Planning is bringing the future into the present so that you can do something about it NOW.

— Alan Lakein
Businesses and business owners can do much to prepare for the impact of the many hazards they face in today’s world, including natural hazards like floods, hurricanes, tornadoes, earthquakes, and widespread serious illness such as the H1N1 flu virus pandemic. Human-caused hazards include accidents, acts of violence by people, and cyber attacks. Examples of technology-related hazards are the failure or malfunction of systems, equipment or software.

The planning process should take an “all hazards” approach. There are many different threats or hazards. The probability that a specific hazard will impact your business is hard to determine. That’s why it’s important to consider many different threats and hazards and the likelihood that they will occur.

Every year emergencies take their toll on business and industry — in lives and dollars. But communities can mitigate against emergencies and disasters. Business and industry can limit injuries and damages and return more quickly to normal operations if they plan ahead. This information is useful in making informed decisions regarding investments to offset risks and avoid business disruptions.

Your ability to respond quickly to any type of business disruption could make the difference between survival and closure. Starting sooner, rather than later, will get your business on the path to recovery before any disruption happens.

This business preparedness and planning guide is organized as follows:

➢ **The Planning Process** — how to develop a plan; considerations to consider when developing your plan and how to implement the plan. How to build such emergency management capabilities as life safety, property protection, communications, and community outreach. The information can be applied to virtually any type of business or industry.

➢ **Building a Business Ready Kit** — how to develop a kit to be used in case of a shelter-in-place need, and how to help employees build personal workplace kits and prepare their families for emergencies.

➢ **Being Informed** — information about specific hazards your facility may face. Knowing resources that are available to the business and community.

➢ **Getting involved** — by implementing your business plan through training and exercises to help improve your resilience and recovery.

➢ **Resources** — for preparation, recovery, and resilience.
An emergency is any unplanned event that can cause deaths or significant injuries to employees, customers or the public; or that can shut down your business, disrupt operations, cause physical or environmental damage, or threaten the facility’s financial standing or public image.

Obviously, there are the negative effects of an emergency, (e.g., deaths, fines, criminal prosecution) but as a planner for your business you should emphasize the positive aspects of preparedness.

For example:
- It helps companies fulfill their moral responsibility to protect employees, the community and the environment.
- It facilitates compliance with regulatory requirements of Federal, State and local agencies.
- It enhances a company’s ability to recover from financial losses, regulatory fines, loss of market share, damages to equipment or products or business interruption.
- It reduces exposure to civil or criminal liability in the event of an incident.
- It enhances a company’s image and credibility with employees, customers, suppliers and the community.
- It may reduce your insurance premiums.

Planning is the single most important aspect of emergency response. A plan facilitates response which should happen quickly and efficiently. A plan helps save time, and focuses energy when facing a crisis of any type. Specific areas of action should be considered for appropriate response and recovery in the business plan. They include:

1. Business Considerations
2. Employee Considerations
3. Communications Considerations
4. Informational Technology Considerations
5. Financial Considerations
6. Policies and Procedures

1. BUSINESS CONSIDERATIONS

➢ What is your main product/service?
➢ What are the things that could most likely impact your ability to do business?
➢ If your business were impacted, who would you need to call? How would you reach them?
➢ What other business functions and processes do you perform to run your overall business?
➢ Which of these business functions and processes have legal, contractual, regulatory or financial obligations?
➢ Can the function be performed offsite? What equipment is needed?
➢ How much time could the business endure if it was closed due to a disruption or a disaster?
➢ What are the consequences if certain functions cannot be performed?
➢ What processes are required to run the business such as: accounting/finance, production, delivery, sales, marketing, customer service, administration, human resources, information technology, purchasing, and maintenance?

2. EMPLOYEE CONSIDERATIONS
Your employees are your business’ most valuable asset. It is the employees that help keep business running as usual, and if there were an event or crisis that prevented employees from accessing the business site or if their neighborhood has been damaged it is helpful to determine their safety and status during a crisis.

It is important to help your employees understand that their personal and family preparedness will also help with business preparedness and recovery. When employees and their families are prepared, the business can get back to business as usual because of the planning and action before a crisis happens. The more prepared they are the faster they will be able to return to work and the faster the economy of the business and the community bounces back.

Considerations for employees include:
➢ Would you know how to reach your employees?
➢ What if phone and internet communication was down. How would you learn the status of your employees?
➢ If something were to happen to an employee while at work do you have current contact information for emergencies?
➢ What are the special needs that an employee may have?
➢ What skills or certifications do employees have that may be able to help in a time of crisis?
➢ What might keep an employee from coming back to work after a disaster, such as caring for an elderly parent or children that do not have day care?

3. COMMUNICATIONS CONSIDERATIONS
Two-way communication with employees, vendors, suppliers, and the public is important for business recovery. You will need to not only collect information about your business from suppliers, vendors, employees, and the public, but convey messages relating to the operation of your business before, during, and after an emergency or crisis. Precise, timely information
is essential to keep the trust of all involved. It can help in decision making, workplace safety, and continuity of operations into recovery. Every business should have a communication plan to ensure that accurate information is conveyed and received, not just during a crisis, but long before one ever happens, and continues long after a crisis as well. The ability to resume operations relies on your capability to execute your communication plan effectively and efficiently.

A **communication plan consists of 6 parts:**

1. **Knowing your supplier, vendor, employee, and other contacts**
2. **Knowing their procedures if they have a crisis or emergency, and if your business has a crisis or emergency**
3. **Having different ways to communicate with each recipient**
4. **Knowing what your employees need to know and when**
5. **Knowing what your customers and the public need to know, and when, and having multiple avenues of communication to deliver your message**
6. **Knowing what your message will be and when you should communicate it.**

Some suggestions of key contacts are: Vendors; Suppliers; Accountant; Banks; Building Management; Insurance Agent/Broker/Company; Utilities, Internet, and Service Providers; Billing and Invoicing Service; Security Services; and Administration Services. They may be more services that your company uses, make sure you add them to the list.

It is also wise practice to be sure your suppliers and vendors are not all in the same graphic location as your business, should there be a widespread crisis. Request copies of your suppliers’ continuity or communications plans. Develop a notifications list and procedures.

### 4. INFORMATIONAL TECHNOLOGY CONSIDERATIONS

In the world we live in, informational technology is one of the main systems that keep businesses running. It is without question that consideration about the technology in your business should be one of your highest priorities in a business preparedness plan. Without access to your computer hardware, software, data, and communications processes, your business can come to a halt. It is important to determine the data and records, equipment and software that are vital to the functions of the operation of the business. It is important to back up all files and store them in a place off site so they can still be accessed should a crisis happen. Also of importance is protecting the hardware from damage and software and networks from outside cyber-attacks. It would be a wise practice to have as a back-up plan a place where you may be able to lease or purchase equipment immediately should a disaster damage your essential business equipment. Always keep back-up copies of your computer’s operating system, boot files, critical software, and operations manuals. Know every piece of equipment in your business for work as well as for insurance purposes.

### 5. FINANCIAL CONSIDERATIONS

After a crisis is not the time to wonder about your business financial funds, obligations, and expenses due to a disaster. Preparing your business now financially, will help you be ready to respond, recover, and continue to operate despite a disruption.
Ideas to consider:
➢ Have an emergency cash fund – you may need to purchase supplies whether a crisis is large or small, or relocate somewhere temporarily. If you don’t have enough cash, make sure you have credit available in a credit line or credit card.
➢ Evaluate your insurance policies to understand your coverage, deductibles, limits, and how to file a claim. Most policies do not cover flood or earthquake damage. You may need to obtain separate insurance for those events.
➢ Identify financial obligations and expenses that must be paid. It should never be assumed that because your business has had a crisis your suppliers, vendor, and creditors will automatically grant you extensions. You will still have to make all payments unless other arrangements have been made.
➢ Consider creating a policy regarding payroll during and after a disaster. You should not assume that employees will continue to work without pay after a disaster. Establishing clear strategies and procedures as well as making employees aware of your payroll continuity plan will help them plan ahead of time for their own personal obligations.
➢ Budgeting for and tracking what is actually spent during a disaster or crisis will have a positive impact upon your business performance, recovery, and the bottom line. Consider a business interruption as an extra expense in your budget, as it may be able to support the business for a limited period of time should you have to temporarily close.
➢ It is important to develop a maintenance program to keep all of your plan’s content current and relevant, especially when it comes to finances for the business to continue operating and be ahead in the long-term recovery after a disaster.

6. POLICIES AND PROCEDURES

Procedures Before a Crisis:
1. Notify all vendors, suppliers, etc. of own continuity and communications plans.
2. Learn of their plans.
3. Decide when it will be appropriate to put plans into place during a crisis to notify employees, suppliers, creditors, utility servicers, business partners, insurance agents, neighboring businesses, key customers, and the public.
4. Make procedures for employee responsibilities during a emergency situation.
5. Know and understand special needs of employees and clients.
6. Develop back up plans to communicate with all who communicate with and within your business.
7. Develop key message templates to provide accurate and clear information to prevent inaccuracies and mis-information. All communication should be tailored to the recipient, considering what they may be experiencing as a result of your business crisis. It is important to be specific and stress the positive outcomes.
8. Plan safe shelter in sites within the facility and evacuations routes to take.
9. Know how to notify municipal emergency services of a crisis.
10. Know how vital records and information will be protected.
11. Obtain other power alternatives should the power be interrupted.
12. Have a Table Top or Functional Exercise to practice putting into action the Business Continuity and Communication Plan. Discuss the positive aspects of the plans and make action plans to correct parts missing from the plan or parts that need improvement.
13. ___________________________________________________________________
14. ___________________________________________________________________
15. ___________________________________________________________________

Procedure During a Crisis:
1. Depending on the crisis follow your plans and communicate with employees.
2. Meet in a pre-determined place to discuss the next steps to take according to your plan and the circumstances presented.
3. Discuss and carry out plans and communicate with needed contacts.
4. ___________________________________________________________________
5. ___________________________________________________________________
6. ___________________________________________________________________
7. ___________________________________________________________________
8. ___________________________________________________________________

Procedure After a Crisis:
1. Authorize personnel to carry out recovery responsibilities and assess conditions and notify key people.
2. Work with community leaders and other businesses to start on recovery for the community.
3. Take inventory. Take photos of all damage and related business needs and convey information to your insurance company.
4. ___________________________________________________________________
5. ___________________________________________________________________
6. ___________________________________________________________________
7. ___________________________________________________________________
8. ___________________________________________________________________
9. Hold long term recovery meeting with employees and other key contacts to discuss improvements to be taken and mitigation plans to incorporate, should another event happen.
MAKE A KIT

An important part of emergency preparedness and response is assembling needed supplies into a kit so that it can be readily accessed by employees and visitors to your business. Some disasters may require people to shelter-in-place; other times people may need to evacuate immediately. Having the right equipment for both situations will help employees respond appropriately and safely. Having essential items such as water, food, hygiene and sanitation supplies, first aid supplies and tools, as well as, communication tools will be critical to responding during a crisis.

It is important to encourage and stress the importance of personal and family preparedness as part of your business plan so that employees will feel more at ease about their families should they not be able to return home immediately. It also helps in getting employees to be able to come back to work sooner and getting business up and running quickly.

Included is a personal and family kit list. More details on family preparedness can be found at www.tooeleready.org. Below is a supply list to house inside your place of business. Depending on the crisis your business may need other supplies. These are suggestions to help you have needed, basic supplies for your place of business for sheltering in place and recovery tools.

<table>
<thead>
<tr>
<th>Equipment for Sheltering-in-place</th>
<th>Quantity Needed</th>
<th>Quantity have</th>
<th>Date Expired</th>
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</thead>
<tbody>
<tr>
<td>Battery Powered Radio</td>
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<tr>
<td>Batteries</td>
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<tr>
<td>Food for everyone for a day</td>
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<td></td>
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<tr>
<td>Water for everyone for a day</td>
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<tr>
<td>Flashlights</td>
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<tr>
<td>Batteries</td>
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<td></td>
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<tr>
<td>Solar Powered lights</td>
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<tr>
<td>Chargers for devices</td>
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<tr>
<td>Communication Devices such as two-way radios with batteries</td>
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<tr>
<td>Fire Extinguishers</td>
<td></td>
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<td></td>
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<tr>
<td>N95 masks</td>
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<tr>
<td>Duct Tape</td>
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<tr>
<td>Basic Tool Set</td>
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<tr>
<td>Bedding and blankets</td>
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<tr>
<td>Can openers</td>
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<tr>
<td>Office First Aid Kit</td>
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<tr>
<td>Blood Bourne Pathogen Clean up kit</td>
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<td>AED</td>
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<tr>
<td>Hand Sanitizer</td>
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<tr>
<td>Toiletries</td>
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<tr>
<td>Large Plastic Trash bags</td>
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</tbody>
</table>
Notes:

Completed Equipment for Clean-up and Recovery

<table>
<thead>
<tr>
<th>Equipment for Clean-up and Recovery</th>
<th>Quantity Needed</th>
<th>Quantity have</th>
<th>Date Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Tarps</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Generator with Fuel</td>
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<tr>
<td>Large extension cords</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shovels, rakes, and other clean up tools</td>
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<td></td>
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<tr>
<td>Flashlights</td>
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<td></td>
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<tr>
<td>Batteries</td>
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<tr>
<td>Shop Vac</td>
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<tr>
<td>Ropes or Paracord</td>
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<tr>
<td>Hoses</td>
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<tr>
<td>Brooms and mops</td>
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<tr>
<td>Buckets or pails</td>
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<tr>
<td>Bleach</td>
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<tr>
<td>Towels or rags-------------------------------------------------------------------------------------------</td>
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<tr>
<td>Ladders</td>
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<tr>
<td>Personal Protective Equipment (N95 masks, eye protection, helmets, heavy duty work gloves, nitrile or vinyl gloves)</td>
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<td></td>
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<tr>
<td>Basic Tool Set</td>
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<tr>
<td>Various types of saws</td>
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<tr>
<td>Sledgehammers and carpenter hammers</td>
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<tr>
<td>Large plastic bags</td>
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<td></td>
<td></td>
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<tr>
<td>First Aid Kit</td>
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<td></td>
<td></td>
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<tr>
<td>Sand bags</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Sump Pump</td>
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<td></td>
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<tr>
<td>Lumber (plywood, 2x4s, etc)</td>
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<tr>
<td>Water for those working</td>
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<td></td>
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<tr>
<td>Heavy Duty work gloves</td>
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<td></td>
<td></td>
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<tr>
<td>N95 Masks</td>
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</tbody>
</table>
FAMILY DISASTER SUPPLY KIT
Every family member should have a disaster supply kit with essential food, water, tools and supplies for at least four days, and important documents. This kit should be kept in a convenient place, ready to “grab and go” in case you have to leave your home quickly because of a disaster, such as a flash flood or fire. Make sure all household members know where the kits are kept. Update kits regularly.

PET DISASTER SUPPLIES KIT
Every pet family member should also have a disaster supply kit with essential food, water and supplies for at least four days. This kit, along with a pet carrier and important documents should be kept in a convenient place, ready to “grab and go” in case you have to leave your home quickly because of a disaster, such as a flash flood or fire. Only service animals are allowed in American Red Cross Shelters. Animals will be sheltered in a different location.

OFFICE EVACUATION/DISASTER SUPPLIES KIT
Every employee should have a disaster supply kit with some food, snacks, water and supplies available at the workplace. This kit should be kept in a medium sized bag under the desk, ready to “grab and go” in case you have to leave your office quickly because of a disaster, such as a gas leak or fire.

Items include:
✓ Flashlight or Headlamp with extra sets of batteries
✓ Change of clothes, socks, and undergarments, and a good, sturdy pair of walking shoes (especially if you wear heels)
✓ Jacket
✓ Small First Aid kit with protective gloves
✓ Important medications
✓ Hygiene items such as: toothbrush, toothpaste, mall bar of soap, a hand towel, and deodorant
✓ Feminine hygiene supplies
✓ Bandana
✓ Small Pillow and Blanket in case you have to spend the night
✓ Entertainment such as: a book, cross word puzzles, or cards
BE INFORMED

Being informed is knowing what is happening in your community. Tooele County Emergency Management has a new Alerting system that complements all other warning systems available, such as the highway message boards, sirens, Emergency Alert Stations; KSL 5, KSL 1160 and 102.5 FM; and national weather alerts. This alerting system is called TooeleAlerts. It is available to all residents in the county and is beneficial when there is a local event that quickly escalates. This alerting can target down to a single neighborhood to alert people of major weather events, major emergencies, and other potential alerting needs to keep citizens safe. Your business and employees are encouraged to sign up to be a recipient of TooeleAlerts. The more that sign up the better off the entire neighborhood and community is. Sign up is available on the TCEM website, www.tcem.org, and the Ready Tooele website, www.readytooele.org, as well as on TCEM’s facebook page. You can also sign up for the app on your phone by searching for AlertSense. It is the red one.

Every business wants to stay in business. One of the ways to help a business stay in business is knowing what could potentially happen relating to severe weather, natural and manmade events, and emergencies involving employees, the building, power, or operations. Being informed about different types of events and how to respond to them will enable your business to save time as you focus your energy on the imminent crisis and respond appropriately by following your business continuity plan and putting it into play.

Learning about the risks and frequencies of certain types of events will help you in your planning process. Also knowing where you are vulnerable relating to your building, equipment, surrounding premises, infrastructure, people, and organization will help you withstand even an event that happens without warning.

HUMAN CAUSED OR TECHNOLOGICAL DISASTERS

Utility Failures: Power, Gas Leaks, Communications, Water & Sewer
Terrorism: Active Shooter, Cyber Safety, Chemical Attack, Biological Attack
Transportation Failures
Public Health Threats: Infectious Diseases
Infrastructure Failure

NATURAL DISASTERS

Earthquake: Structural Failures Utility Failures
Hazardous Weather: Winter Storms, Windstorms & Tornadoes, Thunderstorms & Lightning, Flooding, Extreme Heat/Drought
Fire: Home Fire, Wildland Fire
Landslides, Volcanoes, Hurricanes, Tsunamis
Also consider disruptions that might happen just to your business such as a water leak, or spilling of flammable liquids, or roof leaks, or gas leaks, or door obstruction. There are many possible threats that can cause your business to be down or a limited amount of time or an indefinite amount of time. Make a list of the most likely and the most hazardous and start making your plans according to those big crisis events, then all other smaller events will have already been planned for if you take an all-hazard approach.

**GET INVOLVED**

The best way to be involved is to exercise and practice your business continuity and communications plan. Another wise practice is to keep your supplies updated and make sure everyone knows what they need to do before, during, and after a disaster. The most important people to be involved with is your business, your employees, and all the people who have dealings with your business, your city, and your neighborhood.

There are many opportunities to learn more about preparedness and training and serving in the community. Training is a great way to learn how to better empower yourself and your employees to respond effectively after a disaster. There are many types of opportunities to become trained as citizen responders. Check the Tooele County Emergency Management (TCEM) website at www.ReadyTooele.org for information about Tooele Responds and training opportunities and exercises.

You can also follow TCEM on Facebook and Twitter to learn about opportunities such as CERT (Community Emergency Response Team), American Red Cross Disaster Action Team and Shelter workers, Medical Reserve Corps (MRC), Volunteer Coordination Center (VCC) and others. Trained people are needed and are a valuable resource to the neighborhood and community. Getting involved will help our community recover faster and become more resilient in the process. Make a goal to learn more and become trained.

Recognizing that preparedness is a shared responsibility, it calls for the involvement of everyone—not just the government—in preparedness efforts. By working together, everyone can keep the nation safe from harm and be resilient when struck by hazards, such as natural disasters, acts of terrorism, and pandemics.
The Whole Community includes:

➢ Individuals and families, including those with access and functional needs
➢ Businesses
➢ Faith-based and community organizations
➢ Nonprofit groups
➢ Schools and academia
➢ Media outlets
➢ All levels of government, including state, local, tribal, territorial, and federal partners

The whole community can participate in programs and activities to make their families, homes and communities safer from risks and threats. Community leaders agree the formula for ensuring a safer homeland consists of volunteers, a trained and informed public and private sector, and increased support of emergency response agencies during disasters. Major disasters can overwhelm first responder agencies, empowering individuals to respond appropriately will lend support.

It is important to understand that to be a spontaneous volunteer or give donations spontaneously hinders the recovery process. It is a good idea to be affiliated with a reputable response group, or communicate with emergency management so your business and employees can help with the relief effort correctly. It is also a wise practice to be informed about what the needs actually are. Giving money to reputable organizations ensures that your dollars are being spent appropriately on needs, and is not sitting somewhere in a warehouse waiting to be sorted. Monetary donations don’t need to know a size or a color, it can be used for much more than stuff. It can be used toward real recovery.

The best way to help the whole community and your business is to practice how you would respond in a disaster and making improvements on the lessons learned from exercising your plan. If plans aren’t practiced, the gaps are never found and recovery will take longer. The other way to support the whole community is to encourage individual and family preparedness with your employees. Individual preparedness will not only help strengthen your business continuity, but will help foster a culture of preparedness within your workplace and the employee’s neighborhoods.
This is a great time to ask yourself questions pertaining to your overall readiness.

- Can we implement our plan effectively if an actual disaster happened tomorrow?
- What are the lessons we have learned from exercising our plans and learning more about preparedness?
- How can we better close the gaps that make us not as prepared as we want to be?
- What actions can we take to make our preparedness and response capabilities more efficient and effective?

Write down your answers and make an action plan of what you will work on before the next time you practice your plan.

PRACTICING AND MAINTAINING YOUR PLAN

- Review and revise your continuity and communication plan at least annually.
- Conduct fire and emergency evacuation drills.
- Practice the earthquake “Drop, Cover, and Hold On” protective action. Register and participate in the statewide Shake Out day in April every year.
- Participate in community exercises and drills.
- Replace stored water every year and stored food every six months.
- Test and recharge your fire extinguisher(s) per manufacturers’ instructions.
- Test your smoke detectors monthly and change the batteries at least once a year.

Tying it all together

After following the preparedness steps: Get Informed, Make a Plan, Make a Kit, and Get Involved, it is important to find out what you can improve upon and evaluate your efforts to make your personal recovery more successful.

Evaluation involves looking at performance to determine how it differs from expectations, and realizing strengths and opportunities for improvement. Improvement involves a little planning and implementing needed changes to align performance with your goals and objectives of your business preparedness. They should also be ongoing elements of your overall preparedness effort.

Evaluation tells you whether your plans work. A plan may look good on paper, but until it is put into practice, you won’t really know whether your procedures are effective and feasible, or when employees and others have been equipped with the capabilities they need to do the job of responding to an emergency correctly and efficiently. Objective evaluation lets you identify strengths and weaknesses of plans and actions and identifies potential problem areas that may have been overlooked.
When those questions are put to the test you will know how your business and your employees will fare.

Preparedness is an ongoing process that should be continued to help instill a culture of preparedness within the business, families of your employees, and communities. There are so many resources that can be utilized to help with personal, family, workplace, worship, and community preparedness. Please take advantage of what is available to strengthen your business. The economy of our communities relies on you being able to be a business for years to come. Preparedness and having a continuity plan will help you stay that way.

**BUSINESS RESILIENCE RESOURCES**

**LOCAL**

[www.tcem.org](http://www.tcem.org) — Tooele County Emergency Management website for local information on preparedness, notification, training, and other learning opportunities

[www.tooeleready.org](http://www.tooeleready.org) — Information about local programs for community resilience in Tooele County

[www.bereadyutah.org/business](http://www.bereadyutah.org/business) — Utah state’s premier preparedness site with information on continuity planning, Terrorism safeguards, and preparedness for families and communities

**NATIONAL**

[https://www.ready.gov/business](http://https://www.ready.gov/business) — Ready Business will assist businesses in developing a preparedness program by providing tools to create a plan that addresses the impact of many hazards. This website and its tools utilize an “all hazards approach”

[https://www.fema.gov/protecting-your-businesses](http://https://www.fema.gov/protecting-your-businesses) — FEMA’s mitigation and insurance programs cover the whole community, people, organizations, government and even businesses. FEMA mitigation and insurance programs have tools every business owner can utilize to make their places of business safer for their employees and more resilient to disaster.

[http://www.readyrating.org/](http://http://www.readyrating.org/) — Ready Rating is a program that helps businesses, schools and organizations become prepared for disasters and other emergencies. All in one place, Ready Rating members have access to one-of-a-kind tools, resources and information for evaluating and improving their ability to withstand disaster, maintain operations, and protect lives and property.

[http://www.preparemybusiness.org/](http://http://www.preparemybusiness.org/) — Disaster planning and preparedness can be your lifeline to staying in business. With proper education, planning, testing and disaster assistance, you will be able to stay in business through any interruption and beyond.


[https://www.sba.gov/offices/headquarters/oda](http://https://www.sba.gov/offices/headquarters/oda) — The Office of Disaster Assistance’s mission is to provide low interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

[https://disastersafety.org/](http://https://disastersafety.org/) — Insurance Institute for Business and Home Safety provides a business continuity tool kit, free disaster preparedness and property protection guidelines, and offers post-disaster recommendations on repairing and rebuilding your building(s) stronger and safer next time a disaster strikes

[https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1](http://https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1) — Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes.