

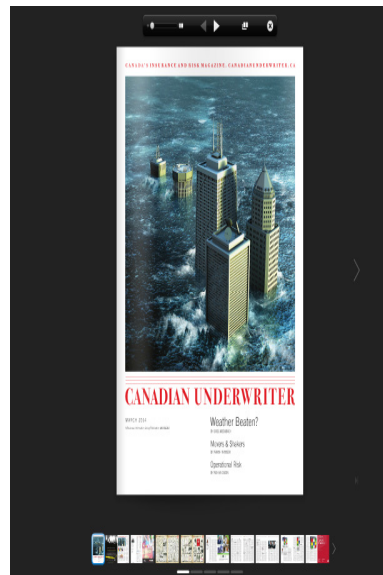


Session 102: Business Continuity and Contingency
Planning For Housing Providers

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Planning for Emergencies is a Non-Stop Topic for Insurers and Risk Managers



We Learn & Share from Our Experiences

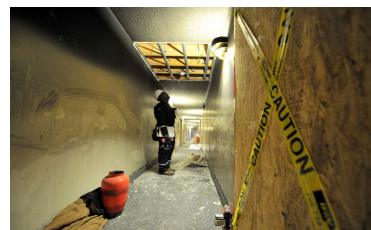
Lessons

Emergency situations happen at inconvenient times so plan ahead.



2

We Don't have to Look Very Far For Our Own Reasons to Plan



3



Emergency Planning Goals

- As a Sector we do a very good job in responding to day to day incidents. It is often just part of a days work.
- Emergency Response Plan is to establish an organizational structure and procedures for response to major emergencies. It assigns the roles and responsibilities for the implementation of the plan during an emergency following the incident command system model.



6

Business Continuity & Contingency Planning

Social Housing Providers have unique obligations for their tenant's wellbeing, including preparing for emergencies and extended evacuations.

- If there is an evacuation at 2:00 AM and it is 20 degrees below zero, where do your residents go? How do they get there?
- What considerations must you have for the first 72 hours after an evacuation? What if the evacuation lasts a month?

Need

- A planned response to manage emergencies and their effects on residents
- To address the needs of your resident's welfare given potential evacuations
- To communicate with key stakeholders during an incident
- To ensure your business continues to operate despite an interruption



Contingency Planning

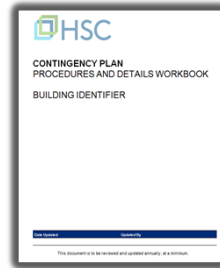
- Addresses responsibilities for immediate, short term, and long term evacuations
- Outlines considerations for vital service disruptions and residents requiring assistance
- Contains crisis communications considerations directed at residents, the Board and the media
- Documents business continuity strategies to help ensure your ongoing operations



7

Contingency Plan Toolkit

- Designed as a self-directed tool for Housing Providers to develop their own Contingency Plan
- Two documents in toolkit:
 - A Planning Guide to provide guidance on the plan development and preparedness activities
 - A Contingency Plan that outlines the Housing Provider's response to an incident
- The plan is applicable for large multi-tenanted buildings and complexes, as well as for small single site Housing Providers
- Helps Housing Providers document a plan to respond to their tenant's and business' needs during and following the effects of an incident that lasts a few hours, days and potentially months

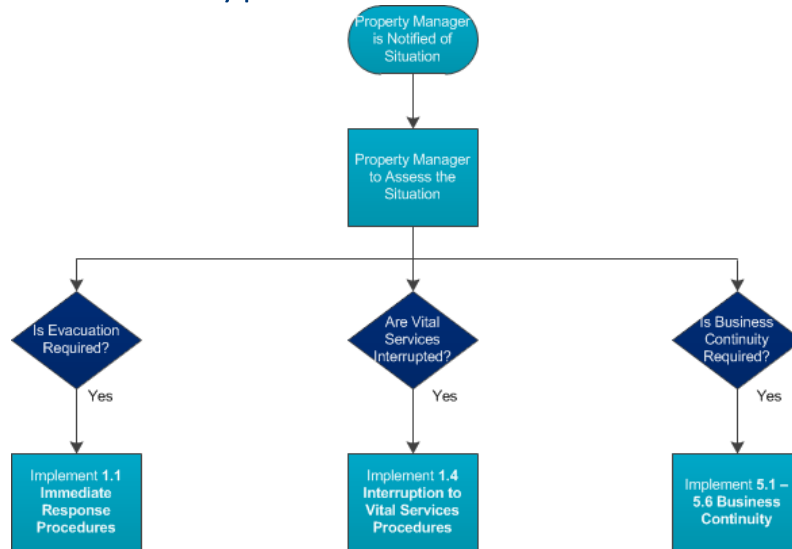


8

Section #1

Contingency Planning Toolkit Introduction

Incident Types



10

Action Checklists

Considerations	Tasks
Initial Response	<ul style="list-style-type: none"> • Call emergency services 911 • If evacuated: <ul style="list-style-type: none"> – Direct residents to 2.1 Muster Point – Provide A.1 Residents Requiring Assistance information to emergency responders • If evacuation is lengthy or during inclement weather: <ul style="list-style-type: none"> – Contact 2.2 Safe Evacuation Centre to confirm use of facility – Contact 2.3 Third-Party Transportation Providers – Direct residents to 2.2 Safe Evacuation Centre via 2.3 Third-Party Transportation Providers, if necessary • Investigate the incident, determine preliminary projected length of outage
Establish Incident Command	<ul style="list-style-type: none"> • Convene 3.1 Incident Management Team <ul style="list-style-type: none"> – Assign individuals to Areas of Responsibilities (3.2 – 3.8) as appropriate
Insurance Providers	<ul style="list-style-type: none"> • Notify 2.4 Insurance Providers and provide incident details
Decision Point	<ul style="list-style-type: none"> • Is it safe to re-enter the building? <ul style="list-style-type: none"> – If yes, residents return to homes – If no, implement 1.2 Short Term Response Procedures



11

Muster Point - Blank

2.1 Muster Point

Location	Directions
Primary	
Alternate	

2.2 Safe Evacuation Centre

Location	Contact Person	Telephone #	Directions
Primary			
Secondary			
Alternate			



12

Muster Point – Overview and Tasks

2.1 Muster Point

Overview

The Muster Point refers to an area where your residents can safely gather whenever an evacuation of their homes is required. This area should be close to your property, but away from any high traffic areas.

It is advisable that the Muster Point is located away from just outside any doorways or emergency exits. It should also be located away from entry points where emergency vehicles may need to operate. Some suggested locations could be across the street, in a nearby park, or at the far side of your parking lot.

It is recommended that, if the Muster Point is on your property, to consider posting a sign at the location to denote it as the Emergency Evacuation Muster Point so that tenants become more familiar with its location. Also, it is advisable to have an alternate location identified just in case the primary location is obstructed or impacted by the adverse incident that is requiring the evacuation. If the location is off of your property, it is advised to have signs posted near the exit points of the building that indicate where the Muster Point is located.

The advantage of a Muster Point for Property Managers is that you'll be able to provide instructions and updates to all of your tenants in one spot immediately after an evacuation and while the response to the incident is underway.

Tasks

- Select a safe location for a Muster Point
- Consider posting a sign indicating the location of the Muster Point
- Document the primary and alternate locations in Section 2.1 of the Contingency Plan



13

Muster Point - Completed

2.1 Muster Point

	Location	Directions
Primary	Parking lot – North-East Corner	Congregate by the sign at the corner of the parking lot.
Alternate	St. James Park – South – East Corner	Direct residents across the street at the intersection to the South-East corner of St. James Park.

2.2 Safe Evacuation Centre

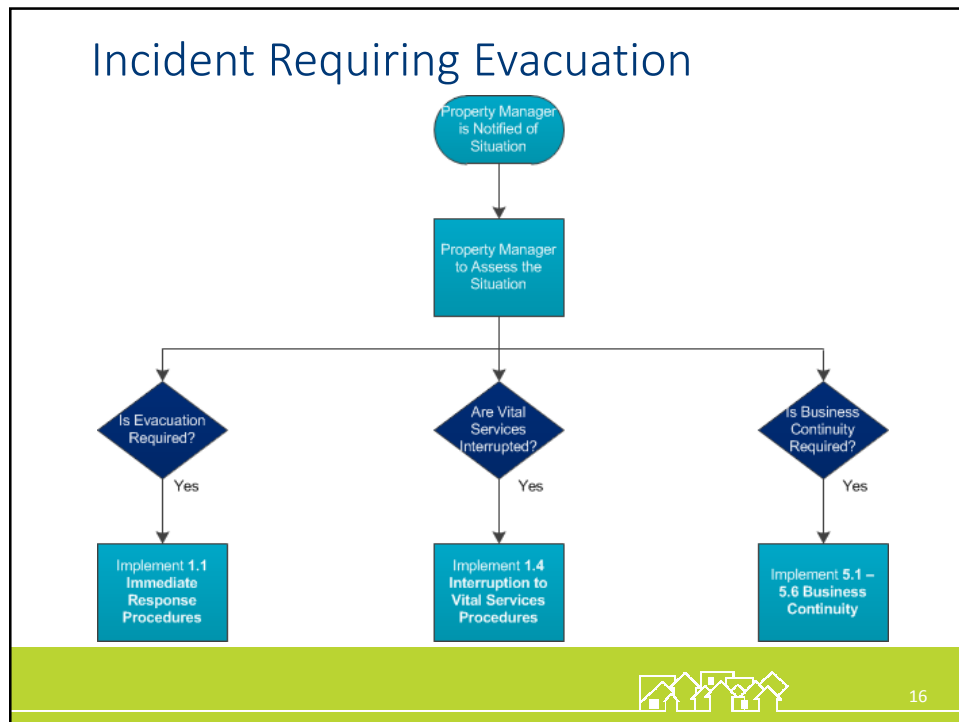
	Location	Contact Person	Telephone #	Directions
Primary	St. James Cathedral	Mark Denby	555-555-5555	North-West corner of St. James Park – 0.2 KM away
Secondary	Moss Park Arena	John Lawrence	555-555-5554	Corner of Queen St. East and Sherbourne St. – 1.4 KM away
Alternate	Metropolitan United Church	Stephanie Constan	555-555-5553	Corner of Queen St. East and Church St. – 1.7 KM away



14

Section #2

Contingency Plan – Evacuation Considerations



Evacuation Considerations – Immediate

Plan Element	Description
Muster Point	An area where residents can safely gather after an evacuation.
Safe Evacuation Centre	An indoor location that residents will be directed to during adverse weather conditions.
Third-Party Transportation Providers	Service providers that could support the transportation of residents from the Muster Point to the Safe Evacuation Centre.
Insurance Providers	Documented insurance providers, brokers and policy numbers information.

17

Evacuation Considerations – Short Term

Plan Element	Description
Local Disaster Response Agencies	Community Emergency Management Coordinator (CEMC) Local agencies that can offer immediate support for residents after a disaster.
Third-Party Security Providers	Security may be required after an evacuation of the property.
Mutual Aid Partners in Housing	Other affordable housing providers in your surrounding area.



18

Evacuation Considerations – Long Term

Plan Element	Description
Local Hotels	Document contact and direction details to provide to residents after an evacuation.
Mail and Package Delivery Providers	Document the contact information for Canada Post and major package delivery service providers.
Utility and Service Providers	Document Utility and Service Providers contact and account information.
Post-Disaster Recovery Organization	Document companies that would support the clean-up, remediation and reconstruction after a disaster.



19

Evacuation Considerations - Lists

Tenant Lists	Description
Residents Requiring Assistance	Voluntarily self-identification of Residents Requiring Assistance to help them during an evacuation or emergency.
Tenant Evacuation Contact Information	Contact information gathered when it is determined that residents may not be able to re-enter their homes.



20

Incident Management Roles

Role	Responsibility Overview
Incident Manager	Manages the incident response. Activates and ensures the effective execution of the appropriate roles. Ultimately responsible for the well-being of the tenants.
Liaison	Maintains communications with other agencies.
Communications	Drafts communications. Ensures the appropriate audiences are updated with the appropriate information.
Operations	Executes tasks associated with responding to the incident on site.
Safety	Addresses the safety of the team(s) involved in the response to the incident.
Logistics	Ensures those responding to the incident have the items they require.
Finance	Tracks financial and accounting matters related to the incident response.



21

Crisis Communication Strategies

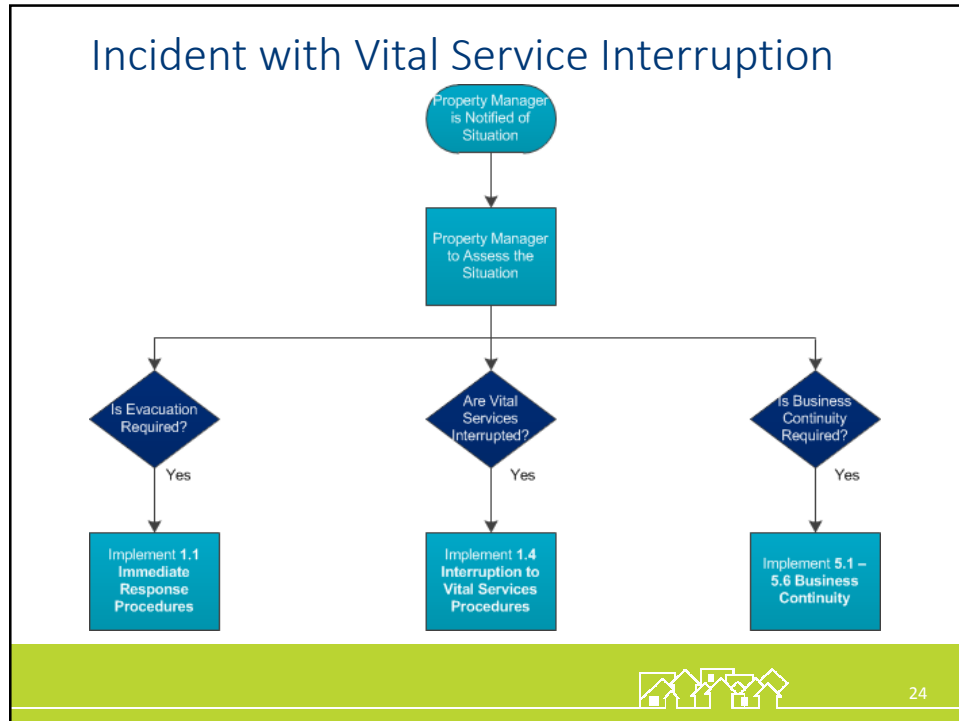
Crisis Communication Element	Description
Crisis Communications Strategies	Contains strategies to help guide communications throughout the management of the incident.
Holding Statements	Addresses the immediate information that may need to be released to the media during the initial response to an incident.
Media Statements	Addresses the strategies for interacting with the media during an interview.
Internal Communications	Addresses the strategies for communication with your tenants and the Board.
Communication Logging	A Call Log Sheet is used to ensure that calls from tenants or other stakeholders are recorded to allow for appropriate follow-ups as required.



22

Section #3

Contingency Plan – Vital Service Interruption Considerations



Vital Service Interruption Considerations

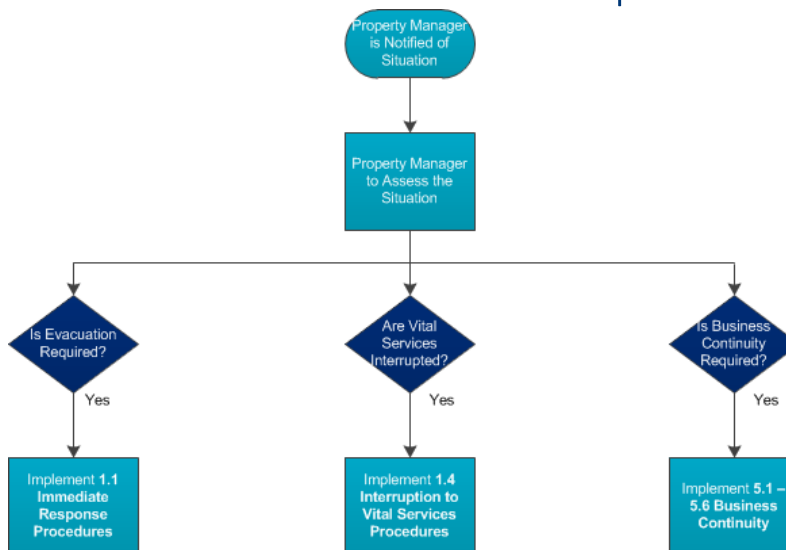
Considerations	Tasks
Initial Response	<ul style="list-style-type: none"> Investigate the outage to determine preliminary projected length of the outage Contact 2.10 Utility and Service Providers, if applicable Notify tenants of the outage and the expected duration, if known
Shelter in place	<ul style="list-style-type: none"> Provide directions to tenants based on situation, include safety awareness reminders Check-in on tenants to ensure their wellbeing at regular and appropriate intervals <ul style="list-style-type: none"> Ensure each tenant can safely provide for themselves during the outage, and provide support for those tenants who are unable to do so for themselves Contact / direct tenants to appropriate 2.5 Local Disaster Response Agencies, if additional support is required Call emergency services 911, if necessary
Establish Incident Command	<ul style="list-style-type: none"> Convene 3.1 Incident Management Team <ul style="list-style-type: none"> Assign Areas of Responsibilities (3.2 – 3.8) as appropriate
Lengthy Outage	<ul style="list-style-type: none"> Determine the need to evacuate based on the projected length of the unavailability of vital services (utilities, HVAC) If the need to evacuate exists, implement 1.2 Short Term Response Procedures

25

Section #4

Contingency Plan – Business Continuity Considerations

Incident with Business Interruption



Business Continuity Considerations

Business Continuity Element	Description
Location	<p>The location where you or your employees perform your business tasks.</p> <p>Consider alternate work locations that may be available to you. Ask yourself: where will you work if your primary location is inaccessible?</p>
I.T. Applications and Systems	<p>Refer to the computers and the computer programs that you use to perform your business tasks.</p> <p>Consider where and how your computer data is backed-up.</p> <p>Identify what you would do if certain computer applications or systems are unavailable or ruined due to an adverse incident.</p>
Equipment Requirements	<p>Refer to office equipment required to perform your business tasks as well as equipment required to maintain the property.</p> <p>Identify key equipment requirements and document what you would do to replace that equipment on a temporary to permanent basis.</p>



28

Business Continuity Considerations

Business Continuity Element	Description
Vital Records	<p>Refer to key documents that are either used to perform your business tasks or are documents that must be retained.</p> <p>Document how you would recover these documents if the original documents are lost or become temporarily inaccessible.</p>
Third-Party Dependencies	<p>Refer to other companies that you rely upon for your business tasks or for tasks associated with the physical management of your property.</p> <p>Identify the workaround that you would employ if they were to become unavailable for a period of time.</p>
Key Skill Sets & Personnel	<p>Refer to any individuals that support the management of your property (this may include yourself) that are uniquely capable of performing certain tasks.</p> <p>Identify the workaround that you would employ if these individuals were to suddenly become unavailable.</p>



29

Section #5

Contingency Planning – Awareness and Preparedness

Awareness and Preparedness

Awareness and Preparedness	Description
Pets & Service Animals	<p>In some municipalities, evacuation shelters do not allow the presence of household pets. Some regions may have pet only evacuation shelters.</p> <p>Relay this information is relayed to your tenants during an evacuation so they can plan accordingly.</p>
Evacuation Preparedness	<p>Tenants should assemble a Personal Evacuation Kit. This kit contains the basic necessities that individuals may require while evacuated from their homes.</p>
Shelter in Place Preparedness	<p>Situation where residents stay in their homes until the incident has been resolved or escalated to the point where an evacuation is required.</p> <p>Tenants should have a three day supply of bottled water and food.</p> <p>During an incident notify your tenants of safety concerns. These reminders will vary depending on the situation.</p>
Training and Exercising	<p>Engage in as much risk management, emergency response or business continuity training as you can.</p> <p>The best way to ensure your ability to respond would be to engage professionals to conduct an exercise of your response capabilities.</p>





Availability and Support Details

Availability	Cost
www.hscorp.ca > Resources > HSC Articles and Insights	Free

Additional Support	Cost
Facilitated sessions to support Housing Providers through HSC's Director of Insurance Services	Free
Direct plan development support from Marsh Risk Consulting	Negotiated Fee
Supplemental training and exercise support from Marsh Risk Consulting	Negotiated Fee

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34

Questions