

NAVIGATE ANY ROADBLOCK

CREATE A RESILIENCY ROADMAP FOR YOUR SMALL BUSINESS



California
Association for
Local Economic
Development

www.outsmartdisaster.calosba.ca.gov

INVEST IN PROTECTING YOUR BUSINESS



Gurbax Sahota is President and CEO of the California Association for Local Economic Development (CALED), California's premier economic development association. With more than 950 members, CALED leads the way in teaching economic developers, local elected officials, and state representatives the value of economic development and how it is used to grow businesses, generate revenue to support community development programs, and retain and create quality jobs. Learn more about CALED: caled.org



Gurbax Sahota
President & CEO,
CALED

Dear Creators, Dreamers, Leaders, Entrepreneurs, Employers, Business Owners,

You've worked hard to build your business, and this workbook is here to help you keep that business thriving through unplanned disruptions – whatever the cause.

As the CEO of the California Association for Local Economic Development, I am grateful to have partnered with federal, state and local leaders to create this resource to help you think through risk identification and mitigation, resiliency planning, and critical actions needed to help you pivot to address threats to your business operations.

Outsmart Disaster is supported by CARES Act Recovery Assistance funding provided by the U.S. Economic Development Administration, matched by funds from the JPMorgan Chase Foundation. We are also grateful to The California Academy for Economic Development in developing and promoting this program in partnership with the California Business, Consumer Services, and Housing Agency and for the vision and leadership of Dr. Tara Lynn Gray, Director, CalOSBA in making this resource available to all small businesses in California.

There are many people and organizations that worked on the Outsmart Disaster Workbook to make it an effective tool for business resiliency. Thank you to Clair Whitmer for developing the website, Workbook, and team that administers the program, as well as to Helen Schaubmayer for her many contributions to Outsmart Disaster.

Above all, thank you to California's business owners who work hard to not only improve your own economic mobility, but who also create economic opportunity for your fellow Californians. We know your time is limited, but we encourage you to invest in protecting your business by preparing for disruptions.

Now is the time to take the first step on the roadmap to Outsmart Disaster!

President & CEO
CALED

NAVIGATE ANY ROADBLOCK



Congratulations! Completing your Resiliency Roadmap is an important first step towards safeguarding your small business in case of a disaster or disruption.

Together, we can Outsmart Disaster!

Tara Lynn Gray,
Director, CalOSBA



Dear California Small Business Owners,

As an entrepreneur, you understand that there are many challenges to running a successful business. Here in California, we enjoy an abundance of sunshine and unlimited scenic views. Unfortunately, all of this beauty also comes with threats of business disruptions by natural disasters and other hazards...and the list is long. Earthquakes, wildfires, droughts, floods, and even volcanoes! Added to the threat of natural disasters are events like pandemics, power outages, or cybersecurity threats.

As Director of the California Office of the Small Business Advocate (CalOSBA), I encourage all small business owners to read this workbook, complete the included forms and store them in a safe place.

You'll learn how to:

- **identify the potential risks to your location(s)/areas of operations**
- **create a plan – the Business Resiliency Roadmap – to navigate common roadblocks**
- **build resiliency and continuity planning so your business can bounce back quicker after the disruption**

Small businesses are the backbone of California's economy. That's why we are invested in helping small business owners, their families, their employees, and their communities prepare for the next disruption. This workbook walks you through creating a resiliency plan tailored to the specific needs of your business – no matter what kind of business you operate. All of the Outsmart Disaster tools and resources in this workbook – and more! – can also be found online at: outsmartdisaster.calosba.ca.gov

Please also direct your questions to our Outsmart Disaster team at:

outsmartdisaster@gobiz.ca.gov

Thank you for allowing CalOSBA to join you on your road to resiliency!

Tara Lynn Gray

Director, California Office of
the Small Business Advocate

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WILDFIRES



MUDSLIDE



FLOODS



EARTHQUAKES



EXTREME CLIMATE



DROUGHT



TSUNAMI



TORNADOES



CYBERATTACKS



HIGH WINDS



PANDEMIC

HELPFUL TERMS

Business Interruption: any kind of event that interferes with the normal operations of your business.

Business Resiliency: the ability of an organization to absorb and adapt in a changing environment.

Business Continuity Plan: a plan that is focused on getting mission critical functions up and running after a business disruption.

Emergency Call Tree: a contact list where the business owner/manager starts by making the first call, and then each person on the list calls the next person on the list until everyone is contacted.

The 3-2-1 rule: the golden rule for data protection is to keep 3 copies of your data on 2 different types of storage with 1 copy kept somewhere else off-site.

Hazard Mitigation Plan: a plan intended to reduce the loss of life and property by minimizing the impact of disasters in your community.

Business Process: any activity that a business performs to achieve its goals.

Basic types of Business Insurance Policies include:

- **Property/renters:** provides replacement costs for lost or damaged property
- **Business vehicle:** provides repair costs for vehicle damage
- **Liability:** protects from lawsuits arising from bodily injury or property damage
- **Professional liability:** protects from lawsuits arising from negligence
- **Workers' Compensation:** employees who become injured or ill on the job
- **Commercial property:** protects building, inventory, and equipment
- **Natural hazard:** protects you from local threats in your community
- **Business interruption:** replaces business income lost in a disaster

The **California FAIR Plan** provides insurance for high-risk properties (homes and businesses) where market rates insurance is not available.

Federal Emergency Management Agency (FEMA) Individual Assistance: financial disaster relief designed to help survivors with basic, critical needs such as a safe, sanitary, and functional place to live.

Small Business Administration (SBA) Physical Damage, Economic Injury, & Mitigation Assistance: three separate types of disaster relief for losses not covered by insurance or funding from the Federal Emergency Management Agency.

United States Department of Agriculture (USDA) Emergency Farm Loans: intended to help eligible farmers and ranchers rebuild and recover from sustained losses.

PLEASE TAKE NOTE

Find all Key Resources identified in this workbook in the Disaster Resources Guide on the Outsmart Disaster website:
www.outsmartdisaster.calosba.ca.gov

What is Outsmart Disaster?

Outsmart Disaster is a statewide initiative led by CalOSBA to help small business owners prepare for natural disasters and emergencies. Through this program, CalOSBA provides California businesses and non-profits with no-cost training, resources, and tools needed to prepare for and recover from all types of business interruptions. A large-scale disaster can hurt businesses through both loss of revenue and physical damage.

About 25% of small businesses cannot reopen after a disaster. Our Outsmart Disaster training team and materials are here to help guide you through the creation of your own Business Resiliency Roadmap. Think of this workbook as a starter kit for your resiliency strategy. This booklet introduces some of the fundamental concepts of business resiliency and provides forms to build your plan step-by-step. You can physically fill out the forms included at the back of this booklet or you can download the PDF version from our website and complete it online.

PLEASE TAKE NOTE

This workbook provides several forms to use for your own resiliency planning. In some cases, you will need more than one copy.

Be sure to make additional photocopies or download the PDF from our Outsmart Disaster website so you can fill out forms online before printing.

You'll also find definitions for terms used in this workbook on page 3.



The Outsmart Disaster Resiliency Team regularly hosts free preparedness training both online and in-person. If you would like to learn more about how you can assess your risks and prepare for these types of business disruptions, visit our website to sign up for a training webinar, or reach out to our team to organize an in-person training event for the small-business owners in your community.

NOTA: **Toda la capacitación y los materiales de Outsmart Disaster también están disponibles en español**

Recognize Potential Threats

The first step in customizing your Business Resiliency Roadmap is understanding the real risks to your business operations: what type of events could interrupt your business for long enough to directly impact revenue? This could be a natural disaster, supply chain disruption, or even a human-made event like a cyberattack or an act of terrorism. These events don't have to be widespread to negatively impact your business operations in some way. This is why you should consider the risk level to your business for all different types of interruptions.

What threats should I consider ?

Each of California's 58 counties has its own distinct characteristics, challenges, and hazards. When evaluating your risks, you should consider:

- **Where are your products/services made and sold?**
- **Where are your vital records stored?**
- **How do you normally receive supplies from key vendors?**
- **What are your most critical resources?**

A Hazard Mitigation Plan is intended to reduce the loss of life and property by minimizing the impact of disasters in your community. In the 2023 State Hazard Mitigation Plan, the California Office of Emergency Services (CalOES) ranked different hazards and broke them into two different categories.

The 10 mostly likely hazards to occur in California:

Natural Hazards of Interest		Other Hazards of Interest
1	Earthquakes	Urban Structural Fire
2	Riverine, Stream and Alluvial Flood	Long-term Electrical Outage
3	Extreme Heat	Public Safety Power Shutoff (PSPS)
4	Extreme Cold and Freeze	Terrorism
5	Wildfire	Air Pollution
6	Severe Wind, Weather, and Storms	Energy Shortage
7	Sea-Level Rise, Coastal Flooding, and Erosion	Cyber Threats
8	Erosion Landslide, Debris Flow, Mass	Tree Mortality
9	Drought	Invasive and Nuisance Species
10	Tsunami	Epidemic, Pandemic, and Other

How do I document and prioritize my risks?

It's not enough to just imagine these risks: you must document them in your Business Resiliency Roadmap. Reach out to your local county emergency services personnel and find out if they've completed a local Hazard Mitigation Plan. Also ask them about any email lists you can join to stay informed about local disaster resources and alerts. Using what you learn from your local Hazard Mitigation Plan, you can now document both the probability and severity of various events.

Document this information on: FORM **1** Ranked Risk Assessment

Calculate your risks:

Assign each threat a score from **0 (none/low)** to **5 (high)** to indicate **PROBABILITY (or likelihood)**

Assign each threat a score from **0 (none/low)** to **5 (high)** to indicate the **SEVERITY (or amount of physical or economic damage) it could cause**. Consider the duration, magnitude, and reach of this event.

Get your TOTAL RISK by multiplying PROBABILITY by SEVERITY. For example, in Los Angeles County, a county with an extremely high earthquake threat, the formula could be written as follows:

$$5 \text{ (PROBABILITY)} \times 5 \text{ (SEVERITY)} = 25 \text{ (TOTAL RISK SCORE)}$$

For any risk scoring 17-25, you should assume that this event will strike your business at some point and act now to help reduce the impact.

What about risks unique to my business?

Think about your business location and processes. Ask yourself if your business uses any dangerous machinery or resources that could cause serious harm or death. For example, do you use heavy machinery, flammable materials, or toxic chemicals? Is your business located near any key infrastructure, such as a dam, railroad, airport, or military base? If so, you should also assess potential hazards related to this infrastructure.

Establish Clear Communication Channels

What kind of contact information should I collect for my employees?

During and after a business interruption, you will need to reach out to your employees before you can get your business back up and running. It is important to collect your employees' contact information now...before the next disaster occurs. You will need an emergency contact list, including your employees' personal phone number, home address and email address, emergency contact(s), and out-of-area contact(s). Make sure to document any other information about them that might be relevant, such as:

- **What are the key responsibilities of each employee?**
- **Who is the assigned back-up for each person?**
- **Does this person have any special skills or certifications?**
- **Does this person need accommodations?**

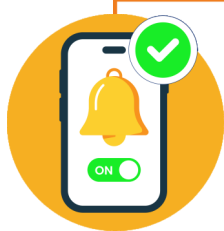
Document this information on: FORM **2** EMPLOYEE EMERGENCY CONTACTS

Who are my key contacts?

Aside from your employees, your business should also have accurate contact information for other key contacts you communicate with regularly. Remember that during an emergency, some channels of communication may be down. Be sure you have multiple lines of communication for your key contacts in the following areas:

- **Suppliers and Vendors:** You should have contact information for company representatives and offices and your account number(s). Make notes of potential backups.
- **Utility Companies:** This list depends on your location and industry. The most common are - electric, water, natural gas, internet, and telephone.
- **Customers:** Keep a comprehensive customer list. This allows you to maintain transparency during challenging times and keep customers informed about any disruptions in your services.
- **Local Emergency Services:** Identify key local authorities and agencies such as CalOES, Fire Department, Police, and Poison Control. Local chambers of commerce may be good sources of information in an emergency even if you're not a member.

Document this information on: FORM **3** KEY CONTACTS



How do I receive emergency notifications?

- **Sign up for emergency text alerts from calalerts.org**
- **Look for downloadable apps that can alert you of different events**
- **Identify radio stations that provide emergency alerts in your area**
- **Remember cell communications may be down so keep a portable radio at your business location**

How do I make a crisis communications plan?

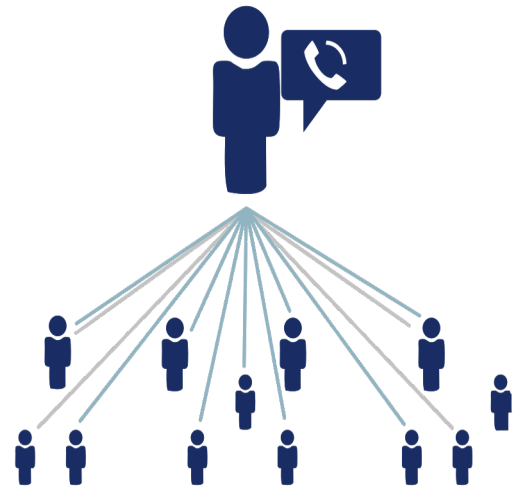
A communication strategy helps you keep your staff, customers, and vendors informed before, during, and after a disaster. You'll need to use various communication channels such as email, phone calls, social media, and website updates to ensure everyone stays informed and connected.

A simple way to communicate with your employees during an emergency is an **Emergency Call Tree**, a contact list where the business owner/manager starts by making the first call, and then each person on the list calls the next person on the list until everyone is contacted. To make this work in all situations, everyone on the list needs their own physical copy of the list, so make sure everyone agrees to sharing this personal information.

Where do I keep my contact lists?

You need to think ahead about how to always keep your contact list, and all your business records, secure and accessible. Consider using password-protected digital platforms in the cloud but, to maintain confidentiality and security, limit access to essential personnel who may need it during emergencies.

Knowing that online communications may be down, you must also keep physical copies in a locked cabinet at both your home and business location. We recommend the 3-2-1 rule as the golden rule for data protection. It says to keep 3 copies of your data on 2 different types of storage with 1 copy kept somewhere else off-site.



KEY RESOURCES	
Hazard Information Sheets (FEMA)	Provides guidance on actions your business can take to prepare for different types of hazards
Listos California (CalOES)	Provides Californian families and households with disaster readiness tools and resources in different languages
Hazard Mitigation Planning Unit (CalOES)	Helps you find your local Hazard Mitigation Plan
National Risk Index (FEMA)	Interactive mapping tool to assess the likelihood of different types of natural hazards in your community
MyHazards (CalOES)	Discover hazards in your area and learn steps to reduce personal risk
Know Your Alerts & Warnings (FEMA)	Lists of common alerts in multiple languages
CalAlerts	How to sign up for emergency notifications in your county
MyShake App	Keeps you informed about earthquakes in real time using data from your phone's sensors
Ready.Gov Crisis Communications Plans	Review this resource to better understand how your business can respond promptly, accurately, and confidently during an emergency and days that follow

Understand Your Operations

You know your business inside out. But remember that, if a disaster strikes, you will be under stress. You might be without electricity or internet access. You may be physically isolated. Cell service could be out. So you need to think ahead: what are your most important business processes and what resources and materials do these processes use? You should know what business processes generate the most revenue and prepare back-up plans to keep these operational even in the face of the unexpected.

How do I prioritize my business processes?

You need to prioritize all your business processes, ranking them in importance from “extremely high” to “low”. To help you complete the ranking, consider if each process is connected to any of the obligations below and if there are consequences for not performing this business process. Some examples of business processes may include:

- **Operational Processes:** Manufacturing, Distribution, Customer Service
- **Sales Processes:** Lead Generation, Negotiating, Product Sales
- **Supporting Processes:** Human Resources, Accounting, IT, Equipment, Software, Supplies
- **Management Processes:** Strategic Planning, Budgeting

Now, think about your most likely risk scenarios and make contingency plans that would allow you to continue operating in each risk scenario. These contingency plans will never be perfect, but consider some of these options:

- **Temporary relocation and emergency housing for employees**
- **Temporary outsourcing**
- **Alternate power sources**
- **Back-up payroll solutions**



WILDFIRES



DROUGHT



TORNADOES

Document this information on: FORM **4** CRITICAL BUSINESS PROCESSES

How do I document my equipment?

Now you will need to focus on the specific equipment needed to perform the processes you just identified. Document the make and model of each piece of critical equipment, where it was purchased, replacement costs, vendor contact information, warranty information, etcetera.

Document this information on: FORM **5** CRITICAL EQUIPMENT INVENTORY

What about IT equipment?

No matter the size of your business, you likely use IT equipment in your day-to-day operations, even if it's just a cell phone and a laptop. Create an Information Technology Inventory to document all critical computer hardware and software your business uses, including model numbers, warranty information, technical support contact numbers, etcetera. You should include key account information and license agreements for software applications in case you need to re-install the software.

Document this information on: FORM **6** INFORMATION TECHNOLOGY INVENTORY

What are considered vital records?

For your business to successfully bounce back from a disruption, you will need to ensure that certain vital business records are protected and easily accessible. Examples of vital records include tax receipts, insurance policies, bank account information, deeds, emergency plans, employee contact lists, policies and procedures, articles of incorporation, personnel and customer records, etcetera. Vital records are critical to your business's survival. Consider storing both the inventory and any important documents in a container that is both waterproof and fireproof. You should also scan vital records so that you have digital copies of every thing. Make sure your digital records are password protected and stored on a drive and also kept in a waterproof and fireproof container. Storing records online is also a good idea but don't rely on having either electricity or internet access after a disaster.

Document this information on: **FORM 7 VITAL RECORDS**

Hazard Mitigation Planning

This is where the rubber hits the road. You've done your risk analysis; you've taken a hard look at the internals of your business. Now it's time to plan for what to do if the worst happens. Although no one can prevent these events from happening, you can invest time and resources into mitigation actions that can help make sure your business is closed no longer than necessary.



What special building features does my business require?

Every business is different and requires specific equipment and resources to accomplish their mission. Think about your current business location and if you can recreate a similar environment in another location. For example, do you need cold storage, a clean room, space for large equipment, special utility services, etcetera?



Should I keep more inventory in stock?

During a business disruption, your supply chain may be impacted, and you might not be able to restock quickly. If space is limited, focus on the most valuable services for your customers and keep more resources in stock for the most profitable business processes.

Document this information on: **FORM 8 HAZARD MITIGATION PLAN**

KEY RESOURCES

Strengthen Your Cybersecurity (SBA)	Learn about cybersecurity threats and how your business can protect itself
Protective Actions (FEMA)	Research-validated advice that anyone can take to prepare for, keep safe during, and recover from a disaster
Ready.Gov	Offer business leaders a step-by-step guide to build disaster preparedness within an organization

Understand Your Insurance and Finances

A critical element of business resiliency is a realistic assessment of your current insurance coverage. Most small businesses are under-insured. You must also take a detailed look at your finances to project how long your business could survive a disruption.

How do I assess my current level of insurance coverage?

All businesses should review their insurance coverage at least once a year; you should do it more often if you're in a high-risk zone, or if you have made any major changes to your business operations.

The California Department of Insurance publishes a *Small Business Guide to Commercial Insurance* that will help you better understand the basic types of business policies:

Property/renters: Provides replacement costs for lost or damaged property

Business vehicle: Provides repair costs for vehicle damage

Liability: Protects from bodily injury/property damage lawsuits

Professional liability: Protects from lawsuits arising from negligence

Workers' Compensation: Employees who become injured/ill on the job

Commercial property: Protects building, inventory, and equipment

Natural hazard: Protects you from local threats in your community

Business interruption: Replaces business income lost in a disaster. Business interruption insurance is not sold as a separate policy but is added to a property/casualty policy or included in a comprehensive package policy. Read the conditions carefully. Many business owners were shocked to learn that business interruption insurance didn't cover pandemics during the COVID-19 shutdowns.

PLEASE take note

Based on the results of your local risk assessment, be sure to consult with your local county experts and your insurance broker to determine if you are in fact adequately covered for the risks that exist in your area.

If you are having trouble finding insurance coverage because your property is considered high-risk, you should contact the **California FAIR Plan Association**.

Sometimes referred to as "the insurance of last resort", the **California FAIR Plan provides insurance coverage for high-risk properties that traditional insurance companies will not.**

How do I prepare financially for an emergency?

All businesses have financial obligations, and it is important to figure out which obligations take priority. What are the payment terms for each account? Which bills should you pay first? For example, your payroll and your insurance bill are always a high priority because if you don't pay these bills, your insurance policy may lapse and your employees may stop reporting to work.

This is why it's critical to have access to an Emergency Cash Fund or a line of credit for emergency support. You should calculate how much money your business needs to survive a 3-day, 10-day, and 30-day shutdown. You should document in advance what this money will be used for, who will have access to it, and who is authorized to make spending decisions in specific scenarios. Consider that during a disaster situation, normal payment methods like debit and credit cards may not work, and cash may be your only reliable payment method.

How could a disaster impact my payroll?

Even if you normally process your payroll yourself, when a disaster strikes, you could lose access to your computer, internet, software, personnel records, etc. You should have a back-up plan for your payroll process, such as having a secondary payroll vendor, or an old-fashioned checkbook and hand-written salary records. Consider if you would be able to offer advances or hard copy checks. Make sure that you document these plans with your employees so everyone's expectations are clear about how you'll take care of your payroll responsibilities in this situation.



CYBERATTACKS



PANDEMIC

How do I apply for disaster relief assistance?

The first step is reporting your damages to your local county government. A federal disaster is declared when estimates of monetary damages reach certain thresholds, so reporting damages is an important part of helping your community get access to relief. After a disaster is declared by the Governor, businesses in impacted counties can apply for a loan of up to \$1 million from the Disaster Relief Loan Guarantee program administered by the California Infrastructure and Economic Development Bank, or IBank. Interest rates and underwriting terms are set by private lenders, but the state backs up to 95 percent of the loan so distressed businesses can access loans.

When the President declares a federal disaster, this opens disaster relief funding from agencies like the Federal Emergency Management Agency (FEMA), US Small Business Administration (SBA), and the US Department of Agriculture (USDA). These agencies and others also frequently send representatives to staff local Disaster Recovery Centers in severely impacted areas so you can ask questions and get assistance on the spot.

To be eligible for certain disaster funding programs, you will be required to apply and submit various financial statements. If you need to apply for a disaster loan, you will need to access everything right away so there's no delay in your loan approval due to missing documentation. That is why it is important: to monitor your credit score; keep your tax returns current; and maintain secure access to all your vital records.

Keep in mind that disaster financing is usually available only for damage that insurance doesn't cover; you may also be asked about your insurance policies and any communications with your agent about the disaster event.

Document this information on: **FORM 9 INSURANCE AND FINANCES**

Types of Disaster Assistance	
Federal Emergency Management Agency (FEMA)	Individual Assistance is designed to help disaster survivors with basic, critical needs such as a safe, sanitary, and functional place to live. It is not designed to make survivors whole and is not a substitute for insurance coverage. Individual Assistance cannot duplicate other sources of assistance.
U.S. Small Business Administration (SBA)	Physical Damage, Economic Injury, & Mitigation Assistance are three separate types of assistance for losses not covered by insurance or funding from FEMA. Physical Damage cover repairs and replacement of physical assets. Economy Injury loans are intended to help replace lost income while Mitigation Assistance helps you to prepare for future disasters.
U.S. Department of Agriculture (USDA)	Emergency Farm Loans help eligible farmers and ranchers rebuild and recover from sustained losses. (This mostly applies to tornadoes, floods, and droughts.)

Create and Test Your Emergency Response Plans

A great way to build resiliency within your business is by creating written plans that prepare you and your employees for evacuations, sheltering-in-place, and other emergency plans specific to your local hazards. But creating a plan on paper is not enough: your business should regularly test your plans to ensure your employees know what to do in an emergency. It also reassures everyone that you are thinking about how to Outsmart Disaster!

How do I train my employees and test my plan?

Conduct drills during regular staff or lunch meetings so they're convenient and people can't avoid attending. These drills should involve all relevant employees and cover various scenarios like power outages, fires, and medical emergencies. Document the results of your drills to identify areas for improvement and strengthen your emergency plans. Start with making sure your employees know where the first-aid kit is and how to use it.

How often should I revisit my Business Resiliency Roadmap?

It is important to update your plan every six months, or every time there is a major change in your business operations. Disasters won't wait for you...so don't wait to update your Roadmap.

What should I keep in my business emergency kit?

- **Basic emergency supplies including food and water, flashlights, etc.**
- **Alternate power sources**
- **Back-up payroll solutions**
- **Copies of all documents in your Business Resiliency Roadmap**

KEY RESOURCES

California Department of Insurance Small Business Guide to Commercial Insurance	Describes policy types, gives examples and has helpful glossary
Document and Insure Your Property (FEMA)	Fact sheet explaining how to understand coverage terms, settlement options, how to file a claim, and qualify for discounts
Disaster Relief Loan Guarantees (iBank)	Incentivizes lenders to help small businesses who have suffered losses from a disaster by backing up to 95 percent of the loan. Available after a Governor's Emergency Declaration
Preparing for a Disaster (IRS)	Tips on how to prepare financially for a disaster
Ready.Gov Emergency Response Plan	Tips and resources for developing an emergency plan
Ready.Gov Business Employee Training	Guide on how to train employees to become familiar with evacuation, shelter-in-place, lock downs, etcetera
Ready.Gov Emergency Supply Kit	Tips on what you should keep in a basic disaster supply kit

How do I complete my Business Resiliency Roadmap?

Next you'll find the forms we've referred to throughout this workbook. Once you do the hard work of completing them, you will have your own Business Resiliency Roadmap! Supplement this basic set by downloading additional forms from the Outsmart Disaster website to address specific types of natural disasters, business scenarios, industries, and business sizes.

Where can I learn more about business resiliency?

To participate in our regular webinars, view a full list of business resiliency resources and tools, or schedule an in-person training in your community, please visit us online at:

www.outsmartdisaster.calosba.ca.gov

Contact our Outsmart Disaster team at:

outsmartdisaster@gobiz.ca.gov

Subscribe to CalOSBA's monthly newsletter for business resiliency tips and more!

[Subscribe to our newsletter at calosba.ca.gov](http://calosba.ca.gov)



**EXTREME
CLIMATE**



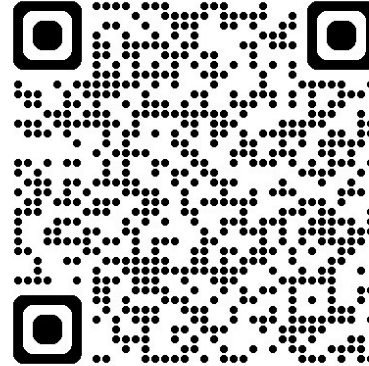
**HIGH
WINDS**



TSUNAMI

Scan the QR code below to access additional content and resources for your Resiliency Roadmap

WWW.OUTSMARTDISASTER.CALOSBA.CA.GOV



BUSINESS RESILIENCY ROADMAP CHECKLIST

- Form 1: Ranked Risk Assessment
- Form 2: Employee Emergency Contacts
- Form 3: Key Contacts
- Form 4: Critical Business Processes
- Form 5: Critical Equipment Inventory
- Form 6: Information Technology Inventory
- Form 7: Vital Records Inventory
- Form 8: Hazard Mitigation Plan
- Form 9: Insurance and Finances Evaluation

**PLEASE
TAKE NOTE**

For many of these forms, you will need to complete more than one copy. Make sure to create additional copies or download the PDF version of this toolkit from our Outsmart Disaster website.



FORM **1** RANKED RISK ASSESSMENT

THREATS	PROBABILITY (0-5)	SEVERITY (0-5)	TOTAL (0-25)
Determine which threats could affect your business functions and processes. Add additional threats under "Other".	Assign each threat with a score of 0 to 5 to indicate the likelihood it will occur in your area.	Assign each threat with a score of 0 to 5 to indicate the amount of damage it could cause your business.	Multiply Probability with Severity and enter the total. Plan NOW for the highest ranking threats. (Total 17-25)

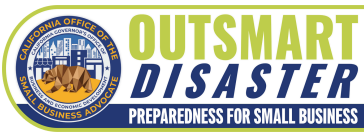
PROBABILITY x SEVERITY = TOTAL RISK

THREATS	PROBABILITY (0-5)	SEVERITY (0-5)	TOTAL (0-25)
Geological Hazards			
Landslide			
Earthquake			
Mudslide			
Tsunami			
Volcano			
Subsidence			
Meteorological Hazards			
Severe Winter Weather (Snow, Ice, Hail, Sleet, etc.)			
Drought			
Lightning			
Extreme Cold / Freeze			
Extreme Heat			
Tornado / High Wind / Hurricane			



FORM 1 RANKED RISK ASSESSMENT

THREATS	PROBABILITY (0-5)	SEVERITY (0-5)	TOTAL (0-25)
Flood Hazards			
Dam / Levee Failure			
Ravine, Stream, Alluvial & Coastal Flooding			
Technological Hazards			
Cyber Security Risks			
Software / Hardware Failure			
Human Caused Hazards			
Burglary			
Terrorism			
Transportation			
Fire Hazards			
Wildfire			
Urban Structural Fire			
Other Hazards			



FORM **2** EMPLOYEE EMERGENCY CONTACTS

EMPLOYEE CONTACT INFORMATION

Employee Name

Position Title

Office Phone

Ext

Assigned Backup

Office Email

Personal Email

Mobile Phone

Home Phone

Home Address

Preferred Communication:

Phone Call Text

City, State, ZIP

Email Other

Description of Job Duties

Certifications:

First Aid CPR HAM Radio

Emergency Medical Technician (EMT)

SPECIAL ACCOMMODATIONS

SPECIAL LICENSES

EVACUATION INFORMATION

County

Evacuation Zone

Evacuation Destination

LOCAL EMERGENCY CONTACT

Name

Relationship

Home Phone

Mobile Phone

Personal Email

OUT-OF-STATE EMERGENCY CONTACT

Name

Relationship

Home Phone

Mobile Phone

Personal Email



ORGANIZATION INFORMATION

Supplier/Vendor (Current) Supplier/Vendor (Backup) Key Customer Emergency Personnel

Name (Agency/Business/Individual)

Account Number

Street Address

Company Phone

City, State, Zip Code

Website

Materials/Service Provided

MAIN CONTACT INFORMATION

Name

Title

Office Phone

Mobile Phone

E-mail

Website

ALTERNATE CONTACT INFORMATION

Name

Title

Office Phone

Mobile Phone

E-mail

Website

NOTES



FORM 4 CRITICAL BUSINESS PROCESSES

Document all critical business processes that your business uses to accomplish its mission. Examples of business processes: accounting, operations, manufacturing, sales, maintenance, payroll, etc

NAME OF BUSINESS PROCESS:

Employee Responsible:

Back-up Employee:

Brief description of business process:

Training/certification needed to perform process:

LIST OF OTHER STAKEHOLDERS WHO DIRECTLY PERFORM OR HELP PERFORM THIS PROCESS:

Employees:

Suppliers/Vendors:

Key Contacts:

WHO USES THE OUTPUT FROM THIS FUNCTION?

Employees:

Suppliers/Vendors:

Key Contacts:

Are there any obligations tied to this business process? (Check all that apply)		
<input type="checkbox"/>	Legal	Employment, tax, privacy law
<input type="checkbox"/>	Contractual	Deliveries, timelines, payment terms
<input type="checkbox"/>	Regulatory	Licensing, accreditation, permitting
<input type="checkbox"/>	Financial	Accounts payable, income taxes payable

WHAT RESOURCES ARE NEEDED TO PERFORM THIS FUNCTION?

Equipment:

Resources (Utilities, etc.):

Employees:

PENALTY / FINE:

Document all critical business processes that your business uses to accomplish its mission. Examples of business processes: accounting, operations, manufacturing, sales, maintenance, payroll, etc

BACKUP PLANS:

Be sure to document any workarounds or backup plans that you can implement if this business process cannot be immediately recovered. (Attach any backup procedures, plans, etc.)

How important is it to your business to recover this process? Recovery Priority:

- Extremely High
- High
- Medium
- Low



FORM **5** CRITICAL EQUIPMENT INVENTORY

NAME OF EQUIPMENT:

Related Business Process:

Brief Description of Item:

Quantity:

Physical Location Within Facility:

Equipment Operator:

Make / Model/ Manufacturer:

Asset Tag Number:

Purchase/Lease Date:

Price Paid:

Model Number:

Serial Number:

REPAIR/MAINTENANCE:

Warranty / Service Contract Info:

Employee Responsible for Maintenance/Repair:

Are Spare Parts Available: YES NO **If so, explain:**

Maintenance History:

EQUIPMENT REPLACEMENT:

Can This Equipment Be Replaced: YES NO **How Long Will the Replacement Take:**

Is vendor/manufacturer installation required?

If equipment is not replaceable, what are your options? (Use an alternate model or vendor, have equipment custom-made, etc.)

VENDORS:

Name of Primary Supplier/Vendor:

Name of Backup Supplier/Vendor:

ATTACH:

Equipment Photographs

Equipment Manual

Warranty Information



FORM **6** INFORMATION EQUIPMENT INVENTORY

Computer Hardware

Computer Software

Other IT Equipment

NAME OF COMPUTER EQUIPMENT:

Manufacturer:

Model No:

Serial No:

Asset Tag No:

License Number:

Purchase Price:

Quantity (Hardware):

Number of Licenses (Software):

Purchase Date:

TECHNICAL SUPPORT:

Technical Support Number:

Registered Username:

Warranty / Service Contract Info:

VENDORS:

Name of Primary Supplier/Vendor:

Name of Backup Supplier/Vendor:

ATTACH:

Receipts

Warranty Information

Manuals

Photographs



FORM 8 HAZARD MITIGATION PLAN

EMERGENCY PLANS

What special building features do your business processes need? (i.e. cold storage, large equipment, clean room special utilities, etc.)

Does your business have a backup power source, such as a generator?

- YES
- NO

If yes, ensure you have a contract with a fuel supplier and list below. If no, find a vendor where you can rent emergency generators and list below:

What business processes will run on backup power during an emergency?

In an emergency, you or your employees will be responsible for shutting down and starting up your various systems (electric systems, gas, boilers, HVAC, special equipment, computer systems, etc.)

- Do you have a documented shutdown and start up plan? YES NO
- Have you reviewed your local Hazard Mitigation Plan, and established a connection with your local emergency personnel for assistance with disaster planning? YES NO

Notes:

PRODUCT & INVENTORY

What is the process that generates your business the most profit?

What resources and inventory is needed for those processes?

Is your business able to keep more of this inventory in stock?

- YES
- NO

Notes:

Does your business have products that will spoil in a power outage?

- YES
- NO

COMMUNICATIONS

Does your business have a NOAA Radio? YES NO

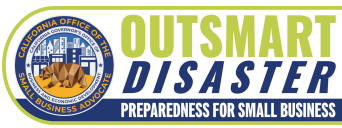
Do you have the FEMA App? YES NO

Are you signed up for local Wireless Emergency Alerts (WEAs)? YES NO

Do you have the MyShake Earthquake App? YES NO

HAZARD MITIGATION ACTIONS

During your risk assessment, you likely learned about several different types of events that could impact your business. It's important that your business understands what action you can take to mitigate the impacts of these events. Visit FEMA Protective Actions (<https://community.fema.gov/ProtectiveActions>) for tips on how your business can prepare for its specific threats.



INSURANCE CHECKLIST

- Get insurance quotes for any hazards that are considered high risk in your area.
- Revisit insurance coverage annually, or whenever major changes occur.
- Review the [Small Business Guide to Commercial Insurance](#).
- If you are a high-risk insured and are having trouble finding coverage, contact the [California Fair Plan](#) for assistance.

EMERGENCY FINANCES

Do you have a line of credit for your company? YES NO

Who is responsible for accessing it?

Do you have a company credit card for emergency purchases? YES NO

Who is responsible for accessing it?

How much cash will you require for the following periods?

3 day:

5 day:

10 day:

Do you have a plan for how your business will prioritize and pay its bills during an emergency? YES NO

PAYROLL

In the event of a widespread disaster, do you know how you will process your payroll? YES NO

During an emergency it may be difficult for your employees to access banking. Is your business able to provide any of the following?

Payroll cashing services: YES NO Advances: YES NO Employee loans: YES NO

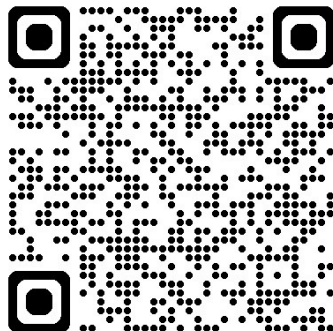
If your business is forced to shut down temporarily, will some or all employees continue to be paid? YES NO
If yes, for how long?

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Outsmart Disaster is an awareness campaign and no-cost business resiliency training program offered by the California Office of the Small Business Advocate (CalOSBA). CalOSBA employees support the program in a training capacity only. CalOSBA does not make any recommendations or guarantees and assumes no responsibility concerning the activities of participating businesses. Participating businesses are responsible for all plans created and any actions taken following the Outsmart Disaster training.

Scan the QR code below to access additional content and resources for your Resiliency Roadmap



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