



# Business Continuity and Disaster Planning

Alaska Resilience Academy

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## Purpose of the Training

Participants will explore portfolio protection tools to prepare for continuity when disaster strikes. This webinar will include strategies for planning business operations in advance so that you, as a housing provider, and your Alaskan Native community can mitigate the impact of climate-caused interruption.



# Who We Are

Enterprise Community Partners



**Tonya Plummer**

**DIRECTOR**  
Tribal Nations



**Morgan Dean**

**PROGRAM DIRECTOR**



**Evelyn Immonen**

**SENIOR PROGRAM OFFICER**





# Mission and Vision



## OUR VISION

A country where home and community are steppingstones to more.

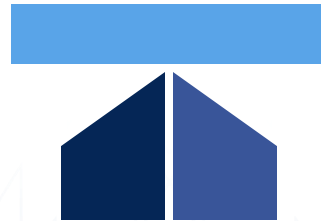
## OUR MISSION

To make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.



### Increase Housing Supply

Preserve and produce good homes that people can afford



### Advance Racial Equity

After decades of systematic racism in housing



### Build Resilience & Upward Mobility

Support residents and strengthen communities to be resilient to the unpredictable

## OUR APPROACH



Unmatched **breadth, scale and expertise** across the entire spectrum of affordable housing...



...creating a positive feedback loop that does it **all under one Enterprise roof.**

# Today's Agenda

## Housing Resilience: Alaska Communities

1. Introduction | 5 minutes
2. Business Continuity Planning | 20 minutes
3. Hazard Mitigation | 20 minutes
4. Insurance for your Portfolio | 15 minutes
5. Wrapping up | 5 minutes







AVCP RHA Housing Conference | Bethel



# What Do We Mean When We Say Resilience?

Preparing people and ecosystems to bounce back from climate hazard events



## Energy Efficiency

- Heating
- Ventilation
- Electricity
- Water heating



## Disaster Preparedness

- Building resistant structures
- Planning for harm reduction
- Insurance and Continuity



## Green Building Practices

- Other climate impact strategies
- Sustainable materials
- Attunement with natural systems



## Icebreaker Question



What energy projects do you have going on in your community? What efforts are already underway?





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# BUSINESS CONTINUITY PLANNING

*“This Business Continuity of **Operations Plan** applies to the functions, operations, and resources to ensure the continuation of essential functions in the event normal operations at your office building are disrupted or threatened with disruption.*

*Staff should be familiar with continuity plans and procedures and their respective roles and responsibilities. This document ensures you are capable of conducting your essential mission, functions, and operations under all threats and conditions, with or without warning.”*





**Who has a plan?**

**And what are we  
preparing for?**

# Predictable Disasters



Rain and  
flooding



Snow



Storm



Tornado



Drought

# Sudden Disasters



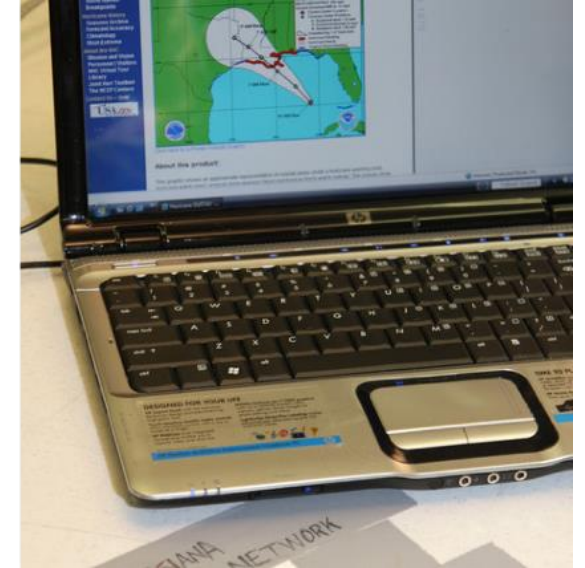
Fire



Terrorist attack



Mechanical failure



IT security breach



# Preparing for Disasters



In Enterprise's work with affordable housing partners recovering from Superstorm Sandy, these priorities were identified as essential to disaster preparedness:



Building Protection

**Minimize damage and ensure a quick return to service.**



Resident Engagement

**Support the safety, preparedness and recovery of residents.**



Business Continuity

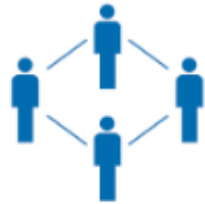
**Maintain key business operations throughout a disaster.**

# Business Continuity Planning



## Common Operating Picture

Staff members understand the organization's protocols and procedures.



## Coordination

The organization works in a unified manner across departments and with its external stakeholders.

## Situational Awareness

Information about the disaster and its effects is widely shared.



## Communication

Staff and leadership stay connected throughout the disaster.

## Operational Periods

Eight established times during a disaster when meetings are held and specific tasks are completed.



## Information Sharing

Vital updates reach staff, residents, leadership and external stakeholders quickly.

# Business Continuity Planning



## *What are the benefits of having a Business Continuity Plan?*

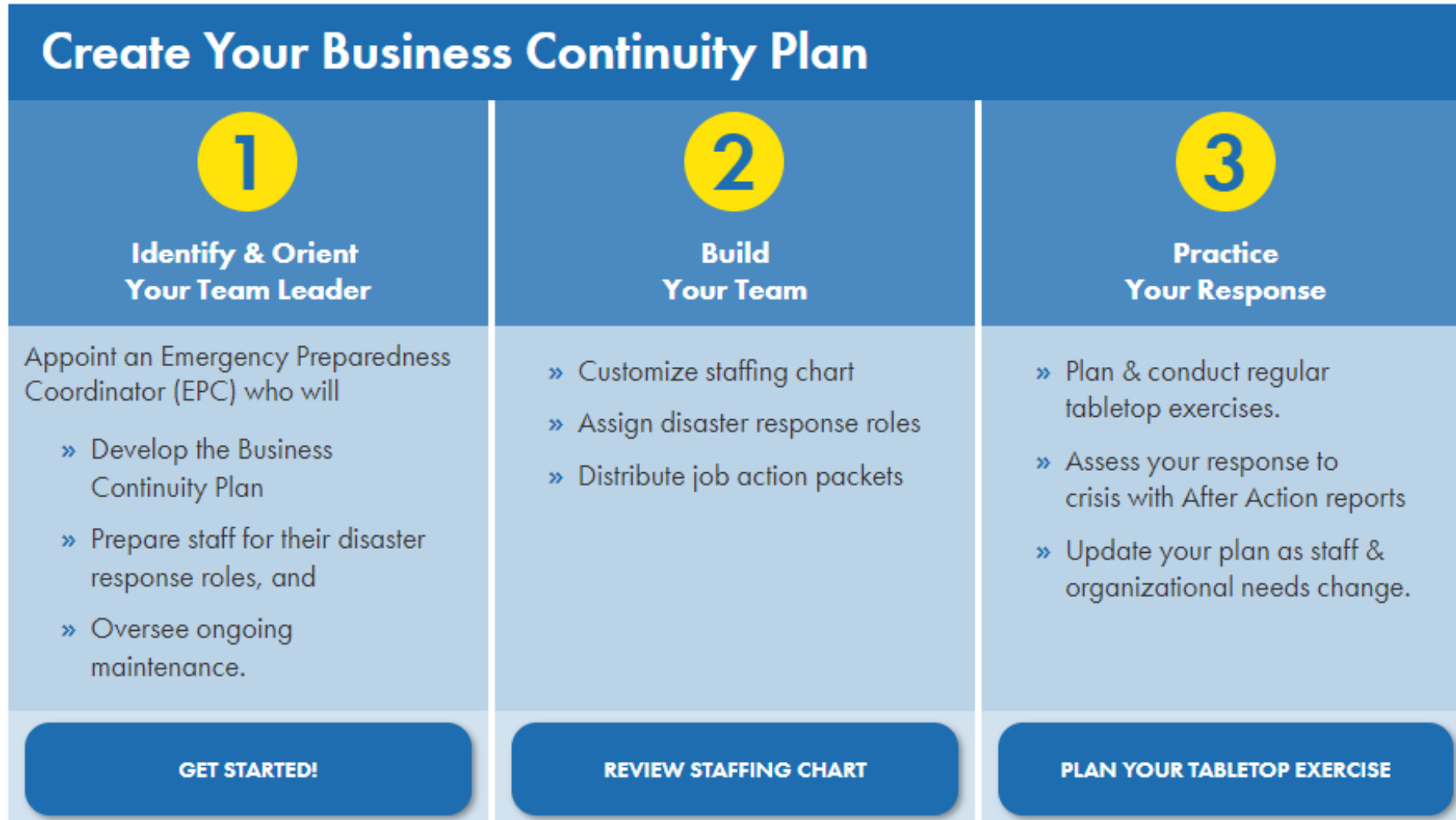
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- » Reduce Insurance Costs<sup>\*</sup>
- » Reduce Impact of Building, Resident and Business Damage when Flood, Fire, Earthquake, or Storm Strikes
- » Increase Quality of Life for Tenants by increasing Building and Operational Security and Community Connection
- » Maintain Continuity of Business operations under variety of risk conditions such as cyberattack or terrorist threat
- » Preserve Brand and Investor Confidence
- » Reduce Ongoing Operations Cost by Increasing Efficiency of Water and Energy

*\*Discuss with your insurance broker*



# Business Continuity Planning



# Business Continuity Planning



<https://businesscontinuity.enterprisecommunity.org/>

## Business Continuity Toolkit for Affordable Housing Organizations

### ARE YOU READY TO RESPOND?

Disaster can strike at any time, and a poorly managed response can put property and lives at risk.

This Toolkit equips **multifamily affordable building owners & managers** with a plan to address crisis.



Watch the video or scroll down to learn more.



# QUESTION CHECKPOINT





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# HAZARD MITIGATION

# Why do we need a Hazard Mitigation Plan?

Reducing Risk, Easing Recovery

- Increases overall awareness of risk
- Reduce risk in a way that aligns with community values and priorities
- Identify valuable areas and assets that are vulnerable to natural disasters
- Improves ability to work with partners to leverage resources, knowledge, and funds
- A formalized and approved Hazard Mitigation Plan makes your community eligible for A LOT of funding

## FEMA Grant Eligibility

FEMA Assistance Program	Required for a State/Tribal Applicant?	Required for a Tribal/Local Sub-Applicant?
<a href="#">Individual Assistance (IA)</a>	No	No
<a href="#">Public Assistance (PA)</a> Categories A and B (e.g., debris removal, emergency protective measures)	No	No
<a href="#">Public Assistance (PA)</a> Categories C through G (e.g., repairs to damaged infrastructure, publicly owned buildings)	Yes	No
<a href="#">Fire Management Assistance Grants (FMAG)</a>	Yes	No
<a href="#">Hazard Mitigation Grant Program Post Fire</a>	Yes	Yes
<a href="#">Hazard Mitigation Grant Program (HMGP) planning grant</a>	Yes	No
<a href="#">Hazard Mitigation Grant Program (HMGP) project grant</a>	Yes	Yes
<a href="#">Building Resilient Infrastructure and Communities (BRIC) planning grant</a>	Yes	No
<a href="#">Building Resilient Infrastructure and Communities (BRIC) project grant</a>	Yes	Yes
<a href="#">Safeguarding Tomorrow Revolving Loan Fund Program</a>	Yes	Yes
<a href="#">Flood Mitigation Assistance (FMA) project grant</a>	Yes	Yes
<a href="#">Flood Mitigation Assistance (FMA) planning grant</a>	Yes	No

# Mitigation Planning: Process & Steps

Remember! Even after your Tribal plan is approved, the planning process continues through implementation of your mitigation strategy. In addition, your plan must be updated every five years to maintain eligibility for certain FEMA grants.





# **WARNING: Disaster Approaching**

What natural disasters are you most commonly planning for?

What other disasters have you experienced in Alaska?

**Fire**



**Flooding**



**Extreme Cold / Wind**



# Fire Mitigation Strategies

Prevent and decrease severity of wildfires



- Community Wildfire Protection Plans
  - Alaska Dept of Natural Resources – Forestry & Fire Protection
- Key Terms
  - Fuel Reduction – managing undergrowth and other high incendiaries
  - Firewise Ratings – a chart used to perform cursory risk assessments for all homesites and community buildings
  - Defensible Space – around your structures, there should be certain radius for landscaping, construction, water supply, road access, and other materials on property.
  - Fire Barriers – water, natural features (rocks, barren landscape), & human-made features (airstrips, clearings, pavements)
- All of the state’s Fire Mitigation programming is seeking increased engagement with Alaska Native Villages!



# Flooding Mitigation Strategies

Measuring risk and minimizing impact



- Types of Flooding
  - Increased storms/typhoons, tsunamis/earthquakes, glacial dam floods
- Structural vs. Non-Structural
  - Structural forms of mitigation reduce harm by reconstructing landscapes – flood/seawalls, floodgates, levees, erosion control, canals, etc.
  - Non-structural measures remove people and property from risk areas – elevated structures, permanent relocation, zoning & building codes
- Housing Development & Flood Loss Avoidance
  - Utilizing green infrastructure practices in housing development & redevelopment
- [FEMA – Hazus Program](#)
  - Risk modeling and mapping for impacts of earthquakes, storms, floods, and tsunamis, quantifying potential hazards such as physical damage, economic loss, social impacts, and cost-effectiveness.



# Extreme Cold Mitigation Strategies

Prevention measures and emergency considerations



- Prevention for many extreme cold hazards begin with the developer:
  - Foundations for permafrost; roof angles to displace snow, other architectural solutions; energy efficient construction
- Prevention is continued by the homeowner:
  - Non-electric heat source, on-going maintenance; protect water and other pipes; carbon monoxide poisoning; fire extinguishers & smoke alarms
- Further protection and responses are offered by the community:
  - Emergency supplies & vehicles; centralized warm zones & shelters; notification systems; building & maintaining key transportation routes
- Some communities are designating Emergency Managers exclusively to understanding, preparing, and mitigating the rising impacts of extreme temperatures
  - Eligible expense under FEMA Hazard Mitigation Planning & Response; use [Cost Benefit Analysis Tool](#) to understand each tasks' eligibility

# Case Study: Louden Tribe & Town of Galena

**Louden Tribal Council  
City of Galena, Alaska**

**Multi-Jurisdictional Hazard Mitigation Plan**



# QUESTION CHECKPOINT





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# INSURANCE PROTECTION

# Speaker: Michael Vanderwerker

## Commercial Lines Account Manager for HUB International Insurance

- HUB International Insurance is one of the leading Insurance Brokerages in the World, and Michael is also an Independent Consultant to the Insurance Industry through GLG Consulting.
- Previously, Michael held the position of Vice President, while working at Assured Partners, Inc, a PE owned national Insurance Brokerage. Michael held this role for 5 years (2014 - 2019).
- Before this, Michael held the position of Chief Executive Officer, while working at MHB Insurance. Michael occupied this position for 29 years (1984 - 2014).
- Director on the New York State Independent Insurance Agents and Brokers Association board of directors, 2008-2019, serving on the Legislative committee, the Finance committee, and chairman of the Investment Sub Committee.
- Contact Info: [michael.vanderwerker@hubinternational.com](mailto:michael.vanderwerker@hubinternational.com)



# QUESTION CHECKPOINT



# Thank you for attending our Virtual Training Sessions!

Alaska Resilience Academy



Flooding impacting Juneau, Alaska last year

Visit this link to view slides and recordings for all past sessions!  
<https://www.enterprisecommunity.org/connect/news-events/alaska-resilience-academy>

- **Tuesday, May 14 at 10:00am AKT Funding and Financing Your Efforts**
- **Wednesday, June 12 at 10:00 am AKT Business Continuity and Operations**

# Thank You

 Enterprise

