," see the OFB-EZ toolkit, p. 6.

For more information on how to "Know Your Employees," see the OFB-EZ toolkit, p. 8.

For more information on assessing risk to your business, see Section 2: Assessing Your Structure and Level of Risk of the New Orleans Building Hardening Guide.

GULF COAST BANK & TRUST

Guy Williams, CEO

Gulf Coast Bank has taken numerous steps to know its operations and risks, and to be responsive to changes in the banking industry. CEO Guy Williams discussed how they have diversified their locations and have offices out of state. They have also made sure their buildings are more resilient: locations are designed with operable windows to make the building usable even during power outage. Their buildings are built higher, and are designed to use solar power for heating and cooling.

One change that impacts their locations is that customers are less likely to come into banks as online banking has become more prevalent. As banking operations have shifted to be electronic, Gulf Coast Bank made sure to have secure sites in Baton Rouge and Dallas to keep their online operations functional. These sites are interconnected, so that should one site be affected, they are able to continue business electronically in the affected area. With online banking, customers can still have access to their accounts even in the event of an evacuation. Account holders are protected as the only ones who can access accounts and are covered by the Federal Deposit Insurance Corporation (FDIC).

As a larger business operation, Gulf Coast Bank has written plans and a disaster recovery website that is accessible to employees. They also have text and Twitter alert systems, giving them multiple ways to get in touch with employees should there be an event. Individual computers are able to connect to online banking, allowing employees to communicate and work even if they have to disperse.

For more information on "Know Your Operations," see the OFB-EZ toolkit, p. 6.

For more information on "Know Your Information Technology," see the OFB-EZ toolkit, p. 12.

For more information on "Planning for Telecommuting/Remote Workforce," see page 7 of this guide.

For more information on "Communicating with Employees, Customers & Business Partners," see page 11 of this guide.

For more information on building hardening, see Section 4: Techniques for Structural Hardening and Property Protection of the New Orleans Building Hardening Guide.

MASSEY'S OUTFITTERS

Mike Massey, Owner

Massey's Outfitters' geographic spread helps them be flexible: with five stores throughout the region, they are able to shift merchandise to other stores in the event of an emergency at one location. They also made the decision to switch from having a centralized, local IT infrastructure to hosted servers, which allows them to get their business operations back up and running quickly or to work remotely if needed. Owner Mike Massey explains they could also accelerate online sales if they needed to turn over merchandise and could not open their storefront.

Using experience from Katrina, Massey's Outfitters newest store location in Mid-City was designed take on two feet of water and be back up and running in a week, whereas at a past location, two inches of water forced them to close shop for two months.

Their new location included concrete flooring and walls, elevated electrical systems, and merchandise on wheeled racks, which could be easily moved in the event of an oncoming storm to protect their inventory.

This adaptability and continuity planning based on past business experience has helped Massey's remain resilient.

For more information on how to "Know Your Risks," see the OFB-EZ toolkit, p. 4.

For more information on "Know Your Operations," see the OFB-EZ toolkit, p. 6.

For more information on building hardening, see Section 4: Techniques for Structural Hardening and Property Protection of the New Orleans Building Hardening Guide.

PAGODA CAFÉ

Shana Sassoon, Co-Owner
Dan Etheridge, Co-Owner

When considering how their business will continue operations in the event of an interruption, Pagoda Café co-owners Shana Sassoon and Dan Etheridge take steps to make sure that their employees are prepared. At the beginning of hurricane season, they hold a staff meeting to encourage their employees to have a plan and to update contact information. In the event of an oncoming storm, Dan and Shana stay in close communication with their employees, knocking on doors when needed.

When considering their finances, Dan and Shana's approach to reduce risk in the event of a serious event is to minimize debt. As a new business, they are not able to continue to pay salaries in the event of an extended closure, but Dan and Shana make sure employees are aware of this prior to any event and encourage them to have an emergency fund. They have also considered treating evacuations as a medical event, which would allow employees to use their health stipend for evacuation expenses.

As a small business, Pagoda Café's success has come from how they take care of their employees and their strong community support.

For more information on how to "Know Your Employees," see the OFB-EZ toolkit, p. 8.

For more information on how to "Know Your Finances," see the OFB-EZ toolkit, p. 14.

For more information on "Planning for Emergency Situations," see page 4 of this guide.

For more information on assessing risk to your business, see Section 2: Assessing Your Structure and Level of Risk of the New Orleans Building Hardening Guide.

PARKWAY BAKERY & TAVERN

Jay Nix, Owner

Parkway Bakery and Tavern has a long history, dating back to 1911, when it opened as a bakery in the Bayou St. John neighborhood. The restaurant has experienced a number of storms, including catastrophic flooding during Hurricane Katrina, and managed to reopen just two months later with a renewed understanding of their risk.

In 2012, Jay Nix experienced a different kind of risk that affected his business: an extended power outage due to Hurricane Isaac. With the hurricane approaching, Jay and manager Jamie Kennedy had to decide how to prepare. Shuttering the restaurant prematurely would mean loss of revenue and they still weren't sure whether the storm would affect New Orleans. However, if it did affect their business they faced the potential loss of their perishable inventory.

Understanding the effect a power outage would have on its inventory, Justin Kennedy, manager and head chef, decided to act preemptively: he rented a refrigerated truck. Justin began transferring the frozen items to the refrigerated truck. The remaining inventory was documented for insurance purposes, and then given out to neighbors who were also suffering from the power outage. The outage lasted 10 days, during which Parkway needed to stay in touch with its employees so they would know when to come back to work.

Before the event, Jay made sure he had an updated list of all employee contact information, and set up a designated time and phone number for employees to check in. Jay and Justin understood their business depended on their staff, and provided incentives for employees to come back after the extended closure. In Jay Nix's words, "If you have your people back, you can make anything happen."

Another issue they dealt with was the need to communicate with their customer base, and how to inform them when they would be open again. They decided to take out an ad in the newspaper to announce their reopening after the power was restored.

Jay also helped make the neighborhood more resilient to future flood damage and became a business leader within the water management community and installed an innovative parking lot that reduces street flooding in their neighborhood.

For more information on how to "Know Your Key Customers, Contacts, Suppliers and Vendors," see the OFB-EZ toolkit, p. 10.

For more information on "Working Together as a Community," see page 9 of this guide.

For more information on "Protecting Your Inventory & Perishables," see page 10 of this guide.

For more information on assessing risk to your business, see Section 2: Assessing Your Structure and Level of Risk of the New Orleans Building Hardening Guide.

REDMELLON RESTORATION AND REDEVELOPMENT

Neal Morris, Principal

When Redmellon purchased the building at 2200

O.C. Haley Boulevard, the former site of Kay's Beauty College, from the New Orleans Redevelopment Authority, Neal made certain to incorporate resilience into the redevelopment. The building was already elevated, but Neal was certain to allow for open space between piers so that water could more easily flow through. Additionally, a permeable parking area was installed to decrease run-off. These features are in keeping with the historic character of the corridor and reduce the risk to the current tenants which include Redmellon, Bike Easy and Ride New Orleans.

For more information on green infrastructure, see Section 5: Site and Street Interventions of the New Orleans Building Hardening Guide.

RENAISSANCE PUBLISHING LLC

Todd Matherne, Chief Executive Officer

Renaissance Publishing was formed in 2006 when Todd Matherne took over the MC Media Company and re-launched it as Renaissance. At the time of Katrina, the MC Media housed everything on one server located on the 18th floor of an office building. While it didn't lose its information to flooding, it struggled with accessing its office in the aftermath of the storm and how to continue its operations remotely.

When Todd took over management of the company after Katrina, he moved the company towards being more mobile by subletting an office in Baton Rouge and having people work remotely. Today, its server exists in the cloud and employees have laptops, meaning it is able to move its entire operations to another location within 24 hours.

Renaissance Publishing also worked with local businesses that needed to advertise after Katrina to let people know they were coming back. Following Katrina, the magazine struggled with a lack of advertising. Todd sent a letter to all Fortune 500 companies explaining that they were a small publishing company and asking them to buy ads to support their recovery; 22 national companies bought ads, focusing on their commitment to New Orleans. They also worked with local businesses, publishing a list of "Who Opened Today" to keep residents informed of which businesses were up and running.

Today, Renaissance Publishing has 34 employees and is five times bigger than when it started in 2006. It has won small business awards and re-launched magazines, emerging as a dynamic company. As Todd explains, "What Katrina taught me was 'How do I take a devastating event and turn it into an opportunity?'"

RESOURCES

Allstate Commercial LockerSM: This mobile app and online tool is an inventory software provided by Allstate Business Insurance designed specifically for small businesses (you do not need to be an Allstate client to use the software). https://www.commerciallocker.com/home

Big Business - Small Business Mentorship Program: Designed to motivate and encourage large businesses to provide mutually beneficial emergency preparedness, response, and recovery expertise to small businesses. The program was created to improve the resiliency of small businesses, and reduce recovery time after a disaster.
http://www.disasterb2bmentor.org/BBSB/

Disasters and Financial Planning Guide: A comprehensive guide developed to help people and businesses take steps to minimize the potential impact of disasters on their financial well-being. Six sections covering topics such as making a disaster plan and protecting your property, income and records. http://tinyurl.com/RCFinancialPlan

Disaster Assistance for Businesses: Explore Business USA's Seek Disaster Assistance tool for resources available to help your business with disaster preparedness or recovery. http://business.usa.gov/disaster-assistance

FEMA Continuity Planning Guide: Developed by DHS' National Protection and Programs Directorate and FEMA. This software was created for any business with the need to create, improve, or update its business continuity plan. https://www.ready.gov/business-continuity-planning-suite

Insurance Institute for Business & Home Safety: The Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit, scientific research and communications organization supported solely by property insurers and reinsurers. IBHS' building safety research leads to real-world solutions for home and business owners, helping to create more resilient communities. http://www.disastersafety.org/

Insurance Information Institute: The mission of the Insurance Information Institute (I.I.I.) is to improve public understanding of insurance—what it does and how it works. For more than 50 years, the I.I.I. has provided definitive insurance information. They publish a host of helpful pamphlets, articles and books ranging on everything about insurance. Their central function is to provide accurate and timely information on insurance subjects. http://www.iii.org

Know Your Plan app: This free app was created by the Insurance Information Institute. This app can help employees plan ahead to better protect them, their families, their homes, and even their pets. The app offers preloaded checklists to learn about important mitigation and preparation steps, or users can create their own lists from scratch. Set due dates, chart your progress, include notes with your tasks, and share your checklists with family and friends. http://www.iii.org/apps-and-software

Know Your Stuff - Home Inventory: This free online home inventory app was created by the Insurance Information Institute. This app makes creating and updating your home inventory easy and efficient. The secure online storage gives you access to your inventory anywhere, any time. http://www.iii.org/apps-and-software

PrepareMyBusiness.org: An SBA website that provides small business resources for disaster and business continuity planning and testing, as well as to provide free educational resources on key topics to reduce your business's risk and quickly recover following a disaster situation. http://www.preparemybusiness.org/

Ready.gov: Ready is a national public service advertising campaign designed to educate and empower Americans to prepare for and respond to emergencies including natural and man-made disasters. https://www.ready.gov/

Ready Rating Program: The American Red Cross Ready Rating program is a free, self-guided program designed to help businesses, organizations and schools become better prepared for emergencies. http://www.readyrating.org

Urban League of Greater New Orleans: The mission of the Urban League of Greater New Orleans (ULGNO) is to help individuals attain economic self-sufficiency through advocacy and community organization as well as program services in areas of education, economic development, employment and training, youth and family services. The ULGNO partnered with Shell Oil to aid small businesses through the Disaster Planning and Recovery Initiative. The initiative consisted of a survey and assessment of a range of small businesses, and then through focus groups they gained a better understanding of how businesses responded to and recovered from the disasters. The result of the data collected in the surveys, assessments and focus groups was the development of the ULGNO's Small Business Guide to Disaster Planning and Recovery. http://www.urbanleagueneworleans.org/