

Readiness for Resiliency (R4R) Checklist

A disaster preparedness guide for small businesses



U.S. Chamber of Commerce
Foundation

This resource helps small business owners take practical steps before disasters. It draws on the Foundation's small business resilience research, disaster recovery experience, and guidance developed in collaboration with the [American Red Cross Ready Rating program](#), a free online tool to help businesses prepare for disaster and other emergencies.

Creating an emergency plan is one of the smartest decisions you will make as a small business owner—and getting prepared doesn't have to be overwhelming or expensive. Most steps in this checklist are simple, low-cost actions that can make a big difference.

The U.S. Chamber of Commerce Foundation's Small Business Readiness for Resiliency (R4R) initiative helps small businesses prepare for disasters and recover more quickly afterward.

\$5K Recovery Grant

Businesses that register with the R4R program before a qualifying disaster may also be eligible for a \$5,000 recovery grant.

Why Preparedness Matters

According to research by the U.S. Chamber Foundation, most small businesses are not as prepared as they think. And in many cases, small businesses cannot cover payroll for more than one month after a disaster.

36%

of small businesses cannot pay employees beyond one month after a disaster

94%

of small business owners are confident they can recover from a disaster

only

31%

of small business owners have a disaster plan

Get Started in Three Steps

Follow these three steps and use the checklist to understand your risk, build a practical plan, and make preparedness part of your business culture so you're ready if a disaster occurs.

1

Review each of the three sections in the checklist: Know Your Risks, Build Your Plan, and Be Ready.

2

Register for the [R4R program](#).

3

Continue your resilience journey by signing up for the [American Red Cross Ready Rating program](#).

The R4R program is offered in partnership with Verizon, made possible by founding partner FedEx, and additional support from trusted corporate partners who care about small businesses and their communities.

I strongly recommend every small business prepare yourself so that you're ready for any possibility.

— Mityne Lewis, R4R Grant Recipient and Owner,
Peas in a Pod Daycare in Chicago, IL

1. Know Your Risks

How vulnerable is your business if a disaster or other emergency were to occur?

- ☐ Know your region and who to contact
- ☐ Identify emergency resources
- ☐ Understand industry and community risks

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- ☐ Identify likely hazards and past emergencies.
- ☐ Review local hazard information.
- ☐ Assess facility exposure, and note what conditions could interrupt people, property, inventory, utilities, suppliers, or customer access.
- ☐ Review insurance coverage, exclusions, deductibles, and claim contacts.
- ☐ Record emergency, utility, supplier, landlord, and neighboring business contacts for use in disasters.

2. Build Your Plan

How will you protect your business, employees, and customers before, during, and after an emergency?

- ☐ Assign a planning lead
- ☐ Document communications and operations
- ☐ Keep the plan current

- ☐ Assign a planning lead and backup.
- ☐ Establish clear emergency leadership and communications structure.
- ☐ Develop employee, family, customer, supplier, official, landlord, and media communication processes.
- ☐ Document evacuation, shelter-in-place, lockdown, medical, accountability, visitor, and after-hours procedures.
- ☐ Identify essential operations, records, payment systems, technology, suppliers, inventory, and alternate locations.
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3. Be Ready

What can you do to integrate emergency preparedness procedures into workplace culture?

- ☐ Train and equip your team
- ☐ Practice plan and make improvements
- ☐ Encourage employee preparedness

- ☐ Train employees on roles, alerts, communications, evacuation, shelter-in-place, and equipment use.
- ☐ Maintain first aid kits, AEDs, extinguishers, alarms, flashlights, chargers, water, and shelter supplies.
- ☐ Run a tabletop, drill, or walk-through at least annually and after major changes.
- ☐ Encourage employee household plans, emergency contacts, alternate routes, out-of-town contacts, and go-kits.
- ☐ Connect with chambers, emergency managers, responders, utilities, financial partners, suppliers, and neighbors.
- ☐ Work with local community groups and government officials to ensure your community is prepared.
- ☐ Consider your local Red Cross chapter to train employees for disaster assignments or host a blood drive.

The following are essential for small businesses to know in an emergency and how they can help:

- ☐ Local and state police
- ☐ Fire department and emergency medical services
- ☐ Local government officials and emergency management
- ☐ Local public health agency
- ☐ American Red Cross chapter
- ☐ Utilities: Telecom, cable, water, gas and electric
- ☐ Neighboring businesses
- ☐ Insurance Agent



Learn more at
ready4resiliency.com