



**DOWNTOWN
CRANFORD**

Downtown Cranford Hurricane & Severe Weather Preparedness Kit

2022

About Downtown Cranford Special Improvement District

Downtown Cranford is a Township department whose objective is to promote, brand, beautify, maintain, attract, and grow business. The Office of Downtown Business & Economic Development is part of the Township government and represents all properties, businesses and residents within the SID regardless of size, location or use and is the official advocate for property and business owners. Downtown Cranford is managed by an eleven-person Board consisting of four residents, three property owners, three business owners and a township committee liaison.

What is the Special Improvement District (SID)?

A Special Improvement District (SID) is a defined area where a public/private partnership between property owners and a municipality is established to promote economic revitalization, investment, and improvements for those who use or do business in the SID. The stakeholders are the property and business owners, as well as residents within the SID. A SID provides stakeholders a voice in the economic revitalization of the business district and services above and beyond the regular municipal services. Cranford's SID is generally referred to as the downtown.

The general area of Cranford's SID is approximately 83 acres which includes 220 properties. There are more than 300 retail, personal service and professional businesses and 95 professional offices.

Should your organization be concerned about tropical storms and hurricanes? In many instances, yes. In Cranford, we are especially susceptible to high winds, heavy rainfall and river overflow and flash flooding. Strong winds and windborne debris from severe storms can damage buildings and pose a major risk to people and property. If your organization is vulnerable to flooding and storm damage, it is important that you understand your risk, develop a preparedness and mitigation plan, and take action. Doing so will not only increase the safety of employees and customers, but it will help you remain in business after storms strike.

This document is meant to assist you in identifying your various risks and vulnerabilities. In order to do so, complete the assessment on the following page and determine the specific areas your organization needs to address to prepare, mitigate risk, and return to operation following a disaster. Then complete the Actions and Assignments charts in this publication to identify preparedness and mitigation actions needed to ensure safety and business continuity



Assessment of Organizational Impacts

Can your organization operate without any of the following: computers, copier, fax machine, files, inventory, or special equipment (e.g., x-ray equipment, cash register, credit card readers)

YES

NO

Can your organization operate without any of the following: gas, power, water, internet, or telecommunications?

Can you still operate your organization without access to the damaged building(s)

Can you meet payroll if your business income is interrupted? If yes, how long

Are your employees able to commute to work?

Is your organization easily accessible to the public, your customers, and employees (e.g., parking)?

Are you communicating status with employees, key customers, vendors, and suppliers throughout your recovery

Can your organization operate without access to the damaged buildings

Have you set priorities on what operations your organization needs to recover 1st, 2nd, 3rd, etc.?

Are your suppliers up and running or do you have sufficient parts/supplies on hand to continue without resupply?

Are you able to ship your product or provide services to your customers based on your current impacts, understanding that the demand for these products or services may drastically change

Will you still have all your customers/clients after the disaster

Can your organization survive losses if it is closed and/or inaccessible for 3 to 7 days?



Develop a Plan | Staff

Action	Assigned To	Budget	Completion Date
Develop Business Continuity and Crisis Communications Plans			
Conduct an Employee Awareness Campaign			
Develop an Emergency Sheltering/ Evacuation Plan			
Conduct an Employee Training Session			
Conduct a Hurricane Drill			
Review Insurance Coverage and Create an Inventory of Items			
Prepare a well-stocked and up to date Emergency Supply Kit			

Helpful Hints

- ▶ Conduct an employee awareness campaign to educate staff on disaster safety. The awareness campaign should include educating staff on the safest response before, during, and after a hurricane. Address shelter locations, emergency communication plans and policies, when to evacuate (when advised), seeking high ground for flash flooding, and avoiding entering flood waters. The campaign should also provide guidance on critical actions after a hurricane event
- ▶ Hold a preparedness discussion with your staff. Discuss what you have done to prepare for disasters, review your Business Continuity Plan, review your Crisis Communication Plan, and share awareness campaign key messages.
- ▶ Educate employees about your business continuity and crisis communications plans including basic first aid and CPR training as well as evacuation and sheltering plans
- ▶ Meet with your insurance agent annually to review your insurance, especially property coverage limits, deductibles, and coinsurance requirements. Maintain a current photo or video inventory of your premises, equipment, inventory, supplies, etc.





Flood Insurance Is Critical for Businesses and Employees Alike

Did you know that homeowners insurance doesn't cover flood? The National Flood Insurance Program (NFIP) was developed to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding. The average flood insurance policy costs about \$700 per year. To learn more about the NFIP and flood insurance in your area, visit FloodSmart ([FloodSmart | The National Flood Insurance Program](#))

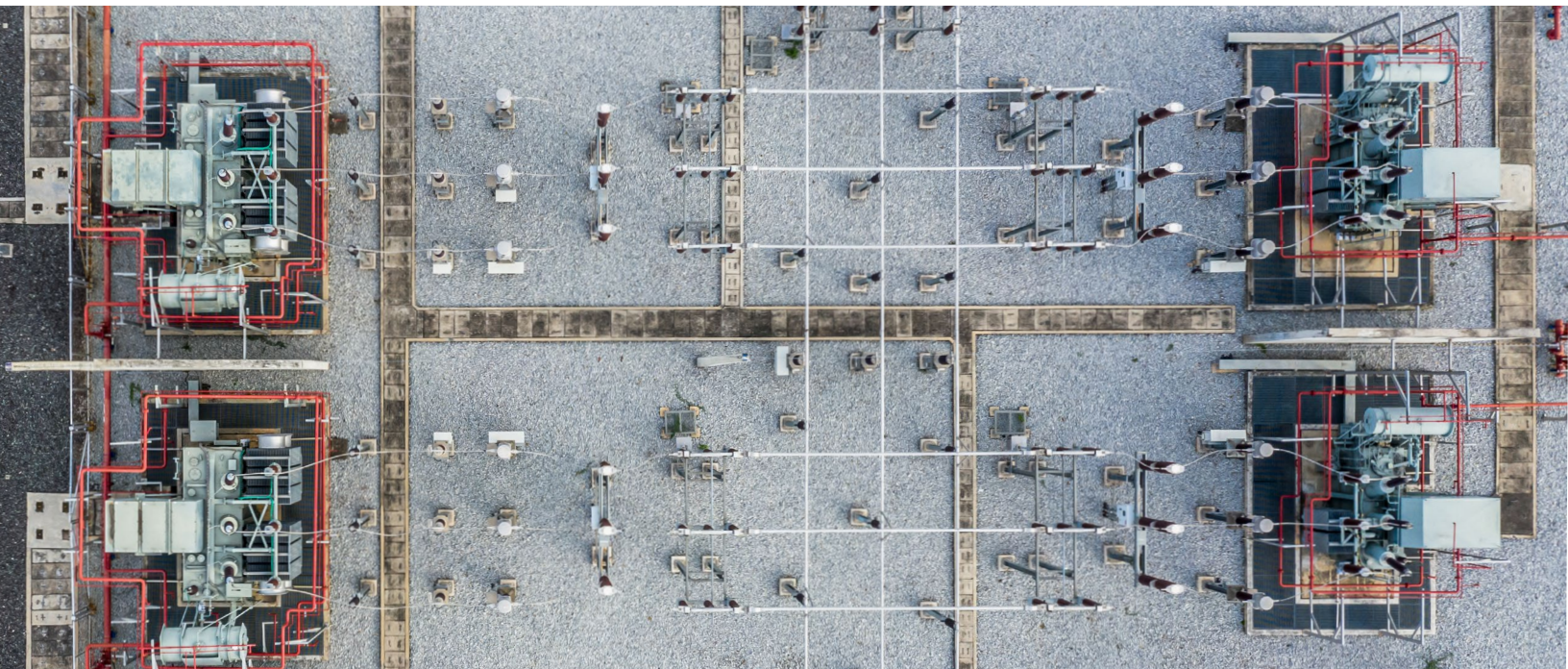
Develop a Plan | Surroundings

<i>Risks</i>	<i>Mitigation Plan</i>	<i>Assigned To</i>	<i>Budget</i>	<i>Completion Date</i>
Signs, Flags & Fencing	Reinforce to withstand expected wind pressures or remove prior to event			
Landscaping & Trees	Consult a professional landscaper and develop a plan for hurricane-resilient landscaping including removing dead branches and other potential projectiles or falling trees			
Barriers	Consult with a professional engineer regarding land use or code restrictions/requirements. If elevating the structure or performing floodproofing techniques is not feasible, then consider designing temporary floodwalls to attempt to repel floodwaters			



Develop a Plan | Space & Systems

<i>Non-Structural Risks</i>	<i>Mitigation Solution</i>	<i>Assigned To</i>	<i>Budget</i>	<i>Completion Date</i>
Contents	Determine and relocate your critical contents at least one foot above the Base Flood Elevation (BFE) or the Design Flood Elevation (DFE), whichever is higher			
Mechanical Systems, Fuel Tanks, Electrical Systems, HVAC, Communications Equipment, Lighting Systems, Utility Connections, Rooftop Structures, Sewer & Water Management Systems	Consult a professional engineer to evaluate and design structural connections to resist the expected wind loads. Elevate equipment at least 12-inches above BFE. Use platforms or pedestals for equipment installed on the ground. Protect the equipment in place with floodwalls, shields, or anchors and tie-downs. Protect drainage systems with backflow valves			
Chemicals	Establish a method for safeguarding chemicals in your Preparedness and Mitigation Project Plan			



Develop a Plan | Structures

<i>Structural Risks</i>	<i>Mitigation Solution</i>	<i>Assigned To</i>	<i>Budget</i>	<i>Completion Date</i>
Building Foundation	Consult a professional engineer to evaluate elevation and continuous load path			
Roof Systems	Consult a professional engineer and design the roof to withstand the expected wind loads, uplift, and water intrusion Create a continuous load path, consider the integrity of roof coverings and decking, and install flashing to minimize water intrusion through vents or other openings			
Soffits	Consult a professional and ensure that soffits are properly supported			
Gutters & Downspouts	Install systems that are noncombustible and designed for wind speed and uplift resistance			
Wall Systems	Create a continuous load path, ensure the integrity of wall coverings and sheathing, and install adequate flashing to minimize water intrusion			
Openings inc. Garage, Windows and Doors	Install pressure-rated, impact resistant exterior doors, windows, and garage/rolling doors Install storm shutters or other tested and approved protection on any unprotected openings.			
Canopies, Awnings & Carports	Ensure these items are designed to meet hurricane wind loads and uplift			



Helpful Hints (Dry Floodproofing)

- ▶ Dry floodproofing is a technique that prevents the entry of water into the structure
- ▶ Dry floodproofing should only be considered in instances where the flood waters are expected to last a short duration and a depth of less than three feet
- ▶ Because the walls are exposed to floodwaters and the pressures they exert, dry floodproofing is recommended only for structures with walls constructed of flood-resistant materials and depths are low
- ▶ Consult a professional engineer to evaluate options for dry floodproofing the structure
- ▶ Consider the following items when dry floodproofing:
 - ▶ All exterior walls of the structure must be sealed and possibly reinforced
 - ▶ All openings below BFE must be permanently sealed or have enhanced flood shields installed
 - ▶ Anchoring of structure to resist floatation and lateral movement
 - ▶ Selecting and designing proper drainage systems to eliminate excess hydrostatic loads
 - ▶ Design watertight core areas to protect vital systems if dry floodproofing the entire structure is not possible

Helpful Tools and Assistance for Preparing Your Business:

- ▶ [Ready Business HURRICANE TOOLKIT](#)
- ▶ [Ready Business Power Outage ToolKit](#)
- ▶ [Ready Business Severe Weather ToolKit](#)
- ▶ [Business Continuity Plan Resources](#)
- ▶ ["Open for Business" Disaster Recovery Resource Page](#)
- ▶ [Small Business Association Emergency Preparedness](#)
- ▶ [Small Business Association Disaster Loans](#)
- ▶ [UCEDC Resources for Small Business](#)
- ▶ [Register for Cranford Nixle Alerts](#)



Businesses in the SID Who May Be of Assistance

<i>Business</i>	<i>Address</i>	<i>Phone</i>	<i>Email</i>
Chapman Bros.	36 North Ave. East	908-276-1320	melissas@chapmanBros.com
Farmers Insurance	108B Walnut Ave.	908-276-4565	tpristas@farmersagent.com
Hull-Vicci Construction	107 Walnut Ave.	908-276-2606	jvicci@hullviccinj.com
MWT Builders	13-15 Eastman St.	201-571-0783	mwtbuild@gmail.com
Overmyer Insurance Agency	2 South Ave. West	908-476-8685	adam@oianow.com
Prudential Insurance	25 Alden Street	908-276-4500	gary.carvalho@prudential.com
Siano Bros. Contracting	201 North Ave. West	908-497-1335	info@sianobrothers.com
State Farm Insurance Denis Dankowsky	105 Miln Street	908-276-0088	
State Farm Insurance Gary Wilks	107 South Ave W Ste 3B	908-800-0030	gary.wilks.y73w@statefarm.com





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