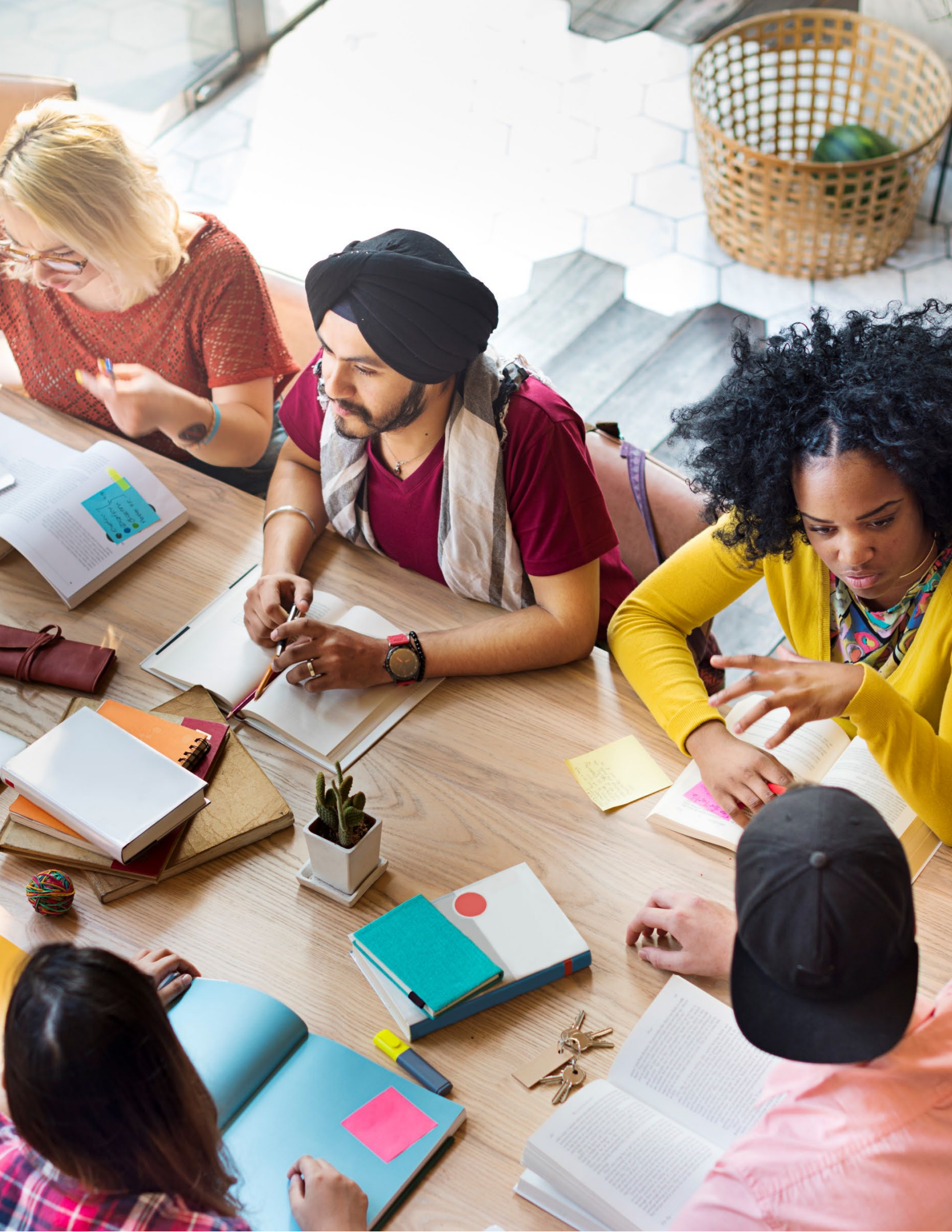

CONTENTS

Preface

Finding the time, staff, and resources to develop a Disaster Recovery plan is a challenge facing many non-profits and can be especially challenging for rural organizations. With that in mind, the Housing Assistance Council created a Business Continuity and Disaster Recovery Plan Template.

To help streamline the process, the Plan template incorporates your organization's emergency preparedness response and business continuity plan into one document. Additionally, it offers a comprehensive and personalized guide for rural nonprofit housing and community development organizations to prepare and recover from a number of catastrophes that disrupt business.

The Plan template will help your organization think through the resources and processes that are necessary for continuing your work after a disaster strikes. It provides a framework for you to review the functions, operations, and resources necessary to ensure the continuation of your organization's essential services and activities if its normal operations are disrupted or threatened.

While we've tried to think through every possible scenario, all organizations and locations are unique. You may find it necessary to modify the Plan to meet your organization's particular challenges and disaster planning needs.

Authors and Contributors

This document was developed by staff and consultants of the Housing Assistance Council. The Housing Assistance Council (HAC) is a national nonprofit that supports affordable housing efforts throughout rural America. Since 1971, HAC has provided below-market financing for affordable housing and community development, technical assistance and training, research and information, and policy formulation to enable solution for rural communities.

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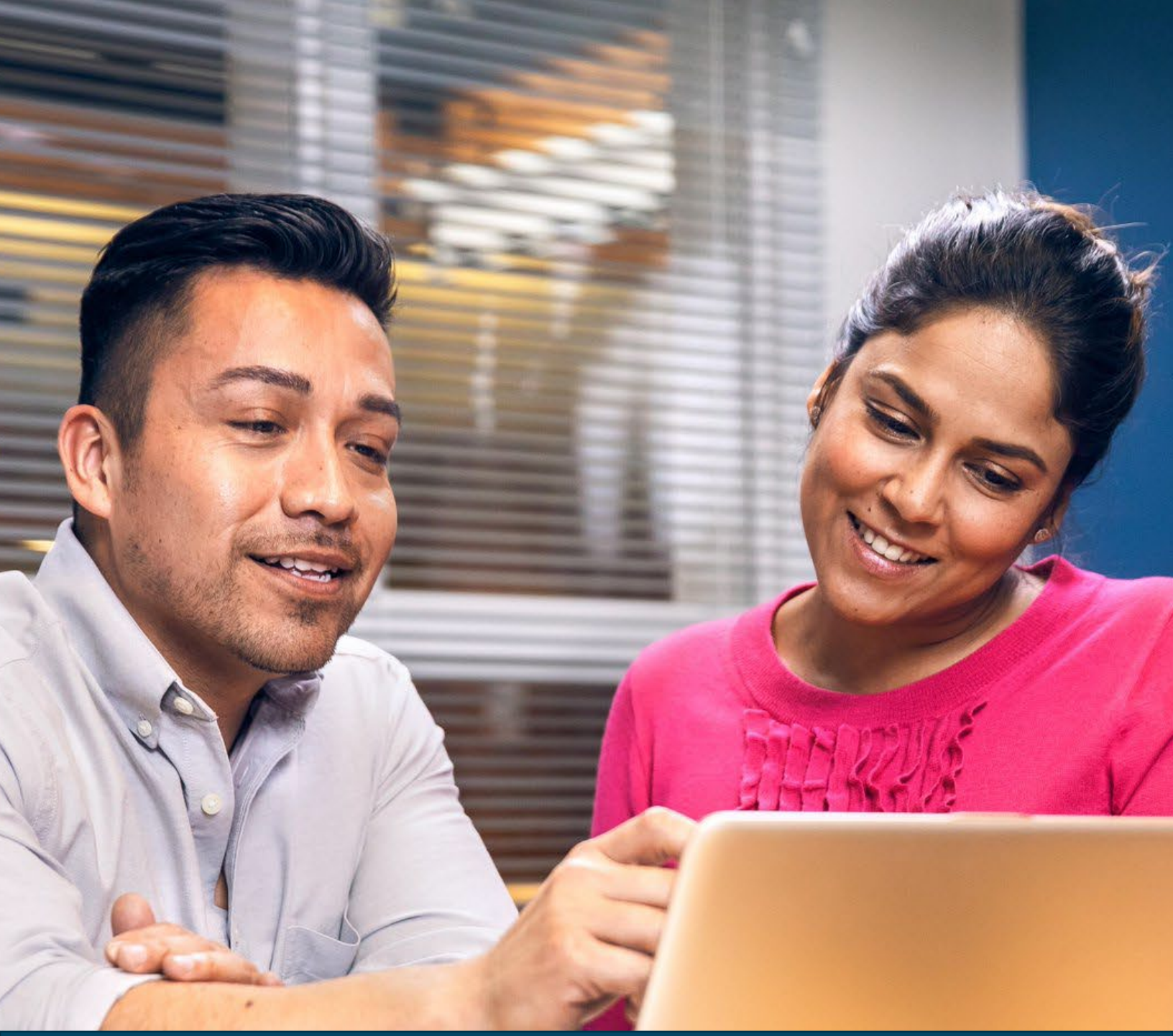
Disclaimer

The Business Continuity and Disaster Recovery Template and Instructions are prepared by technical assistance providers and intended only to provide guidance. Organizations may work with legal counsel to ensure the plan meets all state, local, and federal laws.



OPERATIONAL CONSIDERATIONS

In addition to understanding the risks to your organization and the impact that disasters can have on the organization, its employees, clients, constituents, volunteers, partners, and neighbors, there are a few overarching items that are important to think about when developing the Plan.

Emergency Procurement Strategies

Because emergencies can dramatically interrupt established procurement processes, part of the organization's disaster planning should be to review, update or establish emergency procurement, purchasing policies, and procedures. This will help to ensure that contractor costs are reasonable and well-documented, and that necessary supplies and services can be purchased and deployed as quickly and efficiently as possible. All while program procurement statutory and regulatory requirements are followed.

Procurement Roles and Responsibilities

Effective procurement in an emergency requires the right number of staff with the right skills to be in place as quickly as possible. The level of staffing should be based on an analysis of the projected scope of the emergency response compared with existing capacity. It may be beneficial to assign an "Emergency Procurement Officer", who will oversee the implementation of the emergency procurement procedures.

Identify key staff positions who might be involved in emergency procurement activities:

- Executive Director
- Senior management
- Procurement and accounting staff
- Program managers and operations personnel
- Incident Response Team representative

What Should Be Covered in an Emergency Procurement Policy

Determine which components of the organization's current procurement strategy are required versus optional in the event of an emergency. Establish alternative written emergency procurement standards and maintain documentation on the standards used if choosing to deviate from the current procurement policy.

The emergency procurement policy should:

- Define when emergency procurement is necessary
- Include pre-approved contracts for emergency services and materials
- Specify situations when non-competitive procurement is acceptable
- Identify who has authority to approve certain amounts or types of procurement arrangements

Keep Proper Documentation

One of the biggest challenges during an emergency is to accurately track all the expenses. While it's difficult to think of accounting during a crisis, tracking all emergency purchases across the entire organization will simplify reconciliation and ensure that crucial reimbursements are not missed.

Track costs after a disaster:

- Institute standardized work and cost documentation procedures, including:
    - Photos of damage
    - Narratives describing damages, including dimensions and specifications
    - Detailed work orders describing work performed to prepare for, respond to, and recover from the disaster
    - Receipts, invoices, purchase orders, contracts, etc.
- Document the contractor selection process.
- Coordinate closely with finance and accounting to ensure all expenses are accounted for and tracked
- Determine a process for retroactively capturing labor and cost data associated with work already performed but not documented

Create Supplies Lists

Maintain a thorough, updated inventory of items and equipment used by the organization including general office supplies, technology supplies and equipment, property preservation supplies and health and safety supplies. Knowing what's in stock, where it is located, and what an item is worth will help the organization maintain assets and allow staff to quickly purchase items that need to be replaced after a disaster.

General Office Supplies and Equipment

Develop a list of general office supplies, furniture and equipment needed for the organization to operate efficiently. Determine sources, costs, lead times and priority

for purchasing. This list should indicate the available items and whether items have been stockpiled or not. Below are some items to consider including on the list:

Item	Quantity
Pens (blue, black and red ink), pencils, highlighters, permanent markers, dry erase markers	
Erasers	
Scissors	
Letter opener	
Push pins	
Paperclips, clamps and fasteners	
Rubber bands	
Tape – scotch, masking, packing	
Staples and staplers	
Telephone - message pads	
Sticky notes	
Notepads, notebooks, writing paper – letter and legal sizes	
Stationery	
Envelopes – multiple sizes	
Boxes	
Shipping labels	
Bubble wrap	
Stamps/postage	
Index tabs and dividers	
File folders	
Pocket folders	
Binders	
Calendars	
Copy paper	
Printer paper	
Fax paper	
Planners, planner refills	
Timecards	
Calculators	
Toner cartridges or printer ink	
USBs, adapters and hubs	
Screen wipes	
Mousepads	
Monitor - mounting arms or stands	
Lamps	
Clocks	
Desks	
Chairs – desk chairs, waiting-room seating, counter stools	
Desk-chair mats or floor protectors	
Office partition panels	

Storage modules, shelving, bookshelves	
Filing cabinets	
Whiteboards	
Conference tables and seating	
Easel	
Projector	
Phone conferencing system	
Television	
Kitchen furniture and appliances – coffee maker, microwave, refrigerator	

User Technology Supplies and Equipment

Identify important technology supplies and equipment on the list below that supports the organization's critical operations and procedures that will keep it open, or that would be needed in order to re-open.

Item	Quantity
Computer or tablet with internet access	
Access to corporate on-prem and cloud systems	
Printer, scanner, fax machine	
Telephone access, mobile phone	
Camera, smartphone, or tablet (insurance documentation)	
Replacement critical user devices	
Replacement critical peripherals	
Replacement telephone system	
Replacement remaining user devices	
Replacement remaining peripherals	
Wireless hot spots	
Cellular/mobile telephones	

Property Preservation Supplies and Equipment

Consider the types of properties in the organization's portfolio and its role in the construction and maintenance of those properties. Develop a list of supplies and equipment staff may need for property preservation based on the type of incidents the organization is preparing for.

Item	Quantity
5-gallon buckets	
Work gloves	

Trash bags	
Duct tape	
Carabiners	
Hand sanitizer	
Measuring tape	
Ratchet straps	
Brooms	
Shovels	
Rakes/pitchforks	
Hammers	
Rubber mallets	
Screwdrivers	
Water shut-off curb key	
Crescent wrench	
Water pump pliers	
Head lamp (battery-powered)	
First aid kit	
Safety vests	
Spray paint	
Hand saws/chop saw	
Circular saw	
Chains	
Dust masks/respirators	
Mylar body suits	
Framing square	
2 ft levels	
Plumb bobs	
Slap stapler	
Utility knife/blades	
Chalk line and chalk	
Generator	
Air compressor	
Chainsaw	
Gas/oil containers	
Jack (20 ton)	
Torch	
Welder	
Come-a-longs	
Pressure sprayers	
Ladders 4', 6'	
Drills	
Impact wrench	
Pry bars	
Toilet paper	

Pencils/markers	
Whistles	
2-way radio system	
Garden hose	
Box fan	
Knee pads	
Flashlights/batteries	
Safety glasses	
Light bulbs	
Extension cords	
Hard hats	
Drop light	
Various types of nails	
Plywood	
Drywall	
Shingle	
Ax	

Health and Safety Supplies and Equipment

Consider maintaining emergency kits with health and safety supplies in advance of disaster incidents. Supply kits might be needed for:

- Office staff, volunteers and visitors in the event of evacuations, sheltering in place for a day or more, and medical emergencies;
- staff tasked with property preservation; and
- constituents in homeless shelters, rental complexes, and public facilities.

The contents of the supply kits will vary based on the type of incidents being prepared for and whether kits will be needed for 50 people in an office or three people in the field securing a building.

Item	Quantity
Water	
Snacks	
Tarps	
Paper towels	
5-gallon buckets	
Work gloves	
Trash bags	
Duct tape	
Hand sanitizer	
First aid kit	

Box fan	
Flashlights/batteries	
Extension cords	
Disinfecting wipes	
Masks	

Operating Reserves

An operating reserve is funding set aside for when anticipated income is interrupted or reduced or in the event of unexpected expenses. Your organization's board of directors should approve a policy to grow an operating reserve and set conditions for when funds from the operating reserve may be used, such as a federally declared disaster incident. Carefully developing and managing the operating reserve will ensure that funds are available to continue operations in the event of an incident.

A tool that can help develop or refine an operating reserve strategy is Operating Reserve Policy Toolkit for Nonprofit Organizations.

Key Documents

Your organization's IT Department should have a strategy for disaster recovery for electronic files. But if your organization has been around for many years or decades, critical corporate documents may be in hard copy form only. Ensure that you have either electronic or off-site backup to your organization's Articles of Incorporation, 501(c)(3) designation letter, by-laws, and any other essential documents from your state or local government.

Insurance

Consider adding to your annual task list a meeting with your insurance agent(s) to discuss your policies, including what's covered, not covered, deductibles, and limits. It may be constructive to include the risk assessment completed at the beginning of this process.

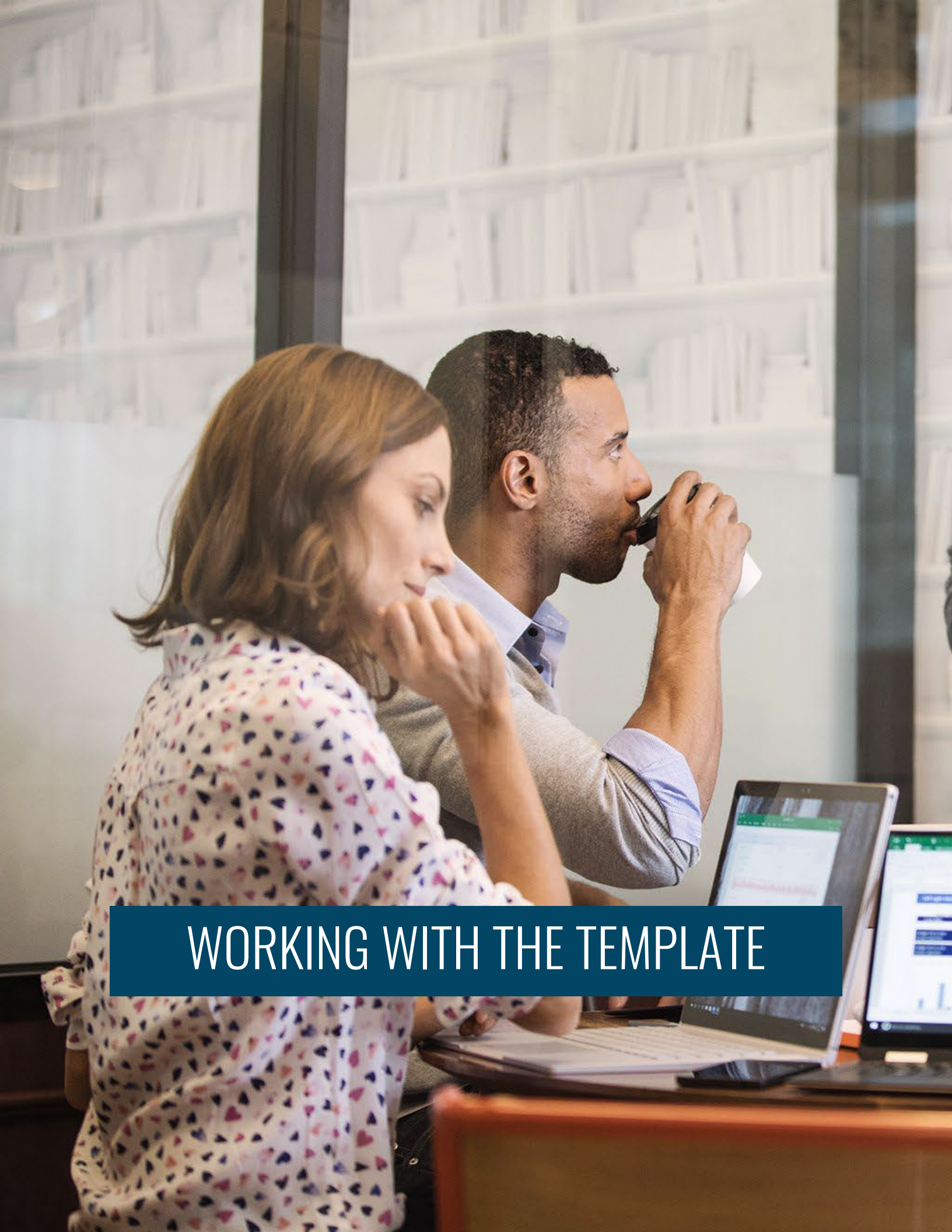
Assign someone to coordinate with the insurance agent, the adjuster(s), and leads of the various activities for clear communication. And provide training to the leads, so they understand your insurance coverage related to their activity. Leads should

know how and what to photograph/document, what temporary repairs can be made to avoid further damage, what is and is not covered by the policy, and how to communicate within the team.

Credential Management

Good corporate IT policies will include rules to prohibit employees from sharing their passwords with anyone else, including co-workers, managers, assistants, IT, and external partners. Staff, board, and volunteers who need, or may need, access to a system should have their own unique password. Here are some tools available to maintain the essential practice of not sharing passwords but maintaining access to systems during disaster incidents.

- **Redundancy.** Nonprofits should have more than one person with permissions and training to access and use systems essential to the organization's operation, including during and after a disaster incident. Make a list of all critical systems with the names of individuals who have access and training to fill in if needed during an incident. Consider social media communication channels, financial systems including payroll and banks, and reporting tools from funders.
- **Single-Sign-On (SSO).** This authentication method allows users to access multiple systems, including third-party tools such as Zoom, Dropbox, ADP, or Docusign, with a single user ID and password. This methodology mitigates the risk of forgotten or weak passwords and allows IT admins to block multiple access systems at once. Admins can also reset the password for systems connected by SSO.
- **Password Vaulting.** This is a third-party tool that stores encrypted usernames and passwords. Password Vaulting is particularly helpful for systems that do not allow for multiple user accounts. The vault provides management or IT control over who has access to systems, including revoking access when needed or granting access to a system with shared credentials at a moment's notice.



WORKING WITH THE TEMPLATE

Template Overview

Introduction

This section is about the organization and the plan creation and execution strategy. The organization fills out their mission and purpose and establishes procedures for maintenance of the document. An incident response team is assigned, and their roles defined. Plan activation measures and testing frequency are specified here.

Risk Assessment and Management Strategies

In this section, the organization will consider its environment and the risks associated. The probability that an incident might happen and if it did happen how impactful it would be to the organization.

The first part of this section is where the organization determines the probability of an event and rates the impact on people, property, operations, financial, and reputation of the organization to prioritize the riskiest events. The second part is where the organization completes a business impact analysis for each activity defined under the "Recovery of Management Activities" section. The readiness, response, and recovery strategies provide guidance on how to manage each stage of the event.

Incident Response Team

The Incident Response Team is responsible for the development, annual review, and implementation of the Plan. The Incident Response Team is comprised of designated members of your organization's Senior Management staff and at least one member of the Board of Directors. Other staff may need to be assigned to work on different sections of the Plan.

Recovery and Management and Business Activities

The organization plans how internal organizational functions and public facing programs will continue to operate by reviewing the threshold of importance, and impacts on staffing, the organization, constituents, and the community. The critical tasks for the readiness, response, and recovery stages are filled out with the people and time period of each task. The Supplies and Equipment sheet lists how many of each item is needed. The Key Vendors sheet contains the contact information and relevant passwords for each vendor support portal and the Vital Records sheet lists the location of all important documents, whether paper or online.
Each activity includes the following parts:

- Defining the activity.
- Assigning a person to lead the activity when a disaster incident is declared by leadership and ensure all actions are complete.

- Considering the impact of that activity being offline in an incident to staff, constituents/beneficiaries, the community, and the organization.
- A list of actions that should be completed prior to, during, and after a disaster (not all actions are applicable under every scenario, but we want the organization to develop a broad list of actions that will cover a variety of incident types).
- A list of supplies that may be needed, making it quick and easy to delegate someone else to work on the procurement.
- A contact list of key vendors, particularly important if their primary contact is unavailable or otherwise tasked.
- A list of vital records, particularly important if their primary contact is unavailable or otherwise tasked.

Disaster and Emergency Planning for Employees and Volunteers

In this section, the organization will populate information for staff, visitors, and volunteers on what they should do in an emergency. The organization is advised how to plan for evacuating, sheltering in place, a medical emergency, or remote work, which includes assigning a person in charge, defining critical functions, and listing supplies and equipment needed for each plan. The organization can fill out contact information for the public emergency services and contractors and a list of the location of warning, notification, and community systems and emergency shut off procedures.

Disaster And Emergency Planning for Constituents and Tenants

This section provides information, resources, and strategies for the organization to provide information to program beneficiaries, particularly tenants in a disaster incident.

The organization undertakes preparation strategies and considers different approaches based on structure type and tenure. Resources from Ready.gov and the American Red Cross that encourage the audiences to be prepared are presented. Communication strategies help the organization convey important information clearly with each audience, including sample messaging.

Using Microsoft Word to Edit Your Plan

The purpose of the following instructions is to provide guidelines on working with and formatting the Plan document in Microsoft Word. Variations between Word versions make it hard to provide detailed instructions on specific actions, so the

following reflects “what to do”, rather than “how to do it”. Please refer to the Help function in Word for customer support.

Yellow Highlighted Text

Throughout the Plan document there is text and instructions highlighted in yellow. This is an indicator that an action needs to be taken. For example, there are several places to insert the name of the organization throughout the Plan document or there are instructions for writing information that is specific to the organization, like the types of potential natural disasters that could pose a threat to the organization’s service area. To edit the text, simply delete the yellow highlighted text and replace it with text that applies to the organization.

Find and Replace

A quick way to make changes is to use the Find and Replace text function in Word. This function searches the document for a specific word or phrase and then will replace that word or phrase with another. You can review each instance of a word before replacing it or replace all instances at once. Find instructions provided by Microsoft here.

Styles

The Plan document has a few categories of text that need to appear differently. These categories include body text (the words in each paragraph), headings, subheadings and more. You can specify what each category of text should look like by creating or redefining a “style”. A Word style is a combination of formatting characteristics. For example, you can specify that you want your primary headings to be centered and bold, and your subheadings should be left-aligned and italicized.

Rather than formatting each heading throughout the entire document, styles can be used to specify what each category of text should look like, and then apply these styles to your text as needed. To see a list of the predefined styles in Word, go to the Styles Group in the Home Ribbon, and click on the Expand icon. To make building an automatic table of contents easier, you should redefine the Heading 1, Heading 2, etc. rather than create new styles that perform these functions. Microsoft provides additional information on Styles here.

Selecting and Modifying Styles

We recommend using the built-in styles that come with Word because some other functions (like tables of content or tables of figures) use them automatically. If you don’t like the way they look, their appearance can be edited. You can change the

appearance of a style, including its line spacing, font, color, alignment, etc. Keep in mind, if you change a style, that change will affect all text in your document in that style. Microsoft provides information on how to "Customize or create new styles".

Theme

A theme is a set of formatting choices that can be applied to an entire document and includes theme colors, fonts, and effects. Themes are a great way to apply your organizational "branding" to an entire document quickly and easily. All documents in recent versions of Word use a theme. You've more than likely already been using a theme, even if you didn't know it: the default "Office" theme. Every theme, including the Office theme, has its own theme elements. Find information about "Differences between templates, themes and Word styles".

For your convenience, a theme has already been applied to the Plan document. If you like the way it looks, you won't have to spend much time tweaking the document. If you would like to switch to a different theme, you can apply a new one with a few clicks. Microsoft provides a tutorial on how to "Change a theme and make it the default in Word or Excel".

RESOURCES

- Planning Considerations: Evacuation and Shelter-in-Place - Guidance for State, Local, Tribal and Territorial Partners, FEMA
- Emergency Response Plan (page), Ready.gov
- Emergency Response Plan (document template), Ready.gov
- Continuity Plan Template and Instructions for Non-Federal Entities and Community-Based Organizations, FEMA
- Continuity of Operations Plan Template, EPA
- Continuity Plan Template and Instructions for Non-Federal Governments, FEMA
- Crisis and Disaster Planning, The Arc
- Landlord Emergency Preparedness 101: What Real Estate Investors Should Do Before Disaster Strikes, Steve Rozenberg
- Disaster Preparedness for Rental Properties, Rentec Direct
- Emergency Preparedness Guide for Landlords, iPropertyManagement.com
- American Red Cross
- Operating Reserve Policy Toolkit for Nonprofit Organizations, National Center for Charitable Statistics, Center on Nonprofit and Philanthropy at the Urban Institute, and United Way Worldwide