GALVESTON CHAMBER OF COMMERCE
BUSINESS GUIDE FOR HURRICANE PREPARATION

With the hurricane season rapidly approaching, now is the time to prepare your business. Your plan should consider three basic areas: people, building, and business. Your plan should be adaptable to meet the severity of the threat.

The Saffir-Simpson Scale method used to rate storms is explained on the last pages of this document. There is also a listing of agencies that may be of assistance in planning for a hurricane and in the recovery afterwards.

PEOPLE

The people who make up your business are the most important asset you have. They will be the key to a successful shut down and restart in the event of a storm.

Business operators should form a team of employees to formulate a plan for dealing with the challenges a storm will bring. This team should have periodic meetings to consider the issues listed below and others that may be unique to your operation.

This team should decide the who, what, when and how of the company's plan. They should have a plan for communicating with each other immediately after the storm passes. This could be done by having a single number to call to share information. Remember, cell phones will not be reliable and not everyone has access to a computer. The number could be a branch location or someone's evacuation point in a safe area.

KTRH 740 AM radio in Houston also will relay information to your employees. They do require that you register with them before the event. The number is listed under service agencies below. Guidry News Service will post notices from businesses and other organizations on GuidryNews.com. This includes information for employees and/or notices of closings, cancellations and anything else that needs to be communicated during emergencies. Email complete information to news@GuidryNews.com.

Employers must also consider the needs of their employees during an event. They must be allowed time to make their own preparations and evacuate in time if necessary. Encourage your employees to prepare personal emergency plans.

Companies need to decide before the storm how or if employees will be paid for time lost due to an evacuation. They may also consider paying a premium or bonus to those employees that stay to shut down and return early to restart.

One issue all of Galveston businesses must address is the City of Galveston re-entry policy. The City will announce when and who will be allowed back after they assess the damage.

At this time, the City will require anyone attempting re-entry to provide a Texas driver's license or state identification. Employees who live off of the island also must have proof of employment. This can be accomplished with a company identification card or recent payroll check stub.
Information on storm preparation, evacuation plans and re-entry is available on the City of Galveston website: http://www.cityofgalveston.org.

BUILDINGS AND PROPERTY

The building aspect should start with an analysis of what threats your structure and property will be exposed to. Walk your property and try to view it as if the hurricane is on going.

The first threat to consider is wind. Are windows subject to wind force and flying debris? Are large trees or overhanging structures close which might repeatedly strike the roof or walls? Can material, debris or other objects near your property become flying missiles or floating battering rams during the storm?

Business owners also must consider water, both flooding and wind driven rain. Do you have skylights or roof vents which are likely to leak? Is your building prone to flooding? What equipment is likely to be damaged by water intrusion? Do you know the elevation of your building?

These risks can be mitigated with proper planning and preparation, but action must be taken now! When the storm is bearing down, material and labor will be in short supply.

Decide on what type of window protection is best for you. Some may want the convenience and security of having permanent shutters or blinds installed that can be closed quickly. Some may opt for the tried and true plywood.

Business owners who decide on the plywood option should have their covers made for the individual windows and utilize a reusable method for securing them. They should be numbered or marked in a manner they can be easily installed on the proper window.

Remember, the contractor you asked if he could put up plywood in the event of a storm promised everyone who called him yes.

Files, computers, desks and other office equipment should be covered with plastic sheeting. In some cases plastic trash bags can be used. Whichever method is used, the covering should be secured with duct tape or in some other manner. Remember if you lose a window or portion of your roof, you will have wind as well as water intruding.

Rising flood waters must also be considered. Any equipment, inventory or anything else which could be subjected to these waters should be elevated or moved. If equipment cannot be moved, then power to it should be disconnected.

Do you have vehicles that need to be moved to higher ground?

Anything which is stored outside should be moved inside if possible or secured. Dumpsters float and may need to be secured or removed. Most vendors will pick up their dumpsters if asked by the business owner.

BUSINESS

There are many things to consider from a business aspect when preparing for a storm. Business operators must first consider the basics before the hurricane season arrives.

What are your banks plans? When would they close and reopen? Can your business be conducted through another branch? How much cash should you have on hand?

You should also discuss the possibility of a bridge loan. After a storm your cash flow is sure to be interrupted. You may need funds for repairs or normal operating costs during this period.

Insurance claims take time to process and deductibles and depreciation will reduce the amount you recoup. Even if you qualify for governmental assistance, it will be months before you see any funds.

Insurance policies should be reviewed with your broker or agent. Do you have the right protection? Do you have enough protection? Should you have business interruption coverage? Are you complying with the terms of the policies? Have any remodeling, repairs or roof work been completed to FEMA and Texas Department of Insurance standards? Do you have the certifications and documents to prove this?

When a storm threatens you should notify your customers and vendors of your plans if you must close. Let them know how long you expect service to be interrupted. Do you have a branch location which can help them while you are closed? Is there a website or phone number they can use to receive updates?

All necessary computer files should be backed-up in some manner. Any servers or units who can be moved to a safe location should be. A hard copy of current accounts receivable and payable should be protected. It is also wise to have a hard copy of payroll and inventory. A copy of the company's most recent financial statements should be safeguarded. These documents will prove invaluable in the case of significant loss.

Recent photographs of your building, equipment and inventory also will help in documenting damage and losses.

The businesses should also consider what they should have on hand immediately after the storm. Is the purchase of a generator warranted? Do you have sufficient reserve fuel or alternate sources for your fleet or generators? Have you prepared a list of vendors you

might need for repairs or service to equipment and machines? How will you secure your property to prevent further damage or loss?

When returning to your business, be careful. Look for downed power lines and leaking gas. Evaluate the building for structural damage before entering. Watch for sharp debris, broken glass and other things which can hurt you. You should move slowly and deliberately keeping aware of your surroundings.

SERVICE AGENCIES

CITY of GALVESTON	
Police	409-797-3790
Fire	409-797-3850
Emergency Management	409-797-3656
Planning	409-797-3660
Public Works	409-797-3630
GALVESTON COUNTY	
Emergency Management Coordinator	281-309-5003
Sheriff Dispatch	409-766-2322
STATE of TEXAS	
Department of Transportation Roadway Conditions	800-452-9292
Governor's Division of Emergency Management	512-424-2138
UNITED STATES GOVERNMENT	
Small Business Administration	800-659-2955
Federal Emergency Management Administration Region VI	940-898-5399
Coast Guard Communications Center	713-678-9057

OTHERS	
Galveston Independent School District	409-766-5144
Galveston Chamber of Commerce	409-763-5326
Galveston Economic Development Partnership	409-770-0216
Galveston Red Cross	409-763-5971
KTRH Radio AM 740	713-212-8740
Centerpoint Energy	800-332-7143
Texas Gas Service	800-700-2443
Guidry News Service (news@guidrynews.com)	409-763-6397

SERVICE CONTACTS & IMPORTANT NUMBERS

(Add your own)

Saffir-Simpson Scale

Category One Hurricane:

Winds 74-95 mph (64-82 kt or 119-153 km/hr). Storm surge generally 4-5 ft above normal. No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery, and trees. Some damage to poorly constructed signs. Also, some coastal road flooding and minor pier damage. Hurricane Lili of 2002 made landfall on the Louisiana coast as a Category One hurricane. Hurricane Gaston of 2004 was a Category One hurricane that made landfall along the central South Carolina coast.

Category Two Hurricane:

Winds 96-110 mph (83-95 kt or 154-177 km/hr). Storm surge generally 6-8 feet above normal. Some roofing material, door, and window damage of buildings. Considerable damage to shrubbery and trees with some trees blown down. Considerable damage to mobile homes, poorly constructed signs, and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Small craft in unprotected anchorages break moorings. Hurricane Frances of 2004 made landfall over the southern end of Hutchinson Island, Florida as a Category Two hurricane. Hurricane Isabel of 2003 made landfall near Drum Inlet on the Outer Banks of North Carolina as a Category 2 hurricane.

Category Three Hurricane:

Winds 111-130 mph (96-113 kt or 178-209 km/hr). Storm surge generally 9-12 ft above normal. Some structural damage to small residences and utility buildings with a minor amount of curtain wall failures. Damage to shrubbery and trees with foliage blown off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles (13 km) or more. Evacuation of low-lying residences with several blocks of the shoreline may be required. Hurricanes Jeanne and Ivan of 2004 were Category Three hurricanes when they made landfall in Florida and in Alabama, respectively.

Category Four Hurricane:

Winds 131-155 mph (114-135 kt or 210-249 km/hr). Storm surge generally 13-18 ft above normal. More extensive curtain wall failures with some complete roof structure failures on small residences. Shrubs, trees, and all signs are blown down. Complete destruction of mobile homes. Extensive damage to doors and windows.

Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the center of the hurricane. Major damage to lower floors of structures near the shore. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles (10 km). Hurricane Charley of 2004 was a Category Four hurricane made landfall in Charlotte County, Florida with winds of 150 mph. Hurricane Dennis of 2005 struck the island of Cuba as a Category Four hurricane.

Category Five Hurricane:

Winds greater than 155 mph (135 kt or 249 km/hr). Storm surge generally greater than 18 ft above normal. Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Severe and extensive window and door damage. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Major damage to lower floors of all structures located less than 15 ft above sea level and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5-10 miles (8-16 km) of the shoreline may be required. Only 3 Category Five Hurricanes have made landfall in the United States since records began: The Labor Day Hurricane of 1935, Hurricane Camille (1969), and Hurricane Andrew in August, 1992. The 1935 Labor Day Hurricane struck the Florida Keys with a minimum pressure of 892 mb--the lowest pressure ever observed in the United States. Hurricane Camille struck the Mississippi Gulf Coast causing a 25-foot storm surge, which inundated Pass Christian. Hurricane Andrew of 1992 made landfall over southern Miami-Dade County, Florida causing 26.5 billion dollars in losses--the costliest hurricane on record. In addition, Hurricane Gilbert of 1988 was a Category Five hurricane at peak intensity and is the strongest Atlantic tropical cyclone on record with a minimum pressure of 888 mb.