

ANNEX 24

ESF-24 - BUSINESS AND INDUSTRY

COORDINATING: South Carolina Department of Commerce

PRIMARY: South Carolina Department of Parks, Recreation and Tourism; South Carolina Department of Insurance; South Carolina Insurance Association; South Carolina Chamber of Commerce; South Carolina Department of Administration; South Carolina Emergency Management Division; South Carolina Department of Employment and Workforce; South Carolina Retail Association; South Carolina Small Business Development Centers; Office of the Commissioner of Banking

I. INTRODUCTION

- A. The physical safety and economic security of the citizens, business and industry of South Carolina are issues of common concern to the public and private sectors. There are actions these entities can take to prepare for, respond to, and quickly recover from an impact to South Carolina's business and industry. These actions will minimize business interruption and ensure the State's economic engine remains strong.
- B. A significant portion of South Carolina's economic and physical infrastructure is situated in and managed by the private sector. This segment of the economy must be represented during South Carolina's disaster response to assist with risk communication, hazard/vulnerability assessments, loss prevention activities, life-line protection, prioritization of lifeline and critical sector restoration, and business recovery.
- C. Correspondingly, it is imperative non-infrastructure based business and industrial enterprises be full partners in response to natural and technological threats and impacts to their and the State's economic welfare. Well-rounded public-private sector partnerships help to assure the survivability and continuity of a vibrant South Carolina economy.

II. PURPOSE

Assist South Carolina business and industry in disaster preparedness, response, mitigation, and recovery actions in response to natural, technological, and human caused impacts.

III. CONCEPT OF OPERATIONS

- A. The SC Department of Commerce (SCDOC) is the lead agency for the coordination of all ESF-24 administrative, management, planning, training, preparedness, and mitigation, response, and recovery activities to include developing, coordinating, and maintaining the ESF-24 SOP.
- B. When notified, SCDOC will coordinate the staffing and management of ESF-24 activities during SEOC activations and other disaster oriented activities or training.

The SCDOC will also ensure primary agency representatives are notified of such activities and as coordinated, provide representatives to staff ESF-24 or participate in other activities as appropriate.

- C. All ESF-24 primary agencies will assist SCDOC in the planning and execution of the above.
- D. ESF-24 personnel will be familiar with the National Response Framework (NRF) and National Disaster Recovery Framework (NDRF). The links are below:
- https://www.fema.gov/media-library-data/20130726-1914-25045-1246/final_national_response_framework_20130501.pdf
- <https://www.fema.gov/national-disaster-recovery-framework>
- E. As coordinated, primary agencies and entities will:
- Assist with the update of this Annex and its supporting SOP
 - Provide representatives to ESF-24 to coordinate the response activities of those enterprises under their purview
 - Participate in other disaster related activities as appropriate.
- F. ESF-24 may be activated to different levels of staffing as directed by the SCEMD Chief of Operations and coordinated with the ESF-24 coordinating agency. As coordinated by the activated ESF-24 staff, additional on-call staff may be staged to monitor events via Palmetto or other means from their regular office locations.
- G. For disasters without warning, such as earthquakes, ESF-24 may be notified for immediate full activation.
- H. ESF-24 will establish contact with FEMA Region IV External Affairs (private sector element) as required.

IV. ESF ACTIONS

- A. General ESF Activities.
1. ESF-24 coordinating and primary agencies will identify, train, and assign personnel to execute mandated responsibilities during periods of activation.
 2. Communicate risk and vulnerability to entities under their purview.
 3. Encourage and assist (as appropriate) the development of business/industry response and recovery plans, to include hazard and risk assessment, loss prevention strategies, and industry incident specific action plans during disaster.

4. Assist SEOC planners with protection, response, restoration and recovery priorities, and plans for such private sector critical lifelines as:
 - Health and medical
 - Food processing, distribution, and sale
 - Electrical power generation and distribution
 - Communications
 - Transportation
 - Banking
 - Insurance
 - Fuel
 - Building trades industry/forest products
 - Large building supply retailers
 - Hospitality and related service businesses
 - Light and heavy manufacturing and distribution
 5. Assist ESF-14 (Initial Recovery and Mitigation) in developing and executing business and industry recovery priorities, plans, and strategies.
 6. Assist, receive reports, and analyze private sector damage assessment information, e.g., insurance industry reports.
 7. Coordinate with SC Department of Parks, Recreation, and Tourism for broad assessments of business disruption and visitor volume in impacted destination sites.
 8. Coordinate with SC Department of Insurance for credentialing of adjusters.
 9. Monitor and report on business/industry specific response, recovery, and restoration teams.
- B. Preparedness.
1. Cooperate with federal and State entities and continue to support sharing of information about physical and cyber threats, vulnerabilities, incidents, potential protective measures, and best practices.
 2. Develop strategies in coordination with SCEMD to incorporate private sector/businesses into ESF-24.
 3. Participate at least annually in State exercises and/or conduct an exercise to validate this Annex and supporting SOPs.

4. Conduct business registration for post-disaster reentry.

C. Response.

1. Communicate risk and vulnerability to business and industry partners. Each agency, organization or association will communicate with its constituent groups and share information via Palmetto, and other pertinent means.
2. Assist SEOC planners with developing protection and response priorities and plans for private sector critical lifelines and other economic/business sectors.
3. Facilitate donations from businesses through referral to the ESF-18 (Donated Goods and Volunteer Services) Donations Management Team.
4. Provide situation reports and status to SEOC, as required.
5. Ensure procedures are in place to document costs for any potential reimbursement if a Presidential Disaster Declaration is received.
6. Coordinate with SC Department of Insurance who will assist with licensing of emergency adjusters according to its processes.
7. Facilitate information sharing between government entities and private sector partners.
8. Facilitate the flow of commerce through member institution provisioning for cash availability and cash flow, as well as providing for financial transaction processing for goods and services exchange.
9. Provide referrals to ESF-18 or local entities for offers of volunteers or need for volunteer assistance.
10. Provide ESF-24 representation on the Recovery Task Force.
11. Conduct business registration for post-disaster reentry.

D. Recovery.

1. Provide information to SEOC Situation Unit as reports of private sector damage are received.
2. Coordinate with SC Department of Insurance who will monitor the deployment/activities of insurance claims adjusters.
3. Assist SEOC planners with restoration and recovery priorities and plans for private sector critical lifelines and other economic and business sectors.

4. Assist ESF-14 (Initial Recovery and Mitigation) in developing business and industry recovery priorities, plans, and strategies.
5. In coordination with State and Federal government, SC Insurance Association and the SC Department of Insurance, assist in identifying and documenting economic and insurance impacts and losses.
6. In case of a Small Business Administration (SBA) eligible disaster, assist in communicating eligibility criteria to affected businesses.
7. Provide information from businesses on facilities within impacted areas for restoration priorities.
8. Monitor and support restoration of facilities (especially private-sector, e.g. utilities) as reported.
9. Provide representation and assist in establishment of priorities in the Recovery Task Force.
10. Coordinate with business community needing assistance, as well as the business community who can donate support.
11. As requested, and as information is available, provide reports on impacts to affected businesses.
12. Conduct business registration for post-disaster reentry.

E. Mitigation.

1. As requested, provide assistance and referrals to businesses interested in developing business loss or disaster mitigation plans.
2. Support requests from the Governor concerning mitigation or re-development activities.
3. Document matters that may be needed for inclusion in agency, State, or federal briefings, situation reports and action plans.
4. Coordinate assessment and revision of existing mitigation plans, as necessary.

V. RESPONSIBILITIES

A. South Carolina Department of Commerce.

1. Coordinate all ESF-24 administrative, management, planning, training, preparedness/mitigation, response, and recovery activities.

2. Provide technical assistance and coordinate preparedness, response, recovery and mitigation activities.
3. Notify all ESF-24 primary agencies upon activation.
4. Coordinate with ESF-24 partners and allies to provide information on known available business and industry assets.
5. Provide input on operational needs for restoration of business and industry during the emergency.
6. Assist in the identification of businesses and industry needing immediate assistance.
7. Develop and maintain listings of commercial and industrial suppliers of services and products to include points of contact associated with business and industry related functions.
8. During preparedness, response and initial recovery, conduct business registration for post-disaster reentry; promote and maintain the automated business reentry system.

B. South Carolina Department of Administration.

Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities related to donated goods and services.

C. South Carolina Department of Parks, Recreation, and Tourism.

1. Provide tourist occupancy data and visitor volume estimates as requested.
2. Provide tourism business disruption estimates following a disaster.
3. Create estimates of tourist occupancy (i.e., percent of hotel rooms occupied in a given area) or worst case estimates of the number of tourists for disaster relief planning. Provide this information to government as well as the private sector (hospitality industry).
4. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities.
5. Coordinate post-event marketing efforts to recover tourism business.
6. During response and initial recovery, assist SCDOC in conducting business registration for post-disaster reentry.

- D. South Carolina Department of Insurance.
1. Obtain and distribute identification badges to adjusters and coordinate insurance claim adjusters' entry into disaster areas for initial assessments.
 2. Maintain capability for monitoring and coordinating the deployment and activates of insurance claims adjusters working within the area of operations.
 3. Expedite the claim handling process.
 4. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities to include State and Federal funded mitigation grants.
 5. Share emergency management and incident information with insurance carriers and adjuster staffs.
 6. Coordinate the licensing of emergency adjusters according to SC Department of Insurance current processes.
 7. During response and initial recovery, assist SCDOC in conducting business registration for post-disaster reentry.
- E. South Carolina Insurance Association.
1. Disseminate property and casualty insurance information to consumers through the media.
 2. Share emergency management and incident information with insurance carriers and adjuster staffs.
 3. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities.
 4. Assist in identifying and documenting economic and insurance impacts and losses.
- F. South Carolina Chamber of Commerce.
1. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities.
 2. Solicit local chambers of commerce for assessment of damages and economic injury, post-incident.

- G. South Carolina Emergency Management Division.
1. Provide, coordinate, and assist in developing strategies to incorporate businesses with ESF-24.
 2. In collaboration with SC Department of Commerce, conduct minimum one annual state-wide business summit or regional business summits to promote and strengthen public-private partnerships.
 3. Retain ownership of the automated business reentry system, which will be operated and maintained by SCDOC.
 4. Provide disaster related information (e.g., road closures, government closures) to registered business partners during incident periods.
- H. South Carolina Department of Employment and Workforce.
1. Coordinate with businesses requesting volunteers to augment their work force or those providing volunteer workforce.
 2. Partner with local public-private partnerships and workforce development areas to assist affected customers and businesses in impacted areas.
 3. Coordinate employment opportunities with the business community to facilitate disaster recovery efforts.
 4. Coordinate employment opportunities with businesses and affected customers in need of temporary employment.
 5. Provide post-incident Disaster Unemployment Assistance as required.
 6. Request U.S Department of Labor Dislocated Worker Grant (DOL DWG) provisions for displaced workforces as required.
 7. During response and initial recovery, assist SCDOC in conducting business registration for post-disaster reentry.
- I. South Carolina Retail Association.
1. Provide technical assistance and coordinate preparedness, response, recovery, and mitigation activities by assisting support agencies in gathering damage assessments to private retail businesses.
 2. Identify, train, and assign Retail Association personnel to assist the ESF-24 effort during periods of activation.
 3. Represent private businesses during emergencies and serve as a conduit to state government.

- J. South Carolina Small Business Development Centers
1. Help disseminate information to small/medium sized businesses regarding preparedness, response, and recovery efforts/procedures.
 2. Support the SCEMD in conducting disaster preparedness training.
 3. Promote business reentry both before and post disaster.
 4. Provide technical assistance (confidential counseling) to help small/medium sized businesses address financial and operational issues post-disaster.
 5. Assist with connecting businesses to other response and recovery resources as appropriate.
- K. South Carolina Banking Commission
1. Promote business reentry before a disaster.
 2. Facilitate the flow of commerce through member institution provisioning for cash availability and cash flow, as well as providing for financial transaction processing for goods and services exchange.
 3. Provide information collected from State-chartered financial institutions related to the status of operations, as requested.
 4. Gather information from other financial institution regulatory agencies for assessment of damages and impact to the financial industry.
 5. Provide disaster related information to regulated financial institutions during incident periods.
 6. Represent State-chartered financial institutions during incidents.

VI. FEDERAL ASSISTANCE

This Annex has no counterpart in the National Response Framework (NRF). However, DHS and the NRF primary and support agencies coordinate with the private sector to effectively share information, form courses of action, and incorporate available resources to prevent, prepare for, respond to, and recover from incidents of national significance.