CORONAVIRUS TOOLKIT
FOR POOL AND HOT TUB PROFESSIONALS
WWW.PHTACORONAUPDATE.COM
As the Coronavirus (COVID-19) continues to evolve rapidly, PHTA is committed to keeping our members informed, providing tools and resources, and advocating for effective strategies to assist in the recovery. The most accurate information on all health aspects of COVID-19 is from the Centers for Disease Control & Prevention (CDC). Visit [WWW.PHTACORONAUPDATE.COM](http://WWW.PHTACORONAUPDATE.COM) for up-to-date research, industry developments, and best practices.

**COVID-19 AND POOLS / HOT TUBS**

According to the Centers for Disease Control and Prevention (CDC), there is no evidence that COVID-19 can be spread to humans through the use of pools and hot tubs. Proper operation, maintenance, and disinfection (e.g., with chlorine and bromine) of pools and hot tubs should remove or inactivate the virus that causes COVID-19.

The World Health Organization states that controlling water quality is necessary to prevent the transmission of infectious diseases. PHTA has put together information on how essential it is for pools and hot tubs to be maintained. It is critical for the public to recognize that disinfectants used for pool and hot tub maintenance can also be used for surface disinfection and other means necessary during this time. Retail stores can be valuable outlets for chemicals that go beyond pools in maintaining public health.

PHTA strongly encourages commercial and residential pool and spa owners to follow the **ANSI/APSP/ICC-11 2019 American National Standard for Water Quality in Public Pools and Spas**.

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POSITION STATEMENT:
ESSENTIAL WORKER CLASSIFICATIONS FOR POOL AND HOT TUB PROFESSIONALS

The following represents the position of the Pool & Hot Tub Alliance (PHTA) in response to the COVID-19 pandemic, the U.S. Cybersecurity and Infrastructure Security Agency (CISA) guidance on industries that qualify as essential workforce (both 1.0 and 2.0 versions)1 and the various shelter-in-place or equivalent orders issued by over 40 states to date.

ABOUT PHTA

The pool and hot tub industry contributes $36.5B and 382,000 job equivalents for the U.S. economy. PHTA is the world’s oldest and largest association representing swimming pool, hot tub and spa manufacturers, distributors, manufacturers’ agents, designers, builders, installers, suppliers, retailers, and service professionals. PHTA facilitates the expansion of swimming, water safety and related research and outreach activities aimed at introducing more people to swimming, making swimming environments safer and keeping pools open to serve communities.

During this pandemic, PHTA has shared recommended actions and updates with the pool and hot tub industry related to safe practices, including social distancing, working from home, and, where appropriate, closing or limiting operations until conditions have changed. To prevent additional outbreaks and serious injury to pool owners and their families, we are also working to ensure that existing pools are continuously tended to, that pool owners and industry professionals have access to necessary chemicals, and that partially completed projects are finished.

PHTA POSITION

Treatment of Existing Pools

It is widely recognized by health authorities in the U.S. and elsewhere that the continued treatment of water in both residential and public pools, spas and hot tubs is absolutely necessary to maintain the safety and sanitation of residences, buildings and the surrounding areas.

The U.S. Centers for Disease Control and Prevention has stated there is no evidence that COVID-19 can be spread to humans through the use of pools and hot tubs and have stated that: “Proper operation, maintenance, and disinfection (e.g., with chlorine and bromine) of pools and hot tubs should remove or inactivate the virus that causes COVID-19.” Additionally, the World Health Organization states that controlling water quality is necessary to prevent the transmission of infectious diseases.

Without proper pool and hot tub maintenance (which includes circulation and treatment of water) various pathogens can grow, such as Pseudomonas, Cryptosporidium, E. Coli, Shigella, etc. It can also create a breeding ground for mosquitoes, other pests and the diseases (West Nile Virus and Zika Virus) they may carry, which presents a risk not only to bathers but to the entire community at large (from the PHTA Fact Sheet: Zoonotic Disease, prepared by the PHTA Recreational Water Quality Committee).

This will occur in public pools, spas, wading pools and splash pads. While these facilities have been closed to the public in order to maintain social distancing, they must still be maintained. Their respective management companies and operators cannot simply close their doors and walk away.

Continues >

Visit PHTACoronaUpdate.com for the most current information available.
It is imperative that we do everything we can to keep both public and residential pools and spas maintained and in good working order during this challenging time. An unmaintained pool and/or spa creates not only a public health risk with stagnant water, but also can lead to a very dangerous safety situation, in addition to massive repair expenses when the crisis has passed.

**A. Pool, spa and hot tub service companies are essential.**
The respective State Departments of Health require public pools and spas be serviced and maintained by industry professionals or Certified Pool Operators.

Residential pools should also be maintained by industry professionals to ensure proper pH and chemical balance and to prevent serious injury from improper handling and usage of chemicals. Therefore, businesses that treat residential and public pools are necessary for the sanitation and safety of residences and buildings and must be allowed to remain open.

This position is entirely consistent with the CISA guidance on industries which states:

**PUBLIC WORKS:** “Workers such as plumbers, electricians, exterminators, builders, contractors, HVAC Technicians, landscapers, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences, businesses and buildings such as hospitals, senior living facilities, any temporary construction required to support COVID-19 response.”

It should be noted that virtually every state that has enacted an Order either cites to or repeats the above language. Therefore, PHTA believes these services have been identified as essential.

**B. Unopened pools should be opened and treated.**
It is also the position of PHTA that residential pools closed for the winter should be allowed to open and be treated. Stagnant pool water can develop in pools that have been closed for the winter in seasonal climates. This condition can exist on top of the covers and in the pool water itself. As temperatures increase, the potential for the above health hazards become present as many of these covers do not qualify as safety covers and are often used to keep out leaves and other debris.

In addition, with backyards in greater use in the spring, and due to social distancing, it is critical that standing water be removed from pool covers. Finally, access to backyard pools allows for healthy family recreation while remaining apart from others.

**C. Stores that sell pool, hot tub and spa chemicals and other related products must remain open**
Pool, hot tub and spa servicing requires chemicals, feeders, test strips, replacement parts and other ancillary equipment. Without ready access to these supplies, industry professionals cannot do their job and DIY pool owners will be unable to maintain their pools properly, resulting in the above health issues. While social distancing is necessary, it can be readily accomplished through controlled access or curbside pickup.

Retail locations, in turn, require their supply chains, including distributors and manufacturers.

Here again, the CISA guidelines are in accord, allowing for:

**CRITICAL MANUFACTURING:** “Workers necessary for the manufacturing of...and for supply chains associated with...chemical manufacturing...Additionally, workers needed to maintain the continuity of these manufacturing functions and associated supply chains, and workers necessary to maintain a manufacturing operation in warm standby.”

Continues >
**Coronavirus Toolkit**

**For Pool and Hot Tub Professionals**

**Chemical:** “Workers supporting the chemical and industrial gas supply chains, including workers at chemical manufacturing plants...workers at distribution facilities...”

“Workers who support the production and transportation of chlorine...that prevents the contamination...of water.”

**Commercial Facilities:** “Workers supporting ecommerce through distribution, warehouse...and other essential operational support functions.”

**Public Health:** “Manufacturer workers for...logistics and warehouse operators, distributors of...cleaning, sanitizing, disinfecting or sterilization supplies...”

“Workers in hardware and building material stores...and related merchant wholesalers and distributors – with reduced staff to ensure continued operations.

Therefore, it is the PHTA position that companies that manufacture, distribute and sell pool chemicals and supplies are essential businesses, as defined by CISA and the respective states.

**Completion of Existing Construction Projects**

The CISA guidelines specifically recognize all “construction” as essential under Public Works. Therefore, in states that have adopted this by reference, construction should be permitted. Even in states that do not permit new construction, it is essential to complete construction on existing projects to a point where the excavation, rebar, concrete and durable fencing are at a point where the site is secure. As recognized by over 30 states and all relevant model codes, without durable barriers (as opposed to temporary fencing used during the project) there is an unreasonable risk of unauthorized access to the hole in the ground which can create a greater risk of drowning. In addition, failure to install rebar, or a composite pool shell or liner also creates a chance the excavation will collapse, thereby creating greater risk to life and health. This is also consistent with the CISA language used or referenced by virtually every state.

**Public Works:** “Workers such as plumbers, electricians, exterminators, builders, contractors, HVAC Technicians, landscapers, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences, businesses and buildings such as hospitals, senior living facilities, any temporary construction required to support COVID-19 response.”

Therefore, it is the position of PHTA that once excavation has commenced, the completion of that project must be recognized as necessary for the safety of residents and therefore covered by the CISA guidelines and respective state orders.

**Important Note from PHTA**

This document does NOT constitute legal advice. Neither PHTA, nor their respective employees, retained professionals or volunteer members are liable in any way for any statements or omissions in this document, or for any damages allegedly incurred as a result of any claimed reliance on this document.

**All Members are Advised to Seek Their Own Legal Council and/or Specific Guidance from the Appropriate Government Authority**

WAYS TO EXPLAIN WE ARE ESSENTIAL

STEP ONE
To determine if your company already qualifies as exempt in your jurisdiction, access any government directive and/or guidance being issued by your jurisdiction.

STEP TWO
Find those officials in your state who are making decisions on who is considered essential versus non-essential. These decision-makers may differ across the country, but can include your:

- Governor’s office
- Lieutenant Governor’s Office
- Leaders in the legislature -
  - Speaker of the House
  - Senate Presidents
- Your state legislator or one you know personally
- State or Local Health Officials
- Mayor or other City/County Officials

You can also contact PHTA directly for assistance in targeting the correct officials.

STEP THREE
Provide those officials with both this memo (https://www.phta.org/sites/default/files/PHTA%20Letter%20to%20Officials.pdf) and the U.S. Department of Homeland Security document (https://www.phta.org/sites/default/files/CISA-Guidance-on-Essential-Critical-Infrastructure-Workers-1-20-508c.pdf) and consider using this suggested template letter on the next page for your requests to your elected officials.

STEP FOUR
State and local officials and agency staff are inundated by calls and emails from their constituents, and many offices are finding it impossible to respond to all of them during this time.

If you have a relationship with anyone in government — either elected officials or agency staff — PHTA urges you to leverage those relationships and ask for direction and assistance. We’ve also created talking points that you can use to inform your lawmakers about the value of our industry. Leverage the PUBLIC HEALTH and SAFETY aspects of the work that we do.

Further, if you are in a state where PHTA or other pool and hot tub industry groups have direct lobbying representation, we urge you to work through them.

Visit PHTACoronaUpdate.com for the most current information available.
SAMPLE LETTER FOR ELECTED OFFICIALS

Dear PHTA Member,

Below is a template for you to use when contacting your state representative and/or state senator. We recommend searching for the legislator of the district in which your company is located — this ensures the legislator is aware of the number of jobs and potential economic impact on his/her district. Please contact bscanland@phta.org if you have any questions about this template or legislator outreach.

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Dear [insert recipient name]:

My name is [insert] and my company, [insert name], provides the following services [insert] in [insert where you do business]. I am requesting the consideration of our industry to be designated as “Essential Services” for the continued preservation of public health during the COVID-19 response. Please see the attached memo and federal guidance for why this is critical for your constituents.

The pool and hot tub industry professionals are responding to the dynamic situation and aggressively moving to ensure that the business of maintaining clean, safe and healthy recreational bodies of water does not enable the spread of COVID-19 or waterborne pathogens such as Pseudomonas, Cryptosporidium, E. Coli, Shigella, etc. as well as ancillary diseases (Zika Virus, West Nile Virus, etc.).

We firmly believe the companies that supply pool sanitization and disinfection materials (through manufacturing, distribution or retail stores), the companies that manage the maintenance of swimming pools, hot tubs and other artificial bodies of water and the companies currently constructing inground pools and spas are essential to preventing the transmission of infectious diseases, helping maintain community health, and ensuring public safety. These efforts will avoid creating additional vectors for the spread of this virus and/or other complicating diseases which might compound the challenges currently facing our health care infrastructure.

More than ever, we appreciate your leadership and cooperation during these trying times. Thank you for your consideration of the attached documents and the following language:

**Recommended Language for any Shelter in Place Order**

*For purposes of this Order, individuals may leave their residence to provide any service or perform any work deemed essential for public health and safety including, but not limited to the manufacturing, distribution, transportation and application of chemicals used in the cleaning and maintenance of recreational bodies of water, including pools, spas and hot tubs, and to finish any active pool and spa construction site.*

Respectfully submitted,

[Insert name/company]
STATE AND LOCAL GOVERNMENT INFORMATION

Most states and local jurisdictions have issued directives affecting employers and business establishments. The information below is intended as a general guide to Executive Orders of certain states. The information is by no means complete or up to the moment, as it is impossible to keep abreast of edicts from 50 states and hundreds of counties or cities.

By accessing this information you are agreeing that 1) the information does NOT constitute legal advice, 2) that neither PHTA nor its employees, retained professionals or volunteer members are liable in any way for any inaccuracies or errors in this information, or for any damages allegedly incurred as a result of any claimed reliance on this information.

Overview
With the number of reported infections increasing, cities, counties and states are issuing different types of orders to help curb the spread of the coronavirus — including shelter-in-place, stay-at-home and safer-at-home orders. These orders are invariably issued by the Governor’s office. Below is a brief overview on how states are using different kinds of orders.

Safer at Home:
These orders usually mean that people should do what they can to stay home in an effort to prevent the spread of coronavirus, according to the League of Cities. Under Safer at Home orders, some jurisdictions allow non-essential businesses to remain open assuming they limit capacity or impose social distancing measures inside.

Stay at Home
These orders tend to be more strict but vary from place to place. Typically, this limits ventures out of the home to essential activities such as doctor visits, grocery shopping, and going to work for essential employees. Most states allow residents to go outside for exercise if physical distancing is maintained.

Shelter-in-Place
Usually the most restrictive measure of the three, the Centers for Disease Control and Prevention says a shelter in place means you should get inside and stay inside until you’re given additional directives. For COVID-19 the purpose is to enforce social distancing, or keep people away from each other to limit the spread of the virus.


PHTA has provided a copy of this memorandum in previous communications to our members that highlight key provisions under which we believe segments of our industry may fall.

Visit www.phta.org/sites/default/files/CISA-Guidance-on-Essential-Critical-Infrastructure-Workers-1-20-508c.pdf to read the memo.
Small Business Guide and Checklist

The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated $350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program (PPP), the initiative provides 100% federally guaranteed loans to small businesses.

Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

The administration has released initial guidelines; they are available at www.treasury.gov. The U.S. Chamber of Commerce has issued this guide to help small businesses and self-employed individuals check eligibility and prepare to file for a loan.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating.

Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating.

While the program is open until June 30, 2020, the government is advising borrowers to apply as soon as possible given the loan cap on the program.

I. AM I ELIGIBLE?

You are eligible if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA’s size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible:

- If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis
- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply

REMEMBER: The 500-employee threshold includes all employees: full-time, part-time, and any other status.
2. WHAT WILL LENDERS BE LOOKING FOR?

Borrowers will need to complete the Paycheck Protection Loan Application (https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf) and payroll documentation.

Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations.
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments.
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here.
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here (Note: There is an opportunity to fold emergency loans made between Jan. 31, 2020 and the date this loan program becomes available into a new loan).

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

What lenders will NOT LOOK FOR

- That the borrower sought and was unable to obtain credit elsewhere.
- A personal guarantee is not required for the loan.
- No collateral is required for the loan.
3. HOW MUCH CAN I BORROW?
Loans can be up to 2.5 x the borrower’s average monthly payroll costs, not to exceed $10 million.

How do I calculate my average monthly payroll costs?

\[
\text{PAYROLL COSTS} = \text{sum of INCLUDED payroll costs} - \text{sum of EXCLUDED Payroll Cost}
\]

INCLUDED Payroll Cost:
1. For Employers: The sum of payments of any compensation with respect to employees that is a:
   - salary, wage, commission, or similar compensation;
   - payment of cash tip or equivalent;
   - payment for vacation, parental, family, medical, or sick leave
   - allowance for dismissal or separation
   - payment required for the provisions of group health care benefits, including insurance premiums
   - payment of any retirement benefit
   - payment of state or local tax assessed on the compensation of the employee

2. For Sole Proprietors, Independent Contractors, and Self-Employed Individuals: The sum of payments of any compensation to or income of a sole proprietor or independent contractor that is a wage, commission, income, net earnings from self-employment, or similar compensation and that is in an amount that is not more than $100,000 in one year, as pro-rated for the covered period.

EXCLUDED Payroll Cost:
1. Compensation of an individual employee in excess of an annual salary of $100,000, as prorated for the period February 15, to June 30, 2020
2. Payroll taxes, railroad retirement taxes, and income taxes
3. Any compensation of an employee whose principal place of residence is outside of the United States
4. Qualified sick leave wages for which a credit is allowed under section 7001 of the Families First Coronavirus Response Act (Public Law 116- 5 127); or qualified family leave wages for which a credit is allowed under section 7003 of the Families First Coronavirus Response Act

NON SEASONAL EMPLOYERS:
Maximum loan = 2.5 x Average total monthly payroll costs incurred during the year prior to the loan date

For businesses not operational in 2019:
2.5 x Average total monthly payroll costs incurred for January and February 2020

SEASONAL EMPLOYERS:
Maximum loan = 2.5 x Average total monthly payments for payroll costs for the 12-week period beginning February 15, 2019 or March 1, 2019 (decided by the loan recipient) and ending June 30, 2019
- Payments deferred for six months
- 0.50% fixed interest rate
- Loan is due in two years

Visit PHTACoronaUpdate.com for the most current information available.
4. WILL THIS LOAN BE FORGIVEN?
Borrowers are eligible to have their loans forgiven.

How Much?
A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan:

- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees

NOTE: The government is now advising that because of high participation, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs. The loan forgiveness cannot exceed the principal.

How could the forgiveness be reduced?
The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

Reduction based on reduction of number of employees

| PAYROLL COST Calculated on page 6 | Average Number of Full-Time Equivalent Employees (FTEs) Per Month for the 8-Weeks Beginning on Loan Origination | Option 1: Average number of FTEs per month from February 15, 2019 to June 30, 2019 |
| Option 2: Average number of FTEs per month from January 1, 2020 to February 29, 2020 |
| For Seasonal Employers: Average number of FTEs per month from February 15, 2019 to June 30, 2019 |

Reduction based on reduction in salaries

| PAYROLL COST Calculated on page 6 | For any employee who did not earn during any pay period in 2019 wages at an annualized rate more than $100,000, the amount of any reduction in wages that is greater than 25% compared to their most recent full quarter. |

WHAT’S NEXT?
Look out for more information about eligible lenders and additional guidance from the SBA soon.

For more guidance and resources for small businesses, visit uschamber.com/co

Private lenders will ultimately issue PPP loans based on guidance from the SBA and Treasury Department. More information, including from lenders, should be available once the guidance is issued.

WHAT IF I BRING BACK EMPLOYEES OR RESTORE WAGES?
Reductions in employment or wages that occur between February 15, 2020 and April 26, 2020 (as compared to February 15, 2020) shall not reduce the amount of loan forgiveness if by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.
CUSTOMIZED CORONAVIRUS BUSINESS PLANNING BASED ON FEMA GUIDANCE AND BEST PRACTICES

Running a successful company requires an understanding of how to serve customers, regardless of market conditions. A business continuity plan can help your company stay running – no matter what the crisis. Whether it’s natural disasters, bad publicity, or a global pandemic, you need to make sure you spend time making plans for events you hope will never happen.

Continuity plans can address basic concerns, such as the chain of command in the event something happens to a company leader. Likewise, continuity plans provide backup strategies for drastic, unexpected scenarios.

To help make it easier for you, PHTA has created tools to help with disaster recovery efforts:

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Know Your Employees ................................................................................................................................. 16
Know Your Key Customers, Contacts, Suppliers and Vendors ............................................................... 17
Know Your Information Technology .......................................................................................................... 18
Know Your Finances ..................................................................................................................................... 20

Include emergency payroll, expedited financial decision making and accounting systems to track and document costs in the event of an unexpected business incident and assign each task to a manager who will be responsible for that function for the duration of the event.
KNOW YOUR RISKS

The two biggest mistakes many small businesses make are failing to identify a potential threat and underestimating the severity of a known potential threat. After completing a risk assessment, you will be able to determine the greatest threats to your business, the likelihood or probability for each of those threats, how severe each event could be, and the potential impact on each business function or process.

The highest ranking threats (17-25) are those you will need to plan for as soon as possible. You should assume those hazards will strike your business, and determine what controls you have in place or could implement to minimize your risk.

RECOMMENDATIONS:

For a list of natural hazards that may affect your business’ location, use the Insurance Institute for Business & Home Safety’s (IBHS) ZIP Code tool to identify hazards in your area, and generate a customized list of projects that can reduce your risk.

You also should consider damage to infrastructure (e.g., roads, bridges, electric power, etc.) that could affect your ability to resume operations, and develop possible workarounds to expedite recovery.

<table>
<thead>
<tr>
<th>THREATS</th>
<th>Probability (0-5)</th>
<th>Severity (0-5)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earthquake</td>
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<tr>
<td>Tornado/Wind/Hurricane</td>
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<td>Flood</td>
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<tr>
<td>Severe Winter Weather</td>
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<tr>
<td>Interior Fire</td>
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<tr>
<td>Wildfire</td>
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<tr>
<td>Loss/Illness of Key Staff</td>
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<td>Workplace Violence</td>
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<td>Software/Hardware Failure</td>
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<tr>
<td>Power Outage</td>
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<tr>
<td>Loss of Utilities (water, gas, electricity, etc.)</td>
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<tr>
<td>Pandemic/Epidemic/Flu</td>
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<tr>
<td>Loss of Premises</td>
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</tbody>
</table>

About the Form

You should review and update your Vulnerability and Risk Assessment every six months. You will find that new ideas or considerations will surface each time, helping you refine your thinking and modify your plan. It is important to establish a maintenance program to keep your plan’s contents current and relevant.

Visit PHTACoronaUpdate.com for the most current information available.
**KNOW YOUR OPERATIONS**

Your ability to respond quickly to any type of business disruption could make the difference between survival and closure.

Use this form to identify what business functions are critical to your business’ survival. Determine the maximum amount of time you can endure being closed after a disaster occurs by identifying your key business functions and processes, and decide how long you can go without being able to perform them.

<table>
<thead>
<tr>
<th>BUSINESS FUNCTION: ____________________________</th>
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<tbody>
<tr>
<td>Priority:</td>
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<tr>
<td></td>
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<tr>
<td>Employee in charge:</td>
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<tr>
<td>Timeframe or deadline:</td>
</tr>
<tr>
<td>Money lost (or fines imposed) if not done:</td>
</tr>
<tr>
<td>Obligation:</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

**Who performs this function?** (List all that apply)

- Employees: ____________________________
- Suppliers/vendors: ____________________________
- Key contacts: ____________________________

(For additional space, use the Notes area below)

**Who helps perform this function?** (List all that apply)

- Employees: ____________________________
- Suppliers/vendors: ____________________________
- Key contacts: ____________________________

(For additional space, use the Notes area below)

**What is needed to perform this function?** (List all that apply)

- Equipment: ____________________________
- Special Reports/Supplies: ____________________________
- Dependencies: ____________________________

(For additional space, use the Notes area below)

**Who uses the output from this function?** (List all that apply)

- Employees: ____________________________
- Suppliers/Vendors: ____________________________
- Key Contacts: ____________________________

(For additional space, use the Notes area below)

**Brief description of how to complete this function:**

__________________________

__________________________

**Workaround methods:**

__________________________

__________________________

**Notes:**

__________________________

__________________________

**RECOMMENDATIONS:**

Think about your employees and what activities they perform on a daily, weekly, monthly, and annual basis. Think about the functions and processes required to run your business in: accounting/finance; production/service delivery; sales/marketing; customer service; human resources; administration; information technology; and purchasing.
# Know Your Employees

Use this form to record information about all employees, including the business owner so that each person can be contacted at any time.

**Employee Name:** ______________________________________________________________________________________

**Position/title:** __________________________________________________________________________________________

**Home address:** __________________________________________________________________________________________

**City, State, ZIP:** _________________________________________________________________________________________

**Office phone:** ___________________________ Ext. __________

**Alternate phone:**

**Home phone:** ___________________________ Mobile phone: ___________________________

**Office e-mail:** ___________________________________________________________________________________________

**Home e-mail:** ___________________________________________________________________________________________

**Special needs:** __________________________________________________________________________________________

**Certifications:**

- [ ] First Aid
- [ ] Emergency Medical Technician (EMT)
- [ ] CPR

**Local Emergency Contact**

**Full name:** __________________________________________________________________________________________

**Relationship:** _________________________________________________________________________________________

**Home phone:** ___________________________ Mobile Phone: ___________________________

**E-mail:** ______________________________________________________________________________________________

**Out of State Emergency Contact**

**Full name:** __________________________________________________________________________________________

**Relationship:** _________________________________________________________________________________________

**Home phone:** ___________________________ Mobile Phone: ___________________________

**E-mail:** ______________________________________________________________________________________________

**Notes:** ______________________________________________________________________________________________

**Updated:** ________________  **Next Review Date:** __________

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**Recommendations:**

To maintain your communication readiness, have your employees review and update their contact information at least every six months. Create a special emergency email account using free services provided by Yahoo, Gmail, Hotmail, etc., to enable people to contact the company regarding their status. Be sure all employees know how to access the emergency account.
# KNOW YOUR KEY CUSTOMERS, CONTACTS, SUPPLIERS AND VENDORS

Use this form to record information about your current suppliers, those you could use as an alternate choice and your key customers and contacts.

**CONTACT TYPE:**
- [ ] Current Supplier/Vendor
- [ ] Back-Up Supplier/Vendor
- [ ] Key Customer/Contact

| Company /Individual Name: | | |
|---------------------------|-------------------|
| Account Number: | | |
| Materials/Service Provided: | | |
| Street Address: | | |
| City, State, Zip: | | |
| Company Phone: | | |
| Website: | | |

**Company Representative**

| Primary Contact: | | |
|------------------|-------------------|
| Title: | | |
| Office Phone: | | Mobile Phone: |
| E-mail: | | |

| Alternate Contact: | | |
|-------------------|-------------------|
| Title: | | |
| Office Phone: | | Mobile Phone: |
| E-mail: | | |
| Notes: | | |

**RECOMMENDATIONS:**
Identify various ways to communicate with customers after a disaster, such as direct telephone calls, a designated telephone number with a recording, text, e-mail, Twitter, Facebook, or announcements on your company website, by radio or through a newspaper.
KNOW YOUR INFORMATION TECHNOLOGY

Information and information technology (IT) are the lifeblood of most businesses, and must be included in your business continuity plan. Without access to your computer hardware, software, and digital data, your business operations can come to a standstill. It is likely that you communicate with or conduct business with your customers, partners, suppliers, and vendors via the Internet, which means your business is dependent on your computer system’s connectivity and data communications.

Shut down and unplug all your computer hardware before an event to avoid serious damage due to power fluctuations. Consider elevating or moving equipment offsite. Have your employees take laptop computers home each day so they can work offsite if necessary.

Determine which data and records are vital to perform the critical functions identified in Know Your Operations section, and be sure they are backed up on one or more types of media. Store a backup copy onsite for use during small disasters, such as a failed hard drive, and store a second copy in a safe offsite location that can be easily accessed during large disasters.

Regularly backup your vital data and records. Move the backups to a different fire loss zone, safe deposit box or owner’s home. The goal is to ensure your data and IT systems are available as you resume operations.

RECOMMENDATIONS:

Keep a backup copy of your computer’s operating system, boot files, critical software, and operations manuals.

- Backup computer files, including payroll, tax, accounting and production records.
- Maintain an up-to-date copy of computer and Internet login codes and passwords.
- When possible, keep hard copies of critical virtual files offsite.
- Make arrangements with IT vendors to replace damaged hardware and software, and/or to set-up hardware and software at a recovery location.
- Request written estimates for rental or purchase of equipment, shipping costs and delivery times. Be sure to list these companies on your supplier and vendor form.
- When flooding is possible, elevate computer equipment stored on the floor.

About the Form

If your computer equipment is damaged or destroyed, you will need to lease or purchase new hardware and replace your software. Make a list of everything you would need to order. The important thing is to know what is needed to perform your critical business functions. It is important to establish a maintenance program to keep your plan’s contents current and relevant - review your information technology information every six months.

Visit PHTACoronaUpdate.com for the most current information available.
KNOW YOUR INFORMATION TECHNOLOGY

Use this form to list the computer equipment, hardware and software, vital records and your back up processes that you will need to fulfill your critical business functions.

TYPE:

- q Computer Equipment/Hardware
- q Computer Software
- q Vital Records

Item: ________________________________

Title and Version/Model Number: _____________________________________________

Serial/Customer Number: _____________________________________________________

Registered User Name: _______________________________________________________

Purchase/Lease Price: $ __________________________ Purchase/Lease Date: __________

Quantity (equipment) or Number of Licenses (software): ___________________________

License Numbers: ____________________________________________________________

Technical Support Number: ___________________________________________________

Primary Supplier/Vendor: _____________________________________________________

Alternate Supplier/Vendor: ____________________________________________________

Notes: _____________________________________________________________________

__________________________________________________________________________

Name of vital record: _________________________________________________________

Name of Business Function Vital Record Supports: ________________________________

Type of Media: ______________________________________________________________

Is It Backed Up?  q Yes  q No

How Often is it Backed Up? __________________________________________________

Type of Media for Backup: ____________________________________________________

Where is it Stored? __________________________________________________________

Can the Record be Recreated? _________________________________________________

Notes: _____________________________________________________________________

__________________________________________________________________________
KNOW YOUR FINANCES
The time to prepare your business’ finances is before a disaster occurs. Preparing your business financially now so it is ready to respond, recover, and continue operating when a business disruption occurs is just as critical as knowing exactly what to do when disaster strikes.

Here are some disaster preparedness ideas to consider:

Have an emergency cash reserve fund.
• You may need cash in order to purchase supplies or equipment, or relocate your business temporarily.

Have credit available.
• If you don’t have enough cash in your emergency fund, be sure to have a line of credit or a credit card available.

Identify financial obligations and expenses that must be paid.
• You should not assume that because your area got hit by a disaster your suppliers, vendors and creditors are aware of the situation and are automatically granting extensions. Items such as mortgage, lease, or rental payments may still need to be made even after a disaster strikes your business.

Consider creating a policy regarding payroll during and after a disaster.
• Payroll is often overlooked in business continuity planning. You should not assume that your employees will continue to work without pay during or after a disaster. Be sure your employees are aware of your payroll continuity plans ahead of time in order for them to plan for their personal financial obligations.

• Establishing clear strategies and procedures for controlling costs, reporting information to appropriate groups and clearly budgeting for and tracking what is actually spent during a significant disruption can have a positive impact on the business’ bottom line performance and recovery.

RECOMMENDATIONS:
It is critically important to protect your place of business, your contents and inventory, and/or your production processes with adequate insurance.
• Evaluate your insurance policies and meet regularly with your insurance agent/broker to be sure you understand your coverage, deductibles and limits, and how to file a claim.
• Most policies do not cover flood or earthquake damage and you may need to buy separate insurance for those events.
• Consider a policy that will reimburse you for business disruptions in addition to physical losses.
• Consider business income (or business interruption) and extra expense insurance. Even if you have to close your doors for a limited period, the impact on your revenue and net income can be substantial.
• Consider adding contingent business income coverage to your basic policy to be sure you are covered for expenses and loss of net business income, as well as income interruptions due to damage that occurs away from your premises, such as to your key customers, suppliers or utilities.

About the Form
Use the checklist when creating your financial strategy for your business resilience. It is important to establish a maintenance program to keep your plan’s contents current and relevant - review your finances every six months.

Visit PHTACoronaUpdate.com for the most current information available.
KNOW YOUR FINANCES
Use this checklist to consider and plan for your business' financial needs in the event of a disruption.

**Overall Business Needs**
- Have you worked with your bank to set up a line of credit for your company? 
  
- Who is responsible to activate it and who has access to it? 
  
- How much cash would be needed to survive a 3-day, 5-day, 10-day, or longer shutdown? 
  
- For what purpose is the cash needed? Will you have that cash on hand? 
  
- Who would make the decision to utilize the cash? Who would have access to the cash? 
  
- Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services? 
  
- Do you have a company credit card that could be used for emergency purchases? 
  
- Who is authorized to use the credit card? 
  
- Will you be able to pay your bills/accounts payable? 
  
- Do you have procedures in place to accommodate a business disruption? 
  
- Will you be able to continue to accept payments from customers/accounts receivable? 
  
- Do you have procedures in place to accommodate a business disruption? 
  
- Have you identified an alternate location where you can work? 

**Human Resources**
- In the event of a widespread disaster, how will payroll be handled? 
  
- If your business is forced to shut down temporarily, will some or all employees continue to be paid? 
  
- For how long? 
  
- Will they be able to use their sick and/or vacation time without restriction? 
  
- Are there union considerations? 
  
- Have your employees been made aware of your policies that will be in place during a disruption? 
  
- If banks are closed, will your business provide payroll-cashing services? 
  
- What is your business' policy on cash advances, check cashing, and employee loans? 
  
- Will your employees be expected to work overtime? 

Notes

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WORKPLACE SAFEGUARDS

Download the COVID-19 Surface Disinfection Poster
https://waterandhealth.org/resources/posters/#COVID-19

• Designate a person in your office to check the CDC website daily to review the latest information on the spread of the virus and the CDC’s recommendations to employers and the general public. This person should take responsibility for sharing this information within your entire company.

• The CDC advises employers to emphasize staying home when sick, respiratory etiquette and hand-hygiene by all employees using the following actions:
  - Provide tissues and no-touch disposal receptacles for use by employees.
  - All employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available). Don’t shake hands with others during this time.
  - Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds.
  - Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
  - The CDC has published a coughing and sneezing etiquette and has a clean hands webpage containing more information.

• The CDC also recommends routine environmental cleaning:
  - Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.
  - No additional disinfection beyond routine cleaning is recommended by the CDC at this time.
  - Provide disposable wipes so that commonly-used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

• The CDC further recommends as follows:
  - Allow flexible use of sick leave policies during this time.
  - Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home.
  - Employers should be aware that more employees will stay at home to care for sick children or other sick family members than is usual.

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- Use this opportunity to communicate with your employees about seasonal flu prevention strategies, such as minimizing contact, not shaking hands and engaging in sound hygiene and sanitation. (The CDC states that statistics demonstrate seasonal flu poses a far greater and more immediate threat to your employees’ health at this time than does COVID-19.

- Do not panic or overreact but rather engage in sound business contingency planning. Begin by developing contingency plans about how you will operate in the event absenteeism rates greatly exceed those of a normal flu season.

- Develop a plan for communicating with your employees if a major pandemic breaks out. Plan for worse case scenarios now so you can effectively respond to what will likely be a rapidly changing situation. To do this, your management should anticipate and prepare for how you will answer the plethora of questions that will almost certainly be raised. Under the Occupational Safety and Health Act (OSHA) and similar state laws, employers have a general duty and obligation to provide a safe and healthy work environment, even when the work occurs outside the employer’s physical premises. Furthermore, under these health and safety laws, employers must not place their employees in situations that are likely to cause serious physical harm or death.

DO NOT PANIC OR OVERREACT
but rather engage in sound business contingency planning.

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