

Early Learning Coalition of Broward County, Inc.

Governance Meeting Agenda

November 10, 2025, at 10:30 AM

Zoom Meeting

Meeting ID: 851 5520 3010

Passcode: 920409

<https://us06web.zoom.us/j/85155203010?pwd=6eNLpSoMPVJ94AsCWesjGvUd8dnuch.1>

Members are reminded of conflict-of-interest provisions. In declaring a conflict, please refrain from voting or discussing and declare the following information: 1) Your name and position on the Board, 2) The nature of the conflict, and 3) Who will gain or lose as a result of the conflict. Please also fill out form 8B prior to the meeting.

PAGE

1.	Call to Order		Dawn Liberta, Governance Committee Chair
2.	Roll Call		Melody Martinez, Board Liaison
3.	Consent Agenda 1. Approve September 4, 2025, meeting minutes	2	Dawn Liberta, Governance Committee Chair
4.	Regular Business 1. GOV262RB1 – Accept CARES/SECURE Act Interim Amendment to ELC's 403B Retirement Plan 2. GOV262RB2 – Approve updated Continuity of Operations Plan (COOP)	3 21	Dawn Liberta, Governance Committee Chair Hubert Cesar, CICO
5.	Old Business New Business Matters from the Committee Public Comment		
6.	Next ELC Governance Meeting: TBD		
7.	Adjourn		

Please Note: Agenda is subject to revisions and additions at the discretion of the Chair of the Coalition. Notification will be sent of any such revisions or additions. **Members of the Public:** Please sign up at the entry desk for public comments to be made on any particular agenda items no later than five minutes after the Coalition meeting has been called to order.

"As per [§286.0105, Fla. Stat.](#) Any person who decides to appeal any decision of the Board with respect to any matter considered at this meeting will need a record of the proceedings and for such purpose, may need to ensure that a verbatim record of the proceedings is made which record includes testimony and evidence upon which the appeal is to be based."

Early Learning Coalition of Broward County, Inc.

Governance Meeting Minutes

September 4, 2025, at 10:30 AM

Zoom Meeting

Members in Attendance	Chair Dawn Liberta; Michael Asseff; Carol Hylton; Renee Podolsky; Amoy Reid
Members Absent (Excused)	Kirk Englehardt
Members Absent (Unexcused)	
Staff in Attendance	Renee Jaffe, CEO; Christine Klima, CAO; Howard Bakalar, CPO; Hubert Cesar, CIO; Melody Martinez, Board Liaison & Executive Assistant
Others in Attendance	Julie Klahr, Legal Counsel

Item	Action/Discussion
Welcome & Call to Order	Chair Dawn Liberta called the meeting to order at 10:31 AM. The roll was called, and a quorum was established.
Consent Agenda 1. Approve June 18, 2025, meeting minutes	A Motion was made by Carol Hylton and Seconded by Renee Podolsky to approve the Consent Agenda. The motion was Unanimously Approved. Motion Passed.
Regular Committee 1. GOV261RB1 – Approve Amendments to ELC 5 Year Strategic Plan	<u>Updated 5 Year Strategic Plan</u> CEO Renee Jaffe reported that staff reviewed Year 3 Strategic Plan data following the close of FY24/25. All goals remain relevant, though minor adjustments were made to some objectives and outcomes due to budget, program, and DEL priority changes. For certain items where goals were achieved, staff raised the targets to strive for higher performance. Updates and justifications are included in the Proposed Strategic Plan with Updates document. Renee Podolsky inquired about the revised retention rate for SR-eligible families, adjusted from 80% to 75%. CPO Howard Bakalar responded that the target needed to be updated because our staff have no ability to work with approximately 5% of the families that choose not to respond at all to redetermination notice. Other coalitions exclude these non-responders from their attrition statistics. We include them in our attrition statistics to be consistent and facilitate accurate projections, but we shouldn't include them in the strategic plan because we have no ability to influence outcome when families do not respond. A Motion was made by Renee Podolsky and Seconded by Carol Hylton to adopt the changes to the 5 Year Strategic Plan. The motion was Unanimously Approved. Motion Passed. CEO Renee Jaffe reported that the process of updating HR policies is ongoing and we will continue bringing them to the committee in future meetings.
Unfinished Business	None
New Business	None
Matters from the Chair	None
Public Comments	None
Next Meeting	<u>TBD</u>
Adjourn	Meeting adjourned at 10:42 AM by Carol Hylton.

These minutes contain the action items of the Board meeting of the Early Learning Coalition of Broward. They do not include all of the Committee's discussions or comments on each matter or issue raised during the meeting. A tape recording of the meeting is held in the Coalition office. Corrections from the Committee will be taken before approval at the next meeting.

ITEM/MEETING	GOV262RB1/Governance Committee
DATE:	11/10/2025
SUBJECT:	Interim Amendment to 403B Retirement Plan Document Issued by Plan Service Provider
FOR ACTION:	Yes
RECOMMENDED ACTIONS:	Accept the CARES/SECURE Acts Interim Amendment prepared by Corebridge Financial to Early Learning Coalition of Broward County, Inc. Retirement Plan as presented pending legal review
FINANCIAL IMPACT:	None
AS RECOMMENDED BY	Governance Committee
ELC STAFF LEAD	C. Klima

Background Information:

On October 2, 2025, Corebridge Financial, the service provider for the Early Learning Coalition of Broward County, Inc. 403B Retirement Plan, issued an Interim Amendment to IRS-Approved Plan Document approved by the Board in 2020. This amendment updates our 403(b) retirement plan to comply with the Federal CARES, SECURE and Disaster Tax Relief Acts of 2019 and 2020 as follows

CARES & Disaster Relief Act changes:

The changes related to the CARES and Disaster Relief Act make retroactive compliance language updates to the Plan for special provisions that were allowed during 2019 and 2020 only. Both Acts were passed quickly in response to emergencies (the COVID-19 Pandemic and other natural disasters) and Plans were required to implement their provisions even before Plan Documents could be updated. This amendment aligns the Plan with laws that were in effect during those extraordinary events.

SECURE Act Changes:

The changes related to the SECURE Act reflect mandatory federal rule changes that go into effect in 2025 including:

- Increasing the Required Minimum Distribution age from 70.5 to 72 years of age
- Rule changes to how beneficiaries must withdraw inherited retirement funds
- A new provision allowing certain withdrawals without penalty for qualifying birth or adoption of a child
- A new provision allowing participants to move annuity type investments to other plans if the Plan stops offering them
- Other changes related to foster care payment income, church organizations or safe harbor plans that are not applicable to our plan

Current Status:

Since the changes made in this amendment are limited to compliance related corrections and do not significantly affect current Plan rules or administration, staff recommend accepting the Amendment as presented without modifications. The Amendment is also currently under review by the Coalition's ERISA legal counsel, Robert Klausner.

Recommendation:

Accept the CARES/SECURE ACTS Interim Amendment to Early Learning Coalition of Broward County, Inc. Retirement Plan prepared by Corebridge Financial as presented pending legal review

Supporting Documentation:

CARES/SECURE Acts Interim Amendment to Early Learning Coalition of Broward County, Inc. Retirement Plan

**PRE-APPROVED CYCLE 1 403(b) PLAN
CARES/SECURE ACTS INTERIM AMENDMENT**

**ARTICLE I
PURPOSE OF INTERIM AMENDMENT**

- 1.01 Adoption by Pre-Approved Plan Provider.** Pursuant to Revenue Procedure 2021-37 and Section 14.01(a) of the Plan, the Pre-Approved Plan Provider (hereinafter referred to as the Provider) is amending the Plan on behalf of all adopting Employers. This Pre-Approved Cycle 1 403(b) Plan CARES/SECURE Acts Interim Amendment (“Interim Amendment”) is intended to qualify as a “good-faith” amendment to document the Plan’s compliance with various laws, as listed under Article II, and other guidance issued by the Internal Revenue Service. The Plan Administrator will interpret the provisions consistent with any current or future guidance related to the applicable provisions. A copy of this amendment will be provided to all adopting Employers and made a part of their Plans.
- 1.02 Application.** To the extent that this Interim Amendment applies to a Plan, it supersedes any contrary provisions under the Plan, except as provided under IA §1.03. Unless the Employer wishes to override the pre-selected elections (defaults), if any, made by the Provider as elected under the Interim Amendment Elective Provisions (“Elective Provisions”) in Article VI, no signature is required by the Employer to adopt this Interim Amendment. This Interim Amendment applies to the signatory Employer and any other Participating Employers of the Plan.
- 1.03 Prior Amendments.** If the Employer previously amended the Plan to implement one or more of the provisions addressed by this Interim Amendment, such amendment(s) shall remain in effect and shall not be superseded, unless otherwise provided under the Elective Provisions. The Employer may use the Elective Provisions of this Interim Amendment to memorialize prior amendments.

If a Provider previously adopted the Provider-level CARES/Disaster Interim Amendment, the provisions of such amendment are also incorporated into this CARES/SECURE Acts Interim Amendment.

**ARTICLE II
APPLICABLE LAWS AND PLANS COVERED BY INTERIM AMENDMENT**

- 2.01 Applicable Laws.** This Interim Amendment includes provisions that are required or allowed under the following laws:
- (a) Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”)
 - (b) Setting Every Community Up for Retirement Enhancement Act (“SECURE Act”)
 - (c) Taxpayer Certainty and Disaster Tax Relief Act of 2019 (“Disaster Tax Relief Act of 2019”)
 - (d) Taxpayer Certainty and Disaster Tax Relief Act of 2020 (“Disaster Tax Relief Act of 2020”)
- 2.02 Application to Cycle 1 403(b) Plans.** The Interim Amendment applies to the following types of ASC Institute Cycle 1 403(b) Pre-Approved Plans: the Pre-Approved 403(b) Plans, #08-001 - #08-005, and the Pre-Approved Retirement Income Account 403(b) Plan, #09-001. Certain provisions of this Interim Amendment may not be applicable to all types of Plans or a specific adopting Employer. Application of the Interim Amendment may depend on the Investment Arrangement(s) associated with the Plan.

**ARTICLE III
AMENDMENT RELATING TO THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT**

- 3.01 In General.** On March 27, 2020, the CARES Act became law. Provisions of the CARES Act may have affected certain Plan provisions. The provisions of the CARES Act were effective at various times, as reflected in the provisions under this Article III. The Plan Administrator administered the provisions of this Article III consistent with a “good-faith” interpretation of the CARES Act. To the extent this Article III applies to the Plan, the provisions of this Article III supersede any inconsistent provisions of the Plan.
- 3.02 Coronavirus-Related Distributions and Loans from the Plan.** This IA §3.02 incorporates CARES Act §2202 relating to special disaster-related rules for retirement plans. The provisions of this IA §3.02 apply only to the extent a distribution or loan was made to a qualified individual as provided under CARES Act §2202. If the Plan did not operationally apply the rules under this IA §3.02, such provisions did not apply to the Plan. The Plan Administrator documented through administrative

procedures (including designating accounts from which Coronavirus-Related Distributions and loans could have been taken) or otherwise the manner in which the Plan operationally applied the rules under this IA §3.02. To the extent this IA §3.02 applies to the Plan, the provisions supersede any inconsistent provisions of the Plan or loan program. The Plan administered this IA §3.02 consistent with the guidance provided under IRS Notice 2020-50.

- (a) **Coronavirus-Related Distributions.** As provided under CARES Act §2202(a), the Plan could (but was not required to) make Coronavirus-Related Distributions, subject to the limits under IA §3.02(a)(4), without regard to certain distribution restrictions otherwise applicable under the Plan.

- (1) **Definition of Coronavirus-Related Distribution.** The term Coronavirus-Related Distribution means a distribution from the Plan made:

- (i) on or after January 1, 2020, and before December 31, 2020,
- (ii) to an individual:
 - (A) who was diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (collectively referred to herein as “COVID-19”) by a test approved by the Centers for Disease Control and Prevention, including a test authorized under the Federal Food, Drug, and Cosmetic Act; or
 - (B) whose spouse or dependent (as defined in Code §152) was diagnosed with COVID-19 by such a test; and
 - (C) who experienced adverse financial consequences as a result of:
 - (I) the individual being quarantined, being furloughed or laid off or having work hours reduced due to COVID-19;
 - (II) the individual being unable to work due to lack of childcare due to COVID-19;
 - (III) closing or reducing hours of a business owned or operated by the individual due to COVID-19;
 - (IV) the individual having pay or self-employment income reduced due to COVID-19;
 - (V) the individual having a job offer rescinded or start date for a job delayed due to COVID-19; or
 - (VI) the individual’s spouse or a member of the individual’s household (i.e., someone who shares the individual’s principal residence) being quarantined, being furloughed or laid off or having work hours reduced due to COVID-19, being unable to work due to lack of childcare due to COVID-19, having pay or self-employment income reduced due to COVID-19, or having a job offer rescinded or start date for a job delayed due to COVID-19; or
 - (VII) closing or reducing hours of a business owned or operated by the individual’s spouse or a member of the individual’s household due to COVID-19.

- (2) **Amounts not treated as Coronavirus-Related Distributions.** The following amounts were not treated as Coronavirus-Related Distributions:

- (i) corrective distributions of Elective Deferrals and After-Tax Employee Contributions that were returned to the Employee (together with the income allocable thereto) in order to comply with the Code §415 limitations;
- (ii) Excess Deferrals under Code §402(g);
- (iii) Excess Aggregate Contributions;
- (iv) loans that were treated as deemed distributions pursuant to Code §72(p);
- (v) the costs of current life insurance protection;
- (vi) distributions that were permissible withdrawals from an Eligible Automatic Contribution Arrangement within the meaning of Code §414(w); and

- (vii) distributions of premiums for accident or health insurance under Treas. Reg. §1.402(a)-1(e)(1)(i).
 - (3) **Employee certification.** The Plan Administrator could have relied on an Employee's certification that the Employee satisfied the conditions of IA §3.02(a)(1) in determining whether any distribution was a Coronavirus-Related Distribution unless the Plan Administrator had actual knowledge to the contrary. The Plan Administrator had no obligation to inquire into whether an individual had satisfied the conditions for a Coronavirus-Related Distribution.
 - (4) **Limit on amount of Coronavirus-Related Distributions.** The aggregate amount of Coronavirus-Related Distributions received by an individual for any taxable year (from all plans maintained by the Employer and any member of a controlled group under Code §§414(b), (c), (m) or (o) which included the Employer) could not exceed \$100,000.
 - (5) **Repayment of Coronavirus-Related Distribution.** A Participant who received a Coronavirus-Related Distribution from the Plan may, at any time during the three-year period beginning on the day after the receipt of such distribution, make one or more Rollover Contributions to an Eligible Retirement Plan (including this Plan, if the Participant is otherwise eligible to make Rollover Contributions) in an aggregate amount that does not exceed the amount of such Coronavirus-Related Distribution. In accepting a Rollover Contribution under this IA §3.02(a)(5), the Plan Administrator is entitled to the relief under Q&A-14 of Treas. Reg. §1.401(a)(31)-1. The Plan Administrator in accepting the Rollover Contribution must reasonably conclude that the recontribution is eligible for direct rollover treatment under CARES Act §2202(a)(3). The Plan Administrator may rely on an Employee's certification that the Employee satisfies the conditions for making such a Rollover Contribution unless the Plan Administrator has actual knowledge to the contrary.
 - (6) **Exemption from certain transfer and withholding rules.** For purposes of the Direct Rollover rules of Code §401(a)(31), the notice requirements of Code §402(f) and withholding rules of Code §3405, a Coronavirus-Related Distribution was not treated as an Eligible Rollover Distribution.
- (b) **Special Loan Rules.** As provided under CARES Act §2202(b), the Plan Administrator was authorized (but not required) to revise the applicable loan requirements under the Plan to reflect (1) and/or (2) below. For purposes of this IA §3.02(b), a Qualified Individual means any individual who is described in IA §3.02(a)(1)(ii) above.
- (1) **Increased Participant loan limits.** Notwithstanding the Participant loan limitations under the Plan, for purposes of determining the permissible Participant loans for Qualified Individuals made during the 180-day period beginning on March 27, 2020, the loan limit under Code §72(p)(2)(A) could have been applied by substituting "\$100,000" for "\$50,000" and the adequate security requirement under Code §72(p)(2)(A)(ii) could have been applied using "the Participant's vested Account Balance" rather than "one-half (½) of the Participant's vested Account Balance."
 - (2) **Delayed loan repayment date.** If a Qualified Individual had an outstanding Participant loan on or after March 27, 2020:
 - (i) if the due date pursuant to Code §§72(p)(2)(B) or (C) for any repayment with respect to such loan occurred during the period beginning on March 27, 2020 and ending on December 31, 2020, such due date could have been delayed for one year;
 - (ii) any subsequent repayments with respect to such loan could have been appropriately adjusted to reflect the delay in the due date under IA §3.02(b)(2)(i) above and any interest accrued during such delay; and
 - (iii) in determining the five-year period and the term of the loan under Code §72(p)(2)(B) and (C), the one-year delay period described in IA §3.02(b)(2)(i) above could have been disregarded.

3.03 **Required Minimum Distributions for 2020.**

- (a) **Temporary waiver of required minimum distribution rules for 2020.** As provided under Code §401(a)(9)(I), added by CARES Act §2203 and effective as of January 1, 2020 (or such later date designated under the Elective Provisions), the applicable required minimum distribution rules of the Plan did not apply for the 2020 calendar year. A Participant or beneficiary who would have been required to receive a required minimum distribution for the 2020 calendar year (or a Participant with a Required Beginning Date of April 1, 2021 who would have received a required minimum distribution in 2021 for the 2020 calendar year) ("2020 RMD"), but for the enactment of Code §401(a)(9)(I), and who would have satisfied that requirement by receiving a distribution that is either (1) equal to the 2020 RMD, or (2) one or more payments (that include the 2020 RMD) in a series of substantially equal periodic payments made at least annually and expected to last for the life (or life expectancy) of the Participant, the joint lives (or joint life expectancies) of the Participant and the Participant's Designated Beneficiary, or for a period of at least 10

years (“2020 Extended RMD”), may elect whether to receive the 2020 RMD or the 2020 Extended RMD. If a Participant did not specifically elect to take the 2020 RMD or 2020 Extended RMD from the Plan, such distribution was not made for the 2020 calendar year. The Employer may modify this default rule under the Elective Provisions, provided such modification satisfies the requirements under Code §401(a)(9)(I) and any applicable IRS guidance.

In addition, solely for purposes of applying the Direct Rollover provisions of the Plan, certain additional distributions in 2020, as elected by the Employer under the Elective Provisions, were treated as Eligible Rollover Distributions. If no election is made by the Employer in the Elective Provisions, the Plan offered a Direct Rollover only for distributions that were Eligible Rollover Distributions in the absence of Code §401(a)(9)(I).

If all or any portion of a distribution made during 2020 was treated as an Eligible Rollover Distribution, but would not have been treated as such if the applicable required minimum distribution requirements of the Plan had applied during 2020, such distribution could not be treated as an Eligible Rollover Distribution for purposes of the Direct Rollover rules under Code §401(a)(31), Code §402(f) and Code §3405(c).

The Plan could have applied the temporary waiver of required minimum distributions for 2020 in accordance with the terms of the applicable Investment Arrangement. If so, this should be indicated under the Elective Provisions and the Employer is not required to make further elections relating to the temporary waiver of required minimum distributions for 2020.

- (b) **Special rules regarding the temporary waiver of required minimum distribution rules for 2020.** In applying the provisions of the applicable section of the Plan for the 2020 calendar year, the following special rules apply:
- (1) The Required Beginning Date with respect to any individual was determined without regard to this IA §3.03 for purposes of applying the required minimum distribution rules applicable to the Plan;
 - (2) If Code §401(a)(9)(B)(ii) applies, the five-year period described in such provision was determined without regard to the 2020 calendar year;
 - (3) If the Plan permitted a Participant or beneficiary to elect whether the five-year rule or the life expectancy rule applied in determining required minimum distributions and the election period ended in the 2020 calendar year, the Plan Administrator could have extended the election deadline to the end of 2021;
 - (4) The Plan Administrator and Participants could have applied the transitional relief and special rules under Code §401(a)(9)(I) and IRS Notice 2020-51 relating to the temporary waiver of required minimum distributions for 2020 in any reasonable and consistent manner; and
 - (5) The Employer may describe any special rules that were applicable to the temporary waiver of the required minimum distribution rules for 2020 under the Elective Provisions, provided such special rules are consistent with CARES Act §2203, Code §401(a)(9)(I) and IRS Notice 2020-51.

ARTICLE IV AMENDMENT RELATING TO THE DISASTER TAX RELIEF ACT OF 2020

4.01 In General. On December 27, 2020, the Disaster Tax Relief Act of 2020, which was enacted as part of the Consolidated Appropriations Act, 2021, became law. Provisions of the Disaster Tax Relief Act of 2020 may have affected certain Plan provisions. The provisions of the Disaster Tax Relief Act of 2020 are effective as reflected in the provisions under this Article IV. The Plan Administrator administered the provisions of this Article IV consistent with a “good-faith” interpretation of the Disaster Tax Relief Act of 2020. To the extent this Article IV applies to the Plan, these provisions supersede any inconsistent provisions of the Plan.

4.02 Special Disaster-Related Rules. This IA §4.02 incorporates the provisions of the Disaster Tax Relief Act of 2020 §302 relating to special disaster-related rules for retirement plans. The provisions of this IA §4.02 apply only to the extent a distribution or loan was made to a qualified individual as provided under the Disaster Tax Relief Act of 2020 §302. If the Plan did not operationally apply the rules under this IA §4.02, such provisions do not apply to the Plan. The Plan Administrator documented through administrative procedures (including designating accounts from which special disaster-related distributions and loans could have been taken) or otherwise the manner in which the Plan operationally applied the rules under this IA §4.02. To the extent this IA §4.02 applies to the Plan, these provisions supersede any inconsistent provisions of the Plan or loan program.

- (a) **Eligibility for Qualified Disaster Distribution.** If administratively permitted by the Plan Administrator, a Participant could have taken a Qualified Disaster Distribution without regard to any distribution restrictions otherwise applicable under the Plan.

- (1) **Definitions.**
- (i) **Qualified Disaster Distribution.** A Qualified Disaster Distribution (as defined under the Disaster Tax Relief Act of 2020 §302(a)(4)(A)) is a distribution from the Plan made:
 - (A) on or after the first day of the Incident Period of a Qualified Disaster and before June 25, 2021, and
 - (B) to an individual whose principal place of abode at any time during the Incident Period of such Qualified Disaster was located in the Qualified Disaster Area with respect to such Qualified Disaster and who had sustained an economic loss by reason of such Qualified Disaster.
 - (ii) **Qualified Disaster Area.** A Qualified Disaster Area is any area with respect to which a major disaster was declared, during the period beginning on January 1, 2020, and ending on February 25, 2021, by the President under Robert T. Stafford Disaster Relief and Emergency Assistance Act §401 if the Incident Period of the disaster with respect to which such declaration was made began on or after December 28, 2019, and ended on or before December 27, 2020. Such term did not include any area with respect to which such a major disaster had been so declared only by reason of COVID-19.
 - (iii) **Qualified Disaster.** A Qualified Disaster is, with respect to any Qualified Disaster Area, the disaster by reason of which a major disaster was declared with respect to such area.
 - (iv) **Incident Period.** An Incident Period is, with respect to any Qualified Disaster, the period specified by the Federal Emergency Management Agency as the period during which such disaster occurred (except that such period shall not be treated as ending after January 26, 2021).
- (2) **Limit on amount of Qualified Disaster Distributions.** The aggregate amount of Qualified Disaster Distributions received by an individual for any taxable year (from all plans maintained by the Employer and any member of a controlled group which included the Employer) could not have exceeded the excess (if any) of \$100,000, over the aggregate amounts treated as Qualified Disaster Distributions received by such individual for all prior taxable years.
- (3) **Qualified Disaster Distributions treated as meeting certain Plan distribution requirements.** A Qualified Disaster Distribution is treated as meeting the requirements of Code §401(k)(2)(B)(i) and, in the case of a money purchase pension plan, a Qualified Disaster Distribution which was an in-service withdrawal is treated as meeting the distribution rules under Code §401(a).
- (b) **Repayment of Qualified Disaster Distribution.** As provided under the Disaster Tax Relief Act of 2020 §302(a)(3), a Participant who received a Qualified Disaster Distribution from the Plan or another Eligible Retirement Plan (as defined in Code §402(c)(8)(B)) may, at any time during the three-year period beginning on the day after the receipt of such distribution, make one or more Rollover Contributions to the Plan in an aggregate amount that does not exceed the amount of such Qualified Disaster Distribution. This IA §4.02(b) only applies if the Plan permits Rollover Contributions.
- (c) **Recontributions of Withdrawals for Home Purchases.** As provided under the Disaster Tax Relief Act of 2020 §302(b), a Participant who received a Qualified Distribution may make one or more Rollover Contributions to the Plan during the applicable period in an aggregate amount not to exceed the amount of such Qualified Distribution. For this purpose, a Qualified Distribution is any Hardship Distribution which was to be used to purchase or construct a principal residence in a Qualified Disaster Area, but which was not so used on account of the Qualified Disaster with respect to such area, and which was received during the period beginning on the date which is 180 days before the first day of the Incident Period of such Qualified Disaster and ending on the date which is 30 days after the last day of such Incident Period. This IA §4.02(c) only applies if the Plan permits Rollover Contributions.
- (d) **Special Loan Rules.** As provided under the Disaster Tax Relief Act of 2020 §302(c), the Plan Administrator could (but was not required to) revise the applicable loan requirements under the Plan to reflect (1) and (2) below.
- (1) **Increased Participant loan limits.** Notwithstanding the Participant loan limitations under the Plan, for purposes of determining the permissible Participant loans for a Qualified Individual during the 180-day period beginning on December 27, 2020, the loan limit under Code §72(p)(2)(A) could have been applied by substituting “\$100,000” for “\$50,000” and the adequate security requirement under Code §72(p)(2)(A)(ii) could have been applied using “the Participant’s vested Account Balance” rather than “one-half (½) of the Participant’s vested Account Balance.” A Qualified Individual for this purpose was any Participant whose principal place of abode at any time during the Incident Period of any Qualified Disaster is located in the Qualified Disaster Area with respect to such Qualified Disaster, and who had sustained an economic loss by reason of such Qualified Disaster.

- (2) **Delayed loan repayment date.** If a Qualified Individual (as defined in IA §4.02(d)(1) above) had an outstanding Participant loan on or after the first day of the Incident Period of a Qualified Disaster and ending on the date which is 180 days after the last day of the Incident Period:
- (i) the due date for repayment of the Participant loan could have been delayed for one year;
 - (ii) any subsequent repayments with respect to such loan could have been appropriately adjusted to reflect the delay in the due date under IA §4.02(d)(2)(i) and any interest accruing during such delay; and
 - (iii) in determining the five-year period and the term of the loan under Code §72(p)(2)(B) and (C), the one-year delay period described in IA §4.02(d)(2)(i) could have been disregarded.

ARTICLE V

AMENDMENT RELATING TO THE SECURE ACT AND DISASTER TAX RELIEF ACT OF 2019

5.01 In General. On December 20, 2019, the Further Consolidated Appropriations Act of 2019, which includes the SECURE Act and the Disaster Tax Relief Act of 2019 became law. The provisions of the Acts are effective at various times, as reflected in the provisions under this Article V. The Plan Administrator shall administer the provisions of this Article V consistent with a “good-faith” interpretation of these laws.

5.02 Modification of required minimum distribution rules.

- (a) **Increase in age for Required Beginning Date for mandatory distributions.** As provided under Code §401(a)(9)(C)(i)(I) as amended by SECURE Act §114, effective for distributions required to be made after December 31, 2019, with respect to Participants who attain age 70½ after such date, all references to “age 70½” under the applicable required minimum distribution provisions of the Plan are replaced with “age 72.” For purposes of determining required minimum distributions for calendar years beginning on or after January 1, 2022 (or such later date as specified in applicable regulations or guidance), the Plan Administrator must apply the provisions of this IA §5.02(a) consistent with proposed Treas. Reg §1.401(a)(9)-1 through 1.401(a)(9)-9 issued on February 24, 2022 (or subsequent applicable final regulations).
- (b) **Modifications of required minimum distribution rules for Designated Beneficiaries.** As provided under Code §401(a)(9)(H) as amended by SECURE Act §401, effective for distributions with respect to Participants who die after December 31, 2019 (or such later effective date applicable to the Plan), the applicable required minimum distribution rules under the Plan must be administered consistent with the following rules as provided under SECURE Act §401. (See IA §5.02(b)(1)(v) for effective date rules applicable to plans maintained pursuant to a Collective Bargaining Agreement and for Governmental Plans.) For purposes of determining required minimum distributions for calendar years beginning on or after January 1, 2022 (or such later date as specified in applicable final regulations or guidance), the Plan Administrator must apply the provisions of this IA §5.02(b) consistent with proposed Treas. Reg §1.401(a)(9)-1 through 1.401(a)(9)-9 issued on February 24, 2022 (or subsequent applicable final regulations or guidance). Application of the provisions of this IA §5.02(b) may depend on the Investment Arrangement(s) associated with the Plan.
 - (1) **10-year rule.** As provided under Code §401(a)(9)(H)(i), if a Participant dies before the distribution of the Participant’s entire vested Account Balance (regardless of whether the Participant dies before, on or after beginning required minimum distributions under the Plan), the entire vested Account Balance of the Participant will be distributed by the end of the calendar year that includes the 10th anniversary of the date of the Participant’s death. This is referred to as the “10-year rule.”
 - (i) **Exception to 10-year rule for Eligible Designated Beneficiaries.** As provided under Code §401(a)(9)(H)(ii) and Code §401(a)(9)(B)(iii), if any portion of the Participant’s interest is payable to an Eligible Designated Beneficiary, such portion may be distributed (in accordance with applicable regulations) over the life of such Eligible Designated Beneficiary (or over a period not extending beyond the life expectancy of such Eligible Designated Beneficiary), provided such distribution begins not later than one year after the date of the Participant’s death (except as provided under Code §401(a)(9)(B)(iv) relating to a surviving spouse) or such later date as the Secretary of Treasury may prescribe by regulations. This is referred to as the “life expectancy rule.” If the conditions of this exception are not satisfied, the 10-year rule under subparagraph (1) applies.
 - (ii) **Elective provisions for Eligible Designated Beneficiaries.** Unless the Employer elects otherwise under the Elective Provisions or the Plan applies the required minimum distribution rules in accordance with the terms of the Plan’s applicable Investment Arrangement(s), required minimum distributions under the Plan to an Eligible Designated Beneficiary when the Participant dies prior to the Required

Beginning Date shall be made by applying the Plan's pre-SECURE Act elections (including administrative and default elections) applicable to required minimum distributions, except that the 10-year rule under IA §3.02(b)(1) shall be substituted for the pre-SECURE Act 5-year rule as appropriate. For example, if the pre-SECURE Act Plan allowed the Participant or Designated Beneficiary to elect between the life expectancy rule and the 5-year rule prior to the SECURE Act effective date, then the Plan allows the Eligible Designated Beneficiary to elect between the life expectancy rule and the 10-year rule on or after the SECURE Act effective date.

Alternatively, the Employer may elect under the Elective Provisions to (1) apply the life expectancy rule, (2) apply the 10-year rule (including a fixed number of years less than 10), or (3) allow the Participant or the Eligible Designated Beneficiary to elect whether the 10-year rule or the life expectancy rule applies. If the Participant or Eligible Designated Beneficiary is allowed to elect whether the life expectancy rule or the 10-year rule applies and such Participant or Eligible Designated Beneficiary does not timely make such an election, then the Employer must elect under the Elective Provisions whether the life expectancy rule or the 10-year rule applies.

(A) **Timing of election.** Any Participant or Eligible Designated Beneficiary election permitted under this IA §5.02(b)(1)(ii) must be made no later than the end of the earlier of the calendar year by which distributions must be made in order to satisfy the 10-year rule and the calendar year in which distributions would be required to begin in order to satisfy the requirements of the life expectancy rule or, if applicable, by the time of the permitted delay if the surviving Spouse is the sole beneficiary as provided under Code §401(a)(9)(B)(iv).

(B) **Irrevocable election.** If a Participant or Eligible Designated Beneficiary elects under this IA §5.02(b)(1)(ii) to apply either the 10-year rule or the life expectancy rule, then, as of the last date the election may be made, the election is irrevocable with respect to the Eligible Designated Beneficiary (and all subsequent Designated Beneficiaries) and applies to all subsequent calendar years.

(iii) **Rules upon death of an Eligible Designated Beneficiary.** Generally, if an Eligible Designated Beneficiary dies before the Participant's entire vested Account Balance is distributed, the exception under IA §5.02(b)(1)(i) above shall not apply to any beneficiary of such Eligible Designated Beneficiary and the remainder of such portion shall be distributed by the end of the 10th calendar year following the calendar year of the death of such Eligible Designated Beneficiary.

(iv) **Special rule in case of certain trusts for disabled or chronically ill Eligible Designated Beneficiary.** The Plan may apply the special rules for certain "applicable multi-beneficiary trusts" as described under Code §§401(a)(9)(H)(iv) and (v), as added by SECURE Act §401.

(v) **Special effective date rules.**

(A) **Collective bargaining agreements.** In the case of a Plan maintained pursuant to one or more collective bargaining agreements between employee representatives and one or more Employers that were ratified before December 20, 2019, the amendments to Code §§401(a)(9)(E) and (H) and under this IA §5.02(b) apply to distributions with respect to Employees who die in calendar years beginning after December 31, 2021, or if earlier, the later of: (1) the date on which the last of the collective bargaining agreements terminated (without regard to any extension of the agreement to which the parties agree) on or after December 20, 2019, or (2) December 31, 2019.

(B) **Governmental Plans.** In the case of a Governmental Plan, the amendments to Code §§401(a)(9)(E) and (H) and this IA §5.02(b) apply to distributions with respect to Employees who die after December 31, 2021.

(2) **Definitions for purposes of this IA §5.02(b).**

(i) **Designated Beneficiary.** The term Designated Beneficiary means any individual designated as a beneficiary by the Participant or under the terms of the Plan.

(ii) **Eligible Designated Beneficiary.** The term Eligible Designated Beneficiary means, with respect to any Participant, any Designated Beneficiary who is:

(A) the surviving Spouse of the Participant;

(B) subject to IA §5.02(b)(2)(iii) below, a child of the Participant who has not reached age 21;

- (C) disabled (within the meaning of Code §72(m)(7));
- (D) a chronically ill individual (within the meaning of Code §7702B(c)(2), except that the requirements of Code §7702B(c)(2)(A)(i) thereof shall only be treated as met if there is a certification that, as of such date, the period of inability described in such subparagraph with respect to the individual is an indefinite one which is reasonably expected to be lengthy in nature);
- (E) an individual not described in any of the preceding subclauses who is not more than 10 years younger than the Participant; or
- (F) a Designated Beneficiary of a Participant if the Participant died before the effective date of Code §401(a)(9)(H) described in Prop. Treas. Reg. §1.401(a)(9)-1(b)(2)(i) and (ii), whichever applies to the Plan (or as provided under applicable final regulations).

The determination of whether a Designated Beneficiary is an Eligible Designated Beneficiary shall be made as of the date of death of the Participant.

- (iii) **Special rules for children.** An individual described in IA §5.02(b)(2)(ii)(B) above shall cease to be an Eligible Designated Beneficiary as of the date the individual reaches age 21 and any remainder of the portion of the individual's interest to which Code §401(a)(9)(H)(ii) applies shall be distributed under the 10-year rule.

5.03 Prohibition from making loans through credit cards. As provided under SECURE Act §108, effective for Participant loans made after December 20, 2019, a Plan may not make any Participant loan through any credit card or any other similar arrangement.

5.04 Special disaster-related distributions and loans. This IA §5.04 incorporates the provisions of the Disaster Tax Relief Act of 2019 §202 relating to special disaster-related rules for retirement plans. The provisions of this IA §5.04 applied only to the extent a distribution or loan was made to a qualified individual as provided under the Disaster Tax Relief Act of 2019 §202. If the Plan did not operationally apply the rules under this IA §5.04, such provisions do not apply to the Plan. The Plan Administrator documented through administrative procedures (including designating accounts from which special disaster-related distributions and loans could have been taken) or otherwise the manner in which the Plan operationally applied the rules under this IA §5.04. To the extent this IA §5.04 applies to the Plan, these provisions supersede any inconsistent provisions of the Plan or loan program.

- (a) **Eligibility for Qualified Disaster Distribution.** If administratively permitted by the Plan Administrator, a Participant could have taken a Qualified Disaster Distribution without regard to any distribution restrictions otherwise applicable under the Plan.

(1) Definitions.

- (i) **Qualified Disaster Distribution.** A Qualified Disaster Distribution (as defined under the Disaster Tax Relief Act of 2019 §202(a)(4)(A)) is a distribution from the Plan made:
 - (A) on or after the first day of the Incident Period of a Qualified Disaster and before June 17, 2020, and
 - (B) to an individual whose principal place of abode at any time during the Incident Period of such Qualified Disaster was located in the Qualified Disaster Area with respect to such Qualified Disaster and who had sustained an economic loss by reason of such Qualified Disaster.
- (ii) **Qualified Disaster Area.** A Qualified Disaster Area is any area with respect to which a major disaster was declared, during the period beginning on January 1, 2018, and ending on February 18, 2020, by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act §401 if the Incident Period of the disaster with respect to which such declaration was made began on or before December 20, 2019. Such term shall not include the California wildfire disaster (as defined in §20101 of subdivision 2 of division B of the Bipartisan Budget Act of 2018).
- (iii) **Qualified Disaster.** A Qualified Disaster is, with respect to any Qualified Disaster Area, the disaster by reason for which a major disaster was declared with respect to such area.

- (iv) **Incident Period.** An Incident Period is, with respect to any Qualified Disaster, the period specified by the Federal Emergency Management Agency as the period during which such disaster occurred (except that such period shall not be treated as ending after January 19, 2020).
- (2) **Limit on amount of Qualified Disaster Distributions.** The aggregate amount of Qualified Disaster Distributions received by an individual for any taxable year (from all plans maintained by the Employer and any member of a controlled group which included the Employer) could not have exceeded the excess (if any) of \$100,000, over the aggregate amounts treated as Qualified Disaster Distributions received by such individual for all prior taxable years. This limitation was applied separately with respect to distributions made due to each Qualified Disaster.
- (3) **Qualified Disaster Distributions treated as meeting certain Plan distribution requirements.** A Qualified Disaster Distribution under the Plan is treated as meeting the requirements of Code §401(k)(2)(B)(i).
- (b) **Repayment of Qualified Disaster Distribution.** As provided under the Disaster Tax Relief Act of 2019 §202(a)(3), a Participant who received a Qualified Disaster Distribution from the Plan or another Eligible Retirement Plan (as defined in Code §402(c)(8)(B)) may, at any time during the three-year period beginning on the day after the receipt of such distribution, make one or more Rollover Contributions to the Plan in an aggregate amount that does not exceed the amount of such Qualified Disaster Distribution. This IA §5.04(b) only applies if the Plan permits Rollover Contributions.
- (c) **Recontributions of Withdrawals for Home Purchases.** As provided under the Disaster Tax Relief Act of 2019 §202(b), a Participant who received a Qualified Disaster Distribution may make one or more Rollover Contributions to the Plan during the applicable period in an aggregate amount not to exceed the amount of such Qualified Disaster Distribution. For this purpose, a Qualified Disaster Distribution is any Hardship Distribution which (1) was to be used to purchase or construct a principal residence in a Qualified Disaster Area, but was not so used on account of the Qualified Disaster with respect to such area, and (2) was received during the period beginning on the date which is 180 days before the first day of the Incident Period of such Qualified Disaster and ending on the date which is 30 days after the last day of such Incident Period. This IA §5.04(c) only applies if the Plan permits Rollover Contributions.
- (d) **Special Loan Rules.** As provided under the Disaster Tax Relief Act of 2019 §202(c), the Plan Administrator could (but was not required to) revise the applicable loan requirements under the Plan to reflect IA §5.04(d)(1) and/or IA §5.04(d)(2) below.
 - (1) **Increased Participant loan limits.** Notwithstanding the Participant loan limitations under the Plan, for purposes of determining the permissible Participant loans for a Qualified Individual during the 180-day period beginning on December 20, 2019, the loan limit under Code §72(p)(2)(A) could have been applied by substituting “\$100,000” for “\$50,000” and the adequate security requirement under Code §72(p)(2)(A)(ii) could have been applied using “the Participant’s vested Account Balance” rather than “one-half (½) of the Participant’s vested Account Balance.” A Qualified Individual for this purpose was any Participant whose principal place of abode at any time during the Incident Period of any Qualified Disaster was located in the Qualified Disaster Area with respect to such Qualified Disaster, and who had sustained an economic loss by reason of such Qualified Disaster.
 - (2) **Delayed loan repayment date.** If a Qualified Individual (as defined in IA §5.04(d)(1) above) had an outstanding Participant loan on or after the first day of the Incident Period of a Qualified Disaster and that ended on the date which was 180 days after the last day of the Incident Period:
 - (i) the due date for repayment of the Participant loan could have been delayed for one year;
 - (ii) any subsequent repayments with respect to such loan could have been appropriately adjusted to reflect the delay in the due date under IA §5.04(d)(2)(i) and any interest accruing during such delay; and
 - (iii) in determining the five-year period and the term of the loan under Code §72(p)(2)(B) and (C), the one-year delay period described in subparagraph (i) could have been disregarded.

5.05 Elimination of notice requirement for nonelective Safe Harbor 403(b) Plans. As provided under SECURE Act §103(a) and consistent with IRS Notice 2020-86, effective for Plan Years beginning after December 31, 2019, the annual safe harbor notice requirements do not apply to a Safe Harbor 403(b) Plan that satisfies the requirements of Code §401(k)(12) by providing Safe Harbor Employer Contributions (as defined under Section 1.119 of the Plan) or the requirements of Code §401(k)(13) by providing QACA Safe Harbor Employer Contributions (as defined under Section 1.101). However, a Safe Harbor 403(b) Plan must provide each Eligible Employee with an effective opportunity to make or change an election to make Salary Deferrals at least once each Plan Year.

(a) **Special rules applicable to the elimination of the notice requirement if the Plan provides for Safe Harbor Employer Contributions.** If the Plan provides for Safe Harbor Employer Contributions, the following special rules apply:

- (1) If the Plan intends to satisfy the deemed compliance with the ACP test rules under Section 6.04(h) of the Plan and Code §401(m)(11)(A), the Plan must continue to satisfy the annual notice requirements under Section 6.04(a)(4) of the Plan. However, if the Plan does not intend to satisfy the deemed compliance with the ACP test rules (and thus performs the ACP test), then the annual notice requirements under Section 6.04(a)(4) of the Plan do not apply.
- (2) All other applicable notice requirements under the Plan continue to apply.
- (3) The notice requirements under Treas. Reg. §§1.401(k)-3(g)(1)(ii)(A)(2) and 1.401(m)-3(h)(1)(ii)(A)(2) relating to the possible mid-year reduction or suspension of Safe Harbor Employer Contributions continue to apply.
- (4) If the Plan adopts an amendment to reduce or suspend Safe Harbor Employer Contributions during a Plan Year and later readopts an amendment to provide the Safe Harbor Employer Contributions for the entirety of such Plan Year, the Plan is not required to satisfy the ACP test (as applicable) for the Plan Year.
- (5) The contingent and supplemental notice requirements under the retroactive plans amendment requirements of Code §401(k)(12)(F) and as discussed under Section 6.04(a)(4)(iii) do not apply, unless the Plan intends to qualify as a safe harbor design as set forth under Code §401(m)(11) (i.e., deemed compliance with the ACP test).

(b) **Special rules applicable to the elimination of the notice requirement if the Plan provides for QACA Safe Harbor Employer Contributions.** If the Plan provides for QACA Safe Harbor Employer Contributions, the following special rules apply:

- (1) Even if the Plan intends to satisfy the deemed compliance with the ACP test rules under Section 6.04(h) of the Plan and Code §401(m)(11)(A), the Plan is not required to satisfy the annual notice requirements under Section 6.04(b)(5) of the Plan. If the Plan does not intend to satisfy the deemed compliance with the ACP test rules (and thus performs the ACP test), then the annual notice requirements under Section 6.04(a)(4) of the Plan do not apply.
- (2) All other applicable notice requirements under the Plan continue to apply.
- (3) The notice requirements under Treas. Reg. §§1.401(k)-3(g)(1)(ii)(A)(2) and 1.401(m)-3(h)(1)(ii)(A)(2) relating to the possible mid-year reduction or suspension of QACA Safe Harbor Employer Contributions continue to apply.
- (4) If the Plan adopts an amendment to reduce or suspend QACA Safe Harbor Employer Contributions during a Plan Year and later readopts an amendment to provide the QACA Safe Harbor Employer Contributions for the entirety of such Plan Year, the Plan is not required to satisfy the ACP test (as applicable) for the Plan Year.
- (5) The contingent and supplemental notice requirements under the retroactive plans amendment rules of Treas. Reg. §1.401(k)-3(f) do not apply.

5.06 Delay in adopting provisions for nonelective Safe Harbor 403(b) Plan as provided under SECURE Act §§103(b) and (c).

- (a) **Amendment into a 3% nonelective Safe Harbor 403(b) Plan.** Effective for Plan Years beginning after December 31, 2019, an Employer may amend the Plan at any time before the 30th day before the close of the Plan Year to satisfy the requirements of a Safe Harbor 403(b) Plan by making a Safe Harbor Employer Contribution of at least 3% of Plan Compensation or a QACA Safe Harbor Employer Contribution of at least 3% of Plan Compensation, as applicable. The Employer may designate the percentage of Plan Compensation and the Plan Year for which the Plan is intended to be a Safe Harbor 403(b) Plan under the Elective Provisions.
- (b) **Amendment into a 4% nonelective Safe Harbor 403(b) Plan.** Effective for Plan Years beginning after December 31, 2019, an Employer may amend the Plan to satisfy the requirements of a Safe Harbor 403(b) Plan by making Safe Harbor Employer Contributions or QACA Safe Harbor Employer Contributions, as applicable, after the 30th day before the close of the Plan Year if (1) the Plan is amended to provide for a Safe Harbor Employer Contribution of at least 4% of Plan Compensation or a QACA Safe Harbor Employer Contribution of at least 4% of Plan Compensation, as applicable for all Eligible Employees for that Plan Year and (2) the Plan is amended no later than the last day for distributing Excess Contributions for the Plan Year. The Employer may designate the percentage of Plan

Compensation and the Plan Year for which the Plan is intended to be a Safe Harbor 403(b) Plan under the Elective Provisions.

5.07 Portability of lifetime income options. Effective for Plan Years beginning after December 31, 2019 and as provided under Code §§403(b)(11)(D) and 403(b)(7)(A)(i)(VI), the Plan may allow a Qualified Distribution of a Lifetime Income Investment and a distribution of a Lifetime Income Investment in the form of a Qualified Plan Distribution Annuity Contract, provided such distribution is made within the 90-day period ending on the date when the Lifetime Income Investment is no longer authorized to be held as an investment option under the Plan. The Plan Administrator may administratively apply the rules of Code §§403(b)(11)(D) and 403(b)(7)(A)(i)(VI) to any applicable Plan investment meeting the definition of a Lifetime Income Investment. The Plan Administrator will separately document the manner of application of the rules under this IA §5.07 and apply the rules in a consistent and nondiscriminatory manner.

(a) Definitions.

- (1) Qualified Distribution.** A Qualified Distribution is a direct trustee-to-trustee transfer to an Eligible Retirement Plan.
- (2) Lifetime Income Investment.** A Lifetime Income Investment is an investment option designed to provide an Employee with election rights that (1) are not uniformly available with respect to other investment options under the Plan; and (2) are rights to a Lifetime Income Feature available through a contract or other arrangement offered under the Plan, as defined under Code §401(a)(38)(B)(ii). The Plan Administrator will determine whether an investment option under the Plan is a Lifetime Income Investment.
- (3) Lifetime Income Feature.** A Lifetime Income Feature is (1) a feature that guarantees a minimum level of income annually (or more frequently) for at least the remainder of the life of the Employee or the joint lives of the Employee and the Employee's Designated Beneficiary, or (2) an annuity payable on behalf of the Employee under which payments are made in substantially equal periodic payments (not less frequently than annually) over the life of the Employee or the joint lives of the Employee and the Employee's Designated Beneficiary, as defined under Code §401(a)(38)(B)(iii).
- (4) Qualified Plan Distribution Annuity Contract.** A Qualified Plan Distribution Annuity Contract is an annuity contract purchased for a Participant and distributed to the Participant by the Plan, as defined under Code §401(a)(38)(B)(iv).

(b) Restrictions on in-service distributions. Effective no earlier than for Plan Years beginning after December 31, 2019, to the extent that the Plan Administrator applies the rules under subparagraph (a) above, the Plan does not violate the in-service distribution restrictions described under Section 8.03(b) of the Plan.

5.08 Qualified Birth or Adoption Distributions ("QBADs"). As provided for under SECURE Act §113, effective no earlier than for Plan Years beginning after December 31, 2019, if elected under the Elective Provisions, the permissible distribution events may include QBADs. The Employer may restrict in a nondiscriminatory manner the availability of QBADs to terminated Participants or certain active Participants under the Elective Provisions. The Plan Administrator may use the guidance provided under IRS Notice 2020-68 in applying the rules under this IA §5.08.

(a) Definitions.

- (1) Qualified Birth or Adoption Distribution ("QBAD").** A QBAD (as defined under Code §72(t)(2)(H)(iii)(I)) is a distribution from the Plan to a Participant if made during the one-year period beginning on the date on which a child of the Participant is born or on which the legal adoption by the individual of an Eligible Adoptee is finalized.
- (2) Eligible Adoptee.** An Eligible Adoptee (as defined under Code §72(t)(2)(H)(iii)(II)) is any individual (other than a child of the Participant's spouse) who has not attained age 18 or is physically or mentally incapable of self-support. The determination of whether an individual is physically or mentally incapable of self-support is made in the same manner as the determination of whether an individual is disabled under Code §72(m)(7), which defines when an individual is disabled for purposes of the exception to the 10% additional tax under Code §72(t)(2)(A)(iii).

(b) \$5,000 limitation. The Plan is not treated as violating any Code requirement merely because it treats a distribution (that would otherwise be a QBAD) to an individual as a QBAD, provided that the aggregate amount of such distributions to that Participant from all plans maintained by the Employer does not exceed \$5,000.

- (1)** Each parent may receive a QBAD of up to \$5,000 with respect to the same child or Eligible Adoptee.

- (2) An individual is permitted to receive a QBAD with respect to the birth of more than one child or the adoption of more than one Eligible Adoptee if the distributions are made during the one-year period following the date on which the children are born or the legal adoption for the Eligible Adoptees is finalized.
- (c) **Recontributions to applicable Eligible Retirement Plans.** Any portion of a QBAD may, at any time after the date on which the distribution was received, be recontributed to an applicable Eligible Retirement Plan to which an Eligible Rollover Distribution can be made. If the Employer adds the ability for Plan Participants to receive QBADs to the Plan, a Participant who has received a QBAD may recontribute, up to the amount that was distributed from the Plan to the Participant, provided the Participant otherwise is eligible to make Rollover Contributions to the Plan at the time the Participant wishes to recontribute the QBAD. In the case of a recontribution made with respect to a QBAD from an applicable Eligible Retirement Plan other than an IRA, an individual is treated as having received the distribution as an Eligible Rollover Distribution (as defined in Code §402(c)(4)) and as having transferred the amount to an applicable Eligible Retirement Plan in a direct trustee-to-trustee transfer within 60 days of the distribution.
- (d) **Other applicable rules.** The following rules apply to QBADs:
- (1) A distribution to an individual will not be treated as a QBAD with respect to any child or Eligible Adoptee unless the individual includes the name, age, and the Taxpayer Identification Number (TIN) of the child or Eligible Adoptee on the individual's tax return.
 - (2) A QBAD is includible in gross income, but it is not subject to the 10% additional tax under Code §72(t)(1).
 - (3) In making a determination whether an individual is eligible for a QBAD, the Employer or Plan Administrator is permitted to rely on reasonable representations from the individual, unless the Employer or Plan Administrator has actual knowledge to the contrary.
 - (4) A QBAD is not treated as an Eligible Rollover Distribution for purposes of the direct rollover rules of Code §401(a)(31), the notice requirement under Code §402(f), and the mandatory withholding rules under Code §3405.
- 5.09 **Increase of cap for QACA Safe Harbor 403(b) Plan.** As provided for under SECURE Act §102, effective for Plan Years beginning after December 31, 2019 and as elected under the Elective Provisions, the Employer may increase the limitation on the default rates under a QACA Safe Harbor 403(b) Plan up to 15% after the initial period that a Participant's deemed election applies. The automatic deferral percentage in a QACA Safe Harbor 403(b) Plan may not exceed 10% during the initial period. The initial period begins when the Employee first begins making automatic deferrals under the QACA Safe Harbor 403(b) Plan and ends on the last day of the following Plan Year, unless otherwise indicated in the Adoption Agreement.
- 5.10 **Including Difficulty of Care Payments in Total Compensation.** Effective for Plan Years beginning after December 31, 2015, as provided under Code §415(c)(8) the following paragraph (f) is added to the definition of Total Compensation:
- “(f) **Special rules for difficulty of care payments.** In the case of a Participant who for a taxable year excludes from gross income under Code §131 a qualified foster care payment which is a difficulty of care payment, the Participant's Total Compensation shall be increased by the amount of the excludable difficulty of care payments made by the Employer. Any contribution that is allowable due to such increase shall be treated as an After-Tax Employee Contribution and shall not cause the Plan to be treated as failing applicable plan requirements under Code §403(b).”
- 5.11 **Adoption of Retirement Income Account by a QCCO or NQCCO.** Notwithstanding any other provision of the Plan, as provided under SECURE Act §111, the Retirement Income Account 403(b) Plan (#09-001) may permit the participation of an Employee described in Code §414(e)(3)(B), effective July 1, 2020. Thus, a Qualified Church-Controlled Organization (QCCO) and a Non-Qualified Church-Controlled Organization (NQCCO) (as defined below) may adopt the Retirement Income Account 403(b) Plan (#09-001) and the Note under AA §1-3(a) indicating that QCCOs and NQCCOs may not adopt the Retirement Income Account 403(b) Plan (#09-001) no longer applies. The Plan Administrator will administer the Plan consistent with a “good-faith” interpretation of the provisions of Code §403(b)(9)(B), as amended.
- (a) **Application of the nondiscrimination rules.** The nondiscrimination rules of Code §403(b)(12) apply to any Employee participating in the Retirement Income Account 403(b) Plan other than an Employee of a Church-Related Organization or QCCO. Thus, the Plan provisions relating to the nondiscrimination rules applicable to a Church retirement/welfare board and a self-employed Minister apply for this purpose. The adopting Employer must identify whether it is a Church-Related Organization, QCCO, NQCCO or any other employer that may adopt a Retirement Income Account. In the case of Multiple Employer Plan, Participating Employers that are not part of the same Related Employer group must identify whether it is a Church-Related Organization, QCCO, NQCCO or any other employer that may adopt a Retirement Income Account.
 - (b) **Definitions.**

- (1) **Qualified Church-Controlled Organization (QCCO).** An organization described in Code §3121(w)(3)(B) and the Treasury Regulations thereunder, and generally refers to any church controlled, tax-exempt organization described in Code§501(c)(3) of the Internal Revenue Code, other than an organization which:
- (i) offers goods, services, or facilities for sale, other than on an incidental basis, to the general public, other than goods, services, or facilities which are sold at a nominal charge which is substantially less than the cost of providing such goods, services, or facilities; and
 - (ii) normally receives more than 25% of its support from either: (1) governmental sources, or (2) receipts from admissions, sales of merchandise, performance of services, or furnishing of facilities, in activities which are not unrelated trades or businesses, or both.
- (2) **Non-Qualified Church-Controlled Organization (NQCCO).** A church-controlled, tax-exempt organization described in Code §501(c)(3) that does not meet the definition of a Qualified Church-Controlled Organization (QCCO).

ARTICLE VI
PRE-APPROVED CYCLE 1 403(b) PLAN
CARES/SECURE ACTS INTERIM AMENDMENT
ELECTIVE PROVISIONS

These Elective Provisions provide for elections related to the Interim Amendment. If the adopting Employer agrees to the default for a particular provision or the provision does not apply to the Employer's Plan, the adopting Employer does not need to make an election for that provision. If the adopting Employer wishes to override any of the defaults, the adopting Employer should make the appropriate election(s) in the Elective Provisions below and sign where indicated.

Application of the Interim Amendment and the Elective Provisions may depend on the Investment Arrangement(s) associated with the Plan.

CS-1. TEMPORARY WAIVER OF REQUIRED MINIMUM DISTRIBUTIONS FOR 2020 (See IA §3.03)

[Note: Do not complete these Elective Provisions if the Plan was not in existence during 2020 or if the temporary waiver otherwise did not apply to the Plan.]

- ☐ (a) **Temporary waiver of required minimum distributions determined under applicable Investment Arrangement(s).** The Plan applied the temporary waiver of required minimum distributions for 2020 in accordance with the terms of the applicable Investment Arrangement(s). *[Note: If this CS-1(a) is elected, no elections are necessary under CS-1(b) below.]*
- ☐ (b) **Default if Participant fails to elect.** For purposes of applying the required minimum distribution rules for the 2020 calendar year, effective January 1, 2020 (or such later date as designated below), a Participant (including an Alternate Payee or beneficiary of a deceased Participant) who was eligible to receive a required minimum distribution for the 2020 calendar year could elect whether to receive the 2020 RMD or 2020 Extended RMD (as defined in IA §3.03). If a Participant did not specifically elect to take the 2020 RMD or 2020 Extended RMD from the Plan, such distribution was not made for the 2020 calendar year. The Employer may modify this default rule below, provided such modification satisfies the requirements under Code §401(a)(9)(I) and any applicable IRS guidance.
- ☐ (1) **2020 RMDs and 2020 Extended RMDs were made.** 2020 RMDs and 2020 Extended RMDs were made to Participants who were otherwise required to receive a required minimum distribution for the 2020 calendar year, unless the Participant elected to not receive such distribution.
- ☒ (2) **2020 RMDs were not made, but 2020 Extended RMDs were made.** 2020 RMDs were not made for the 2020 calendar year, but 2020 Extended RMDs were made for the 2020 calendar year, unless the Participant elected otherwise.
- ☐ (3) **2020 RMDs were made, but 2020 Extended RMDs were not made.** 2020 RMDs were made for the 2020 calendar year, but 2020 Extended RMDs were not made for the 2020 calendar year, unless the Participant elected otherwise.
- ☐ (4) **Direct Rollovers.** Unless elected otherwise below, the Plan offered a Direct Rollover only for distributions that were Eligible Rollover Distributions in the absence of Code §401(a)(9)(I).
Instead of the default above, the following were treated as Eligible Rollover Distributions in 2020:
- ☐ (i) 2020 RMDs
- ☐ (ii) 2020 RMDs and 2020 Extended RMDs
- ☐ (iii) 2020 RMDs, but only if paid with an additional amount that is an Eligible Rollover Distribution without regard to Code §401(a)(9)(I)
- ☐ (iv) Describe: _____
- ☐ (5) **Describe other modifications of the default participant election rules:** _____
- ☐ (6) **Effective date.** Instead of January 1, 2020, the effective date of the amendment providing for a choice of whether a Participant or beneficiary could receive 2020 RMDs was effective: _____
- ☐ (c) **Describe any special rules, including any special effective dates, the Plan applied to required minimum distributions for 2020:** _____

CS-2. REQUIRED MINIMUM DISTRIBUTION ELECTIONS (IA §5.02(b)(1)(ii)).

If the Plan applies the required minimum distribution rules under Code §401(a)(9) in accordance with the terms of the Plan's Investment Arrangement(s), then such Investment Arrangement(s) will continue to determine the required minimum distributions under the Plan and **no elections are required under this IA CS-2.**

Alternatively, if the Plan determines the application of the required minimum distribution rules under Code §401(a)(9), effective for distributions with respect to Participants who die after December 31, 2019 (or such later effective date applicable to the Plan. See IA §5.02(b)(1)(v)) and before the applicable Required Beginning Date, the Plan's pre-SECURE Act elections (including administrative and default elections) applicable to required minimum distributions continue to apply to **Eligible Designated Beneficiaries**, except that the 10-year rule will be substituted for the 5-year rule, as appropriate. **To override this default provision, complete (a) and/or (b) below.**

☐ (a) **Application of life expectancy and 10-year rules to Eligible Designated Beneficiaries.** Instead of the default, the Plan will apply the following rule:

- ☐ (1) Effective _____, the life expectancy rule applies to all Eligible Designated Beneficiaries.
- ☐ (2) Effective _____, the 10-year rule applies to all Eligible Designated Beneficiaries.
- ☐ (3) Effective _____, the entire interest of an Eligible Designated Beneficiary will be distributed by the end of the _____ calendar year [may not be greater than 9th] following the year the Participant dies.
- ☐ (4) Effective _____, the Participant or Eligible Designated Beneficiary may elect to apply either the 10-year rule or the life expectancy rule to determine the required minimum distributions when the Participant dies before his/her Required Beginning Date. If no election is timely made:
 - ☐ (i) the life expectancy rule applies.
 - ☐ (ii) the 10-year rule applies.
 - ☐ (iii) the 10-year rule, reduced to _____ years applies.
- ☐ (5) Describe the manner (including effective date) in which the 10-year rule and life expectancy rule apply to Eligible Designated Beneficiaries: _____

☐ (b) **Special rules.** Describe any special rules that apply for purposes of the required minimum distribution rules under Code §401(a)(9): _____

[Note: Any special rules for determining required minimum distributions for calendar years beginning on or after January 1, 2022 (or such later date as specified in applicable regulations or guidance) must comply with proposed Treas. Reg §§1.401(a)(9)-1 through 1.401(a)(9)-9 issued on February 24, 2022 (or subsequent applicable final regulations).]

CS-3. DELAYED ADOPTION OF SAFE HARBOR 403(b) PLAN (IA §5.06)

(a) **Amendment into a 3% nonelective Safe Harbor 403(b) Plan accounts (See IA §5.06(a)).** Unless an election is made below, the Plan is not amended and the current Plan provisions will continue to apply. [Applies only to 501(c)(3), Church and Retirement Income Accounts that are subject to ERISA. Do not complete if plan will not provide for a Safe Harbor contribution.]

- ☐ (1) The Plan is amended to add a _____% [insert amount of at least 3%] Safe Harbor 403(b) Plan Employer Contribution, effective for the _____ [insert applicable Plan Year] Plan Year. The elected percentage will continue to apply for future Plan Years, unless otherwise provided in CS-3(a)(3) or by a subsequent Plan amendment.
- ☐ (2) The Plan is amended to add a _____% [insert amount of at least 3%] QACA Safe Harbor 403(b) Plan Employer Contribution, effective for the _____ [insert applicable Plan Year] Plan Year. The elected percentage will continue to apply for future Plan Years, unless otherwise provided in CS-3(a)(3) or by a subsequent Plan amendment.
- ☐ (3) Describe any special provisions applicable to the adoption of a 3% nonelective Safe Harbor 403(b) Plan: _____

(b) **Amendment into a 4% nonelective Safe Harbor 403(b) Plan accounts See IA §5.06(b).** Unless an election is made below, the Plan is not amended and the current Plan provisions will continue to apply.

- ☐ (1) The Plan is amended to add a _____% [insert amount of at least 4%] Safe Harbor 403(b) Plan Employer Contribution, effective for the _____ [insert applicable Plan Year] Plan Year. The elected percentage

will continue to apply for future Plan Years, unless otherwise provided in CS-3(b)(3) below or by a subsequent Plan amendment.

- ☐ (2) The Plan is amended to add a ____% [insert amount of at least 4%] QACA Safe Harbor 403(b) Plan Employer Contribution, effective for the ____ [insert applicable Plan Year] Plan Year. The elected percentage will continue to apply for future Plan Years, unless otherwise provided in CS-3(b)(3) below or by a subsequent Plan amendment.
- ☐ (3) For Plan Years following the effective date stated under CS-2(b)(1) or (2), the Safe Harbor Employer Contribution will be ____% [insert amount of at least 3%].
- ☐ (4) Describe any special provisions applicable to the adoption of a 4% nonelective Safe Harbor 403(b) Plan: _____

CS-4. QUALIFIED BIRTH OR ADOPTION DISTRIBUTIONS (“QBADS”). (See IA §5.08)

Unless an election is made below, the Plan does not allow for QBADS.

- ☐ (a) Qualified Birth or Adoption Distributions are available from the following sources to Plan Participants as of _____ [insert date no earlier than the first day of the Plan Year beginning after December 31, 2019]: [*Note: May be checked even if no in-service distributions are otherwise permitted under the Plan.*]
 - ☐ (1) All available sources
 - ☐ (2) Pre-Tax Deferral Account
 - ☐ (3) Roth Deferral Account (including In-Plan Roth Conversion Account)
 - ☐ (4) Matching Contribution Account
 - ☐ (5) Qualified Matching Contribution (QMAC) Account
 - ☐ (6) Employer Contribution Account
 - ☐ (7) Qualified Nonelective Contribution (QNEC) Account
 - ☐ (8) Safe Harbor Contribution Account(s)
 - ☐ (9) Rollover Contribution Account
 - ☐ (10) After-Tax Employee Contribution Account
 - ☐ (11) Transfer Account
 - ☐ (12) Describe available sources: _____
- ☐ (b) If CS-4(a) is elected, QBADS are available to all Participants who have the applicable Account(s), unless otherwise indicated below.
 - ☐ (1) QBADS are not available to terminated Participants.
 - ☐ (2) QBADS will only be permitted if the Participant is 100% vested in the source from which the withdrawal is taken.
 - ☐ (3) Describe the Participants who may receive QBADS: _____
- ☐ (c) Describe any special rules related to QBADS: _____

CS-5. INCREASE OF CAP FOR QACA SAFE HARBOR 403(b) PLAN. (See IA §5.09) [Applies only to 501(c)(3) and Church and Retirement Income Accounts that are subject to ERISA. Do not complete if plan does not provide for a QACA Safe Harbor contribution.]

Unless an election is made below, the Employer does not elect to increase the cap for its QACA Safe Harbor 403(b) Plan.

- ☐ (a) The cap on the automatic increase of the automatic deferral amount as specified under AA §6A-8(a)(3)(ii)(B) is increased to ____% [insert number greater than 10, not more than 15], effective as of _____ [insert date no earlier than the first day of the Plan Year beginning after December 31, 2019].
- ☐ (b) Describe any special rules related to the increase of cap for QACA Safe Harbor 403(b) Plan: _____

CS-6. ADOPTION OF RETIREMENT INCOME ACCOUNT (09-001) BY A QCCO OR NQCCO. (See IA §5.11)

Effective July 1, 2020, Employees described in Code §414(e)(3)(B) may participate in the Retirement Income Account 403(b) Plan (09-001). This includes Qualified Church-Controlled Organizations, Non-Qualified Church-Controlled Organizations and certain other Employers with Employees described in Code §414(e)(3)(B). Such Employers, including Participating Employers, wishing to adopt the Retirement Income Account 403(b) Plan (09-001) should complete CS-6(a) and CS-6(c) and the Retirement Income Account 403(b) Plan (09-001) Adoption Agreement. Participating Employers should complete CS-6(b) and CS-6(c) and complete the Participating Employer Adoption Page of the Retirement Income Account 403(b) Plan (09-001) Adoption Agreement.

[Note: A Church-Related Organization (including a Church), a Self-Employed Minister or a Church/Retirement/Welfare Board wishing to adopt the Retirement Income Account 403(b) Plan (09-001) need not complete this CS-6 and should instead complete the Adoption Agreement only.]

(a) **Type of Employer.**

- ☐ (1) Qualified Church-Controlled Organization (as defined in IA §5.11(b)(1)).
- ☐ (2) Non-Qualified Church-Controlled Organization (as defined in IA §5.11(b)(2)).
- ☐ (3) Other organization with Employees described in Code §414(e)(3)(B)
[Describe] _____

(b) **Type of Participating Employer.**

- ☐ (1) Qualified Church-Controlled Organization (as defined in IA §5.11(b)(1)).
- ☐ (2) Non-Qualified Church-Controlled Organization (as defined in IA §5.11(b)(2)).
- ☐ (3) Other organization with Employees described in Code §414(e)(3)(B)
[Describe] _____

(c) **Effective Date of Plan adoption:** _____ [Date can be no earlier than July 1, 2020]

CS-7. SPECIAL PROVISIONS.

If the Employer wishes to provide additional or clarifying provisions to this Interim Amendment, the Employer may include such provisions below.

☐ Describe any special rules related to this Interim Amendment: _____

APPLICATION OF INTERIM AMENDMENT

Pursuant to Revenue Procedure 2021-37 and Section 14.01(a) of the Plan, this Interim Amendment has been adopted by the Pre-Approved Plan Provider on behalf of all adopting Employers. If the Employer wishes to override the Provider's (default) elections, the Employer (or the authorized representative of the Employer) must execute this Interim Amendment by signing below. This amendment applies to the signatory Employer and all Participating Employers under the Plan.

(Name of Plan)

(Name of Employer)

(Name of Authorized Representative, if applicable)

(Title)

(Signature)

(Date)

ITEM#/MEETING	GOV262RB2/Governance Committee
DATE:	11/10/2025
SUBJECT:	2025 Continuation of Operations Plan (COOP)
FOR ACTION:	Yes
RECOMMENDED ACTION:	Approve 2025 COOP as presented
FINANCIAL IMPACT:	None
AS RECOMMENDED BY:	N/A
ELC STAFF LEAD	Hubert Cesar, CICO

Background

The ELC is required by the Department of Early Learning (DEL) to maintain a Continuation of Operations Plan (COOP) in the circumstances that a disaster, manmade or natural, disrupts the ELC's daily business operations. The COOP is updated annually, as necessary, and sent to DEL. Specifically, the COOP is designed to:

1. Ensure the ELC of Broward County is prepared to respond to emergencies, recover from them, and mitigate their impact.
2. Ensure that the ELC is prepared to provide critical services in an environment that is threatened, diminished, or incapacitated.

Current Status

The Continuity of Operations Plan (COOP) was last approved by the Board in 2020. Since that time, the plan has been carefully reviewed and updated to enhance clarity, improve usability, and align with current operational practices and organizational structure. The updates were made to ensure that the Coalition can continue providing essential services with minimal disruption during any emergency or unforeseen event.

Revisions focus on simplifying the document for easier implementation, updating staff references, and clarifying closure procedures to ensure consistent and timely decision-making during emergency events. The plan also strengthens communication protocols, reinforces coordination with state and local emergency management partners, and ensures that all updates reflect current leadership roles and internal processes. These revisions make the COOP a more effective, user-friendly tool that supports preparedness, continuity, and operational resilience across the organization. Below is a list of key COOP changes and the updated COOP can be reviewed both with and without track changes following this document.

List of Key COOP Changes

1. Leadership & Roles: CEO confirmed as Emergency Coordinating Officer (ECO). CAO serves as backup. Updated contact and delegation lists.
- Decision Protocol:
 - When schools are in session, ELC follows Broward County School District closures.
 - During breaks or off-season, ELC follows Broward County Government/Emergency Management.
- Continuity of Operations: Clearer process for activation, communication, financial continuity, and IT recovery. Alternate facilities and remote work provisions provided.
- Financial Safeguards: Steps added to ensure timely provider payments, payroll, and vendor obligations during emergencies.

- Communication: Defined procedures for staff, provider, and partner updates through email, website, social media, and automated alerts.
 - Technology & Data: Expanded IT backup and remote access protocols to protect critical systems and records.
 - Testing & Review: Annual training, drills, and after-action reviews added to keep the COOP current and effective.
2. Attachments Updated
- Core Emergency Response Team
 - Alternate Facilities
 - Delegation of Authority
 - Standardized Communications Templates
 - Updated Organizational Chart
 - Updated Partner and Vendor Contact Lists

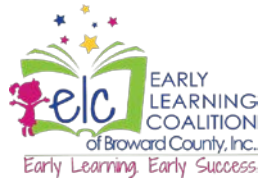
Recommendation:

Approve 2025 COOP as presented

Supporting Documents

Draft 2025 COOP Document with track changes

Draft 2025 COOP Document (clean version)



CONTINUATION OF OPERATIONS PLAN (COOP)

**Early Learning Coalition of Broward County, Inc.
1475 W. Cypress Creek Rd., Suite 301
Ft. Lauderdale, FL 33309**

**Renee Jaffe, Chief Executive Officer
(954) 377-2188
FAX (954) 377-2192
rjaffe@elcbroward.org**

Notice: This document contains information pertaining to the deployment, mobilization, and tactical operations of the Division of Early Learning and the local early learning coalition in response to emergencies and is exempt from public disclosure under the provisions of section 281.301, Florida Statutes.

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SECTION I: INTRODUCTION

I-1 Purpose

Pursuant to Section 252.365, Florida Statutes, *Emergency Coordination Officers; disaster-preparedness plans*, this Continuity of Operations Plan ("COOP") establishes policy and guidance to ensure the continued execution of the mission-essential functions for the Division of Early Learning and the local early learning coalitions in the event that an emergency threatens or incapacitates operations, and requiring the relocation of selected personnel and functions of the Early Learning Coalition of Broward County, Inc. 1475 W. Cypress Creek Rd., Suite 301, Ft. Lauderdale, FL 33309. Specifically, this plan is designed to:

1. Ensure the Early Learning Coalition of Broward County, Inc. ("ELC") is prepared to respond to emergencies, recover from them, and mitigate their impact.
2. Ensure that the ELC is prepared to provide critical services in an environment that is threatened, diminished, or incapacitated.

I-2 Applicability and Scope

The COOP is intended as a flexible framework to guide ELC in managing all safety-security threats, emergencies and disasters. The COOP defines the role and responsibilities of ELC staff in the event of adverse safety conditions and/or natural or man-made emergencies. The Chief Executive Officer ("CEO") is designated the ELC Safety Officer and Emergency Coordinating Officer ("ECO") (**Attachment 3**). The ECO is the primary contact and is referenced throughout the rest of this COOP.

1. Primary phone number: (cell) 954-870-0813
~~(954) 377-2194~~
Contact Name: Renee Jaffe, Chief Executive Officer
~~Alternate phone number: (cell) 954-870-0813~~
E-mail address: rjaffe@elcbroward.org
~~County: Broward~~
2. Administrative and fiscal:
Phone number: 954-295-2821
~~(954) 377-2190~~
Contact Name: Christine Klima, Chief Administrative Officer
Alternate phone number: (cell) 954-295-2821
E-mail address: cklima@elcbroward.org
~~County: Broward~~

SECTION II: CONCEPT OF OPERATIONS (COO)

II-1 Objectives

The objective of this COOP is to ensure that the capability exists to continue essential functions across a wide range of potential emergencies, specifically when the ELC's administrative and fiscal offices and/or subcontractor offices are either threatened or inaccessible. The objectives of this plan include:

1. Ensuring the continuous performance of ELC's essential functions/operations during an emergency.
2. Protecting essential facilities, equipment, records, and other assets.
3. Reducing or mitigating disruptions to operations.
4. Providing for the safety of staff and visitors to facilities, reducing loss of life, minimizing damage and losses.
5. Identifying and designating principals and support staff to be relocated.
6. Facilitating decision-making for execution of the plan and the subsequent operations; and
7. Achieving a timely and orderly recovery from the emergency and resumption of full service to all customers.

II-2 Planning Considerations

In accordance with the state of Florida's guidance and emergency management principles, the ELC's COOP:

- Will be maintained at a high level of readiness.
- Will be capable of implementation both with and without warning.
- Will be operational no later than 12 hours after activation, if possible.
- Will be capable of maintaining sustained operations for up to 30 days.
- Will take maximum advantage of existing State or Federal and local government infrastructures; and
- Addresses protection of equipment and other coalition assets.

II-3 Assumptions

The following assumptions form the basis for emergency planning and response for the ELC and are intended to be the context within which this plan is implemented.

1. It is assumed that the magnitude of the emergency will be such that effective response and recovery will be beyond the capability of operating units.

~~2. It is anticipated that adequate state resources will be allocated to support both the implementation and ongoing operation of the plan. It is assumed that sufficient state resources will be dedicated to implement and operate the plan.~~

~~3.2.~~ It is assumed that the Governor will request federal disaster assistance and that such federal disaster assistance programs will be implemented to meet the needs of the affected operating unit.

~~4.3.~~ It is assumed that in the event the Governor will or has issued an executive order related to a statewide or regional emergency, that said executive order will be implemented by the ELC and any governing agencies to meet the needs of the affected operating units and the clients of the ELC.

~~5-4.~~ All mission-essential functions provided by other state agencies in support of the ELC will continue in accordance with their respective continuity of operations plans. This includes, but is not limited to, services provided by the Division of Early Learning.

~~6-5.~~ It will be determined (taking into consideration staffing and technical resources) if the mission-essential functions of the affected primary facility can feasibly be temporarily transferred to an established unaffected state or community-based facility as an alternative to physically relocating staff.

This COOP further assumes that with the existing and continuing possibility of the occurrence of large-scale natural and man-made emergencies, the ELC must be adequately prepared to deal with, reduce vulnerability to, and recover from such emergencies. Therefore, ELC emergency management functions must be coordinated to the maximum extent with other state/county agencies to ensure the most effective preparation and use of manpower, resources and facilities in response to emergencies/disasters.

II-4 COOP Execution

Emergencies or potential emergencies may affect the ability of the ELC to perform its mission-essential functions from any or all of its primary facilities. The following are scenarios that could mandate the activation of the ELC COOP:

- ELC's administrative/fiscal/enrollment/payment offices are closed to normal business activities ~~as a result of~~ because of an event or credible threats of an event that would preclude access or use of the facility and the surrounding area.
 - Local municipalities and government agencies are closed to normal business activities ~~as a result of~~ because of a widespread utility failure, natural disaster, significant hazardous material incident, civil disturbance, pandemic, or terrorist or military attacks.
1. In an event so severe that normal operations are interrupted, or if such an incident appears imminent and it would be prudent to evacuate the facilities or the local municipalities and government agencies, as a precaution, the ECO, or his/her designated employee, may activate ELC's COOP. The designated alternate facility will be activated, if necessary, and at the discretion of the ECO, or his/her designated employee of ELC.
 2. The Core Team for the ELC as identified and defined in Attachment 1 of the COOP will ensure the mission essential functions of ELC are maintained and capable of being performed using the designated alternate facility, if necessary, until full operations are re-established at the administrative/fiscal entity and/or sub-recipient offices.
 3. Selected secondary response staff from ELC, Broward County, or other local municipalities or agencies may supplement the ELC's Core Team. The Core Team will either relocate temporarily to the designated alternate facility, if necessary, or operate remotely. The Core Team will be responsible for continuing mission essential functions of the ELC within 12 hours, if possible, and for a period up to 30 days pending regaining access to the administrative/fiscal or the full occupation of the designated alternate facility.
 4. All Core staff necessary to perform the mission essential functions of the ELC will be contacted and advised to report to either the alternate facility, a predetermined secure location, or other

location as determined by ELC's ECO or their designee, or to operate remotely as instructed by the CEO. Secondary staff will be given instructions based on the need to have them supporting the core staff, or supporting others, including subcontractors, in the community.

5. Incidents could occur with or without warning and during duty or non-duty hours. Whatever the incident or threat, the COOP will be executed in response to a full range of disasters and emergencies, to include natural disasters, terrorist threats and incidents, and technological disruptions and failures.
6. ~~Attachment 1 lists the Core Team members. A list of names that composes the Core Team is listed in Attachment 1.~~ The Core Team will also be the Emergency Response Team.
7. Alternate site locations for facilities to ensure services continue are listed in Attachment 2.
8. The CEO will be the party responsible for the activation of the ELC's COOP. In the CEO's absence, the ~~CAEO~~ will be the responsible party for the activation of the ELC's COOP.
9. The CEO or their designee shall inform all essential parties, including its Board Chair and, any subcontracted providers of services of the activation of the COOP.

II-5 Scope of COOP

This plan covers the following events when there is an impending disaster (natural or otherwise):

Approaching Disaster

- Core Team Meeting
- Evaluation of severity and immediacy
- Financial Preparations
- Communication with Key Contacts
- ~~Printing~~ Dissemination of Departmental Employee Contact lists, ~~phone trees~~

Decision Time

- Communication of situation to support staff
- Securing office equipment
- Division of rendezvous points
- Individual divisions' disaster continuation and recovery plans in effect

Post Disaster

- Evaluation and damage assessment of ELC Offices
- Determination of return or alternate site establishment
- IT System relocation, if necessary

De-Activation of COOP

- Review of Activation, with Recommendations

Business disasters can occur as the result of many types of events, originating with forces both external and internal to the business. Many hazards come from sources that can be described as “natural hazards”, such as hurricanes, tornadoes, floods, pandemics, etc. Other hazards can be “technological”, such as fire, spills of dangerous chemicals, or prolonged utility outages. Others can be categorized as “civil unrest”. These hazards would include terrorism/bomb threats, violence in the workplace or civil disorder.

II-6 Decision Timelines

Because the most common historical threat involving a predictable timeline is an impending hurricane, this section is written based on that threat.

II-7 Approaching Disaster

Core Team Meetings

Upon notification of a potential disaster (ie. hurricane watch issued), ELC’s CEO calls a meeting of the Core Team.

The Core Team consists of:

- Chief Executive Officer
- ~~Chief Administrative Officer~~
- ~~Chief Operations Officer~~
- Chief Program Officer
- ~~Chief Information Officer~~ Chief Innovation and Compliance Officer
- Communications Lead
- Human Resources Lead

The purpose of the meeting is to assess the potential situation and plan the ELC’s immediate course of action in response to the event or threat. Included will be an evaluation of the severity or immediacy of the event, timetables (securing equipment, financial record storage, website, and other social media postings, etc.) telephone number distribution, communication/to key contacts, and staff. The Core Team will meet as a group twice each day, either in person, online or telephonically, including weekends, if necessary, to continue to assess the potential for imminent interruption of operations and implementation of the next step of the COOP.

All staff will receive regular ~~twice daily~~ emails updating them on potential COOP activation status.

For impending hurricanes or tropical storms, the ELC will follow the lead of the Broward County School District when school is in session. During school breaks or when the district is not in session, the ELC will follow the guidance and decisions of the Broward County Government or the Broward County Emergency Management Division.

Upon notification of the closing of Broward schools or Broward County Government, the ELC will also close for business until the threat has passed. ~~For impending hurricanes/tropical storms, the ELC will generally follow the lead of the Broward County School District. Upon notification of the closing of Broward schools, the ELC will also close for business until the threat has passed.~~

Financial Preparation

~~1. Review Calendar of Fiscal Events and Listing of Online Access and Authority Matrix on file with IT (updated quarterly)~~

~~2. Distribute Policy, Coverage and Contact information for insurance carriers to the Core Team.~~

~~3.1.~~ Conduct a status assessment of all upcoming financial events & obligations including, but not limited to:

- a. Payroll
- b. Mandatory employee benefits cash transfers (403B and FSA)
- c. Employee benefits invoices
- d. Employee reimbursements
- e. Childcare provider reimbursements
- f. Sub recipient payments
- g. Other vendor payments
- h. Credit card bill payments due
- i. Scheduled vendor activities that trigger expenditures such as temps and consultants
- j. Invoice submissions
- k. Cash receipts

~~4.2.~~ Assign fiscal staff and at least one backup to prepare and set up required transactions. Identify and conduct a run-through with approving authority and backup for transactions under dual custody.

~~5.3.~~ Identify all preparatory steps and inputs required to complete transactions either early or as scheduled using online access only.

~~6.4.~~ Identify alternative payment methods for critical service vendors that are typically paid by check (Online ACH Debit or Credit Card) if check printing ~~will not be~~ is not available.

~~7.5.~~ ~~Create an emergency payment plan and schedule with required task checklists and staff assignments.~~

~~8.6.~~ Communicate with Key Vendors about special arrangements that may affect payments or services

~~9.7.~~ Communicate with Child Care providers about the process and schedule for issuing upcoming reimbursements.

~~10.8.~~ Communicate with Funders about the status of operations and arrangements for invoicing

Commented [HC1]: Need Christine to Review

Child Care School Readiness (SR) and VPK Slot Payment

Upon imminent announcement of the probability of imminent disaster by the ELC CEO, the Finance Department will secure and ensure the availability of the following data:

1. Active Enrollment Reports
2. ~~Extract of A~~all provider payments (5045) from the previous month and the latest financial reimbursement data report by providers prior to the hurricane.
3. A backup of provider and payment information from the accounting system.

When possible and practical, ELC will endeavor to process and issue either actual or estimated provider reimbursements on time or ahead ~~of schedule~~ prior to the onset of an impending disaster event.

Communication with Key Contacts

During the preparation for the possible disaster phase, the ELC CEO will maintain daily telephone, online and/or email contact with DEL, and with the ELC's board chair to keep them updated as to possible plans, and to share any other pertinent information.

The ~~COO-CEO~~ will work with the Communication Lead to post daily updates on the ELC's website, provider and parent portals, and social media venues to keep each party informed of possible actions. Robocalls, texts, and emails may also be utilized to inform parents and/or childcare providers of any developments.

Contact Lists

Managers and supervisors will be responsible for downloading their staff lists from the ELC CRM or payroll system. All staff contact lists and communication trees will be maintained and updated by the Human Resources Lead within the ELC CRM. The HR Lead will ensure the information remains current... Department-specific instructions will be generated through this list. The staff list will be utilized by supervisors to check on the health and well-being of staff and to inform staff of any developments before, during, and after any disaster event. This information will include when/which staff should report to work following the event.

~~The Human Resources Lead will be responsible for maintaining/updating all staff contact lists/communication trees. The HR Lead will send a copy of the most recent list to each manager/supervisor and will email all staff that this list has been distributed. Department-specific instructions will be generated through this list. The staff list will be utilized by supervisors to check on the health and well-being of staff and to inform staff of any developments before, during, and after any disaster event. This information will include when/which staff should report to work following the event.~~

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SECTION III: ACTIVATION PROCEDURES

III-1 Activation of COOP

When the Chief Executive Officer (CEO) or designee declares a disaster or identifies an imminent threat to operations, the Emergency Coordinating Officer (ECO) will activate the Continuity of Operations Plan (COOP). Activation may occur during duty or non-duty hours and will initiate immediate protective and operational actions. If/when the CEO declares a disaster, the individual members of the Core Team will enact their specific plans for their areas of responsibility. The major items to be addressed immediately include:

Immediate Actions Upon Activation

1. Notify Key Contacts

The CEO or ECO will immediately contact the Florida Division of Early Learning (DEL), the ELC Board Chair, and other designated leadership to inform them of the COOP activation and provide a summary of the situation, anticipated impact, and next steps.

2. Notify Community Partners

The Communications Lead will notify all external partners listed in Attachment 6, including Broward County Human Services, Department of Children and Families, CareerSource Broward (North, Central, South), Children's Services Council, and ChildNet. Notifications will include the nature of the emergency, expected duration of disruption, and contact information for updates.

3. Notify Staff, Providers, and Parents

The Human Resources Lead will send an email to all ELC staff with closure instructions, including steps for securing workspace, files, and equipment. Staff will be instructed to remain in contact with their direct supervisors throughout the emergency period.

The Communications Lead will issue notifications to providers and parents via email, website updates, social media posts, and automated call/text systems. These messages will include closure details, alternate contact methods, and instructions for accessing updates.

4. Activate Public Communication Channels

The Communications Lead will activate internal and external call-in numbers and ensure that the ELC website and social media platforms display current operational status and emergency contact information. Updates will be posted regularly as new information becomes available.

5. Secure Technology and Equipment

The Chief Innovation and Compliance Officer (CICO) will ensure that all computers, printers, and other electronic equipment are properly shut down, secured, and protected from environmental hazards. A full backup of the server will be completed and verified. The CICO will implement the Disaster Plan IT Checklist and coordinate with IT vendors and remote server hosts to maintain system access and security.

6. Protect Physical Records and Property

Members of the Emergency Response Team who are closest to the main office will secure all physical records, including fiscal, contract, and human resource files that are not stored electronically. These records will be locked in secure cabinets or relocated to safe storage areas. Calls/emails to key contacts, including DEL and ELC board chair

- Notification to staff, providers and parents
- Notification to community partners (Attachment 6):
- Broward County Human Services

- Department of Children and Families
- Career Source Broward North, Central and South Service Center's
- Children's Services Council
- ChildNet
- Activation of internal/external call in number for updated information
- Securing of computers, telephones, and other electronic equipment
- Back up of computer system and notification of remote server host

Key Contact Notification

The Communications Lead will notify all interested parties (Attachment 8) via email of the ELC's decision to suspend operations, and when this suspension will take effect. The CEO will also inform the Board Chair via email and/or phone call of the impending action.

The Human Resources Lead will send an email to all ELC staff, including closure plans and directions for securing their workspace, files, equipment, etc., before leaving. The Human Resources Lead will direct all staff to remain in contact with their direct supervisor during and/or immediately after the reason for closure, if possible, to ensure staff welfare and remain updated concerning timeframes returning to work.

Additionally, the Communications Lead will post related notifications on the ELC's website, including a call in number and email address for childcare providers and for parents to obtain information updates or ask questions. The Communications Lead will update the message(s) as needed, and as information becomes available. It is anticipated that it will take ELC less than two hours to notify all interested parties of activation of the COOP Plan.

When the COOP must be implemented during non-duty hours (weekend, holiday, etc.) depending on the amount of notification prior to the imminent disaster, members of the Response Team closest to the main office will secure records, property and equipment. All fiscal, contract and human resource records not otherwise stored electronically in secured cloud-based storage, are secured in locked files.

Information Technology and Network Security

The Chief Information Officer will ensure that all computers and printers are secured prior to leaving for a natural hazard and that a backup copy of the server is completed and secured. The CIO will be responsible for implementing all aspects of the Disaster Plan IT Checklist. In the event the COOP is activated during non-duty hours (weekend or holiday) the CIO and will be responsible for coordination of securing office machinery/technology and will designate a team to assist in securing property.

Administrative and Fiscal Data

- All administrative and fiscal data will be backed up daily to secure off-site or cloud-based storage.
- The EFS Mod system, managed by DEL and housed at the North West Regional Data Center in Tallahassee, will remain accessible for processing sub-recipient payments and payroll.

~~—Staff operating remotely will be provided secure access to necessary systems to ensure uninterrupted financial operations. ELC's administrative and fiscal data will be backed up and stored off-site daily to a secure location. Storage of data at a secure off-site location may include the utilization of an online cloud storage system provided to the ELC via a third-party vendor or governing state agency. The EFS Mod application is located in the North West Regional Data Center in Tallahassee in a secure location and it is managed by the Division of Early Learning. When an emergency situation occurs, system backups including fiscal data will be obtained and will be accessible via the internet at the alternate location for use of processing sub-recipient payments and payroll. Alternate locations may include cloud services or location(s) in which ELC employees are operating remotely.~~

Child Care Resource and Referral Operations

- ~~CCR&R staff will immediately establish contact with Broward County Child Care Licensing and Enforcement to obtain and maintain an updated list of child care facilities that are safe and operational.~~
 - ~~This list will be refreshed daily or as conditions allow and will be used to guide parent referrals and provider coordination.~~
 - ~~If ELC call center operations are disrupted, incoming calls will be temporarily routed to 211-Broward.~~
- ~~—Call operations will resume from alternate sites or remote locations as soon as feasible. As soon as practicable, ELC CCR&R staff will establish/maintain contact with Broward County's Child Care Licensing and Enforcement Division to ensure an accurate list of facilities that are both safe and open to the public is available. This list will be updated daily, or as frequently as possible, given the circumstances for the emergency. If necessary, incoming calls to ELC will be temporarily routed to 211-Broward pending resumption of call-center operations by ELC staff following relocation to alternative facilities or remote operation by employees.~~

III-2 Disaster Warning Conditions

1. With Warning. It is expected that, in most cases, the ELC will receive a warning of at least a few hours prior to an event. This will normally enable the full execution of the COOP ~~with a complete and orderly alert, notification, and deployment of the Relocation Team to an assembly site or a pre-identified alternate relocation point.~~
2. Without Warning. The ability to execute the COOP following an event that occurs with little, or no warning, will depend on the severity of the emergency and the number of personnel that ~~survives~~ are available. If the deployment of staff ~~to an alternate relocation point~~ is not feasible ~~because of the loss of personnel~~, temporary leadership of the ELC will be passed to the Division of Early Learning which shall implement the ELC's COOP at the local level.
 - (a) Non-Duty Hours. Affected staff should be able to be alerted and the Relocation Team activated to support operations for the duration of the emergency.
 - (b) Duty Hours. If possible, the COOP will be activated immediately to support operations for the duration of the emergency.

The nature and severity of the emergency will ~~also~~ dictate the level of activity necessary for ELC to respond and recover. Activities include activation of physical resources for the Operations Centers and the Emergency Response Team as identified in **Attachment 4** of the COOP.

- Determine the level of involvement required
- Route resource requests that exceed ELC's capabilities
- Coordinate ELC's efforts during the emergency situation

The involvement will be based on the nature and scope of the events and the level of ELC resources required.

III-3 Direction and Control

1. In the event that the Chief Executive Officer ~~and Chair are is~~ incapacitated or unavailable to make decisions regarding ELC's COOP, authorized successors to the Chief Executive Officer are as follows:

- ~~Chief Operating Officer~~
- Chief Program Officer
- Chief Administrative Officer
- ~~Chief Information Officer~~ Chief Innovation and Compliance Officer

2. In the event the CEO is unavailable or incapacitated and a successor officer for the ELC as indicated above assumes leadership in the CEO's absence in accordance with Attachment 9 of this COOP, the successor officer will temporarily be considered the "CEO" as identified throughout the COOP in order to carry out the CEO duties as specified in this COOP until such time the CEO is available. ~~or no longer incapacitated.~~

3. Pursuant to Sections 20.05 (1) (b) and 20.50 (3), Florida Statutes, the Coalition must have an official established memorandum for Delegation of Authority for managers and officers within the local coalition (Attachment 9).

III-4 Post Disaster

As soon as practical or possible after a disaster, the CEO shall contact the Core Team members to determine a time to conduct a damage assessment. The Core Team (or any subgroup thereof with the ability to gain access to the offices) shall assess the condition of the ELC offices and equipment. Status of power, internet capabilities, etc., as well as an assessment as to when the building can be re-occupied will be determined. If the ELC office is determined to be unsafe or unsuitable for occupancy within 3 days, the CEO shall determine which alternate site the Core Team will use to re-establish operations, or if remote operation of ELC employees is an option. This decision will be based on the geographic magnitude of the disaster and accessibility factors for essential staff. The list of alternate sites is listed in Attachment 2. ~~COOP activation will not, in most circumstances, affect the pay and benefits of either Relocation Team members or other personnel. Staff that are required to temporarily relocate to another geographical area of the State will be compensated for travel expenses in accordance with Florida Statutes, Chapter 112.061.~~

The CEO or designee will contact the Division of Early Learning to report initial status, to report on alternate location if one is necessary, to request aid/receive any pertinent guidance/instruction, and to establish the next time for sharing new information/guidance. The CEO or designee will also direct the core team to implement the next level of calling/texting tree to instruct secondary staff on whether to return to work. This instruction will be based on a number of factors, including staff safety risk, personal damage assessments, importance of role immediately following a disaster, and/or reassignment of role immediately following a disaster.

If it is determined that an alternate site or remote operations of ELC employees is necessary to reestablish operations, the CEO or designee:

- Will contact the lead person designated at the alternate site to facilitate entry.
- Direct the [CIO/CICO](#) to begin establishing the ability to remotely connect to the ELC server and regain IT functionality.
- As appropriate, notify the press, news media, outside customers (parents, providers), sub-recipients, and other service providers of the temporary relocation (including any changes to ELC contact information) or the ELC's remote operation status.

III-5 Continuation of Mission-Essential Functions

In the event of an emergency, the following **primary functions** are considered mission-essential for the Division of Early Learning:

1. Administration of School Readiness services at the local level

- Coordinating responses to childcare providers and parents regarding activities and services which may be affected
- Ensuring contact points are maintained and communication is intact

As soon as communications methods become available, the Communications Lead will begin updating all key parties (childcare providers, parents, staff, community partners) concerning the operational status of the ELC, and any other necessary information received from DEL. Communication methods will include any combination of website updates, incoming call phone message updates, robocalls, texts, and emails, depending on which communication methods are available. These updates will occur as new information is received, and a minimum of daily. Additionally, the ELC website will be monitored for incoming questions from the public, and the Communications Lead will route questions to the appropriate ELC staff member(s).

2. Distribution of Programmatic Funds

To ensure reliable infrastructure support for the ELC, the following **support functions** are also considered to be mission-essential:

• Executive Direction

- Information Technology Support & Maintenance
- Finance & Accounting Services
- Communications
- Facilities/Property Management
- Human Resource Management

The ELC has standard daily backup procedures for all critical information systems. Daily and weekly external back-ups are made for ELC's central file systems, by the [CIO/CICO](#). Automated online daily backup of the central filing system ensures accessibility of critical data at an off-site location.

To ensure adequate reproduction of records and databases, ELC maintains off-site and cloud records storage. The Division of Early Learning's Information Technology Services Unit has standard daily backup procedures for all critical information systems at the state level, including prior month data for enrollment of children and payment of providers in Broward County.

III-6 Augmentation of Staff and Other Resources

1. If it becomes evident that ELC staff cannot ensure the continuous performance of mission-essential functions, ELC, in coordination with the Division of Early Learning, will determine the additional positions necessary to ensure the continuous performance of mission-essential functions.
2. ELC, with assistance from DEL if needed, will then ensure that the identified positions are staffed with individuals who have the requisite skills to perform the tasks.
3. ELC in cooperation with DEL will ensure that all resources needed to sustain operations for at least 30 days are acquired.

III-7 Development of Plans and Schedules for Reconstitution and Termination

1. ELC will develop reconstitution, and termination plans and schedules to ensure an orderly transition of all ELC functions, personnel, equipment, and records from the temporary alternate location to a new or restored facility.
2. ELC will approve the plans and schedules prior to the cessation of operations, and will submit the plan to DEL in writing, as soon as is feasibly possible.
3. ELC will take the lead role in overseeing the reconstitution and termination process.

III-8 Weather Related Emergency Events

Office Closure:

- ELC office will close within two hours of the National Hurricane Center issuing a hurricane warning for Broward County and/or
- ELC office will be closed when Broward County Schools are closed to normal business activities as a result of because of a declared emergency affecting Broward County; and/or
- ELC Office will be closed if servers are compromised or damaged to where normal operations must cease
- ELC office will be closed when the building at Crown Center — 1475 W. Cypress Creek Rd., Ft. Lauderdale, FL 33309 closes. and/or
- ELC office will be closed when there is damage to the office space or an incident impacting the ability to work in the office.

Requests for assistance from the State of Florida:

- Mobile Communications Van — request will be made early for hard hit areas
- A generator will be requested as needed for essential functions to be used at an alternate site for ELC operations and/or subcontract sites as needed
- FEMA will be contacted for necessary supplies: diapers, wipes, water, food, etc. as needed

III.9 Communicable Disease Emergency Event

“Communicable Disease Emergencies” are circumstances caused by biological agents, including organisms such as bacteria, viruses or toxins with the potential for significant illness or death in the population in which state and/or federal authorities have provided emergency notice, recommendations and/or orders in response to said biological agents and urgent and possibly extensive public health and medical interventions are needed to respond to and contain a Communicable Disease. A “Communicable Disease” may include but is not limited to naturally occurring outbreaks for established diseases (e.g., measles, mumps, etc.), outbreaks for emerging novel diseases (e.g., COVID-19, SARS, avian influenza), and bioterrorism. The circumstances of Communicable Disease emergencies may vary by multiple factors, including type of biological agent, scale of exposure, mode of transmission, etc. The ELC will follow all protocols as directed by the State of Florida the CDC and any other applicable state or federal agency.

Communicable Disease Emergency Planning has been added into the COOP to add additional guidance in the case of outbreaks of diseases caused by a Communicable Disease or respond to other Communicable Disease Emergencies as defined above. Activities that may be implemented during a Communicable Disease Emergency include:

- Coordination with other ~~city~~cities, regional, state and federal agencies and other organizations responding to a large public health emergency.
- Development and dissemination of information and guidance for our employees to ensure proper protocols with the community we serve.
- Public health disease containment measures such as infection control, isolation and quarantine, or restriction and clearance.
- Coordination of internal work processes and management of alternate work when necessary.

The ELC’s Communicable Disease control and prevention efforts will include routinely receiving reports of cases of Communicable Disease and will update staff as a result of these reports and the State of Florida’s plan for containment measures. This plan is intended to be used for any Communicable Disease emergency that requires a response that may require changing normal ELC business operations in order to maintain the health and safety of our employees, the clients we serve, and the public at large.

Office and Out-posted site closure

In the need to prevent illness, related to a Communicable Disease, the closure of the ELC main office may become necessary (in addition to relocating ELC employees who are currently outposted at community partner sites) to comply with the recommendations or orders of state and federal officials or agencies as well as to protect the public and ELC employees.

In this case, all employees will need ~~to be prepared~~ to work remotely to ensure the continuity of our operations. ~~This will be completed in the following manner:~~

- ~~Employees previously approved to work from home may continue to do so. Check in calls with his or her supervisor for accountability of the work to be performed is recommended.~~
- The scope of the ELC Telework Policy ~~will~~may be temporarily expanded in the event of an emergency until such time the emergency has been declared over by a state or federal authority or agency. Employees not yet approved to work from home but whose positions allow for work from home may do so with supervisory check-ins and a list of approved daily duties communicated with their immediate supervisor.
 - o Logistics related to phones and computer access are coordinated by IT. For assistance or questions related to VPN accessibility or other issues, please [login to Webauthor and submit send](#) a ticket [for assistance. to helpdesk@elcbroward.org.](#)

- All other employees whose positions normally do not allow for work from home, where possible and based on ELC agency needs may be assigned alternative duties, which can be completed from home. These positions ~~will~~ may also be required to participate in daily check-ins and be willing to work with alternative duties during the emergency closure period or use available vacation leave to cover the period of time the ELC offices are closed.

When Illness Strikes due to Communicable Disease Emergencies

- Follow guidelines posted by the Centers for Disease Control and Prevention ("CDC").
- Use wellness CDC based programs to instruct all employees about hygiene and disease prevention.
- Instruct employees to stay home and seek care from a medical doctor or provider if they are experiencing a Communicable Disease Emergency, such as a fever and cough and/or severe respiratory distress. All employees who are sick during emergency closures, or who report in as sick, during these times, should not work.
- Once offices re-open employees who are sick or show symptoms of illness related to a Communicable Disease Emergency should remain home until such fever and/or other symptoms are gone for the period of time recommended by the CDC and be evaluated by a physician before returning to work.
- If employees need to be off work for a long period of time for issues related to a Communicable Disease Emergency the employee's leave issues will be addressed on a case-by-case basis by contacting Human Resources.

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SECTION IV: DE-ACTIVATION PROCEDURES

Upon a decision by the ELC CEO that the main facility can be reoccupied or that a different facility will be secured for ELC for an extended term (original facility uninhabitable for more than 30 days) or that ELC employees will work remotely, the ELC shall do the following:

1. ELC will oversee the orderly transition of all functions, personnel, equipment, and records from the alternate relocation point to a new or restored facility.
2. Prior to relocating back to the main facility or another building, ELC will ensure appropriate security, safety, and health assessments for suitability.
3. The staff remaining at the alternate relocation point will transfer mission essential functions and resume normal operations when the equipment and documents are in place at the new or restored facility.
4. The staff who are not at an alternate relocation point may work remotely as determined by the CEO.

In the event the capacity of ELC is such that it cannot respond to the needs of customers or deliver crucial services, ELC's functions ~~will may~~ need to ~~revert~~be reverted to alternative providers. Alternative providers are listed on **Attachment 5**.

IV-1 After-Action Review and Remedial Action Plan

1. An After-Action Review (information collection process) will be initiated prior to the cessation of operations at the alternate relocation point. The information to be collected will, at a minimum, include information from any employee working during the COOP activation and a review of the strengths and weaknesses at the conclusion of the operations.
2. The information is incorporated into a COOP remedial action plan. Recommendations for changes to the COOP and any accompanying documents will be developed and incorporated into the COOP annual review process.

IV-2 Emergency Response Team Review

The Emergency Response Team will review the COOP and all attachments annually to identify necessary resources to support COOP activities, to ensure that the plan remains viable and compatible with Florida's Comprehensive Emergency Management Plan and that it is maintained at a high level of readiness. The resources necessary to ensure adequate maintenance and operation of the COOP will be considered in ELC's planning process. The Emergency Response Team will ensure that rosters for their respective staff are kept current and that staff members are informed and provided reporting instructions.

IV-3 Ongoing Testing and Training

All senior level staff are provided with copies of the COOP and emergency procedures. Test, training and exercise programs have been developed and will be initiated by the Emergency Coordination Officer and performed annually to include the following:

- Leadership responsibilities
 - Alert and notification procedures
 - Validation and testing of equipment and communications of selected alternate facilities.
 - Information regarding disaster preparedness and the Coalition's and COOP is distributed
1. ~~Testing, training and exercise programs have been developed to include the following components:~~
 - a. ~~Staff awareness~~
 - b. ~~Leadership responsibilities~~
 - c. ~~Alert and notification procedures~~
 - d. ~~Validation of and access to equipment and communications at selected alternate facilities.~~
 2. ~~Exercise programs to test staff awareness and response capabilities (COOP Drills) shall be initiated and performed by June of each year. Training sessions are presented at staff meetings where the COOP is reviewed, and community emergency operations personnel present information employees need to know to prepare for an emergency both personally and professionally. Employee orientation plan includes information on the COOP.~~

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SECTION V: TELEWORK POLICY

In the event there is a conflict between the COOP and the ELC's Telework Policy, the COOP will prevail.

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Profile:

Early Learning Coalition of Broward County, Inc.
1475 W. Cypress Creek Rd., Suite 301, Ft. Lauderdale, FL 33309

Building Key Contact: Renee Jaffe
Cell: 954 870-0813 Office: 954 377-2194

Mission-Essential Functions performed in facility:

- Chief Executive Officer
- Programmatic and Administrative Funds Distribution, Receipt and Banking
- Information Technology Support/Maintenance
- Communications
- Finance & Accounting Services
- Facilities/Property Management Services
- Program Technical Assistance and Support
- Program oversight and direction for ELC, including:
 - Client Eligibility and Redetermination of Eligibility process
 - ~~Waitlist Maintenance~~
 - Financial Management Tracking through Enhanced Field System Modernization (EFSM)
 - ~~Childcare center/home quality improvement~~
 - Child Care Resource & Referral services

ELC of Broward County COOP - ATTACHMENTS
Attachment 1
Emergency Response (Core) Team

1. Renee Jaffe, CEO
2. ~~Judith Merritt, COO~~
3. Howard Bakalar, CPO
4. Christine Klima, CAO
5. Hubert Cesar, ~~CIO~~ CICO
6. Ancel Pratt, Sr Director of Communications
7. Beverly Hung, ~~Sr~~ Director of Human Resources

Attachment 2 Alternate Facilities

<u>ChildNet, Inc.</u>	1100 W. McNab Road Ft. Lauderdale, FL 33309	954-414-6000
<u>ARC Broward</u>	10250 NW 53rd Street Sunrise, FL 33351	954-746-9400
<u>Early Learning Coalition of Palm Beach County, Inc.</u>	2300 High Ridge Road, Boynton Beach, FL 33426	561-214-8000
<u>ELC of Miami-Dade County</u>	2555 Ponce de Leon Blvd. Ste.210 Coral Gables, FL 33134	305-646-7220

Note: Selected Alternate Facilities are fully functional offices with established telephone, computer and fax lines.

Attachment 3
Emergency Coordinating Officer

Renee Jaffe, CEO

Attachment 4 Emergency Response Team and Contacts

BUSINESS CELL PHONES

Renee Jaffe, Chief Executive Officer	954-870-0813	
Judith Merritt, Chief Operating Officer	954-257-7621	
Howard Bakalar, Chief Program Officer	954-821-1697	
Christine Klima, Chief Administrative Officer	954-295-2821	
Hubert Cesar, Chief Information Officer <u>Chief Innovation and Compliance Officer</u>		954-295-3776
Ancel Pratt, Sr. Dir Communications	954-270-2998	
Beverly Hung, Human Resources Director	954-395-5102	

Allison Metsch, Sr. Dir. of Education & Provider Relations	305-318-4421	
Amy Moore, Sr. Dir. of Family & Customer Services	954-295-5789	
Amy Ungor, Provider Relations Director	954-232-9934	
Gracy Haladjian, Director of Family & Customer Services	954-270-7182	
<u>Alesia Davis, Director of Family Services</u>	<u>954-591-3920</u>	
Stephanie Landreville, Controller	954-598-4490	
Sandra Paul, Sr. Director Provider Reimbursement	954-560-3994	
Debbie Kay <u>Ayme Hamoui, Inclusion Manager</u> <u>Director of Education Program Assessment</u>		954- 295702-0672 <u>9361</u>

Attachment 5
Alternative Service Providers

ELC of Palm Beach County

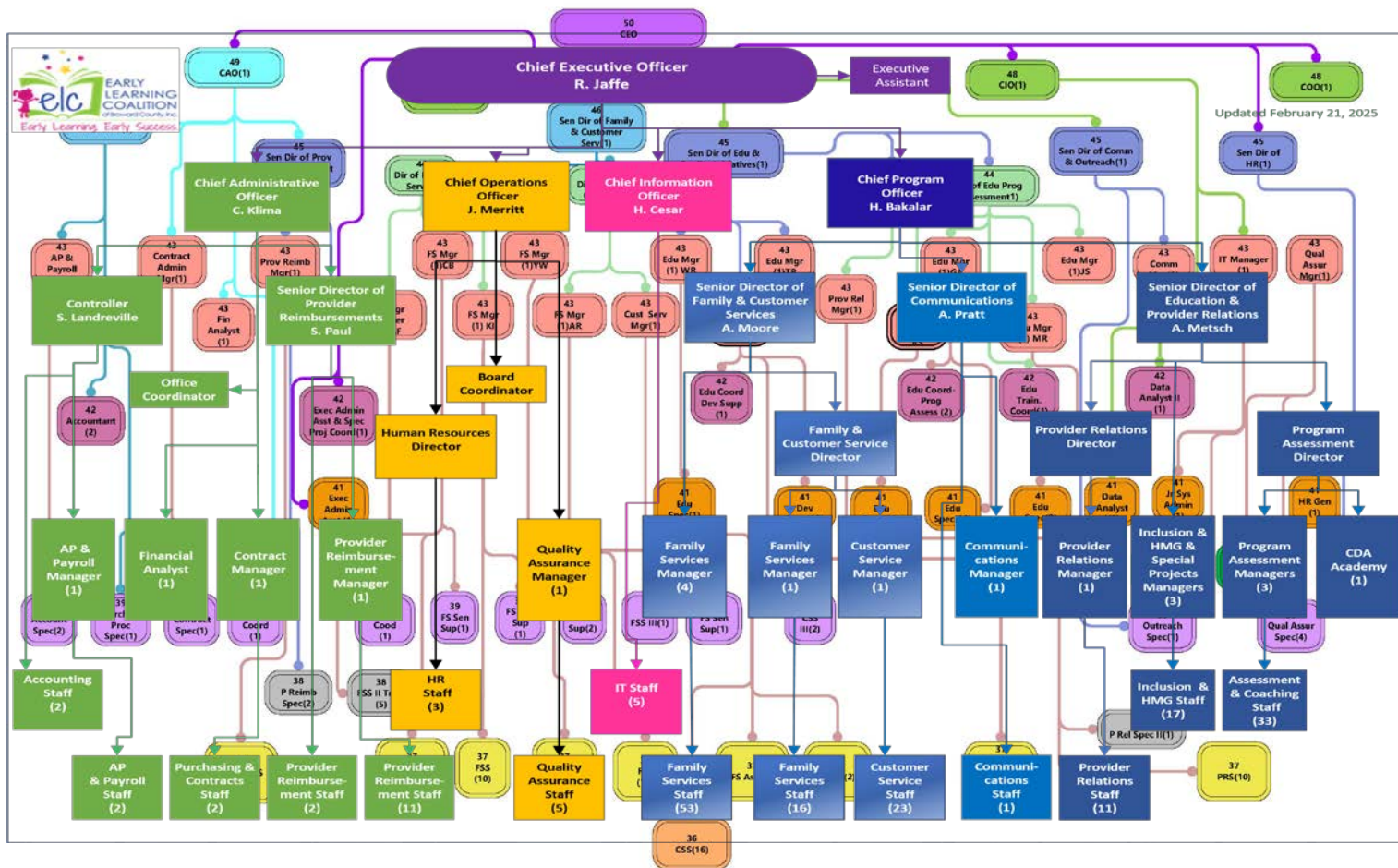
ELC of Miami-Dade County

Division of Early Learning

Attachment 6

Staff, Community Partner, and Vendor Contact Information

Vendor, Broker or Partner Name	Telephone	Additional Information
Revation (Telecomms) <u>Intermedia</u>	(952) 392-1831	
MSP 360 Zipdata (Cloud Backup Provider)	(305) 606-0871	Juan del Castillo <u>Carlos Valdes</u>
Western NRG (Firewall)	(805) 658-0800	
Fiber Net/Crown Castle (Internet Service)	(866) 787-2637	
Service)		
Gallagher Commercial Insurance Broker	(727) 796-6274	<u>Mackenziemcnamara@ajg.com</u>
Brown & Brown Employee Benefits Broker	(954) 331-1485	<u>aNovoseletsky@bbftlaud.com</u>
Broward County Human Services	(954) 357-6385	<u>dacunningham@broward.org</u>
Children's Services Council	(954) 377-1000	<u>mjones@cscbroward.org</u>
CareerSource Broward Central	(954) 677-5555 ext. 1408	jjeiles@careersourcebroward.com
CareerSource Broward South	(954) 967-1010 Ext. 132	lehilds@careersourcebroward.com
CareerSource Broward North	(954) 969-3541 Ext. 109	rhicks@careersourcebroward.com
ChildNet, Inc.	(954) 414-6000 Ext. 3917	<u>shakeyia.spann@childnet.us</u>
	(954) 560-1056 cell	
Department of Children and Families	(954) 308-2585 office	<u>Lisa.Joseph@myflfamilies.com</u>
	(954) 553-4150 cell	



Attachment 7 Organizational Chart

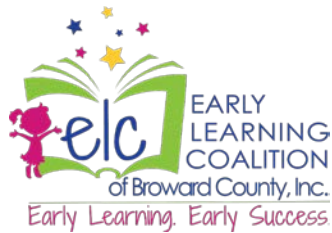
Attachment 8
Standardized Communications

Press Release
Child Care Provider Communication
DEL Communication
Parent Communication
Mandated Category Partner Communication
Funding Partners Communication

ELC offices close for [Event]

(FORT LAUDERDALE, Fla. – September 26, ~~2025~~~~2018~~) As [Event] approaches South Florida, the Early Learning Coalition of Broward County will be closed until further notice starting September 26, ~~2018~~~~2025~~, at 6pm. It is ELC policy to follow Broward Public School's closure protocol during a natural disaster.

Updates to ELC's operations will be provided on our website, elcbroward.org, or ELC's Hurricane Hotline at 954-377-2188.



ELC Emergency Closure/Protocol

Hello Providers,

The Early Learning Coalition follows Broward Public Schools closures for hurricanes/natural disasters.

Due to [Event], the ELC will be closed until further notice starting [Date/Time].

As [Event] approaches, please take the necessary steps to be prepared for the storm. Info is available at [ready.gov](https://www.ready.gov) or Broward County's Emergency Management Website.

ELC staff is currently expediting September payments to ensure Providers have cash on hand. Providers who receive direct deposit, your funds are expected to be available around Friday, September 28th. For those who are not reimbursed electronically, checks will be mailed out Friday, September 28 (subject to USPS operations).

Updates regarding ELC operations will be available on our website, elcbroward.org or by calling the ELC Hurricane Hotline at **954-377-2188**.

Be safe,

Early Learning Coalition Staff

Please Note: According to Florida law, childcare operators must notify Child Care Licensing & Enforcement (CCLE) of its operational status following a natural disaster.

[Date]

[DEL]

[ChildNet] [DCF]

[Career Source]

[BSO] [Broward County Gov't]

[CSC] [United Way] [Wells Fargo]

Re: ELC Office Closure

Due to [\[Insert\]](#), the Early Learning Coalition of Broward County will be closed until further notice starting [Date/Time]. It is ELC's policy to follow Broward Public School's closure protocol.

Updates on the status of ELC's operations can be found on our website, elcbroward.org, or ELC's Hurricane Hotline at 954-377-2188.



ELC Emergency Closure/Protocol

Hello Parents,

The Early Learning Coalition follows Broward Public Schools closures for hurricanes/natural disasters.

Due to [Event], the ELC will be closed until further notice starting [Date/Time].

As [Event] approaches, please take the necessary steps to be prepared for the storm. Info is available at [ready.gov](https://www.ready.gov) or [Broward Emergency Management](#).

Updates regarding ELC operations will be available on our website, elcbroward.org or by calling the ELC Hurricane Hotline at **954-377-2188**.

Be safe,

Early Learning Coalition Staff

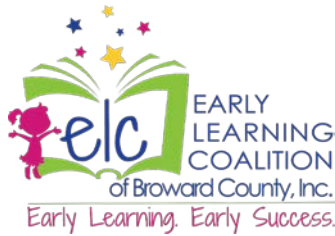
Attachment 9

Delegation of Authority

In the unlikely event the CEO is incapacitated or otherwise unable to act as lead, she shall appoint another member of the Executive Team to lead the COOP. In the event no one on the Executive Team is able to perform this function, the Sr. Director of Family and ~~Provider Services~~Customer Services shall lead the COOP.

In the event the Sr. Director of Family and ~~Provider-Customer~~ Services is incapacitated or otherwise unable to perform her job duties, one of the Family Services ~~Managers-Directors~~ shall be designated lead of that department.

In the event the Sr. Director of Education and Quality Initiatives is incapacitated or otherwise unable to perform her job duties, the Director of Education Program Assessment ~~Manager of Inclusion Services~~ shall be designated lead of that department.



CONTINUATION OF OPERATIONS PLAN (COOP)

**Early Learning Coalition of Broward County, Inc.
1475 W. Cypress Creek Rd., Suite 301
Ft. Lauderdale, FL 33309**

**Renee Jaffe, Chief Executive Officer
(954) 377-2188
FAX (954) 377-2192
rjaffe@elcbroward.org**

Notice: This document contains information pertaining to the deployment, mobilization, and tactical operations of the Division of Early Learning and the local early learning coalition in response to emergencies and is exempt from public disclosure under the provisions of section 281.301, Florida Statutes.

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SECTION I: INTRODUCTION

I-1 Purpose

Pursuant to Section 252.365, Florida Statutes, *Emergency Coordination Officers; disaster-preparedness plans*, this Continuity of Operations Plan (“COOP”) establishes policy and guidance to ensure the continued execution of the mission-essential functions for the Division of Early Learning and the local early learning coalitions in the event that an emergency threatens or incapacitates operations, and requiring the relocation of selected personnel and functions of the Early Learning Coalition of Broward County, Inc. 1475 W. Cypress Creek Rd., Suite 301, Ft. Lauderdale, FL 33309. Specifically, this plan is designed to:

1. Ensure the Early Learning Coalition of Broward County, Inc. (“ELC”) is prepared to respond to emergencies, recover from them, and mitigate their impact.
2. Ensure that the ELC is prepared to provide critical services in an environment that is threatened, diminished, or incapacitated.

I-2 Applicability and Scope

The COOP is intended as a flexible framework to guide ELC in managing all safety-security threats, emergencies and disasters. The COOP defines the role and responsibilities of ELC staff in the event of adverse safety conditions and/or natural or man-made emergencies. The Chief Executive Officer (“CEO”) is designated the ELC Safety Officer and Emergency Coordinating Officer (“ECO”) (**Attachment 3**). The ECO is the primary contact and is referenced throughout the rest of this COOP.

1. Primary phone number: (cell) 954-870-0813

Contact Name: Renee Jaffe, Chief Executive Officer

E-mail address: rjaffe@elcbroward.org

2. Administrative and fiscal:
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SECTION II: CONCEPT OF OPERATIONS (COO)

II-1 Objectives

The objective of this COOP is to ensure that the capability exists to continue essential functions across a wide range of potential emergencies, specifically when the ELC's administrative and fiscal offices and/or subcontractor offices are either threatened or inaccessible. The objectives of this plan include:

1. Ensuring the continuous performance of ELC's essential functions/operations during an emergency.
2. Protecting essential facilities, equipment, records, and other assets.
3. Reducing or mitigating disruptions to operations.
4. Providing for the safety of staff and visitors to facilities, reducing loss of life, minimizing damage and losses.
5. Identifying and designating principals and support staff to be relocated.
6. Facilitating decision-making for execution of the plan and the subsequent operations; and
7. Achieving a timely and orderly recovery from the emergency and resumption of full service to all customers.

II-2 Planning Considerations

In accordance with the state of Florida's guidance and emergency management principles, the ELC's COOP:

- Will be maintained at a high level of readiness.
- Will be capable of implementation both with and without warning.
- Will be operational no later than 12 hours after activation, if possible.
- Will be capable of maintaining sustained operations for up to 30 days.
- Will take maximum advantage of existing State or Federal and local government infrastructures; and
- Addresses protection of equipment and other coalition assets.

II-3 Assumptions

The following assumptions form the basis for emergency planning and response for the ELC and are intended to be the context within which this plan is implemented.

1. It is assumed that the magnitude of the emergency will be such that effective response and recovery will be beyond the capability of operating units.

It is anticipated that adequate state resources will be allocated to support both the implementation and ongoing operation of the plan.

2. It is assumed that the Governor will request federal disaster assistance and that such federal disaster assistance programs will be implemented to meet the needs of the affected operating unit.
3. It is assumed that in the event the Governor will or has issued an executive order related to a statewide or regional emergency, that said executive order will be implemented by the ELC and any governing agencies to meet the needs of the affected operating units and the clients of the ELC.
4. All mission-essential functions provided by other state agencies in support of the ELC will continue in accordance with their respective continuity of operations plans. This includes, but is not limited to, services provided by the Division of Early Learning.

5. It will be determined (taking into consideration staffing and technical resources) if the mission-essential functions of the affected primary facility can feasibly be temporarily transferred to an established unaffected state or community-based facility as an alternative to physically relocating staff.

This COOP further assumes that with the existing and continuing possibility of the occurrence of large-scale natural and man-made emergencies, the ELC must be adequately prepared to deal with, reduce vulnerability to, and recover from such emergencies. Therefore, ELC emergency management functions must be coordinated to the maximum extent with other state/county agencies to ensure the most effective preparation and use of manpower, resources and facilities in response to emergencies/disasters.

II-4 COOP Execution

Emergencies or potential emergencies may affect the ability of the ELC to perform its mission-essential functions from any or all of its primary facilities. The following are scenarios that could mandate the activation of the ELC COOP:

- ELC's administrative/fiscal/enrollment/payment offices are closed to normal business activities because of an event or credible threats of an event that would preclude access or use of the facility and the surrounding area.
 - Local municipalities and government agencies are closed to normal business activities because of a widespread utility failure, natural disaster, significant hazardous material incident, civil disturbance, pandemic, or terrorist or military attacks.
1. In an event so severe that normal operations are interrupted, or if such an incident appears imminent and it would be prudent to evacuate the facilities or the local municipalities and government agencies, as a precaution, the ECO, or his/her designated employee, may activate ELC's COOP. The designated alternate facility will be activated, if necessary, and at the discretion of the ECO, or his/her designated employee of ELC.
 2. The Core Team for the ELC as identified and defined in Attachment 1 of the COOP will ensure the mission essential functions of ELC are maintained and capable of being performed using the designated alternate facility, if necessary, until full operations are re-established at the administrative/fiscal entity and/or sub-recipient offices.
 3. Selected secondary response staff from ELC, Broward County, or other local municipalities or agencies may supplement the ELC's Core Team. The Core Team will either relocate temporarily to the designated alternate facility, if necessary, or operate remotely. The Core Team will be responsible for continuing mission essential functions of the ELC within 12 hours, if possible, and for a period up to 30 days pending regaining access to the administrative/fiscal or the full occupation of the designated alternate facility.
 4. All Core staff necessary to perform the mission essential functions of the ELC will be contacted and advised to report to either the alternate facility, a predetermined secure location, or other location as determined by ELC's ECO or their designee, or to operate remotely as instructed by the CEO. Secondary staff will be given instructions based on the need to have them supporting the core staff, or supporting others, including subcontractors, in the community.

5. Incidents could occur with or without warning and during duty or non-duty hours. Whatever the incident or threat, the COOP will be executed in response to a full range of disasters and emergencies, to include natural disasters, terrorist threats and incidents, and technological disruptions and failures.
6. Attachment 1 lists the Core Team members. The Core Team will also be the Emergency Response Team.
7. Alternate site locations for facilities to ensure services continue are listed in Attachment 2.
8. The CEO will be the party responsible for the activation of the ELC's COOP. In the CEO's absence, the CAO will be the party responsible for the activation of the ELC's COOP.
9. The CEO or their designee shall inform all essential parties, including its Board Chair and any subcontracted providers of services of the activation of the COOP.

II-5 Scope of COOP

This plan covers the following events when there is an impending disaster (natural or otherwise):

Approaching Disaster

- Core Team Meeting
- Evaluation of severity and immediacy
- Financial Preparations
- Communication with Key Contacts
- Dissemination of Departmental Employee Contact lists.

Decision Time

- Communication of situation to support staff
- Securing office equipment
- Division of rendezvous points
- Individual divisions' disaster continuation and recovery plans in effect

Post Disaster

- Evaluation and damage assessment of ELC Offices
- Determination of return or alternate site establishment
- IT System relocation, if necessary

De-Activation of COOP

- Review of Activation, with Recommendations

Business disasters can occur as the result of many types of events, originating with forces both external and internal to the business. Many hazards come from sources that can be described as "natural hazards", such as

hurricanes, tornadoes, floods, pandemics, etc. Other hazards can be “technological”, such as fire, spills of dangerous chemicals, or prolonged utility outages. Others can be categorized as “civil unrest”. These hazards would include terrorism/bomb threats, violence in the workplace or civil disorder.

II-6 Decision Timelines

Because the most common historical threat involving a predictable timeline is an impending hurricane, this section is written based on that threat.

II-7 Approaching Disaster

Core Team Meetings

Upon notification of a potential disaster (ie. hurricane watch issued), ELC’s CEO calls a meeting of the Core Team.

The Core Team consists of:

- Chief Executive Officer
- Chief Administrative Officer
- Chief Program Officer
- Chief Innovation and Compliance Officer
- Communications Lead
- Human Resources Lead

The purpose of the meeting is to assess the potential situation and plan the ELC’s immediate course of action in response to the event or threat. Included will be an evaluation of the severity or immediacy of the event, timetables (securing equipment, financial record storage, website, and other social media postings, etc.) telephone number distribution, communication/to key contacts, and staff. The Core Team will meet as a group twice each day, either in person, online or telephonically, including weekends, if necessary, to continue to assess the potential for imminent interruption of operations and implementation of the next step of the COOP.

All staff will receive regular emails updating them on potential COOP activation status.

For impending hurricanes or tropical storms, the ELC will follow the lead of the Broward County School District when school is in session. During school breaks or when the district is not in session, the ELC will follow the guidance and decisions of the Broward County Government or the Broward County Emergency Management Division.

—Upon notification of the closing of Broward schools or Broward County Government, the ELC will also close for business until the threat has passed.

Financial Preparation

1. Conduct a status assessment of all upcoming financial events & obligations including, but not limited to:
 - a. Payroll
 - b. Mandatory employee benefits cash transfers (403B and FSA)
 - c. Employee benefits invoices
 - d. Employee reimbursements
 - e. Childcare provider reimbursements

- f. Sub recipient payments
 - g. Other vendor payments
 - h. Credit card bill payments due
 - i. Scheduled vendor activities that trigger expenditures such as temps and consultants
 - j. Invoice submissions
 - k. Cash receipts
2. Assign fiscal staff and at least one backup to prepare and set up required transactions. Identify and conduct a run-through with approving authority and backup for transactions under dual custody.
 3. Identify all preparatory steps and inputs required to complete transactions either early or as scheduled using online access only.
 4. Identify alternative payment methods for critical service vendors that are typically paid by check (Online ACH Debit or Credit Card) if check printing is not available.
 - 5.
 6. Communicate with Key Vendors about special arrangements that may affect payments or services
 7. Communicate with Child Care providers about the process and schedule for issuing upcoming reimbursements.
 8. Communicate with Funders about the status of operations and arrangements for invoicing.

Child Care School Readiness (SR) and VPK Slot Payment

Upon imminent announcement of the probability of imminent disaster by the ELC CEO, the Finance Department will secure and ensure the availability of the following data:

1. Active Enrollment Reports
2. All provider payments (5045) from the previous month and the latest financial reimbursement data report by providers prior to the hurricane.
3. A backup of provider and payment information from the accounting system.

When possible and practical, ELC will endeavor to process and issue either actual or estimated provider reimbursements on time or ahead prior to the onset of an impending disaster event.

Communication with Key Contacts

During the preparation for the possible disaster phase, the ELC CEO will maintain daily telephone, online and/or email contact with DEL, and with the ELC's board chair to keep them updated as to possible plans, and to share any other pertinent information.

The CEO will work with the Communication Lead to post daily updates on the ELC's website, provider and parent portals, and social media venues to keep each party informed of possible actions. Robocalls, texts, and emails may also be utilized to inform parents and/or childcare providers of any developments.

Contact Lists

Managers and supervisors will be responsible for downloading their staff lists from the ELC CRM or payroll system. All staff contact lists and communication trees will be maintained and updated by the Human Resources Lead within the ELC CRM. The HR Lead will ensure the information remains current... Department-specific instructions will be generated through this list. The staff list will be utilized by supervisors to check on the health

and well-being of staff and to inform staff of any developments before, during, and after any disaster event. This information will include when/which staff should report to work following the event.

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SECTION III: ACTIVATION PROCEDURES

III-1 Activation of COOP

When the Chief Executive Officer (CEO) or designee declares a disaster or identifies an imminent threat to operations, the Emergency Coordinating Officer (ECO) will activate the Continuity of Operations Plan (COOP). Activation may occur during duty or non-duty hours and will initiate immediate protective and operational actions.

Immediate Actions Upon Activation

1. Notify Key Contacts

The CEO or ECO will immediately contact the Florida Division of Early Learning (DEL), the ELC Board Chair, and other designated leadership to inform them of the COOP activation and provide a summary of the situation, anticipated impact, and next steps.

2. Notify Community Partners

The Communications Lead will notify all external partners listed in Attachment 6, including Broward County Human Services, Department of Children and Families, CareerSource Broward (North, Central, South), Children's Services Council, and ChildNet. Notifications will include the nature of the emergency, expected duration of disruption, and contact information for updates.

3. Notify Staff, Providers, and Parents

The Human Resources Lead will send an email to all ELC staff with closure instructions, including steps for securing workspace, files, and equipment. Staff will be instructed to remain in contact with their direct supervisors throughout the emergency period.

The Communications Lead will issue notifications to providers and parents via email, website updates, social media posts, and automated call/text systems. These messages will include closure details, alternate contact methods, and instructions for accessing updates.

4. Activate Public Communication Channels

The Communications Lead will activate internal and external call-in numbers and ensure that the ELC website and social media platforms display current operational status and emergency contact information. Updates will be posted regularly as new information becomes available.

5. Secure Technology and Equipment

The Chief Innovation and Compliance Officer (CICO) will ensure that all computers, printers, and other electronic equipment are properly shut down, secured, and protected from environmental hazards. A full backup of the server will be completed and verified. The CICO will implement the Disaster Plan IT Checklist and coordinate with IT vendors and remote server hosts to maintain system access and security.

6. Protect Physical Records and Property

Members of the Emergency Response Team who are closest to the main office will secure all physical records, including fiscal, contract, and human resource files that are not stored electronically. These records will be locked in secure cabinets or relocated to safe storage areas.

Administrative and Fiscal Data

- All administrative and fiscal data will be backed up daily to secure off-site or cloud-based storage.
- The EFS Mod system, managed by DEL and housed at the North West Regional Data Center in Tallahassee, will remain accessible for processing sub-recipient payments and payroll.

- Staff operating remotely will be provided secure access to necessary systems to ensure uninterrupted financial operations.

Child Care Resource and Referral Operations

- CCR&R staff will immediately establish contact with Broward County Child Care Licensing and Enforcement to obtain and maintain an updated list of childcare facilities that are safe and operational.
- This list will be refreshed daily or as conditions allow and will be used to guide parent referrals and provider coordination.
- If ELC call center operations are disrupted, incoming calls will be temporarily routed to 211-Broward. Call operations will resume from alternate sites or remote locations as soon as feasible.

III-2 Disaster Warning Conditions

1. With Warning. It is expected that, in most cases, the ELC will receive a warning of at least a few hours prior to an event. This will normally enable the full execution of the COOP.
2. Without Warning. The ability to execute the COOP following an event that occurs with little, or no warning, will depend on the severity of the emergency and the number of personnel that are available. If the deployment of staff is not feasible, temporary leadership of the ELC will be passed to the Division of Early Learning which shall implement the ELC's COOP at the local level.
 - (a) Non-Duty Hours. Affected staff should be able to be alerted and the Relocation Team activated to support operations for the duration of the emergency.
 - (b) Duty Hours. If possible, the COOP will be activated immediately to support operations for the duration of the emergency.

The nature and severity of the emergency will dictate the level of activity necessary for ELC to respond and recover. Activities include activation of physical resources for the Operations Centers and the Emergency Response Team as identified in **Attachment 4** of the COOP.

- Determine the level of involvement required
- Route resource requests that exceed ELC's capabilities
- Coordinate ELC's efforts during the emergency situation

The involvement will be based on the nature and scope of the events and the level of ELC resources required.

III-3 Direction and Control

1. In the event that the Chief Executive Officer is incapacitated or unavailable to make decisions regarding ELC's COOP, authorized successors to the Chief Executive Officer are as follows:
 - Chief Program Officer
 - Chief Administrative Officer
 - Chief Innovation and Compliance Officer
2. In the event the CEO is unavailable or incapacitated and a successor officer for the ELC as indicated above assumes leadership in the CEO's absence in accordance with Attachment 9 of this COOP, the successor officer will temporarily be considered the "CEO" as identified throughout the COOP in order to carry out the CEO duties as specified in this COOP until such time the CEO is available..

3. Pursuant to Sections 20.05 (1) (b) and 20.50 (3), Florida Statutes, the Coalition must have an official established memorandum for Delegation of Authority for managers and officers within the local coalition (Attachment 9).

III-4 Post Disaster

As soon as practical or possible after a disaster, the CEO shall contact the Core Team members to determine a time to conduct a damage assessment. The Core Team (or any subgroup thereof with the ability to gain access to the offices) shall assess the condition of the ELC offices and equipment. Status of power, internet capabilities, etc., as well as an assessment as to when the building can be re-occupied will be determined. If the ELC office is determined to be unsafe or unsuitable for occupancy within 3 days, the CEO shall determine which alternate site the Core Team will use to re-establish operations, or if remote operation of ELC employees is an option. This decision will be based on the geographic magnitude of the disaster and accessibility factors for essential staff. The list of alternate sites is listed in Attachment 2.

The CEO or designee will contact the Division of Early Learning to report initial status, to report on alternate location if one is necessary, to request aid/receive any pertinent guidance/instruction, and to establish the next time for sharing new information/guidance. The CEO or designee will also direct the core team to implement the next level of calling/texting tree to instruct secondary staff on whether to return to work. This instruction will be based on a number of factors, including staff safety risk, personal damage assessments, importance of role immediately following a disaster, and/or reassignment of role immediately following a disaster.

If it is determined that an alternate site or remote operations of ELC employees is necessary to reestablish operations, the CEO or designee:

- Will contact the lead person designated at the alternate site to facilitate entry.
- Direct the CICO to begin establishing the ability to remotely connect to the ELC server and regain IT functionality.
- As appropriate, notify the press, news media, outside customers (parents, providers), sub-recipients, and other service providers of the temporary relocation (including any changes to ELC contact information) or the ELC's remote operation status.

III-5 Continuation of Mission-Essential Functions

In the event of an emergency, the following ***primary functions*** are considered mission-essential for the Division of Early Learning:

1. Administration of School Readiness services at the local level

- Coordinating responses to childcare providers and parents regarding activities and services which may be affected
- Ensuring contact points are maintained and communication is intact

As soon as communications methods become available, the Communications Lead will begin updating all key parties (childcare providers, parents, staff, community partners) concerning the operational status of the ELC, and any other necessary information received from DEL. Communication methods will include any combination of website updates, incoming call phone message updates, robocalls, texts, and emails, depending on which communication methods are available. These updates will occur as new information

is received, and a minimum of daily. Additionally, the ELC website will be monitored for incoming questions from the public, and the Communications Lead will route questions to the appropriate ELC staff member(s).

2. Distribution of Programmatic Funds

To ensure reliable infrastructure support for the ELC, the following ***support functions*** are also considered to be mission-essential:

- Information Technology Support & Maintenance
- Finance & Accounting Services
- Communications
- Facilities/Property Management
- Human Resource Management

The ELC has standard daily backup procedures for all critical information systems. Daily and weekly external back-ups are made for ELC's central file systems, by the CICO. Automated online daily backup of the central filing system ensures accessibility of critical data at an off-site location.

To ensure adequate reproduction of records and databases, ELC maintains off-site and cloud records storage. The Division of Early Learning's Information Technology Services Unit has standard daily backup procedures for all critical information systems at the state level, including prior month data for enrollment of children and payment of providers in Broward County.

III-6 Augmentation of Staff and Other Resources

1. If it becomes evident that ELC staff cannot ensure the continuous performance of mission-essential functions, ELC, in coordination with the Division of Early Learning, will determine the additional positions necessary to ensure the continuous performance of mission-essential functions.
2. ELC, with assistance from DEL if needed, will then ensure that the identified positions are staffed with individuals who have the requisite skills to perform the tasks.
3. ELC in cooperation with DEL will ensure that all resources needed to sustain operations for at least 30 days are acquired.

III-7 Development of Plans and Schedules for Reconstitution and Termination

1. ELC will develop reconstitution, and termination plans and schedules to ensure an orderly transition of all ELC functions, personnel, equipment, and records from the temporary alternate location to a new or restored facility.
2. ELC will approve the plans and schedules prior to the cessation of operations, and will submit the plan to DEL in writing, as soon as is feasibly possible.
3. ELC will take the lead role in overseeing the reconstitution and termination process.

III-8 Weather Related Emergency Events

Office Closure:

- ELC office will close within two hours of the National Hurricane Center issuing a hurricane warning for Broward County and/or
- ELC office will be closed when Broward County Schools are closed to normal business activities because of a declared emergency affecting Broward County; and/or
- ELC Office will be closed if servers are compromised or damaged to where normal operations must cease

Requests for assistance from the State of Florida:

- FEMA will be contacted for necessary supplies: diapers, wipes, water, food, etc. as needed

III.9 Communicable Disease Emergency Event

“Communicable Disease Emergencies” are circumstances caused by biological agents, including organisms such as bacteria, viruses or toxins with the potential for significant illness or death in the population in which state and/or federal authorities have provided emergency notice, recommendations and/or orders in response to said biological agents and urgent and possibly extensive public health and medical interventions are needed to respond to and contain a Communicable Disease. A “Communicable Disease” may include but is not limited to naturally occurring outbreaks for established diseases (e.g., measles, mumps, etc.), outbreaks for emerging novel diseases (e.g., COVID-19, SARS, avian influenza), and bioterrorism. The circumstances of Communicable Disease emergencies may vary by multiple factors, including type of biological agent, scale of exposure, mode of transmission, etc. The ELC will follow all protocols as directed by the State of Florida the CDC and any other applicable state or federal agency.

Communicable Disease Emergency Planning has been added into the COOP to add additional guidance in the case of outbreaks of diseases caused by a Communicable Disease or respond to other Communicable Disease Emergencies as defined above. Activities that may be implemented during a Communicable Disease Emergency include:

- Coordination with other cities, regional, state and federal agencies and other organizations responding to a large public health emergency.
- Development and dissemination of information and guidance for our employees to ensure proper protocols with the community we serve.
- Public health disease containment measures such as infection control, isolation and quarantine, or restriction and clearance.
- Coordination of internal work processes and management of alternate work when necessary.

The ELC’s Communicable Disease control and prevention efforts will include routinely receiving reports of cases of Communicable Disease and will update staff as a result of these reports and the State of Florida’s plan for containment measures. This plan is intended to be used for any Communicable Disease emergency that requires a response that may require changing normal ELC business operations in order to maintain the health and safety of our employees, the clients we serve, and the public at large.

Office and Out-posted site closure

In the need to prevent illness, related to a Communicable Disease, the closure of the ELC main office may become necessary (in addition to relocating ELC employees who are currently outposted at community partner sites) to comply with the recommendations or orders of state and federal officials or agencies as well as to protect the public and ELC employees.

In this case, all employees will need to work remotely to ensure the continuity of our operations. The scope of the ELC Telework Policy may be temporarily expanded in the event of an emergency until such time the emergency has been declared over by a state or federal authority or agency. Employees not yet approved to work from home but whose positions allow for work from home may do so with supervisory check-ins and a list of approved daily duties communicated with their immediate supervisor.

- Logistics related to phones and computer access are coordinated by IT. For assistance or questions related to VPN accessibility or other issues, please login to Webauthor and submit a ticket for assistance.
- All other employees whose positions normally do not allow for work from home, where possible and based on ELC agency needs may be assigned alternative duties, which can be completed from home. These positions may also be required to participate in daily check-ins and be willing to work with alternative duties during the emergency closure period or use available vacation leave to cover the period of time the ELC offices are closed.

When Illness Strikes due to Communicable Disease Emergencies

- Follow guidelines posted by the Centers for Disease Control and Prevention (“CDC”).
- Use wellness CDC based programs to instruct all employees about hygiene and disease prevention.
- Instruct employees to stay home and seek care from a medical doctor or provider if they are experiencing a Communicable Disease Emergency, such as a fever and cough and/or severe respiratory distress. All employees who are sick during emergency closures, or who report in as sick, during these times, should not work.
- Once offices re-open employees who are sick or show symptoms of illness related to a Communicable Disease Emergency should remain home until such fever and/or other symptoms are gone for the period of time recommended by the CDC and be evaluated by a physician before returning to work.
- If employees need to be off work for a long period of time for issues related to a Communicable Disease Emergency the employee’s leave issues will be addressed on a case-by-case basis by contacting Human Resources.

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SECTION IV: DE-ACTIVATION PROCEDURES

Upon a decision by the ELC CEO that the main facility can be reoccupied or that a different facility will be secured for ELC for an extended term (original facility uninhabitable for more than 30 days) or that ELC employees will work remotely, the ELC shall do the following:

1. ELC will oversee the orderly transition of all functions, personnel, equipment, and records from the alternate relocation point to a new or restored facility.
2. Prior to relocating back to the main facility or another building, ELC will ensure appropriate security, safety, and health assessments for suitability.
3. The staff remaining at the alternate relocation point will transfer mission essential functions and resume normal operations when the equipment and documents are in place at the new or restored facility.
4. The staff who are not at an alternate relocation point may work remotely as determined by the CEO.

In the event the capacity of ELC is such that it cannot respond to the needs of customers or deliver crucial services, ELC's functions may need to be reverted to alternative providers. Alternative providers are listed on **Attachment 5**.

IV-1 After-Action Review and Remedial Action Plan

1. An After-Action Review (information collection process) will be initiated prior to the cessation of operations at the alternate relocation point. The information to be collected will, at a minimum, include information from any employee working during the COOP activation and a review of the strengths and weaknesses at the conclusion of the operations.
2. The information is incorporated into a COOP remedial action plan. Recommendations for changes to the COOP and any accompanying documents will be developed and incorporated into the COOP annual review process.

IV-2 Emergency Response Team Review

The Emergency Response Team will review the COOP and all attachments annually to identify necessary resources to support COOP activities, to ensure that the plan remains viable and compatible with Florida's Comprehensive Emergency Management Plan and that it is maintained at a high level of readiness. The resources necessary to ensure adequate maintenance and operation of the COOP will be considered in ELC's planning process. The Emergency Response Team will ensure that rosters for their respective staff are kept current and that staff members are informed and provided reporting instructions.

IV-3 Ongoing Testing and Training

All senior level staff are provided with copies of the COOP and emergency procedures. Test, training and exercise programs have been developed and will be initiated by the Emergency Coordination Officer and performed annually to include the following:

- Leadership responsibilities
- Alert and notification procedures
- Validation and testing of equipment and communications of selected alternate facilities.
- Information regarding disaster preparedness and the Coalition's and COOP is distributed

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SECTION V: TELEWORK POLICY

In the event there is a conflict between the COOP and the ELC's Telework Policy, the COOP will prevail.

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Profile:
Early Learning Coalition of Broward County, Inc.
1475 W. Cypress Creek Rd., Suite 301, Ft. Lauderdale, FL 33309

Building Key Contact: Renee Jaffe
Cell: 954 870-0813 Office: 954 377-2194

Mission-Essential Functions performed in facility:

- Chief Executive Officer
- Programmatic and Administrative Funds Distribution, Receipt and Banking
- Information Technology Support/Maintenance
- Communications
- Finance & Accounting Services
- Facilities/Property Management Services
- Program Technical Assistance and Support
- Program oversight and direction for ELC, including:
 - Client Eligibility and Redetermination of Eligibility process
 - Financial Management Tracking through Enhanced Field System Modernization (EFSM)
 - Child Care Resource & Referral services

ELC of Broward County COOP - ATTACHMENTS

Attachment 1

Emergency Response (Core) Team

1. Renee Jaffe, CEO
3. Howard Bakalar, CPO
4. Christine Klima, CAO
5. Hubert Cesar, CICO
6. Ancel Pratt, Sr Director of Communications
7. Beverly Hung, Sr Director of Human Resources

Attachment 2

Alternate Facilities

<u>ChildNet, Inc.</u>	1100 W. McNab Road Ft. Lauderdale, FL 33309	954-414-6000
<u>Early Learning Coalition of Palm Beach County, Inc.</u>	2300 High Ridge Road, Boynton Beach, FL 33426	561-214-8000
<u>ELC of Miami-Dade County</u>	2555 Ponce de Leon Blvd. Ste.210 Coral Gables, FL 33134	305-646-7220
<u>Early Learning Coalition of Duval</u>	6500 Bowden Rd #290, Jacksonville, FL 32216	904-208-2044

Note: Selected Alternate Facilities are fully functional offices with established telephone, computer and fax lines.

Attachment 3
Emergency Coordinating Officer

Renee Jaffe, CEO

Attachment 4

Emergency Response Team and Contacts

BUSINESS CELL PHONES

Renee Jaffe, Chief Executive Officer	954-870-0813	
Howard Bakalar, Chief Program Officer	954-821-1697	
Christine Klima, Chief Administrative Officer	954-295-2821	
Hubert Cesar, Chief Innovation and Compliance Officer		954-295-3776
Ancel Pratt, Sr. Dir Communications	954-270-2998	
Beverly Hung, Human Resources Director	954-395-5102	
<hr/>		
Allison Metsch, Sr. Dir. of Education & Provider Relations	305-318-4421	
Amy Moore, Sr. Dir. of Family & Customer Services	954-295-5789	
Amy Ungor, Provider Relations Director	954-232-9934	
Gracy Haladjian, Director of Family & Customer Services	954-270-7182	
Alesia Davis, Director of Family Services	954-591-3920	
Stephanie Landreville, Controller	954-598-4490	
Sandra Paul, Sr. Director Provider Reimbursement	954-560-3994	
Ayme Hamoui, Director of Education Program Assessment		954-702-9361

Attachment 5
Alternative Service Providers

ELC of Palm Beach County

ELC of Miami-Dade County

Division of Early Learning

Attachment 6

Staff, Community Partner, and Vendor Contact Information

Vendor, Broker or Partner Name	Telephone	Additional Information
Intermedia	(952)392-1831	
MSP 360 11/7/2025	(305) 606-0871	Juan del Castillo
Western NRG (Firewall)	(805) 658-0800	
Fiber Net/Crown Castle (Internet Service)	(866) 787-2637	
Gallagher Commercial Insurance Broker	(727) 796-6274	Mackenziemcnamara@ajg.com
Brown & Brown Employee Benefits Broker	(954) 331-1485	aNovoseletsky@bbftlaud.com
Broward County Human Services	(954) 357-6385	dacunningham@broward.org
Children's Services Council	(954) 377-1000	mjones@cscbroward.org
ChildNet, Inc.	(954) 414-6000 Ext. 3917 (954) 560-1056 cell	shakeyia.spann@childnet.us
Department of Children and Families	(954) 308-2585 office (954)553-4150 cell	Lisa.Joseph@myflfamilies.com

Attachment 7 Organizational Chart

Attachment 8
Standardized Communications

Press Release
Child Care Provider Communication
DEL Communication
Parent Communication
Mandated Category Partner Communication
Funding Partners Communication

ELC offices close for [Event]

(FORT LAUDERDALE, Fla. – September 26, 2025) As [Event] approaches South Florida, the Early Learning Coalition of Broward County will be closed until further notice starting September 26, 2025, at 6pm. It is ELC policy to follow Broward Public School's closure protocol during a natural disaster.

Updates to ELC's operations will be provided on our website, elcbroward.org, or ELC's Hurricane Hotline at 954-377-2188.



ELC Emergency Closure/Protocol

Hello Providers,

The Early Learning Coalition follows Broward Public Schools closures for hurricanes/natural disasters.

Due to [Event], the ELC will be closed until further notice starting [Date/Time].

As [Event] approaches, please take the necessary steps to be prepared for the storm. Info is available at [ready.gov](https://www.ready.gov) or Broward County's Emergency Management Website.

ELC staff is currently expediting September payments to ensure Providers have cash on hand. Providers who receive direct deposit, your funds are expected to be available around Friday, September 28th. For those who are not reimbursed electronically, checks will be mailed out Friday, September 28 (subject to USPS operations).

Updates regarding ELC operations will be available on our website, **elcbroward.org** or by calling the ELC Hurricane Hotline at **954-377-2188**.

Be safe,

Early Learning Coalition Staff

Please Note: According to Florida law, childcare operators must notify Child Care Licensing & Enforcement (CCLE) of its operational status following a natural disaster.

[Date]

[DEL]

[ChildNet] [DCF]

[Career Source]

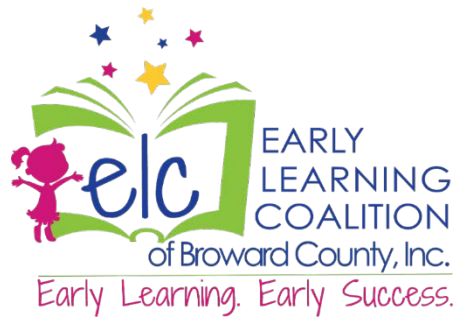
[BSO] [Broward County Gov't]

[CSC] [United Way] [Wells Fargo]

Re: ELC Office Closure

Due to [\[Insert\]](#), the Early Learning Coalition of Broward County will be closed until further notice starting [Date/Time]. It is ELC's policy to follow Broward Public School's closure protocol.

Updates on the status of ELC's operations can be found on our website, elcbroward.org, or ELC's Hurricane Hotline at 954-377-2188.



ELC Emergency Closure/Protocol

Hello Parents,

The Early Learning Coalition follows Broward Public Schools closures for hurricanes/natural disasters.

Due to [Event], the ELC will be closed until further notice starting [Date/Time].

As [Event] approaches, please take the necessary steps to be prepared for the storm. Info is available at [ready.gov](https://www.ready.gov) or [Broward Emergency Management](https://www.browardemergency.com).

Updates regarding ELC operations will be available on our website, [elcbroward.org](https://www.elcbroward.org) or by calling the ELC Hurricane Hotline at **954-377-2188**.

Be safe,

Early Learning Coalition Staff

Attachment 9

Delegation of Authority

In the unlikely event the CEO is incapacitated or otherwise unable to act as lead, she shall appoint another member of the Executive Team to lead the COOP. In the event no one on the Executive Team is able to perform this function, the Sr. Director of Family and Customer Services shall lead the COOP.

In the event the Sr. Director of Family and Customer Services is incapacitated or otherwise unable to perform her job duties, one of the Family Services Directors shall be designated lead of that department.

In the event the Sr. Director of Education and Quality Initiatives is incapacitated or otherwise unable to perform her job duties, the Director of Education Program Assessment shall be designated lead of that department.