

# DOWNTOWN HAGERSTOWN BUSINESS BLUEPRINT

*Your Guide to Success*

## USMH MAIN BUILDING ROOM 433

32 W WASHINGTON ST, HAGERSTOWN, MD 21740

**NOV 20**

**2024**

**8:30 am**

**Entrepreneurial Success** --- Business Planning, HR, Accounting, Insurance, Marketing, and Employee Training

### MEET OUR NOVEMBER SPEAKER PANEL



**Herb Melrath**  
Small Business  
Development  
Center  
Business Consultant



**Tereance Moore**  
TM Consulting  
Owner



**Steven Stitely**  
Saunders Tax &  
Accounting  
Operations Manager



**Steve Swayne**  
State Farm  
Insurance Agency  
Owner



**Kelsi Pamler**  
Kite & Anchor  
CXO



**Randy Scott**  
Blessed 2 Serve  
LLC - Chick-fil-A  
Owner

**Register via Eventbrite:** <https://www.eventbrite.com/e/downtown-business-blueprint-your-guide-to-success-november-tickets-1000156674537>

### NOVEMBER AGENDA:

- 8:30-8:35 a.m. Julie Rohm - Chair of The Greater Hagerstown Committee's Downtown Enhancement Committee - Welcome
- 8:35-8:50 a.m. Herb Melrath - SBDC Services & Business Planning
- 8:50-9:00 a.m. Tereance Moore - Human Resources Best Practices
- 9:00-9:10 a.m. Steven Stitely - Accounting, Taxes, and Payroll Overview
- 9:10-9:20 a.m. Steve Swayne - Insurance Needs for New Businesses
- 9:20-9:30 a.m. Kelsi Palmer - Promotion and Marketing Advice
- 9:30-9:45 a.m. Randy Scott - Training Your Employees for Success
- 9:45-10:00 a.m. Q&A



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www.saunderstax.com

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Business Consultant

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www.marylandsbdc.org

Maryland SBDC Certified Small Business Consultant



**Doug Reaser**

Economic Development Manager  
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Hagerstown, MD 21740



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**MAUREEN A. KOLB**

Director

Incubators + Labs

Center for Business & Entrepreneurial Studies

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Hagerstown, Maryland 21742-6514



HAGERSTOWN  
ARTS & ENTERTAINMENT  
DISTRICT



 ART  
 MUSIC  
 FOOD  
 DANCE

[hagerstownaande.org](http://hagerstownaande.org)





**DOWNTOWN**  
**HAGERSTOWN**

# The Renaissance is here.

You're the only thing that's missing.



**MAIN STREET**  
**MARYLAND**

**More Information:**



240-500-4582

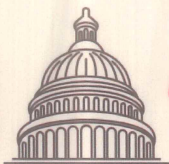


[downtownhagerstown.org](http://downtownhagerstown.org)





*Celebrate  
the  
holidays!*



## *U.S. Capitol Christmas Tree*

Tues, Nov 19th 5:30p.m. | 26 S. Potomac Street



## *Holly Fest*

Fri, Nov 22nd 7:00p.m. | The Maryland Theatre



## *Holiday Market*

Sat, Nov 23rd 2:00p.m. | 26 S. Potomac Street



## *Downtown Tree Lighting*

Sat, Nov 23rd 5:00p.m. | Public Square

## *City Park Tree Lighting*

Fri, Dec 6th 6:00p.m. | Hagerstown City Park



## *Holiday Cookie Crawl*

Sat, Dec 7th 11a.m.-4p.m. | Downtown Hagerstown

## *Holiday Pop-Up Shop*



11a.m.-5p.m. | 60 W Washington Street

Sat, Nov 30th (Small Business Saturday)

Sat, Dec 7th

Sat, Dec 14th

## *Christkindl Markt*



Fri & Sat, Dec 13th & 14th | University Plaza

## *Historic Houses of Worship Tour*

Thurs, Dec 26th 3:00p.m. | Downtown Hagerstown

## *Krumpe's Donut Drop*



Tues, Dec 31st 5:00p.m. | Meritus Park



WASHINGTON COUNTY

# CHAMBER of Commerce

[hagerstown.org](http://hagerstown.org)

## INVESTMENT MATTERS

- Build BRAND AWARENESS
- FREE LISTING in searchable online directory
- Get BUSINESS REFERRALS
- FREE Ribbon Cutting
- Member-to-Member Discounts
- ADVERTISE Your Business on [hagerstown.org](http://hagerstown.org)

## CONNECTION MATTERS

- Coffee & Connections
- B.A.S.H.  
(Business And Social Hour)
- Chamber Connects
- GenNext: Young Professionals
- Commerce Cup Golf Tournament
- Annual Meeting
- Teacher of the Year Awards
- Business Awards
- Economic Summit
- Public Safety Awards
- Business Summit
- Boots to Suits
- Women Empowered

## MEMBERSHIP

*Matters!*

## LEARNING MATTERS

- Maximize Your Membership
- Eggs & Issues
- Chamber YOU
- Government Relationships and Advocacy
- Meeting Room Space Available
- Women's Investment Network

## RESULTS MATTER

CONSUMERS ARE 80% MORE LIKELY to purchase goods or services from a small business that is a member of the Chamber of Commerce!

## MEMBERSHIP IS EASY!

Join the Washington County Chamber of Commerce

1 South Potomac St., Hagerstown, MD 301-739-2015 - [hagerstown.org](http://hagerstown.org)

## **MONTHLY EVENTS**

**2ND TUESDAY  
(MONTHLY)**

### **BOOTS TO SUITS**

Boots to Suits is a networking and resource initiative created by Veterans, for Veterans & Supporters.

**2ND FRIDAY  
(MONTHLY)**

### **WOMEN EMPOWERED**

Calling all women - Join this powerful group to discuss a variety of topics in an open and trusting environment.

**3RD TUESDAY  
(MONTHLY)**

### **YOUR NEXT CUSTOMER**

Come out to learn from an experienced professional with a wide array of experiences!

**3RD WEDNESDAY  
(EVERY OTHER MONTH)**

### **MAXIMIZE YOUR MEMBERSHIP**

New members, current members, and prospective members are welcome to join us to learn how to get the most out of Chamber membership and enjoy some networking.

**4TH FRIDAY  
(MONTHLY)**

### **COFFEE & CONNECTIONS**

Start your day with a little networking at the Chamber of Commerce office during our popular morning mixer!

**MORE INFO AT: [BUSINESS.HAGERSTOWN.ORG/EVENTS](https://business.hagerstown.org/events)**



18710 Crestwood Drive  
Hagerstown, MD 21742  
(call/text) 301-714-2071  
(fax) 240-452-3038  
mailbox@saunderstax.com  
www.saunderstax.com

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## Notice to All Clients

Please be advised that **the first stage of the Corporate Transparency Act (CTA) went into effect on January 1, 2024.** It **imposed a new federal filing requirement** for most corporations and limited liability companies (LLCs). Saunders is not covered to provide this service to clients. We wanted to make you aware of the need and to provide resources that can ensure you are in compliance.

### How to Comply:

You have three options to ensure compliance:

- 1. Self-Prepare:** If you prefer to handle the reporting yourself, visit [FinCEN BOI Reporting - https://fincen.gov/boi](https://fincen.gov/boi)
- 2. Contact Your Attorney or Resident Agent:** If you already have legal counsel or a resident agent for your entity, you can engage them to complete this process on your behalf.
- 3. Work with Our Preferred Partner:** We have vetted a trusted partner to assist with this process. [Visit Here: https://www.corpnet.com/?PID=16555](https://www.corpnet.com/?PID=16555) and following these steps:
  - Hover over "Run a Business," then click "Compliance Service"
  - Select "BOI Reporting".
  - Discount Code: Use the code "TTF1" when checking out to receive a 5% discount!

### Information about the CTA:

The CTA's purpose is to prevent the use of anonymous shell companies for money laundering, tax evasion, and other illegal purposes. This first stage will compile a massive government database containing the identities and contact information of the "beneficial owners" of most types of business entities. Beneficial owners are the humans who own or exercise substantial control over the entity.

This applies only to entities such as corporations, LLCs, and others formed by filing a document with a state secretary of state or similar official. It does not apply to sole proprietors that are not LLCs or non-profits. The Beneficial Owner Information Report is filed online at a new federal database called BOSS (acronym for Beneficial Ownership Secure System). You do not pay any filing fees.

**Existing Companies** - For businesses opened before 1/1/2024, the due date is 1/1/2025. Even if you closed in 2024.

**New Companies** - If you form a new LLC or corporation in 2024 you must file the report within 90 days of formation.

Both new and existing companies must file with the Department of the Treasury's Financial Crimes Enforcement Network (FinCEN).

- The report must contain the following for each beneficial owner:

- Full legal name
- Date of birth
- Complete current residential street address
- A unique identifying number from a current U.S. passport, state or local ID document, driver's license, or foreign passport
- An image of the document that contains the unique identifying number

New companies must provide similar information for the people who filed the documents to form the entity, such as the articles of incorporation or articles of organization for an LLC.

**For both new and existing companies, you have 30 days to update the information if anything changes. This would include change of ownership or new addresses. Penalties are steep; \$500/day for late filing up to \$10,000 and can include up to two years of jail time.**

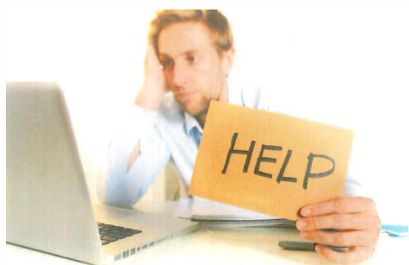
**This reporting is separate from your Tax Return work.  
We are not able to do this filing. This is your responsibility.**

## BUSINESS SERVICES

*"Small-business owners devote anywhere from 21 to 120 hours a year to keeping up their books and taxes!"<sup>1</sup>*

That's a lot of time that could be better spent developing your business, managing your team, and enjoying life!

*"60 percent of small-business owners feel they are not very knowledgeable about accounting and finance."<sup>2</sup>*



If you are ready to **delegate the workload** so that you can focus more on areas of your own expertise, then consider the following Business Services:

Small Business Accounting

Payroll

QuickBooks

Succession Planning

New Business Formation

Non-Profit Organizations

<sup>1</sup><https://nsba.biz/wp-content/uploads/2018/04/Tax-Survey-2018.pdf>

<sup>2</sup><https://learn.g2.com/accounting-statistics>

## COACHING SERVICES

For those times when DIYers **need occasional training and support from the experts**, the following Coaching Services are offered for business owners:

### Accounting Boot

**Camp**—Whip your books into shape and gain confidence in understanding your business's financial forecast.



**Profit First**—Maximize profit when implementing this cash flow management system.

**Webinars**—Stay abreast of timely and topical tax and financial changes broadcast via Zoom.



For details on Coaching Services, visit:  
<https://saunderstax.com/services.php>



18710 Crestwood Drive  
Hagerstown, MD 21742

Tel: 301-714-2071

Text: 240-329-4030

Email: [mailbox@saunderstax.com](mailto:mailbox@saunderstax.com)

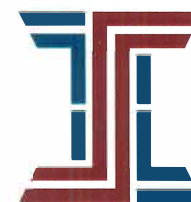
[www.saunderstax.com](http://www.saunderstax.com)

Less Taxing Life.



More Prosperous Solutions.

## Services Menu



**Saunders**  
TAX & ACCOUNTING

## W E L C O M E

Since 1984, Saunders Tax & Accounting has been serving individuals and businesses with a blend of truly personal service and expertise. Our broad range of services has developed from Tax Preparation and Tax Problem Resolution to include:

Tax Planning

Business Services

Coaching Services

For more details on the various services

provided, please visit:

[www.SaundersTax.com](http://www.SaundersTax.com).

*Since 1984,  
our commitment  
is to YOU!!*

## TAX SERVICES

Using the **constantly changing, ever-complex tax code**, tax returns are prepared for every state including...

Personal  
Corporate  
Estate  
Non-profit  
Trust returns.

Let us work for you to obtain the **greatest refund** or the **smallest tax burden** possible.



**With every return, we:**

Check and second-check your tax return

File your return electronically

Show you potential tax-savings deductions

Provide a secure Client Portal for 24/7 access to your tax documents

Stay open year-round to answer your questions, respond to a letter, and help you plan for the coming year

**Have an IRS problem?** Audits, back taxes, unfiled returns or more, we work on your behalf to resolve the problem and achieve a favorable solution.

## TAX PLANNING

*What is your largest, on-going living expense?*

**TAXES!**

*Wouldn't it make sense to implement all legal strategies to lower that expense?*

**YES!**

Let us work with you to develop a plan to identify problem areas and suggest solutions based on your specific situation, your income streams and your future projections. Income deferral, business entity restructuring, and pre-tax dollar alternatives are just a few of the strategies that can be implemented to help reduce your tax liability.



***Tax Planning is the Key  
to beating the IRS—legally!***

## FOR ENTREPRENEURS AND SMALL BUSINESSES

- + TRAINING & WORKSHOPS
- + MENTORSHIP & COACHING
- + BUSINESS DEVELOPMENT SUPPORT
- + RESEARCH FACILITIES
- + OFFICE SPACE
- + COMMERCIAL KITCHEN SPACE

## Why Become a Member?

Joining the David W. Fletcher Incubator & Labs means more than just access to state-of-the-art facilities—it's an opportunity to immerse yourself in a thriving community of innovators and entrepreneurs. As a member, you'll benefit from:



### Collaborative Workspace

Work alongside like-minded professionals in a dynamic environment designed to spark creativity and foster collaboration.



### Expert Mentorship

Gain insights from experienced mentors who can guide you through the challenges of starting and growing your business.



### Exclusive Events

Attend workshops, seminars, and networking events that provide you with the knowledge and connections needed to succeed.



### Access to Resources

Access to Resources: Utilize cutting-edge technology, tools, and resources that can give your business the competitive edge it needs.



### Growth Opportunities

Whether you're refining your business model or scaling your operations, our incubator offers the support and resources to help you achieve your goals.

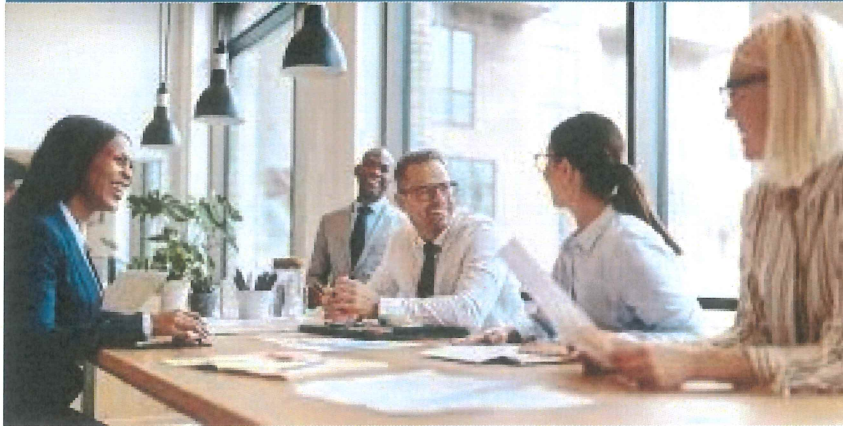


### Community Support

Be part of a supportive community that's dedicated to your success. Share experiences, collaborate on projects, and build lasting relationships with other entrepreneurs.

# Financial Literacy For Business Owners Series

January 15, 16, 22, 23, 28, 29, 30 & February 5 & 6, 2025



The "Financial Literacy for Business Owners" training series provides entrepreneurs with essential financial skills for business success. Led by experts, participants will gain insights on the following topics:

- The Power of Finance
- Navigating Tax Deductions, Credits, and Entity Structures
- Preparing a Business Loan Package
- Managing Personal and Business Credit
- Key Financial Reports for Monthly Business Management
- Understanding Financial Statements for Lenders
- Mastering the Balance Sheet for Cash Flow
- Calculating Cash Flow Capacity
- Cyber Safety Against Fraud

***Partnering with Maryland Business opportunity Center (MBOC)***

Cost: \$69

[https://  
mdsbdc.ecenterdirect.com/  
events/18086](https://mdsbdc.ecenterdirect.com/events/18086)

[www.Marylandsbdc.org](http://www.Marylandsbdc.org)

For More Information Please  
Contact [dianemcf@umd.edu](mailto:dianemcf@umd.edu)



The Maryland SBDC Network is dedicated to providing one-stop assistance to the state's business community

Our comprehensive services include:

- \* Start-Up Assistance
  - \* Business Plan Development
  - \* Networking Opportunities
  - \* Financial Analysis
  - \* Consulting (at no cost to you)
  - \* 8(a)/SDB/MBE Certification
  - \* Federal and State Contracting Assistance
  - \* Specialized Retail and Restaurant Assistance
  - \* Loan Packaging
  - \* Strategic Planning
  - \* Marketing Assistance
  - \* Executive Training Program
  - \* Import/Export Assistance
- And More



*Accredited to provide technology commercialization assistance.*



Herb Melrath  
Business Consultant

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hmelrath@frostburg.edu  
www.marylandsbdc.org

*Accredited to provide technology commercialization assistance.*

Creating a vibrant, prosperous Maryland



The Maryland SBDC Program is funded in part through a cooperative agreement with the U.S. Small Business Administration. It is also supported by Maryland Department of General Services and funded by the state of Maryland and the University of Maryland.



This 10-session/12-training topics program includes instruction on:

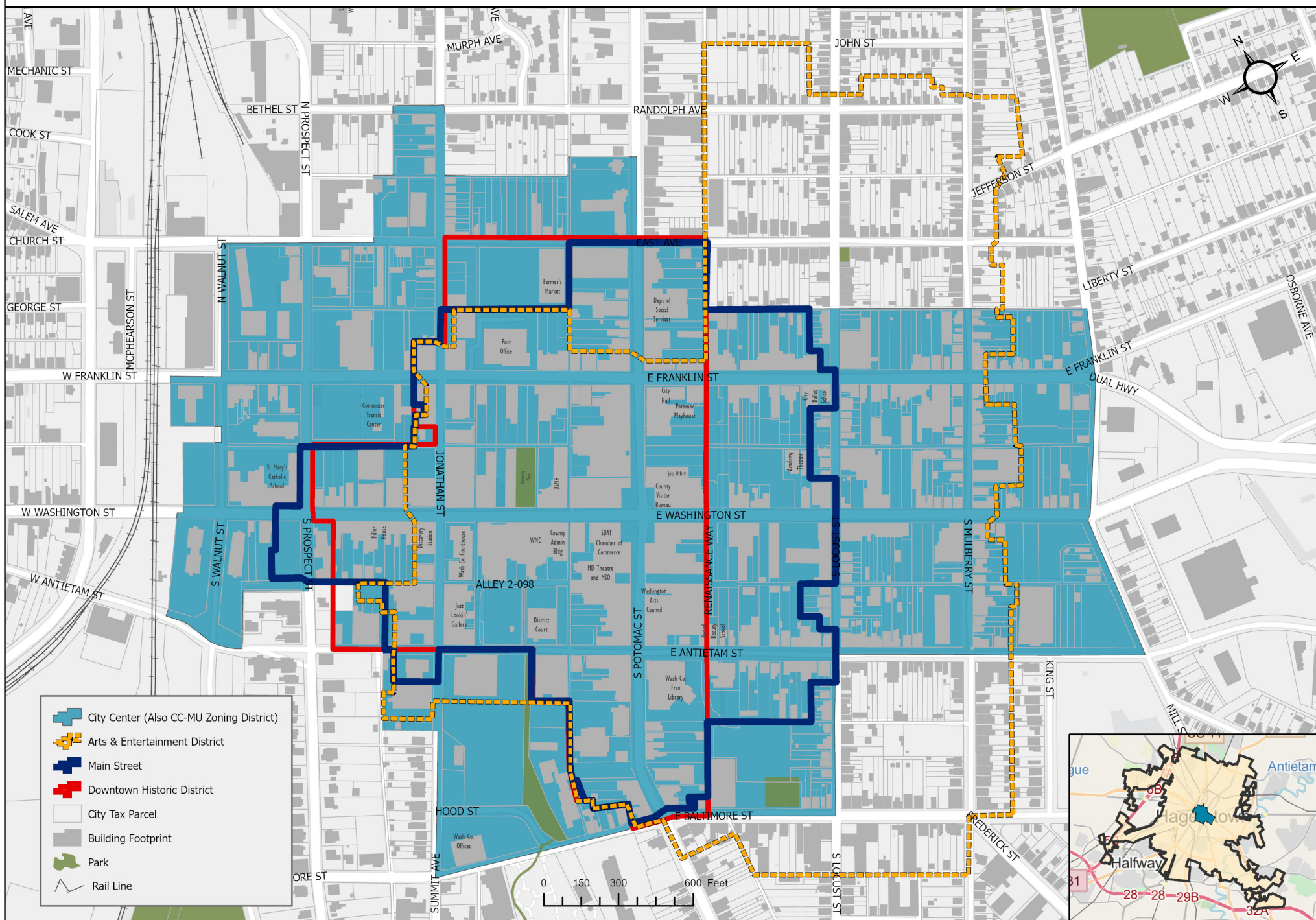
- ## Partnering with Maryland Business Opportunity Center (MBOC)

**www.Marylandsbdc.org**  
For More Information Please  
Contact [dianemcf@umd.edu](mailto:dianemcf@umd.edu)





## City Center District Map





## **Main Street Startup Grant Guidelines**

The City of Hagerstown has developed an incentive program to revitalize vacant storefronts within the designated Main Street District, which is part of the City's Sustainable Communities Area, and lower the barriers that may prevent entrepreneurs from opening a small business to increase their chances of success in the early stages of operation.

### **Guidelines:**

- Grants shall be awarded under the Main Street Startup Grant Program up to maximum of \$50,000, with no minimum amount required. A cross-department Review Committee will use the following criteria in determining grant eligibility:
  - Applicant/Project Need,
  - Viability of Business Plan/Business Experience & Capacity,
  - Economic Impact of the Project,
  - Proximity to Public Square,
  - Renovation Budget,
  - Square Feet Being Leased,
  - Length of Prior Vacancy.
- The program will consist of two main components that can be combined – Business Rental Assistance and Small Business Improvements.
- Business Rental Assistance will provide up to six (6) months of business rental expenses paid directly to the landlord with a commitment from the business to occupy the space for a minimum of one (1) year.
- Small Business Improvements will require a 1:1 match from the applicant completing the project. Example: A \$10,000 grant would require a match of at least \$10,000 for a total project cost of \$20,000.
- Funds may be used for the renovation/fit-out of an eligible space, the purchase of furniture, fixtures, and equipment, and business marketing/promotion services.
- Applicants must be the party responsible for the costs of the improvements.
- Applicants may apply for up to \$50,000 per business. A building may be eligible for more than one grant if the building contains multiple vacant commercial spaces, each to be occupied by separate businesses. No more than three (3) storefronts will be eligible within a single building.

- 
- A project may be defined as “in planning”. In-progress or completed projects are ineligible. Project must start within 3 months of approval, and lease must not be signed prior to 9/1/2024.
  - Property location/project must be located within the designated Main Street area of the City of Hagerstown.
  - Timeline must show completion of project, as described by the applicant in the Application and Development Plan, no later than 10/15/2025.
  - Applicants may apply and utilize other grant and incentive programs, such as Invest Hagerstown, but must provide unique expenses/receipts for each program used.
  - All upgrades must be performed to City Code and will be regulated through the City’s Planning and Code Administration Department.
  - All projects shall comply with Federal, State and Local codes, laws and ordinances.

Eligible Applicants:

- Retail/Restaurant-based businesses such as Specialty/Unique Retail, Apparel Store, Entertainment or Experience related business, Food and Beverage Establishment, Bookstore, Boutique, etc.
- New and existing business owners seeking to open or expand their businesses into currently vacant storefronts within the City’s Sustainable Communities Area.
- Eligible spaces are defined as currently vacant commercial tenant spaces, or a space where a property owner has received a notice to vacate.
- A signed letter of intent or draft/signed lease is a required attachment. Applicant must demonstrate they are responsible for the expense of the scope of work proposed.

Ineligible Applicants:

- Non-vacant storefronts
- Non-profit businesses or organizations
- Office Based Businesses or Personal Care Service Businesses (e.g. salons, barbershops, massage)
- Façade & signage improvements, except the replacement of exterior storefront doors and windows, are ineligible for funding and/or match requirements.
- Grants will not be provided for properties containing certain types of businesses, including: pawn shops, gun shops, massage parlors, adult video/book shop, adult entertainment facilities, tanning salons, check-cashing facilities, gambling facilities, tattoo parlors, liquor stores.
- Individuals, businesses, and properties not in Good Standing with the City of Hagerstown or State of Maryland will not be considered.

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Application Process and Requirements:

1. Complete the Main Street Startup Grant Application and provide all required attachments.
2. Return completed application and required attachments via email to [dcled@hagerstownmd.org](mailto:dcled@hagerstownmd.org), or in person/mail to 14 N. Potomac Street, Suite 200A, Hagerstown, MD 21740.
3. All applications and supporting documents must be submitted for consideration no later than 9/1/2025.
4. All grants are subject to funding availability.
5. All applications shall be reviewed and approved by a cross-department review committee, and are reviewed on a first-come, first-served basis.
6. The Review Committee will review the application and supporting documents to determine the eligibility and level of funding that may/may not be awarded.
7. Approved applicants will receive a Subrecipient Agreement, Rental Assistance Form, and Letter of Commitment from the City of Hagerstown which may be used to assist in financing the project.
8. Grants will be paid following the completion of an approved project and submission of final receipts for the approved scope of work/intended purchases.
9. The City will issue a 1099 form following grant disbursement, and the grant may be taxable based on that year's State and Federal tax guidelines.
10. Once a project is approved, any changes in the scope of timeline will require the project to be resubmitted for determination of continued eligibility.
11. A signed lease showing a minimum duration of one (1) year or longer.
12. Additional project information may be requested at any time during the process.

Please direct questions to:

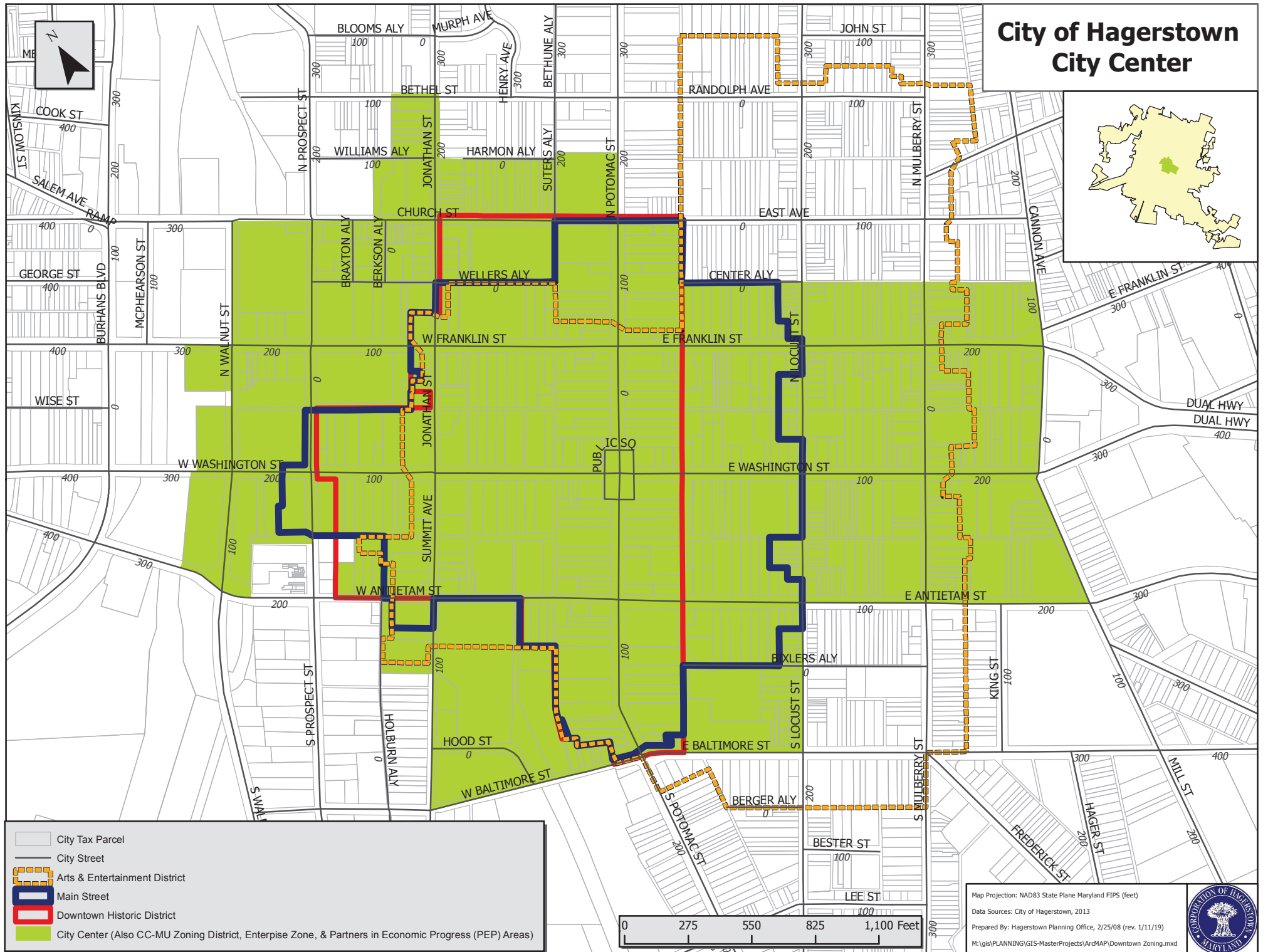
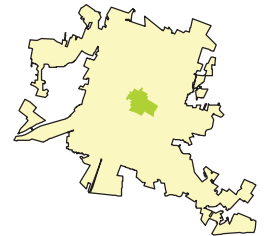
**Department of Community & Economic Development**

City of Hagerstown

14 N. Potomac, Suite 200A, Hagerstown, MD 21740

Phone: 301-739-8577 ext 111 Email: [dcled@hagerstownmd.org](mailto:dcled@hagerstownmd.org)

# City of Hagerstown City Center





## MAIN STREET STARTUP GRANT Application Form

### Property Information

Property Address: \_\_\_\_\_, Hagerstown, MD Zip: \_\_\_\_\_

### Applicant Information:

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_ Website: \_\_\_\_\_

Are you a For-Profit Business? (Yes / No)

Have You Received Project Restore Funds In The Past? (Yes / No)

### Project Information

Expected Start Date: \_\_\_\_\_

Expected Completion Date: \_\_\_\_\_

Total Project Cost: \$ \_\_\_\_\_

Grant Request Amount (Max \$50,000): \$ \_\_\_\_\_

Project Square Feet: \_\_\_\_\_ sqft

Has the property been vacant, and if so, for how long? (Yes / No)

Vacant Since \_\_\_\_\_ (month/year)

### Terms of Lease:

Lease Start Date: \_\_\_\_\_ Number of years: \_\_\_\_\_

How many new jobs will be created within 2 years of the project's completion? \_\_\_\_\_ new jobs

### Proposed Project Expenses

		Sources of Funds (1:1 Match)	
Item	Total	Business Owner	Grant Funding
<i>Electrical Upgrades</i>			
<i>Plumbing Upgrades</i>			
<i>Bathroom Upgrades</i>			
<i>HVAC Upgrades</i>			
<i>Accessibility Upgrades</i>			
<i>Marketing</i>			
<i>Business Rent</i>			
<i>Other</i>			
<b>GRAND TOTAL</b>			

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## Required Attachments:

### ALL APPLICANTS:

- ☐ Narrative Description of Project (Development Plan) to Include:
  - Description of the Project including renovations, improvements, and upgrades to existing facilities;
  - Description of planned occupancy; and
  - Description of the anticipated economic impact of the project on the immediate commercial area/neighborhood
  - Information on the team completing the project, including:
    - Business Owner(s)
    - Property Owner(s)
    - Architects
    - Contractors
- ☐ Project Timeline
- ☐ Project budget and contractor cost estimates itemizing the scope of work for the project
- ☐ If the applicant is acting as its own General Contractor, at least one outside construction cost estimate for the full scope of work for the project must be provided to illustrate that expenses are in line with market-rate costs.
- ☐ Financing plan showing proposed funding sources and any other incentives or grants being used (bank statement, confirmed loan letter, award letters, etc.)
- ☐ Photo(s) including 1 front, street view of the property
- ☐ Design Plans/Floor Plans
- ☐ Signed Letter of Intent, copy of a draft or executed lease showing a minimum duration of one (1) year. If a draft lease is submitted, a final executed lease reflecting the same terms and conditions will be required prior to finalization of the incentive.

### Applicant Signature:

*By signing below, I certify that the information above is true and correct, I agree to comply with the program requirements and eligibility as described in the Main Street Startup Grant Guidelines, and I understand that if my application is approved, failure to comply will result in termination of the Letter of Commitment and forfeiture of grant funds committed.*

---

Applicant's Signature

---

Date

### Return to:

City of Hagerstown  
Department of Community & Economic Development  
14 N. Potomac, Suite 200A, Hagerstown, MD 21740  
Phone: 301-739-8577 ext 111 Email: [dcged@hagerstownmd.org](mailto:dcged@hagerstownmd.org)



# INVEST HAGERSTOWN GRANT PROGRAMS

## City Center Redevelopment Grant

Grants of \$150,000 to \$250,000 for downtown commercial and mixed-use projects. Requires 2:1 match.

## City-Wide Redevelopment Grant

Grants of \$5,000- \$25,000 for city-wide commercial and mixed-use projects. Requires 2:1 match.

## Hagerstown Homeownership Initiative

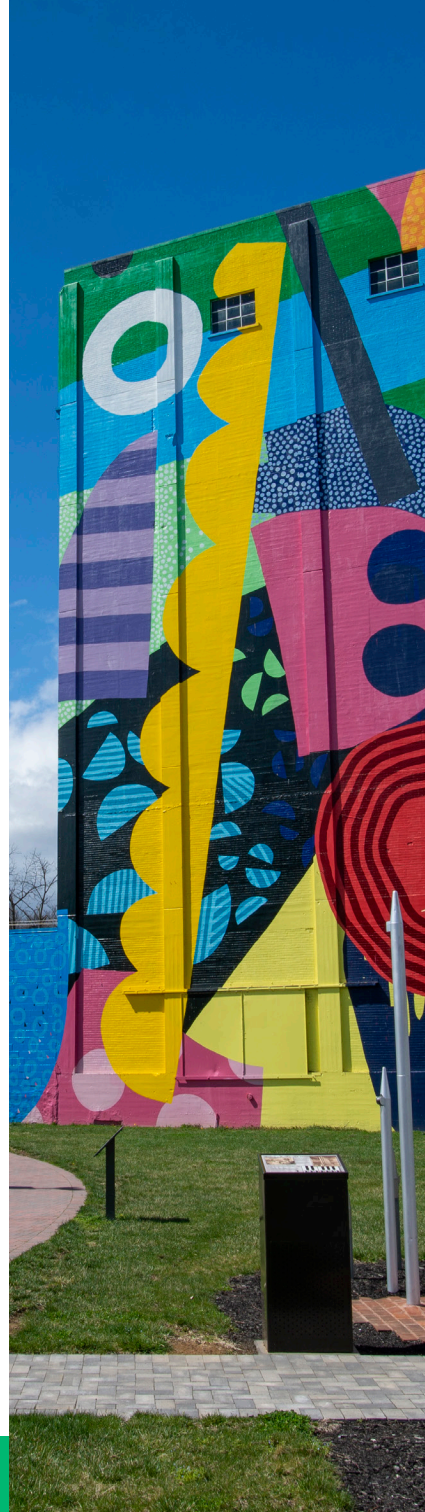
Loan-to-grant of \$7,500 for down payment and/or closing costs City wide. Loan becomes a grant when maintained as primary residence for at least 5 years.

## Rental Property Rehabilitation Grant

Grants of \$7,500 to \$20,000 for rental property rehabilitation. Requires 2:1 match. Projects receiving grants over \$7,500 require renovation of two or more units.

## Commercial Sign & Façade Grant

Commercial Sign grants of \$250 to \$1,500. Commercial Façade grants of \$2,500 to \$7,500. Property must be in the Downtown Main Street District. Requires 1:1 match.



**VISIT [INVESTHAGERSTOWN.ORG](https://investhagerstown.org) TO LEARN MORE**

## PROGRAMS FOR BUSINESSES

- ARPA Restaurant Ready
- Arts & Entertainment District
- Enterprise Zone
- Hagerstown Revolving Loan Fund
- HUB Zone
- Microenterprise Grant \*
- Opportunity Zone
- Partners in Economic Progress (PEP) Rent Relief
- Spring Sprouts Grant



## AVAILABLE PROPERTIES

### Available Properties

Visit our website for up-to-date listings of available commercial & residential properties.

### Sale of City-Owned Properties

The Competitive Negotiated Sale (CNS) application process seeks proposals for purchase of available City-owned properties.

## PROGRAMS FOR PROPERTY RENOVATION (OWNER OR TENANT)

- ARPA Restaurant Ready
- Arts & Entertainment District
- City Center Redevelopment Grant
- City-Wide Redevelopment Grant
- Commercial Sign & Façade Grant
- Enterprise Zone
- Fire Suppression System Grant
- Hagerstown Business Revolving Loan Fund
- Maryland Housing Rehabilitation Program (MHRP) \*
- Opportunity Zone
- Partners in Economic Progress (PEP) Program
- Rental Property Rehabilitation Grant
- Single Family Rehabilitation Loan & Rental Rehabilitation Loan \*

*\* Income qualifications apply*

## SERVICES & PROGRAMS

### Grand Openings & Anniversary Celebrations

Businesses can request services for celebrating a grand opening or anniversary.



# PROGRAMS FOR HOMEOWNERS

- CDBG Homeownership Program \*
- Emergency Repair Grants \*
- Invest Hagerstown Homeownership Initiative
- Maryland Housing Rehabilitation Program (MHRP) \*
- Single Family Rehabilitation Loan & Rental Rehabilitation Loan \*



# RESOURCES

## Maryland Business Express

<https://businessexpress.maryland.gov>

## Small Business Development Center

<https://www.marylandsbdc.org/>

1-888-237-9007 x4

## SCORE

<https://www.score.org/mid-maryland>

800-634-0245

## Western Maryland Consortium

<https://westernmarylandconsortium.org/>

301-791-3076

## Zoning Certificates & Business Licenses

<https://www.hagerstownmd.org/754/Planning-Zoning>

City of Hagerstown – 301-739-8577 x138

Washington County – 301-790-7991

# CONTACT US

Schedule a meeting to see which programs & services best fit your project.



301-739-8577 x 111



Email: [dcad@hagerstownmd.org](mailto:dcad@hagerstownmd.org)



[InvestHagerstown.org](https://InvestHagerstown.org)

# Department of Community & Economic Development Team



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Director of Community &  
Economic Development



## **VISIT US ONLINE**

**Learn about programs and services.**

**See current project profiles.**

**301-739-8577 x 111**

**Email: [dcad@hagerstownmd.org](mailto:dcad@hagerstownmd.org)**



Washington County

M A R Y L A N D

# 2024

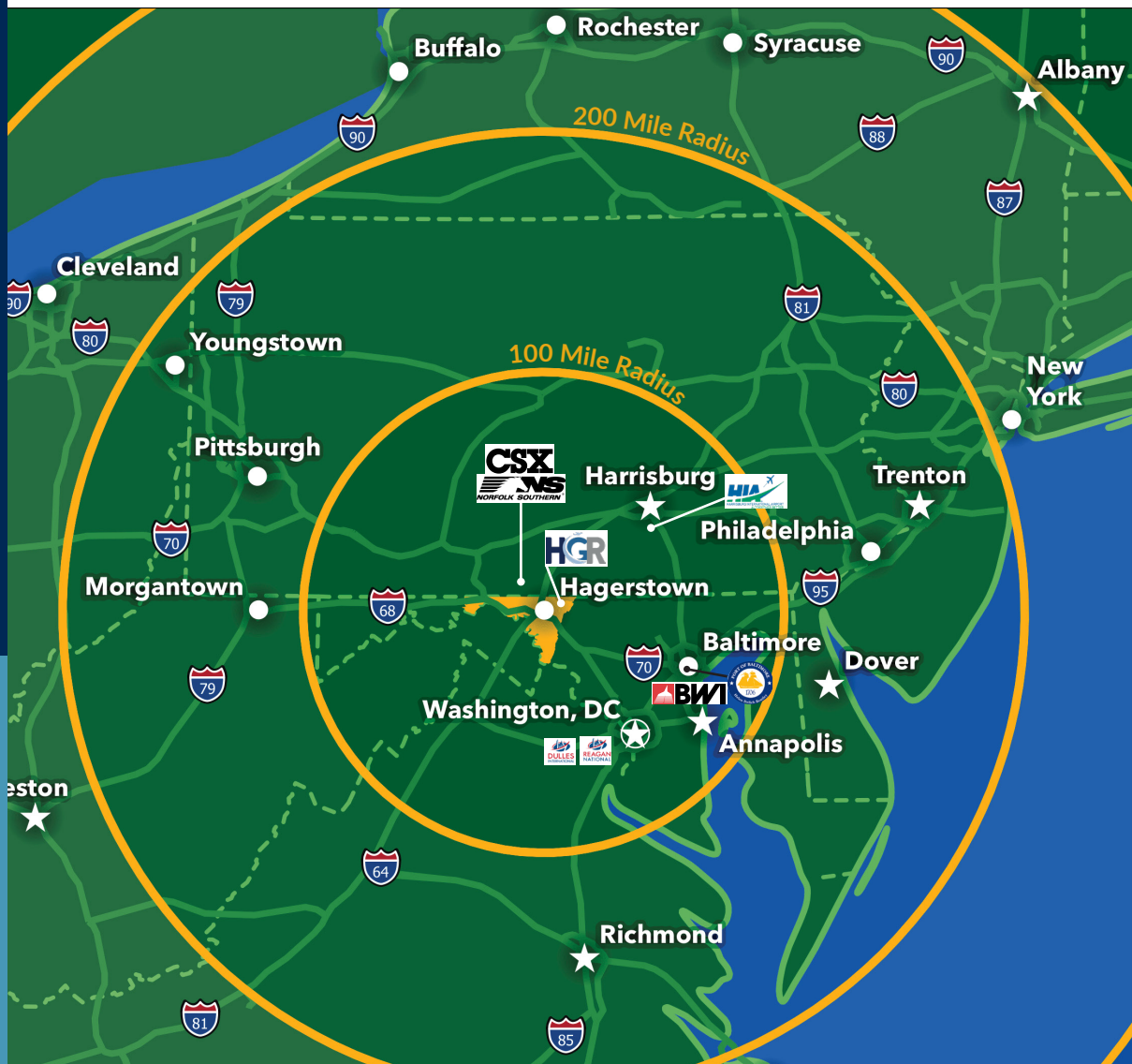
## WASHINGTON COUNTY

Department of Business and Economic Development

BEYOND THE NUMBERS:  
Our Economic Demographics Story

---

The 2040 Washington County Comprehensive Plan is a 20-year document that will present the County's long-term vision for land use, transportation, water resources, housing, economic development, infrastructure, and other aspects of community development. It will be used to inform zoning ordinances, capital improvement projects, and other planning efforts.



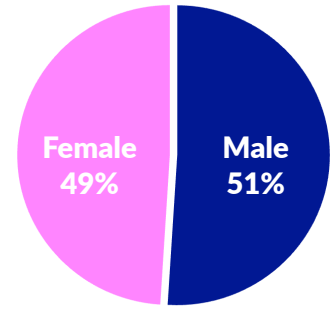
The Port of Virginia at Front Royal, VA is 48 miles south of Hagerstown. It serves the region as an interface between truck and rail for ocean-going containers to and from the Port of Norfolk, VA, a 50-foot channel.

# Socio-Economic Profile

## Demographics



Median Age  
**40.6**



Source: U.S. Bureau of Census Quick Facts

## Skilled Talent

Washington County is ideally located along two major interstates, Interstate 81, running north and south, and Interstate 70, running east to west. Our connection to other counties throughout Maryland, Pennsylvania, Virginia, and West Virginia is critical to attracting skilled talent. The region boasts a civilian labor force of more than 887,270 highly skilled and dependable workers within 50 miles of the heart of Washington County!

**In 2023: Washington County jobs reached 69,397 and is still climbing!**

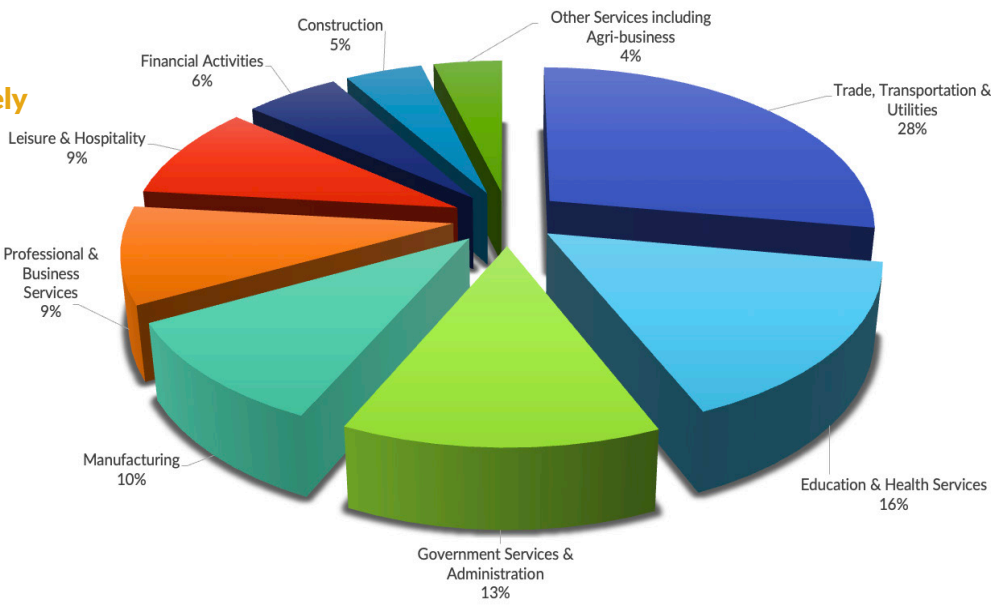
Source: Washington County Department of Business and Economic Development Regional Workforce Draw

## Economic Snapshot

Washington County's economy is **extremely diversified**...and we like it that way!

**2.2%** Unemployment Rate in Dec. 2023  
0.4% decline over the last 12 months.

**Average hourly wage in Washington County is \$23.90 per hour across all occupations.**



Source: State Department of Commerce, 2023 Brief Economic Facts

Socio-Economic Profile

Major Employers

We take pride in hosting these major employers in Washington County!

2024 Employment - Number of Employees

Washington County Public Schools	3,705	Washington County Government	1,418
FedEx Ground	2,654	Amazon	1,200
Meritus Health	2,590	FiServ	993
State of Maryland	1,855	Bowman Group, LLC	861
Volvo Group	1,836	Hagerstown Community College	700

Source: Prepared by DBED -March 2024; Employment is subject to change.



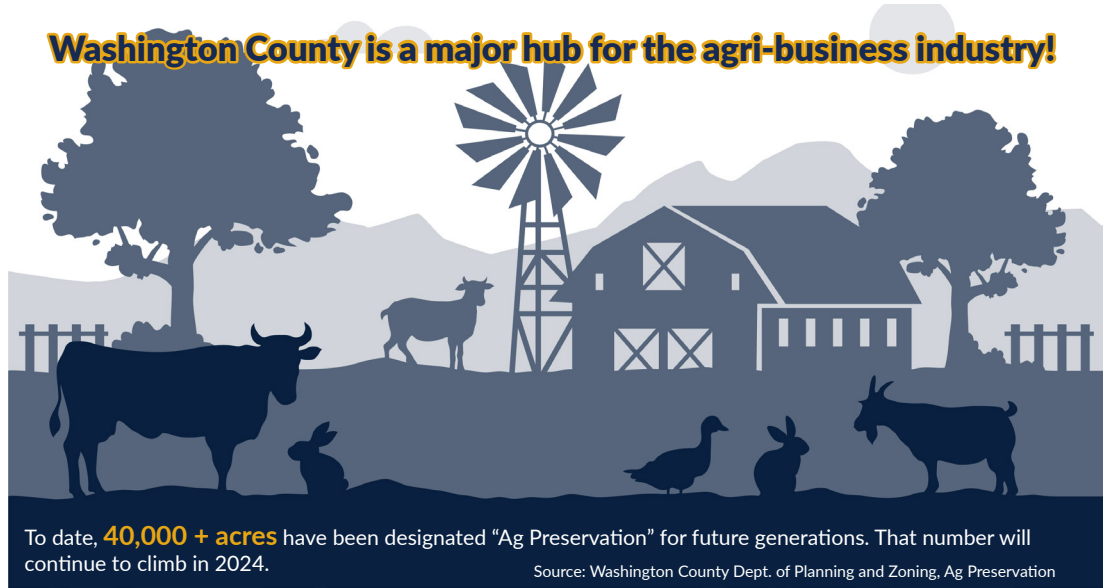
There are more than **3,434** registered businesses in Washington County!

By the numbers:

- Total gross domestic product was \$8.7 billion in 2022 across all sectors
- Manufacturers contributed more than \$1.034+ billion of the County's GDP in 2022. The most of any industry sector.
- Retail trade contributed \$993 million of the County's GDP in 2022
- Healthcare and social assistance contributed more than \$844 million

Source: U.S. Census Bureau 2022

Washington County is a major hub for the agri-business industry!



To date, **40,000 + acres** have been designated "Ag Preservation" for future generations. That number will continue to climb in 2024.

Source: Washington County Dept. of Planning and Zoning, Ag Preservation

By the numbers:

The County **rank 1st in the State for the number of dairy farms AND ranks 1st in the number of dairy cows**; ranks 2nd in the State for the number of beef cows with 7,086 beef cattle and ranks 4th in the State in the number of beef farms with 266 beef farms county-wide.

- Washington County has 869 farms
- The average farm size is 139.5 acres
- Total farms by land is 121,251 acres

From 2017 to 2022, the market value of agricultural products sold **increased by 8.5%** from \$153,725,000 to \$167,907,000

Cattle and Calf Operations - 393  
Beef Cattle Operations - 266  
Dairy Operations - 94

Sheep Operations - 81  
Vegetable Farms - 42  
Orchards - 41

Hog Operations - 36

Source: U.S. Census Bureau 2022

Education

Washington County is home to an excellent education system that helps grow talent for businesses, providing a broad spectrum of outstanding educational opportunities.

- Associated Builders and Contractors, The Barr Construction Institute
- Boyd J. Michael, III Technical High
- Hagerstown Community College
- Pittsburgh Institute of Aeronautics
- University System of Maryland at Hagerstown (programs provided by Frostburg State University, Salisbury University, Towson University, University of Maryland College Park and University of Maryland University College).



Healthcare

Patient care is the focus of Washington County’s healthcare system. Close to home. Dedicated to expert care to improve the health of our community!



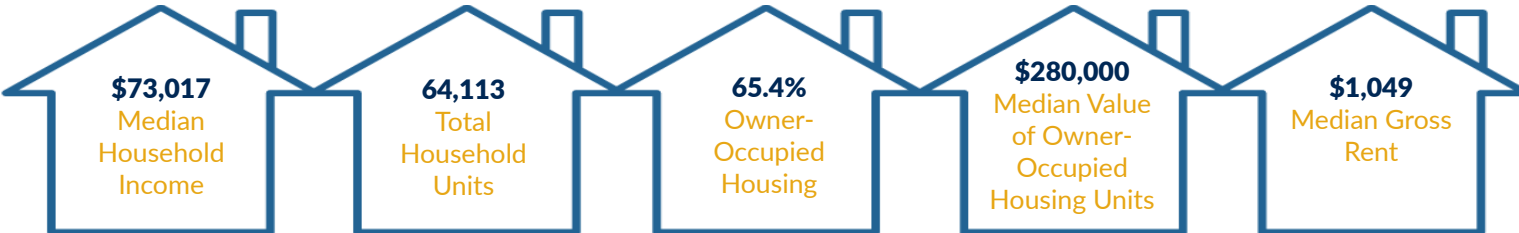
*“Our mission is to improve health in the region,” explained Meritus Health President and CEO Maulik Joshi. “As an anchor organization for this community, it is our privilege and obligation to positively impact the lives of over 200,000 people in our region. The proposed Meritus School of Osteopathic Medicine will do that. It will change the game for the health, education and economy for everyone.”*



Western Maryland Hospital Center is a thriving specialized health care center delivering medical and rehabilitative services to clinically complex individuals.

Housing

Expanding Washington County’s range of affordable housing opportunities.



Source: U.S. Bureau of Census 2022 American Community Survey

Taxes

The most common business taxes for Washington County are summarized below:

Corporate Income Tax – \$0 (None)

Based on federal taxable income.

Sales & Use Tax - \$0 (None)

Exempt- sales for resale; manufacturer’s purchase of raw materials; manufacturing machinery and equipment; purchases of materials and equipment used in R&D and testing of finished products; purchases of computer programs for reproduction or incorporation into another computer program for sale.

Real Property Tax - \$0.928

Effective per \$100 of assessed value in an incorporated area, a municipal rate will also apply.

Business Personal Property Tax - \$2.37

Rate per \$100 of depreciated value; Exempt – manufacturing and R&D machinery, equipment, materials and supplies; manufacturing, R&D and warehousing inventory. In an incorporated area, a municipal rate may also apply; municipal exemptions may also apply.

Tourism



More than **1.3 million people** visit Washington County each year.



The visits result in a direct economic **impact of \$321 million** and...



...support **2,262** hotel rooms and over **4,788** tourism and hospitality jobs!



New Arrival & Coming Soon!



The newly constructed Hagerstown Flying Boxcars at Meritus Park stadium, with its 5,000-seat stadium, opened to the public in May 2024. Come out for some peanuts and Cracker Jacks...and root, root, root for the home team!



The Hagerstown Field House is currently under construction. It will be a 114,000 square foot indoor recreation facility that includes two turf fields, four hard courts (expandable to six), fitness area, restaurant, kids' zone, and other space for support operations.

THIS IS NOT THE END OF OUR STORY  
It's only the beginning!

---



Washington County Administration Complex  
100 West Washington Street, Suite 1401  
Hagerstown, MD 21740  
P: 240-313-2280  
[www.washco-md.net/business-development](http://www.washco-md.net/business-development)

# No one takes care of business like State Farm®

## You care for your customers. We want to help you take care of your business.

State Farm agents are also business owners who understand your business is a big part of your life.

We take the time to truly understand how your business runs, then help you select the right type and amount of coverage for your business.

After that, a State Farm agent will be here to answer questions, address concerns and help solve problems — just like you do for your customers.

## Our Business Owners Policy can help you through a variety of situations

Here are some ways how:

- A customer inside your business is injured from a covered slip and fall and brings a lawsuit against you.
- Your business has to shut down due to a covered cause of loss depriving you of income.
- Your office is damaged by fire or vandalism.
- Your business documents or records are lost or destroyed from a covered cause of loss.

It's a good idea to be prepared for situations like these and State Farm can help you prepare for them.

## State Farm Business Owners Policy facts

Two main kinds of coverage are included:

- **Property:** To protect your business building(s) and other structures, business personal property and equipment from covered accidental direct physical loss.
- **Liability:** To protect yourself financially against costly claims and lawsuits covered under the policy.

It's a good idea to review your policy annually to determine if you have enough coverage. A State Farm agent can help you customize your coverage to keep up with your changing needs.

## Understanding the details of your liability coverage

### Comprehensive Business Liability

Helps provide coverage for your legal liability to help pay for covered bodily injury, property damage, or personal and advertising injury resulting from business operations to which this insurance applies. In addition, it may provide for the payment of your defense against these claims or suits.

**Liability coverages may be available at no additional charges:**

- Employees Covered as Additional Insureds
- Host Liquor Activities
- Limited Contractual Agreements
- Newly Acquired Organizations — automatic coverage for up to 90 days
- Non-Owned Auto
- Non-Owned Watercraft (under 51 feet)
- Products/Completed Operations
- Damage to Premises Rented to You

### Medical Payments to Others

This covers medical expenses for those who are accidentally injured while on your business premises.

### Customize your liability coverage

You may be able to expand your liability coverage for an additional charge with these options:

- Liquor Liability for businesses that sell, serve or furnish alcohol
- Garage Liability
- Hired Auto
- Professional Liability for barbers/cosmetologists/estheticians, funeral directors, hearing aid services, opticians, and veterinarians. The Pharmacists Professional Liability is automatically added to retail drug stores and pharmacies at no additional charge.

## Other things you'll like about this policy

All of these features are included with your policy at no additional charges:

### • Inflation Coverage

The amount of coverage on your buildings and business personal property is automatically adjusted to help keep pace with inflation.

### • Loss of Income and Extra Expense<sup>5</sup>

This covers up to 12 months of lost income if your business shuts down because of an accidental direct physical loss covered by the policy. This includes necessary Extra Expense you incur during the period of restoration after the same loss.

### • Replacement Cost Claim Settlement<sup>6</sup>

All claim payments for covered property are based on the cost of repairing or replacing the damaged property, without a deduction for depreciation.

If you are a business tenant, building glass you own or that is in your care is insured as business personal property.

Please refer to your policy for a complete explanation of the available coverages.

## Understanding the details of your property coverage

### Building Property

Covers your building, garages, storage buildings and any attached structures. It also covers specific features of those structures, such as floor coverings and building glass. Other property covered includes fences, pools, appliances, retaining walls, outdoor furniture, and maintenance and service equipment.

### Business Personal Property

This covers the inventory and/or property you own or lease used for business purposes. It also covers improvements and betterments that you made.

### Property coverages may be available at no additional charges:

- Accounts Receivable — on- and off-premises
- Arson Reward
- Damage to Non-Owned Buildings From Theft, Burglary or Robbery
- Debris Removal
- Equipment Breakdown
- Fire Extinguisher Recharge
- Fire Department Service Charge
- Forgery or Alteration
- Glass Expense
- Increased Cost of Construction & Demolition Costs
- Inland Marine
- Money and Securities — on- and off-premises<sup>1,2</sup>
- Money Orders and Counterfeit Money
- Newly Acquired or Constructed Buildings
- Newly Acquired Business Personal Property
- Ordinance or Law — Equipment Coverage
- Outdoor Property
- Personal Effects
- Personal Property Off Premises
- Pollutant Cleanup and Removal
- Preservation of Property
- Property of Others
- Seasonal Increase<sup>3</sup>
- Signs
- Valuable Papers and Records — on- and off-premises
- Water Damage, Other Liquids, Powder or Molten Material Damage

### Customize your property coverage

Tailor your business property coverage to your unique needs by purchasing any of these optional coverages at an additional charge:

- Backup of sewer/drain (property only)<sup>1,2,4</sup>
- Dependent Property Contingent Loss of Income<sup>1,2,4</sup>
- Earthquake and Volcanic Eruption
- Employee Dishonesty<sup>1,2</sup>
- Garage Keepers Insurance Comprehensive and Collision or Designated Causes of Loss and Collision
- Ordinance or Law
- Spoilage<sup>1,2,4</sup>
- Utility Interruption Loss of Income<sup>1,2,4</sup>
- Accounts Receivable
- Outdoor Property
- Valuable Papers and Records
- Personal Property Off Premises
- Signs
- Property of Others
- Inland Marine — Computer Property Form
- Money and Securities; Seasonal Increase

## What's not covered?

Although our Business Owners Policy is comprehensive, it does not provide coverage for every loss. Examples of losses not covered include:

- Medical expenses for the business owner or employees.
- Damage caused by normal wear and tear, insects, birds or rodents.
- Damage caused by settling, deterioration, contamination or nuclear hazard.
- Water damage caused by flood or underground water.
- Earth movement, such as earthquake or landslide.

You may want to talk to your agent about a separate earthquake policy.

Flood insurance is available through the U.S. government's National Flood Insurance Program and can be purchased in participating communities. State Farm agents enrolled in the NFIP Direct Program can write and service flood insurance coverage directly through the federal government. There is generally a 30-day waiting period for the policy to go into effect.

## You handle the business. We'll help you handle the risk.

We know you put a lot into building and growing your business. Our job is to help you protect what you've worked for. And we're ready to get to work.

For answers to any questions or to learn more, contact a State Farm agent today or visit [statefarm.com](http://statefarm.com)<sup>®</sup>.

<sup>1</sup> Depending on the occupancy, some of these are automatically provided.

<sup>2</sup> Coverage optionally available for some occupancies.

<sup>3</sup> 25 percent seasonal adjustment built into Coverage B of policy.

<sup>4</sup> Coverage not available for some occupancies.

<sup>5</sup> Loss of Income and Extra Expense coverage is optional for religious organizations and artisan contractors.

<sup>6</sup> Subject to policy's provisions.

Each State Farm insurer has sole financial responsibility for its own products.

State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL

State Farm Florida Insurance Company  
Winter Haven, FL

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and any endorsements. Nor is this an application for insurance.

# Help protect your small business from identity fraud and data breach.

## The losses to your business and your customers could be huge.

Not only is your own data at risk from online hackers, physical theft, and even your own employees, the personal data your business holds for customers and clients is at risk, too.

In most states, you may also be required by law to contact every customer and client whose data was exposed. That means any data compromise could severely damage both your business's reputation and its bottom line.

## State Farm® is here to help with two coverages — Data Compromise and Identity Restoration.

**State Farm Data Compromise Coverage basic facts.<sup>1</sup>** Created for businesses that hold customer data, Data Compromise Coverage is designed to help a business investigate a data breach, notify individuals and provide them with services that help restore their identity if it is breached. Data Compromise Coverage pays for your necessary and reasonable costs for the following services:

- Legal review of the facts and advice regarding a course of action.
- Forensic review, if needed, to determine the nature and extent of the breach.
- Notification to individuals affected by the breach.
- Service to individuals affected by the breach:
  - Informational materials
  - Toll-free help line
  - Credit report monitoring, upon enrollment
  - Identity restoration case management

## State Farm Identity Restoration Coverage basic facts.<sup>1</sup>

While almost all businesses keep personal information on customers and employees, perhaps your business is small enough that you only retain your own data. However, since identity thieves know that small businesses often have large credit lines, your data is attractive and vulnerable to them. That's why our Identity Restoration Coverage provides:

- Coverage if the individual business owner or chief executive officer's information is compromised.
- Personal Case Management Service.
- Expense Reimbursement.

## Here's a tip:

Keep security patches for your computers up to date. Use firewall, anti-virus and anti-spyware software; update virus/spyware definitions daily. Check your software vendors' websites for any updates concerning vulnerabilities and associated patches.

## It's our business to help you protect yours.

For many years, professionals like you have looked to State Farm to help them protect and grow their businesses. A big reason is that State Farm agents are business owners, too. That means they understand the kinds of challenges you face and can offer you personalized service.

For answers to any questions or to learn more, contact your State Farm agent today or visit [statefarm.com](http://statefarm.com)®.

See reverse for details.



Each State Farm insurer has sole financial responsibility for its own products.

State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL

State Farm Florida Insurance Company  
Tallahassee, FL

SMZ-80058.5 05-2024

<sup>1</sup> This document contains only a general description of coverages and is not a statement of contract. All coverages are subject to all policy provisions, applicable endorsements and state requirements. Eligibility and restrictions may vary by state. Nor is this an application for insurance. For further information, please see a State Farm agent.

# Extra protection for your business and yourself.

## Could your underlying business policies come up short on liability?

Even if those policies carry high liability limits, just one substantial judgment could put the financial future of your business at risk.

Fortunately, a State Farm® Commercial Liability Umbrella Policy (CLUP) can provide the additional financial protection to help you stay in business.

## State Farm Commercial Liability Umbrella Policy basic facts.

The State Farm CLUP provides additional financial protection that can be purchased in \$1 million increments. Eligible coverage begins after your liability limits are exhausted on your underlying policies, such as:

- Apartment
- Artisan and Service Contractor
- Business Auto
- Business Condominium Association
- Businessowners
- Religious Organization
- Rental Dwelling
- Residential Community Association
- Farm/Ranch<sup>1</sup>

For any of these policies, if you or your business were found liable for an amount greater than your business liability coverage, your CLUP could contribute additional financial protection. That could prevent you or your business from having to pay such a judgment.

## Here's how it works.

Suppose you and your business have a State Farm business auto policy with a liability limit of \$500,000, and a Commercial Liability Umbrella Policy with coverage of \$1,000,000. After an accident involving your business vehicle, you or your business is found liable for covered damages amounting to \$1,000,000. The business auto policy only provides half that amount, but your Commercial Liability Umbrella Policy may contribute an additional \$500,000.

The policy includes the following liability coverages for you and your business:

- Bodily injury
- Personal and Advertising Injury
- Property damage

## My small business understands your small business.

For many years, professionals like you have looked to State Farm to help them protect and grow their businesses by developing a financial plan<sup>2</sup> and more. A big reason is that State Farm agents are business owners, too. That means they understand the types of challenges you can face, and will give you the highest level of service possible.

For answers to any questions or to learn more, contact your State Farm agent today or visit [statefarm.com](http://statefarm.com).®



Each State Farm insurer has sole financial responsibility for its own products.

State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL

State Farm Florida Insurance Company  
Winter Haven, FL

SMZ-80005.8 11-2023

<sup>1</sup> Farm/Ranch is not offered in the following states:

AL, AK, AZ, CT, DE, FL, HI, MA, MD, ME, NV, NH, NJ, NC, RI, VT, WV.

<sup>2</sup> State Farm has formed alliances with other third-party entities to offer their financial and banking options to small business owners. Eligibility and restrictions may apply.

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and any endorsements. Nor is this an application for insurance.



A PROGRAM OF IBHS

*Prepared by the Insurance  
Institute for Business  
& Home Safety (IBHS),  
which is an independent,  
nonprofit, scientific research  
and communications  
organization supported  
by the property insurance  
industry. The Institute works  
to reduce the social and  
economic effects of natural  
disasters and other risks on  
residential and commercial  
property by conducting  
building science research  
and advocating improved  
construction, maintenance  
and preparedness practices.*

**THE EASY  
WAY TO  
PREPARE  
YOUR  
BUSINESS  
FOR THE  
UNEXPECTED.**





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## Overview

The Insurance Institute for Business & Home Safety (IBHS) has developed a new streamlined business continuity program for small businesses that may not have the time or resources to create an extensive plan to recover from business interruptions. IBHS is a leading national expert on preparing for, and repairing, rebuilding, and recovering from catastrophes both large and small. IBHS' mission is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses, and communities against natural disasters and other causes of loss.

IBHS' original business continuity program is called Open for Business®, or OFB. The new program, OFB-EZ®, is designed to be simple to use, administer and implement. With OFB-EZ, you can follow the same disaster planning and recovery processes used by larger companies – but without a large company budget. OFB-EZ is user-friendly and does not require any previous experience with or knowledge of business continuity planning.

This toolkit will help you:

1. identify the business activities that are essential for continued operation during a disruption;
2. deal with risks your organization faces; and
3. create an easy-to-use recovery plan tailored to your business, giving you confidence if the worst occurs.

Statistics show that one in four businesses forced to close because of a disaster never reopen. Small businesses, which form the backbone of the United States economy, are particularly at risk. IBHS' ultimate goal is for every small business to prepare a plan that will enable them to withstand and recover from any type of disruption.



## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### Know Your Risks

Knowing your risks will help you evaluate the extent of your business' vulnerability to disruptions.

How potential threats impact each business varies considerably because no two businesses are exactly alike. Differences in location, industry, culture, business structure, management style, work functions and business objectives affect how you choose to protect your business from threats and how you respond to and recover from a business disruption.

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 the 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.

#### Identify Your Threats.

Use the Vulnerability and Risk Assessment to determine the threats that are likely to affect your business. Add any additional threats you are exposed to that are not already listed.

#### Rank the Probability of Threats.

How likely is it to happen? Assign a rank of 0 to 5 in the Probability Level row.

#### Rank the Severity of Threats.

You will need to assess the potential impact of each threat, which means the amount of damage the event is capable of causing. To measure the potential damage, think about the duration, magnitude, and the extent of the potential threat's reach (e.g., just one floor of your building, the entire structure, a neighborhood, the entire region, etc). After assessing all these factors, assign a rank of 0 to 5 in the Severity Level row.

#### Multiply the Probability and Severity Scores for Each Threat.

Once you have ranked the probability and severity levels for each threat, multiply values and record the total in the Total Value column.

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.

In addition, contact your local emergency management office to obtain a copy of your community's hazards vulnerability analysis for a list of possible natural and man-made hazards that could affect your area.

#### 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.



## Know Your Risks

Use this form to review potential threats. Fill in one field for probability and one field for severity. Finally, multiply the probability and severity levels and enter the total in the total value column.

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



## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### Know Your Operations

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

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.

#### Consider the following:

- What is your main product/service?
- How do you produce this product/service?
- What are the things that could most likely impact your ability to do business?
- If your business were impacted, who would you need to call? How would you reach them?
- What other business functions and processes do you perform to run your overall business?
- Which of these business functions and processes have legal, contractual, regulatory or financial obligations?
- Can the function be performed off-site? What equipment is needed?
- How much downtime can you tolerate for each function?
- What are the consequences if the function cannot be performed?
- Can your business survive without a specific function?

#### 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.

#### About the Form

Rate each function with a priority level of Extremely High, High, Medium or Low, and complete a separate form for each one. Consider any workarounds methods or possible backups for each function. Determine whether there are any temporary processes that can be implemented until a permanent solution is available. Document detailed procedures for workarounds, including any additional resources required. It is important to establish a maintenance program to keep your plan's contents current and relevant - review your business functions and processes every six months.



# Know Your Operations

Use this form to identify what business functions are critical to your business' survival. Duplicate the form for each business function.

Updated: \_\_\_\_\_

Next Review Date: \_\_\_\_\_

## BUSINESS FUNCTION:

**Priority:** ☐ Extremely High ☐ High ☐ Medium ☐ Low

Employee in charge: \_\_\_\_\_

Timeframe or deadline: \_\_\_\_\_

Money lost (or fines imposed) if not done: \_\_\_\_\_

Obligation: ☐ None ☐ Legal ☐ Contractual ☐ Regulatory ☐ Financial

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

Employees: \_\_\_\_\_

Suppliers/vendors: \_\_\_\_\_

Key contacts: \_\_\_\_\_

(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:

\_\_\_\_\_  
\_\_\_\_\_



## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### Know Your Employees

Your employees are your business' most valuable asset. Suppose an emergency prevents access to your business.

- Would you know how to reach your employees?
- Do you have current home and mobile telephone numbers, addresses, email addresses, and emergency contact information?
- Is your employees' contact information available outside your business location?

Current employee contact information will enable you to reach employees to determine their safety and whereabouts, inform them about the status of your operations, where, when and if they should report, and what to do following a disaster.

Two-way communication with employees is critical before, during and after a disaster. Create an employee telephone calling tree and an emergency call-in voice recording telephone number, and know how to email and text your employees. Designate a telephone number where employees can leave messages.

Determine what assistance is needed for employees with disabilities or special needs, such as communications difficulties, physical limitations, equipment instructions and medication procedures. Determine whether employees are caring for individuals with special needs, which could prevent them from being available during a disaster. Identify employees who are certified in First Aid and CPR, and those with special skills that could be helpful during emergencies.

Employee preparedness can make the difference between whether your business is able to effectively recover from a disaster or not. Encourage employees to make personal emergency preparedness plans. The more prepared your employees are at home, the faster they will be able to return to work to help your business respond and recover from a disaster.

### 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.

#### About the Form

Document employee contact and emergency contact information and key responsibilities. Is there someone who can perform these functions during an emergency? Make sure that special skills are not known by only one person. It is important to establish a maintenance program to keep your plan's contents current and relevant - review your employee contact information every six months.



# 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. Duplicate the form for each employee.

Updated: \_\_\_\_\_

Next Review Date: \_\_\_\_\_

## 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 ☐ Ham Radio

☐ Other: \_\_\_\_\_

☐ Special licenses: \_\_\_\_\_

## 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: \_\_\_\_\_



## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### Know Your Key Customers, Contacts, Suppliers and Vendors

Preparedness planning is about being ready to manage any disruption to ensure the continuation of services to your customers. Your key customers need to know that you can provide “business as usual” even if others around you are experiencing difficulties. They will want to know that you are still in business or how soon you will be back and how the disruption will affect their operations. Maintaining up-to-date contact information for your key customers, contacts, suppliers, and vendors is critical.

The ability to resume your business operations relies on the capability of your suppliers and vendors to deliver what you need on time.

- Be sure your suppliers and vendors are not all in the same geographic location as you.
- Have alternate or backup suppliers and shippers in place.
- Request copies of your suppliers’ business continuity plans.
- Establish a notification list and procedures.

Key contacts are those you rely on for administration of your business, such as:

- Accountant
- Bank
- Billing/Invoicing Service
- Building
  - Manager/Owner
  - Security
- Insurance Agent/Broker
- Insurance Company
- Internet Service Provider
- Payroll Provider
- Public Works Department
- Telephone Company
- Utilities

You may lose customers if you cannot meet their needs due to your own business disruption. After an event, it is important to keep customers informed about the status of your business, your product or service, delivery schedules, etc., and to develop mutually agreeable alternative arrangements.

### 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.

#### About the Form

Be sure your customers know in advance how to obtain up-to-date information about the status of your business operations in the event of a disruption or major disaster.



## 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. Duplicate the form for each contact.

Updated: \_\_\_\_\_

Next Review Date: \_\_\_\_\_

### 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: \_\_\_\_\_

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## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### 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.



## 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. Duplicate the form for each item or record.

Updated: \_\_\_\_\_

Next Review Date: \_\_\_\_\_

### TYPE:

☐ Computer Equipment/Hardware   ☐ Computer Software   ☐ 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? \_\_\_\_\_

How Often is it Backed Up? \_\_\_\_\_

Type of Media for Backup: \_\_\_\_\_

Where is it Stored? \_\_\_\_\_

Can the Record be Recreated? \_\_\_\_\_

Notes: \_\_\_\_\_



## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### 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.



# Know Your Finances

Use this checklist to consider and plan for your business' financial needs in the event of a disruption.

Updated: \_\_\_\_\_

Next Review Date: \_\_\_\_\_

## 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? \_\_\_\_\_



## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### Know When to Update Your Plan

For your plan to be successful when a business disruption occurs, it needs to be continually maintained and updated. One effective way to do this is to include business continuity planning anytime there are changes in your business or your location – basically, in every business decision you make. Keep your employees up-to-date with any plan changes as this will help when they need to put the plan into action, which in turn will reduce the negative impact to your business.

#### **Maintenance is fairly straightforward. Repeat the following process every six months:**

- Have your employees review the plan.
- Is anything out of date?
- Has all contact information been verified and updated?
- Have your procedures changed?
- Have there been any changes in business priorities?
- Have responsibilities changed?
- Document any changes.

Finally, test your plan and conduct exercises with your key employees. Until you test your plan for vulnerabilities you may not see where the gaps are in keeping your business going during a disruption. No plan or set of documents should remain sitting on a shelf.

Conducting exercises or drills are effective ways to test your plan, engage employees and train them. The following pages include an exercise that deals with a power outage. Once you learn the basics of conducting an exercise, you can easily generate your own scenario.

Another option to test your plan is to pose this scenario to employees at the end of a staff meeting: "If the alarm in this building were to go off, we would exit the building. Once outside we are told that we cannot go back into the building for one week. What would you do? How would you continue to work?" This will get people thinking about the possibilities and get them on board with your program. You may be surprised at your employees' increased level of growth and maturity when it comes to making the correct decisions following a disaster. This type of exercise can also be a great team building activity.

#### **About the Form**

Disaster exercises provide opportunities for you to: test company disaster readiness; train employees through practice; improve employees' ability to make informed decisions when responding to an emergency; identify what needs to be done during and after a disaster; and examine a specific scenario or situation more closely.

Gather your team, key employees and anyone else who would benefit from the exercise, present the power outage scenario, and begin the discussion with the questions provided. This can be done informally, such as during lunch or as part of a staff meeting.



## Know When to Test Your Plan

### Table Top Exercise: Power Outage Scenario

It is a hot, rainy Friday morning. The current time is 11:30 AM. Suddenly, the lights go out and all of the computers, printers, and copiers turn off. For a few seconds, there is silence before the chatter begins to pick up. One of your emergency lights comes on, but the rest are not working. While many of the offices have windows to provide minimal light, the majority of the hallways and interior rooms are left in the dark.

1. Take the first 10 minutes to discuss what you will do next.

It is now 1:00 PM and the lights still are not on. The building HVAC has been off now for 1 ½ hours and the temperature inside the building is gradually becoming unbearable. Your entire power grid is without power. There is no word from the electric company about restoration of power.

2. Now what are you going to do?
3. Is your technology/computer room being dealt with? By whom?
4. Has someone turned off all computers, printers, and equipment to prevent electrical surge when power is restored?
5. Is your phone system down? How are you going to manage the phone lines?

It is now 2:00 PM. Employees are asking if they can leave early. The word around town is that the power might not be restored for several days.

6. How will you communicate this message? What instructions will you convey to your employees? Customers? Vendors?
7. Are you going to declare a disaster in order to activate your business continuity plan?
8. Continue your discussion with the following questions:
9. How are people within the organization communicating with each other (e.g., sending and receiving messages, information, and response details)? How are they communicating with other stakeholders (e.g., your customers and clients, the media)?
10. Is there a pre-determined and agreed upon central meeting place for company leaders, management, and employees?
11. Is there a copy of your business continuity plan that you can easily retrieve?
12. Are there any business processes for which there are manual workarounds? If so, discuss how that would happen.
13. How would you find an appropriate place to operate from for the remainder of the day? For the next one or two weeks, if necessary?
14. Have you begun an assessment that includes an evaluation of the status of employees, customers, operations, and external utilities?
15. How would you ensure that customer concerns are managed?
16. Have you begun to determine how much data was lost and how that will affect your operations?
17. Some employees are asking, "How will I know if I should come to work Monday?"





## THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

### Know Where To Go for Help

Your relationship with your community and outside agencies can strengthen your ability to protect your employees and property and return to normal operations. Maintain a channel of communication with community leaders, public safety organizations such as the police, fire and emergency medical services, government agencies, utility companies, and others. Working together with outside agencies can be beneficial because they can provide a wealth of information to help you recover quickly from a disaster.

Refer to the resources below for more information about implementing disaster safety recommendations to help you prepare for and recover from natural or other types of disasters.

#### Insurance Institute for Business & Home Safety

In addition to providing this free business continuity tool kit, IBHS provides free disaster preparedness and property protection guidelines, recommendations and projects for small businesses. The Institute also offers post-disaster recommendations on repairing and rebuilding to make your building(s) stronger and safer the next time a disaster strikes.

<http://disastersafety.org>

#### American Red Cross

Among other disaster preparedness and response services, the Red Cross offers a number of preparedness training programs and resources for workplaces, families, and individuals.

[www.redcross.org](http://www.redcross.org)

#### Business Civic Leadership Center – Disaster Help Desk

The BCLC Help Desk is designed to enhance community economic recovery after a disaster. The Help Desk provides on-the-ground coordination of information among businesses, local chambers of commerce, NGOs, government responders, and disaster recovery specialists.

<https://www.uschamberfoundation.org/site-page/disaster-help-desk-business>

#### DisasterAssistance.gov

Provides information on how you might be able to get help from the federal government before, during and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online.

<http://www.disasterassistance.gov>

#### Federal and Local Emergency Management Agencies

Even the largest, most widespread disasters require a local response. Local emergency management programs are the core of the nation's emergency management system.

<https://www.fema.gov/emergency-management-agencies>

#### Internal Revenue Service–Disaster Assistance and Emergency Relief for Businesses

The IRS offers audio presentations about planning for disaster. These presentations discuss business continuity planning, insurance coverage, record keeping and other recommendations for staying in business after a major disaster.

<http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1>

#### Small Business Administration

The U.S. Small Business Administration provides loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses following a disaster.

<http://www.sba.gov/>

<https://www.sba.gov/business-guide/manage/prepare-emergencies-disaster-assistance>

#### Small Business Development Centers

The SBDC assists small businesses with financial, marketing, production, organization, engineering and technical problems, as well as feasibility studies.

<http://www.sba.gov/content/small-business-development-centers-sbdc>  
<https://americassbdc.org/>

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## Feedback

IBHS welcomes your feedback and comments about the OFB-EZ recovery planning toolkit, including the usefulness of your plan when a business disruption or workplace disaster occurs. Your feedback will help IBHS improve the tool for future users, and your story may help encourage others to develop a business continuity plan. Please send any feedback to [info@ibhs.org](mailto:info@ibhs.org).



OFB-EZ is a program of the Insurance Institute for Business & Home Safety  
Download this document at [DisasterSafety.org/open-for-business](https://DisasterSafety.org/open-for-business)