**Small Business Continuity**

**Preparedness Guide**

Maryland Department of Emergency Management

*with*

Maryland Department of Commerce

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*This resource guide is designed to help businesses (large and small), nonprofits, faith-based organizations, and other non-governmental entities prepare for emergencies. Everyone in a community has a role to play in an emergency – and any emergency may also affect personnel or customers, indirectly affecting your organization as well.*

*By preparing for emergencies, organizations of all types can reduce the loss of lives, equipment, and other assets when an incident occurs. In doing so, they make the whole community more resilient.*



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# I. Purpose

The Maryland Business Emergency Operations Center (MBEOC) Partner Preparedness Guide is the central part of a community preparedness campaign established to increase awarenes and drive action by preparing community organizations for all-hazard emergencies and catastrophic events. This campaign is a product of the MdReady program (visit the [MdReady website](https://mdready.maryland.gov/) to learn more.)

This resource guide is divided into the following three sections:

|  |  |
| --- | --- |
| **1** | **Preparedness & Emergency Plan Development Considerations**  *This section provides a general overview of developing a Disaster Plan. It includes guidance and tools to walk users through the basics of emergency planning.* |
| **2** | **Maryland Threats and Hazards**  This section provides additional preparedness considerations for hazards often encountered by organizations in Maryland and around the country, such as fires, floods, and acts of violence. |
| **3** | **Resources, Tools, and Templates**  This section provides additional resources that might be used to develop emergency plans and increase preparedness, including web links to a variety of tools, information, and resources. |

## Definition of Private Sector

The Federal Emergency Management Agency (FEMA) defines the private sector as organizations and entities that are not part of any government structure. This includes everything from for-profit and non-profit organizations and formal & informal community groups to commerce & industry, private emergency response organizations, and private voluntary organizations.

Private sector collaboration at the local, state, tribal, and federal levels has profound long-term benefits to the entire nation. FEMA recognizes that the U.S.’s vast network of businesses, industry, academia, trade associations, and other non-governmental organizations are equally responsible partners in every phase of emergency management (preparedness, mitigation, response, recovery). Together, government entities and the private sector can learn from one another and from what works well in the field to generate best practices to help build resilience for everyone.

*For example:*

1. Emergencies in your community may affect your storefront or office space, cause utility outages, or simply prevent employees from being able to commute to work. By developing plans and procedures for how to respond to these situations ahead of time, your organization can minimize downtime and the associated potential financial losses.
2. Following a disaster, private sector, non-governmental, and faith-based organizations regularly serve as critical providers of the resources needed for communities to save lives in the moment, survive the aftermath, and begin the long process of community and economic recovery. By knowing in advance what resources are available in advance (whether your group ends up providing them or needing to ask for them) and having a plan to connect them with people, all of those services can be engaged sooner, minimizing even more harm to our communities and neighbors.

## Did You Know…

That congressional research has found that 43% of businesses that close in the wake of a natural disaster never reopen? And that an additional 29% of affected businesses close down permanently within two years, even if they are able to reopen initially? Those are not small numbers!

These effects lead to lost jobs, decreased tax revenues, and disruptions to the fabric of a community…and all of those things each make the process of recovery that much more difficult. Developing a preparedness plan for these events is one of the most effective ways to limit those losses, both for an organization itself as well as the community(ies) it serves. It can help reduce the overall loss of business, help visitors and employees be and feel safe, and reduce delays in essential services.

# II. Building Your Plan

As your organization begins developing an emergency plan – or embarking on a similar process like a business impact analysis or continuity of operations (COOP) planning – be sure to consider the following key areas:

|  |  |  |
| --- | --- | --- |
| **Human Resources** | **Business Continuity** | **Physical Resources** |
| How could a disaster affect your employees, customers, or workplace? | What resources do you need to continue to serve your customers if your workplace is closed? | How could you continue providing your services if much of the physical area AROUND your workplace is closed to the public? |

## Business Preparedness Checklist

Each checkbox item will be discussed in detail below:

* Establish a preparedness planning team
* Determine the hazards and risks for your organization
* Conduct a business impact analysis
* Develop an emergency action plan
* Plan for continuity of operations within your organization
* Prepare and train your employees and volunteers
* Create an emergency go-kit for your organization
* Develop a communications strategy

### Establish a Preparedness Planning Team

The first step to developing a disaster plan is to assemble a planning team. The size of the team may vary depending on your organization’s operations, number of facilities, and available resources. However, it should be both big enough to effectively represent all the operations of your organization and small enough to allow close collaboration. Most importantly, the planning team should be empowered by your organization’s leadership with the authority to implement safety plans and take protective actions: Plans that can’t be implemented are not much better than plans gathering dust on a shelf!

Consider including the following players when putting together your planning team:

* **Representation from each department in your organization.** Diverse perspectives will help to ensure that no one and no area of your operations is left out.
* **Representatives from local first responder agencies.** Fire department, law enforcement, and/or emergency management professionals from your area will be able to provide additional information specific to the plans and hazards that affect your area, as well as bonus preparedness subject matter expertise in general.
* **Individuals with disabilities and others with access & functional needs.** Simply guessing what accessibility needs may be important to your organization and/or its community is inadvisable – ask and listen to those who have them! They’ll help you get a much more accurate and effective picture of the needs your plan should meet.
* If your organization has multiple facilities, or multiple floors at any given facility, it’s often worth establishing at least one individual in each location as a **safety coordinator** for that area. They can help ensure your planning process is thorough and serve as guides to help individuals at each location follow your chosen policies and procedures consistently.

Remember: The planning team doesn’t stop being useful once the plan is made! By being the ones who made the plan, they become internal experts on the plan and the information that went into it. If a disaster does occur, these members will be a big help in taking your plan from concept into action.

### Determine the Hazards and Risks for Your Organization

Another important step in developing a disaster plan is understanding the different types of risks, hazards, and threats actually face your organization. Since we can’t plan for infinite possibilities or know for sure what will happen, getting good information on what’s most relevant to your organization is key to prioritizing your attention and efforts.

Your community’s local emergency management agency or fire department are great resources for this: They’ll both have a clear idea of the most likely risks facing your community, as well as advice for what your organization can do to minimize their effects

*For example:*

1. They might let you know that, even though your general area isn’t close to a lot of water, your facility happens to be in an area that is still quite prone to flash flooding. Once you know that, you can look for (and they can often directly provide) information on how to mitigate flooding and minimize its financial effects.
2. They’re likely the best repository of historical data on how past disasters have affected your community. Requesting a copy of the local hazard mitigation plan for your surrounding area can help you not only better understand the historical trends that you’re up against in preparing, but also build connections with the responders who’ll help you in the event that another event occurs.

NOTE: Be sure to ask local officials to provide your organization with real-time information during an emergency event! Many jurisdictions have partnership programs, emergency alert apps, or other tools to help keep information flowing.

The Maryland Business Emergency Operations Center is designed to offer that type of coordination to organizations across Maryland and is a good resource for state-level information that may affect you locally. You can learn more about what it offers at the [MBEOC website](https://mdem.maryland.gov/pages/mbeoc.aspx).

Other good things to think about when considering your threat environment:

* Consider if your particular industry has any specific hazards that may affect you, but that wouldn’t be thought of by others. As climate change progresses, will these (or any other) hazards become more potentially harmful to you?
* Think about how plans or activities might be different depending on whether you organization is open or closed at the time of a disaster’s impact.
* Consider any risks your organization may face due to potential hazards nearby one or more of your facilities. An incident at a neighboring chemical plant, prison, light rail stop, or other high threat facility may have rippling consequences that affect you, too.

Some commonly encountered hazards for different organizations in Maryland have included:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Cyberattack | Pandemic | Fuel Shortage | Road Closures | Flooding and Severe Storms |
| Terrorism or Attempted Terrorism | Foodborne Illness | Communications Failures | Changes in Legislation | Hurricanes |
| Nuclear / Radiological Incident | Avian (Bird) Flu Outbreak | Equipment Failures | Drought | Tornados |
| Civil Disturbances | Insect Infestations / Invasive Species | Water Contamination | Extreme Heat or Cold | Winter Storms |
| Active Shooter Events | Poison Exposure | Prolonged Power Outages | Fires / Wildfires | Supply Chain Failures |

#### Prioritizing Threats

One way to measure which threats an organization should prioritize is by using a weighted scale – assigning a value to each aspect of a threat, and multiplying it by how significant or important that aspect is.

*For example:*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Index** | **Probability (3x)** | **Human Impact (3x)** | **Property Impact (3x)** | **How Much Area Affected? (2x)** | **Hours of Advance Notice? (1x)** | **Duration of Event in Hours? (1x)** |
| 1 | Unlikely | Minor | Minor | Negligible | >24 | <1 |
| 2 | Possible | Limited | Limited | Small | <24 | <6 |
| 3 | Likely | Critical | Critical | Moderate | <6 | <24 |
| 4 | Highly Likely | Catastrophic | Catastrophic | Large | <1 | >24 |

If we were to use the table above, we would be expressing that we considered the likelihood of an event, or the human impact it would cause, to be roughly three times as important to us than how long the event lasts.

Therefore, a highly likely event would still be considered more important, even if it lasted only a few minutes (4 times 3 equals a “probability” threat value of 12, plus a “duration” value of 1 [1 times 1], for a total threat value of 13), than one that would take most of a day but is unlikely to happen (1 times 3 equals a “probability” threat value of 3, plus a “duration” value of 3 [3 times 1], for a total threat value of 6).

This tool is only an example – you can adjust the values based on your own organizational considerations or even add additional aspects that you care about. However, any tool of this kind can be a helpful way to visualize the threats that might otherwise be hard to consider or compare.

NOTE: Definitions for the table above:

* Area affected doesn’t just mean specific distance calculations; it can also be relative scales. Will something affect one room? A whole facility? A whole community?
* Advance notice is typically considered to be the time you have to effectively prepare. If someone may technically know about a threat, but you don’t have access to that information until an hour before it happens, then your advance notice is just that hour.
* Duration can be either how long the event itself lasts, or how long the negative effects will be felt.

Lastly, when using a comparison tool such as the one described, be sure that all the threats you’re considering are measured on the same scale and in the same tool to keep your data consistent.

#### Whole Community Planning Considerations

Be sure to take into consideration any special needs considerations (including physical, invisible, and developmental disabilities) when planning. This applies to your organization's employees, clients, customers, and visitors to your facility. Also account for temporary disabilities such as a person with temporary mobility and limitations to include broken limb, surgery recovery, pregnancy. Additionally, consider any language barriers that may need to be addressed for most effective communication during an incident.

### Conduct a Business Impact Analysis

After understanding what hazards might impact your organization, it is important to conduct a Business Impact Analysis (BIA). A BIA helps organizations understand the potential results of a disaster. Nonprofits and faith-based organizations also benefit from conducting a BIA because it looks at the overall impact of the disaster and how your organization works.

Organizations should take into consideration what types of effects an emergency can have and use the analysis to determine the best strategies for recovery. A thorough BIA should look at both financial considerations and process considerations, such as:

*Financial Considerations*

* What is your organization’s cash reserve?
* How many payroll periods can your organization meet with no income?
* How many vendors can you pay with no income, and for how long?
* How might your expenses increase? Will you be able to pay overtime for the labor required in recovering your business after the incident?

*Business Process Considerations*

* What are the key resources necessary for your organization to be operational (e.g., power, water, sewer, computers, internet, databases, phones, etc.)?
* Within how many hours following an emergency does your organization want/need to be operational again?
* What equipment or resources are necessary to keep your organization operational?
* Make sure your business has redundancy in place with your suppliers. If your outside suppliers are affected by a disaster or emergency, what plans do you have to prevent your supply chain from being interrupted?

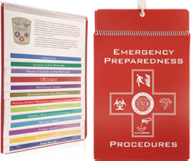
When conducting a BIA, remember that there is also a time-based element to every disaster. This includes when the event happens, and for how long it occurs. For example, a retail small business might be impacted by a severe winter storm that stops your store from receiving goods during the holiday season. While this is a short-term issue, the timing might have a significant impact on the business as it will decrease or interrupt sales.

In another example, a severe summer storm could have a significant impact on a non-profit that facilitates summer programs for children. To the greatest extent possible, organizations should use this analysis to quantify the overall impact on the organization to help identify strategies to return to normal. A tool to help facilitate [conducting a BIA](https://www.ready.gov/business/planning/impact-analysis) can be found on FEMA’s [Ready.gov website](https://www.ready.gov/).

### Develop an Emergency Action Plan

A basic way to prepare your organization for an emergency is to develop an emergency action plan. This plan outlines the things your organization needs to do to protect employees, volunteers, customers and others who might be at your physical location during an emergency. If you have more than one physical location, each site should have a copy of the emergency action plan. An emergency action plan is designed to help your organization both during and immediately following a disaster. The United States Department of Labor Occupational Health and Safety Administration (OSHA) provides additional information on [developing emergency action plans](https://www.osha.gov/etools/evacuation-plans-procedures/eap).

##### Figure 1: Examples of EAP-related products

Emergency Action Plans (and the materials used to inform employees, visitors, etc. about them) should, at a minimum, include the following:

* **How to report an emergency.** Your emergency action plan should identify how an emergency is reported, and to whom. In addition, it should also provide information on how that notification will be provided to individuals at your location.
* **Policies for evacuation and sheltering in place.** Consider what conditions would result in an evacuation of your facilities, and what conditions would result in the need to shelter in place. For all emergencies, identify who will give the instructions to evacuate or shelter in place. Identify staff or volunteers who will help facilitate evacuation.
* The policy should identify how you will account for staff, volunteers, customers or others.
  + If you need to shelter in place because the hazardous conditions outside would put employees, volunteers and customers in harm's way, ensure that you are able to support all persons who might be at your facility. Remember that an emergency can happen when your facility is at peak capacity. If that were to happen, your organization may need to keep many people safe for hours or days.
* **Identify evacuation routes.** For an evacuation, consider all possible routes from your facility. If you are in a multi-story building, consider working with your building manager to identify the best evacuation routes. Identify accessible routes as well for individuals with disabilities or who may have limited mobility. Identify an area outside of your facility that can be designated as a safe meeting place where employees can be accounted for and receive information.
* **Internal and external communication.** Every organization should understand how to obtain situational awareness from public safety agencies during a disaster or emergency. This could include turning on a radio or television to get more information. Additionally, each organization should establish a communication plan to guide their internal communication with staff and organizational stakeholders.

### Plan for Continuity of Operations within Your Organization

Continuity of Operations (COOP) is defined as activities that occur to help the essential functions of an organization continue. When a disaster happens, the day-to-day operations of the organization can be interrupted. COOP planning helps ensure that, when those interruptions occur, the organization can continue to provide the goods and services it needs to and that the organization can more quickly recover. An effective COOP plan is designed to address these types of disruptions:

* Denial of access to a facility / facility damage
* Reduced workforce
* Communication disruption
* Equipment or systems failure
* Supply chain interruptions

A COOP plan will help your organization develop work around strategies when facilities, employees, or systems are impacted by a disaster. When developing your organization's COOP plan, it is imperative that the following planning considerations are addressed:

* **Identify your organization's essential functions.** Essential functions are those functions that enable your organization to remain operational and provide services in times of an emergency. If you are a private sector manufacturing organization, essential functions might include your physical location, equipment, and the technology necessary to operate that equipment. If you are a faith-based organization, essential functions might include the physical location, assets and furniture, and key staff.
* **Establish delegations of authority.** Delegations of authority specify who is authorized to make decisions or act on behalf of senior leaders within the organization. Delegations are used for specific purposes during emergencies and may require legal and/or board review. This includes how your organization will delegate the authority required to fulfill organizational key activities such as payroll and signing checks and hiring and firing employees.
* **Determine orders of succession.** Orders of succession are an essential part of your organization's ability to ensure that your employees know who assumes the authority and responsibility for leadership positions within the organization if current leadership is incapacitated or becomes otherwise unavailable during disaster or emergency situations. Having pre-defined orders of succession in place, allows for predefined and seamless transition of leadership, when necessary.
* **Determine continuity locations.** During an emergency, key facilities may be damaged or severely impacted to where they cannot be immediately re­opened. Therefore, it is critical that your organization determine ahead of time a continuity location or multiple locations that can be accessed and used for up to 30 days following an emergency. It is imperative to select a continuity facility in advance and to execute a Memorandum of Understanding with the vendor or company providing the space. This will allow your organization the ability to continue providing necessary essential functions and services to keep the organization operational and lessen the overall impact to your business. Some organizations allow employees to telecommute from home until the primary worksite is available. This may or may not be an option for your organization, but if so make sure to work with your information technology department to ensure that your system can adequately handle the proper number of telecommuters at any given time.
* **Ensure interoperable communications.** Interoperable communications are communications that provide your organization the capability to perform essential functions until normal operations can be resumed. Interoperable communications also provide the ability to communicate with personnel, other agencies, and organizations. Any location being considered as an alternate facility must have interoperable communications so that employees can perform normal and assigned job functions. Your organization should consider the following: internet and email, landline phones, cellular phones, texting, satellite phones, ham radio operators, and carriers.
* **Safeguard vital records.** Vital records are those electronic and hardcopy documents, references and records needed to support an organization's essential functions during an emergency situation. Vital records consist of emergency operating records, legal/financial and human resources records.
* **Maintain an inventory of all equipment.** Develop an inventory list of all equipment owned and operated by your organization. Develop a maintenance schedule for all equipment, as well as manufacturer and service contact information. Keep this information updated, in case equipment is damaged or inoperable during an emergency.
* **Develop a backup schedule for computer files.** Keep an electronic backup of all tax, accounting, payroll and production records, and customer and supplier data off-site. Make sure to also keep copies of all paper and computer files in an accessible but offsite location. Install anti-virus and firewall software on your organization's computers to improve cyber security.
* **Contact your insurance agent.** Review your insurance coverage ahead of time to make sure your organization has adequate coverage. Get additional coverage for "all-hazard" situations like flooding events or hail damage. Maintain copies of critical documents, such as finance records and receipts of major purchases.
* **Make plans regarding customers.** Determine the likelihood of customers being present at your business during a disaster situation. Develop an emergency evacuation plan for customers and review it regularly with employees. Correctly label all exit locations for the building with proper signage and posted evacuation routes.

### Prepare and Train Your Employees and Volunteers

Your employees and volunteers play a key role in the preparedness of your organization. A disaster that impacts your organization will also impact employees and volunteers. In some cases, they may be at your location when the disaster occurs. In other cases, the emergency event may impact the entire community, which means that employee and volunteer homes and families are also impacted.

Training is essential to ensure that everyone knows what to do when there is an emergency, or disruption of operations. Everyone needs training to become familiar with protective actions for life safety (e.g., evacuation, shelter, shelter-in­place and lockdown). Review protective actions for life safety and conduct evacuation drills ("fire drills") as required by local regulations. Sheltering and lockdown drills should also be conducted.

Employees and volunteers should receive training to become familiar with safety, building security, information security, and other loss prevention programs. The following are several best practices for establishing that training regimen:

* **Develop a basic training plan** that considers who will be trained, who will do the training, what training activities will be used, when and where each session will take place, and how the session will be evaluated and documented.
* **General training for all employees and volunteers should address:** Individual roles and responsibilities; Information about threats, hazards and protective actions; Notification, warning and communications procedures; Means for locating family members in an emergency; Emergency response procedures; Evacuation, shelter and accountability procedures; Location and use of common emergency equipment; and Emergency shutdown procedures.
* **Communicate regularly** with employees, volunteers and clients before, during, and after an emergency. Use newsletters, staff meetings and other internal communication tools to communicate emergency plans and procedures. Use informal communication, such as short staff briefings or coffee break discussions, to teach employees and volunteers about the plan and protective actions.
* **Consider providing training annually,** as new employees are hired, or as new equipment is acquired. If you update your plans on an annual basis, ensure that training is provided on any changes to the plan.

For an employee to be ready to respond to an emergency impacting your organization, they need to know that their families are safe and taken care of. Therefore, promoting a culture of personal and family emergency planning and preparedness benefits the whole organization. Encourage your employees to develop a family emergency plan and to develop emergency kits for their home. The reality of many emergencies is that your employees and volunteers and their families will likely not have access to everyday conveniences. To plan ahead, ask your employees to think through the details of their everyday life and the resources they will need for sustainment for up to 72 hours. The American Red Cross provides [a suite of good resources](https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html) for guiding your employees in making these plans.

In your workplace itself, you can also encourage your employees and volunteers to assemble an office emergency kit (go-kit) for themselves - a collection of items they may need in the event of an emergency or if required to evacuate the office facility. The emergency kit should be easily accessible and packed in a sturdy, easy-to-carry container such as a backpack. It should be stocked with necessary personal supplies and always ready to go in case of an emergency. Remind employees to account for personal items such as a change of clothes, hygiene items, medications, as well as keep a list of medications, including dosage information and their physician's contact information in their kit.

### Create an Emergency Go-Kit for Your Business

An additional step that your organization can take to be prepared for an emergency is to develop a go-kit specific to your organization. A go-kit is a self-contained, portable stockpile of emergency supplies.

**For a business,** this might include hard copies of critical business information, key contacts, and backups of important files, in addition to an offsite electronic backup system.

**For a faith-based organization,** this might include contact information for a congregation and insurance information. This kit should include a copy of any emergency plans developed, including continuity of operations plans, communication plans, and call-down lists.

Go-kits for administrators and other high-level staff should include information on how to turn off utilities, a calling tree, a whistle, a reunification plan, and a first-aid kit.

Organizational go-kits like this are often stored in backpacks or duffle bags and placed in readily accessible and secure locations in your facility (if your organization has multiple facilities, you may wish to consider stocking go-kits in each of them). The Emergency Response Team should select the supplies that are necessary in each kit. Emergency plans should reference the supplies and identify who is responsible for stocking and replenishing items.

#### Crisis Boxes

In addition to developing go-kits for your business, consider creating a crisis box. A crisis box provides critical information to the Emergency Response Team itself. These should include relevant information and resources for ensuring awareness of and communication amongst the team and your employees/staff in general, including:

* + Incident Command System (ICS) key personnel phone numbers
  + Important documents like insurance policies, business licenses, etc.
  + Roster of staff
  + Aerial photos of the facility
  + Maps of the facility layout
  + List of individuals regularly at the facility who have special needs
  + Maps of the surrounding neighborhood
  + Spare keys!

### Develop a Communications Strategy

Write a crisis communication plan that details how your organization will communicate with employees, local authorities, suppliers, customers, and others during and after a disaster. This communications strategy should include phone trees or other methods of notification, such as automated alert messaging systems. When developing this strategy, it is important to identify the targets for communication. This will vary depending on your organization.

# III. Take Steps Now & Make Review into a Routine

In addition to maintaining a general action plan, organizations can take specific steps to prepare for the hazards that might affect day to day operations. This may include natural hazards, like fire, floods and tornadoes, widespread illness, and human-caused hazards like acts of violence.

Below are some examples of steps you can take, based on different hazards commonly encountered in Maryland:

#### Fire

Fires are one of the most common of all the hazards. Every year fires cause thousands of deaths and injuries and billions of dollars in property damage.

Consider the following when creating or updating your plan:

* Meet with the fire department to talk about the community's fire response capabilities. Talk about your operations. And identify processes and materials that could cause or fuel a fire, or contaminate the environment in a fire.
* Have your facility inspected for fire hazards. Ask about fire codes and regulations.
* Ask your insurance carrier to recommend fire prevention and protection measures. Your carrier may also offer training.
* Distribute fire safety information to employees and volunteers: how to prevent fires in the workplace, how to contain a fire, how to evacuate the facility, where to report a fire.
* Instruct personnel to use the stairs - not elevators - in a fire. Instruct them to crawl on their hands and knees when escaping a hot or smoke­filled area.
* Conduct evacuation drills. Post maps of evacuation routes in prominent places. Keep evacuation routes, including stairways and doorways, clear of debris.
* Assign fire wardens for each area to monitor shutdown and evacuation procedures.
* Establish procedures for the safe handling and storage of flammable liquids and gases. Establish procedures to prevent the accumulation of combustible materials.
* Provide for the safe disposal of smoking materials.
* Establish a preventive maintenance schedule to keep equipment operating safely.
* Place fire extinguishers in appropriate locations & train employees how to use them.

#### Flooding

Floods are one of the most common and widespread of all natural disasters, and regularly rate as Maryland’s most damaging hazard. Most communities in the United States can experience some degree of flooding after spring rains, heavy thunderstorms, or winter snow thaws. Most floods develop slowly over a period of days but flash floods caused by intense storm or dam failure can develop in a matter of minutes.

According to the U.S. government, the average commercial flood claim was over $89,000 over the last five years. To help minimize these effects:

* Determine if your organization is located in a flood-prone area by visiting http://www.floodsmart.gov or asking your local emergency management office. Learning the history of flooding in your area and the elevation of your facility in relation to streams, rivers, and dams will help.
* Have proper flood insurance. Flood insurance is the best way to protect your organization from the devastating financial losses that typically accompany flood damage. If your risk assessment and vulnerability assessment determined that you are at risk for flooding and not properly insured, contact your insurance agent and the National Flood Insurance Program.
* Review the community's emergency plan and be familiar with evacuation routes and where to find higher ground in case of an emergency.
* Identify records and equipment that can be moved to a higher location and make plans to move them in case of a flood.
* Consider using backup systems in case of a flood. These include portable pumps to remove water, alternative power sources like generators or gasoline power pumps, and battery-powered emergency lighting.
* Use emergency flood proofing measures. These include building walls with sandbags and constructing levees to keep flood waters away.

#### Tornadoes

Tornadoes are incredibly violent local storms that extend to the ground with whirling winds that can reach up to 300 mph. Tornadoes can uproot trees and buildings and turn harmless objects into deadly missiles in a matter of seconds. Damage paths can be in excess of one mile wide and 50 miles long. They occur with little to no warning. To prepare…

* Be familiar with the terms used to describe a tornado. A tornado watch means tornadoes are likely and be ready to take shelter. A tornado warning means a tornado has been sighted in the area or is indicated by radar and to take shelter immediately.
* Establish procedures to inform personnel when tornado warnings are posted and how to respond.
* Make plans for evacuating personnel and volunteers away from lightweight modular offices or mobile home-size buildings. These structures offer no protections.
* Ask your local emergency management office about the community's tornado warning system.
* Designate shelter areas in your facility. The best protection is usually in an underground area, small interior rooms without windows, rooms with reinforced concrete or blocks with no windows and a heavy concrete floor, or protected areas away from doors and windows.
* Avoid sheltering in auditoriums, cafeterias, and gymnasium-type rooms with flat, wide-span roofs because they are not considered safe.
* Conduct tornado drills with your employees and volunteers and ensure they know where shelter areas are located.

#### Winter Storm

Severe winter storms bring heavy snow, ice, strong winds, and freezing rain. Winter storms can prevent employees and customers from reaching the business, non-profit or faith-based organization, leading to a temporary shutdown until roads are cleared. Heavy snow and ice can also cause structural damage and power outages. To help get ready…

* Understand the terms used to describe winter storms. A Winter Storm Watch means severe winter weather is possible, a Winter Storm Warning means severe winter weather is expected, a Blizzard Warning means severe winter weather with sustained winds of at least 35 mph is expected and a Traveler's Advisory means severe winter conditions may make driving difficult or dangerous.
* Establish procedures to shut down your organization and release employees and volunteers if severe winter weather is expected.
* Provide a backup power source for critical operations, like a generator. Arrange for snow and ice removal from parking lots, walkways, loading docks, and other important areas.
* Store an emergency kit with food, water, blankets, battery powered radios, extra batteries, and other emergency supplies for employees, volunteers and customers that may become stranded at your facility.

#### Critical Infrastructure Failure

Any emergencies that include interruption or loss of a utility service, power source, information system, or equipment essential to keeping the business in operation.

* Identify all critical operations including utilities, security and alarm systems, elevators, lighting, HVAC systems, manufacturing equipment, communication systems and transportation systems.
* Determine the amount of impact of service disruption the business would face from an interruption or loss of service.
* Ensure that key safety and maintenance personnel are thoroughly familiar with all building systems.
* Establish procedures for restoring systems. Determine the need for backup systems and act accordingly.
* Establish preventative maintenance schedules for all systems and equipment

#### Civil Disturbance

First Amendment activities have the potential to disrupt business operations. By preparing ahead of time, you can better protect your employees, guests and property.

* Sign up to receive real-time alerts from Maryland Business Emergency Operation Center (BEOC). The BEOC provides members with real-time updates, guidance and support for making business more resilient.
* Determine what your staffing plan looks like if there is an event.
* Keep your property safe. How will you secure your business if an event is imminent? Do you have operational cameras? Are you able to share video footage with law enforcement if an event occurs? Do you have sufficient Insurance?

#### Workplace Violence

Acts of violence could happen within your organization or at your facility. These may include physical altercations to active shooter situations. Acts of violence may be targeted to organizational management or staff. They may also be targeted against a domestic partner or spouse.

In addition, acts of violence could be incidental to the organization, meaning that the hazard occurs because of something happening in the neighborhood or at a nearby facility.

It is important to be familiar with and include acts of violence in your overall workplace emergency preparedness policies and plans. One good heuristic for guiding plans for this specific kind of crisis is the following:

1. **See It.** The first step is to consider the range of potential emergency situations that may occur.
2. **Assess It.** When assessing the risk, look at how likely it is that someone will get hurt, how badly they will get hurt and how many people may get hurt.
3. **Fix It.** When possible, address issues that might result in violence in the workplace and develop action plans to minimize or eliminate risk.
4. **Evaluate It.** Once the appropriate fix has been implemented, it is important to evaluate whether it has been successful in controlling the incident, or potential threat to the safety and security of others.

#### Active Shooter

While technically “just” a type of workplace violence, active shooter events are severe enough, and unfortunately common enough, to merit considering as their own specific category of hazard when planning.

When preparing for the possibility of active violence or an active shooter situation at your organization's facility, consider the following:

* Ensure your facility has at least two evacuation routes and post evacuation routes in conspicuous locations throughout the facility to increase youth awareness.
* Institute controls to entry ways, such as keys or security pass codes.
* Develop an active shooter training plan (recognizing the sound of gunshots, reacting quickly when gunshots are heard and/or when a shooting is witnessed, evacuating the area, hiding out, acting against the shooter as last resort, calling 977 and reacting when law enforcement arrives).
* Create an evacuation and hide out plan for active shooter situations. Taking action against the shooter is a last resort option if you are in imminent danger and cannot evacuate or hide out.
* When a hostile person(s) is actively causing deadly harm, posing imminent threat of deadly harm, or is barricaded within a building, the following procedures should be followed:
* Initiate HARD Lockdown procedures.
* If communication is available, call 9-7-7 or other appropriate emergency numbers.
* Do not stay in open areas.
* Do not sound the fire alarm. A fire alarm would signal the occupants in the rooms to evacuate the building and thus place them in potential harm as they attempted to exit.
* Lock all hallway doors, and barricade doors to the best of your ability using furniture.
* Raise blinds to exterior windows.
* Attempt to hide from the interior hallway door/window as much as possible.
* Try to stay calm and be as quiet as possible.
* Should an active shooter gain access to your facility: FIGHT and/or attempt to evacuate out of an exterior door if possible.
* If for some reason you are caught in an open area, such as a hallway or main congregation area, you must decide what action to take.
  + You can try to hide, but make sure it is a well-hidden space or you may be found as the intruder moves through the building looking for victims.
  + If you think you can safely make it out of the building by running, then do so. Keep any objects you can between you and the hostile person(s) while in the building. When away from the immediate area of danger, summon help any way you can and warn others.
  + The last option you have, if caught in an open area, may be to fight back. This is dangerous, but depending on your situation, this could be an option.
  + If you are caught by the intruder and are not going to fight back, follow their directions and don't look the intruder in the eyes.
* Responding police will have their weapons drawn and ready for use. They do not know exactly who the shooter is and will probably point weapons at you. Remain calm and follow any directions they may give you. You may be asked questions, patted down, and given orders to exit.
* Responding police are there to stop the active shooter as soon as possible. They will bypass injured people and will not help you escape. Only after the shooter is stopped will they begin to provide other assistance.
* If you come into possession of a weapon, do NOT carry or brandish it! Police may think you are the active shooter.
* Be prepared to provide first aid. Think outside the box. Shoes, laces and belts can be used to secure tourniquets. The actions you take immediately to treat victims may save their life.
* Once law enforcement arrives, obey all commands. This may involve your being handcuffed or made to put your hands in the air. This is done for safety reasons, and once circumstances are evaluated by law enforcement, they will give you further directions to follow.

# IV. Resources, Tools, and Templates

There is an abundance of resources available to help you and your organization become well-prepared for emergencies. These resources include informational brochures, planning documents for workplace emergencies and evacuations, self-assessment tools that evaluate your level of preparedness and offer improvement tips, and step-by-step advice on how to create and maintain emergency management plans tailored to your needs. Some of these include:

* **American Red Cross Ready Rating** [**Website**](https://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. Whether you are taking your first steps or have a fully functioning emergency management program, the Ready Rating program can help you achieve a higher level of preparedness.
* **FEMA Emergency Management Guide for** [**Business and lndustry**](https://www.fema.gov/pdf/library/bizindst.pdf)**.** While on the older side, this guide provides step-by-step advice that remains meaningful today to organizations on how to create and maintain a comprehensive emergency management program. There are also additional, newer planning guidance documents for [Houses of Worship](https://www.fema.gov/sites/default/files/2020-07/developing-eops-for-houses-of-worship.pdf), [K-12 Schools](https://www.fema.gov/sites/default/files/2020-07/guide-developing-school-emergency-operations-plans.pdf), and [Institutions of Higher Education](https://www.fema.gov/sites/default/files/documents/fema_rema_institutions-higher-education-guide_2013.pdf).
* **Ready.gov Website.** The Ready.gov website (www.ready.gov) includes a [section for busines](https://www.ready.gov/business)s that includes information on program management, planning, implementation, testing and exercises, program improvement, and testimonials.
* **OSHA - How to Plan for Workplace Emergencies and Evacuations.** A [guide](https://www.osha.gov/sites/default/files/publications/osha3088.pdf) designed to help you, the employer, plan for that possibility. The best way to protect yourself, your workers, and your business is to expect the unexpected and develop a well-thought out emergency action plan to guide you when immediate action is necessary.
* **Small Business Administration.** The US Small Business Administration [provides resources](https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies) specifically for small businesses to increase preparedness.

To add to all of this, you can also visit MDEM's Whole Community Integration Branch [Webpage](https://mdem.maryland.gov/Pages/whole-community.aspx) for more resources, information, and access to workshops, training, exercises and programs. Join either of Maryland Department of Emergency Management’s (MDEM) programs – the Private Sector Integration Program (PSIP, designed for businesses) or the Nonprofit Engagement Program (NPEP, for our public, nonprofit, and faith-based friends) - and get access to Maryland's Business Emergency Operation Center (MBEOC) and other membership-only benefits.

For more information on our programs please reach out to the PSIP at [psector@maryland.gov](mailto:psector@maryland.gov) or the NPEP at [npep.mdem@maryland.gov](mailto:npep.mdem@maryland.gov).