



EMERGENCY PREPAREDNESS GUIDE

For Housing Counseling Agencies

Introduction to Emergency Preparedness Planning

Developing an Emergency Preparedness Plan is one of the most important strategic decisions you will make as a housing counseling agency. Consider how a natural, human-caused or public health disaster could affect your employees, clients, community, and workplace. Would your operations continue? Preparing your agency's Emergency Preparedness Plan doesn't have to be time consuming or expensive. This guide will provide useful and easy-to-implement information to assist housing counseling agency to be successfully prepared for any type of disaster.

Why Plan?

- **To get your agency and community back in business after an emergency.**
- **To protect and support your employees, clients and community during and after an emergency.**
- **To protect your facilities, systems and equipment.**

What is an Emergency?

An emergency is any unplanned event that can

- cause deaths or significant injuries to employees, customers or the public
- shut down your agency, disrupt operations, cause physical or environmental damage

The emergency may be agency specific, as well as local, regional or national in scope. "Disaster" implies a large-scale, natural event. There are many other events can be "emergencies," including:

- Fires, explosions
- Hazardous materials incident, Radiological accident
- Floods
- Storms – Hurricanes, Tornados, Winter storms



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- Earthquake
- Communications and systems failure
- Wide spread illness
- Civil disturbance
- Loss of key suppliers or customers

What are Emergency/Disaster Declarations?

Local or state governments or the federal government can issue an Emergency/Disaster Declaration. Such declarations trigger access to funds, resources, and services.

Traditionally states have a general statute that permits the governor to declare a state of emergency for any type of emergency or natural disaster. The declaration spells out what agency is in charge and what actions will be taken

Federal emergency declarations/Presidential declarations activate legal and programmatic responses from federal agencies

Who should be included in your Emergency Preparedness Plan?

- Your agency, including employee and operations
- Your clients
- Your community

Planning for your agency

Business continuity planning must account for both man-made and natural disasters. You should plan in advance to manage any emergency. Be prepared to assess the situation, use common sense and available resources to take care of yourself, your co-workers, your clients, and your community.

- ***Know your community and region and the types of disaster most likely to have an impact on your agency.***
 - Find out what emergencies have occurred in the past and what impact these had on other organizations in your area.
One way to do this is to review a Hazard Vulnerability Assessment (HVA) obtained from your local emergency management agency.



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- Consider your agency's physical capacity to resist damage and proximity to flood plains, seismic faults, dams, hazardous materials, nuclear power plants and other hazards.
- Consult with your insurance agent and learn what coverage is available and what precautions to take for disasters that may impact your business. Remember, many general hazard insurance policies do not cover earthquake and flood damage.

- ***Know who to contact in an emergency and how they can help. Identify and obtain agreements with external local emergency response resources that will provide assistance during a disaster or other emergency. These resources may include:***
 - Local and state police
 - Fire department and emergency medical services organizations
 - Local government officials, emergency management office
 - Local public health agency
 - Local American Red Cross chapter
 - National Weather Service
 - Telephone, water, gas and electric companies
 - Other local organizations and businesses.
 - National agencies such as FEMA and SBA.

- ***Prepare an agency Response Plan***
 - **Obtain necessary safety equipment.**

Budget for and purchase any safety equipment, first-aid kits, Automatic External Defibrillators (AEDs), fire extinguishers, smoke detectors and shelter-in-place supplies that may be needed. Make sure all employees know how to access and use this equipment.

 - **Write a plan describing how your agency will respond to emergencies. Your plan should include:**
 - A clearly designated leadership structure that indicates who is in charge during emergency situations.
 - A system for warning employees about emergencies and communicating with employees and local emergency management officials during a disaster or emergency.
 - Considerations for the special needs of employees with disabilities and medical conditions.



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- Procedures for communicating with employees, families, emergency response personnel and media representatives prior to, during and after an emergency.
 - Procedures for employees to follow for evacuation, sheltering-in-place and for other area-specific hazards.
 - Procedures for responding to internal medical emergencies.
- ***Develop a Continuity of Operations Plan (COOP).***
This plan will help keep your business operating as it responds and recovers from the effects of a disaster or emergency situation. Here's how to start developing a COOP:
 - Establish procedures for COOP activation.
 - Identify essential business functions and staff to carry out these functions.
 - Identify how you will continue to serve your clients
 - Establish procedures with suppliers, vendors and other businesses critical to daily operations.
 - Establish procedures to maintain contact with the Office of Housing Counseling and other funders.
 - Create a plan for conducting business if your agency's building is not accessible and set up electronic backup systems for vital business records.
 - Identify records and documents that must be readily accessible to perform essential functions and store these safely, perhaps off site, where they can be retrieved quickly.
 - ***Encourage personal preparedness among employees. Your employees will be better able to help your business respond and recover if they know how to prepare at work and home.***
 - Have at least 10% of your employees trained in first aid and CPR/AED skills to handle emergencies at work.
 - Offer first aid, CPR/AED and preparedness training.
 - Encourage your employees and their families to: *Get a Kit, Make a Plan, Be Informed.*
 - Encourage employees to identify alternate routes for going to and from your facility.
 - Remind employees to always keep their emergency contact information current.



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- Encourage employees to have an out-of-town contact they can text or call during an emergency.
- Encourage employees to have emergency preparedness kits at work, at home and in their vehicles.
- Encourage employees to learn about the emergency plans at their children's schools.

Working with your clients

Your agency should include Family Preparedness Planning in your classes and counseling sessions. The Family Plan should include:

- Discussion the types of disasters that are most likely to occur and how to respond.
- Establishment of meeting places inside and outside the home, as well as outside the neighborhood.
- Preparation of a communication plan, with all necessary phone numbers, phone apps, etc.
- Identification of the best escape routes from the home and neighborhood and when it will be used.
- A Plan on how to take care of family pets.
- Identify an out-of-area emergency contact person
- What to do in case of evacuation
- Preparation of an Emergency Kit
 - Being prepared means being equipped with the proper supplies you may need in the event of an emergency or disaster. Keep supplies in an easy-to-carry emergency preparedness kit that can be used at home or taken in case you must evacuate
 - The kit should contain food and water for at least 3 days, medicines, flashlights and batteries, cell phones, first aid kit, copies of important papers, cash, multipurpose tool, pet supplies, extra keys

In addition to working with clients to develop an Emergency Plan, you must be prepared to work with them during and after an emergency. Post-emergency counseling is different from standard housing counseling. Post emergency or disaster counseling is much more intensive and long-term with families, s which is more like case management for the housing issues than like typical counseling tied to a single transaction (home purchase or loan modification) Some additional knowledge or resources may be needed. Such as



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- Understanding homeowners insurance
- Connecting to disaster recovery networks
- Assisting clients in a state of chronic distress
- Understanding in home repair financing and oversight
- Understanding in the construction process

Working with your community

Work with local community groups and government officials to ensure that your community is prepared for disasters and other emergencies.

- Your Agency is a community resource which offers more services than just housing counseling. Let the community know what services you offer.
- Know the Local Emergency management agencies and resources and become involved with them and their planning.
 - Develop Agreements outlining mutual emergency aid and services
- Work with local community groups and government officials before and after an emergency. Here are just a few ideas:
 - Host blood drives.
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 - Work with your local emergency service organizations to train employees to serve on disaster assignments or conduct presentations on emergency preparedness.
 - Contribute supplies and/or services to emergency efforts.
 - Adopt a local school or school district and support their emergency preparedness programs.
 - Staff a disaster resource center

Resources

There are many internet resources available to assist you in this process. The two major ones are:

www.ready.gov
www.redcross.org/prepare

Some other internet resources are:

- www.fema.gov/pdf/business/guide/bizindst.pdf
- www.sba.gov/content/disaster-planning



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- www.fedex.com/us/smallbusiness/FERC_smallbus_pdf_120809.pdf

For addition resources, visit the “Disaster Recovery Assistance” section of the HUD Exchange at www.hudexchange.info/programs/housing-counseling/topics/