



# Is Your Business READY?

2025 Philadelphia Eagles Care Speaker Series



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# Who is OEM?

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**The Office of Emergency Management prepares for, mitigates, responds to, and coordinates recovery from disasters and other large-scale emergencies and events by coordinating and directing the efforts of municipal government, emergency services, the public, and other members of the Philadelphia community.**

# Disasters Happen



# Who, What, & Why?

More than **40%** of businesses do not re-open after a disaster.

**25%** close for good within two years.

*-FEMA May 2, 2023*

Only **30-40%** of small businesses have business interruption insurance.

*-National Association of Insurance Commissioners (NAIC)*

# Plan and Prepare

## Weather/Natural Hazards

Natural hazards are any event that do not occur from human causes and pose a risk to humans or the environment.

They include:

- Tornados
- Hurricanes
- Earthquakes
- Extreme Heat
- Extreme Cold

## Man-Made Hazards

Man-made disasters are events caused by human actions or negligence and may have devastating consequences.

This includes:

- Chemical Spills
- Structural Collapse
- Drinking Water Contamination
- Transport Disasters
- Explosions and Fires
- Technological Disasters
- Social Disasters



# Mitigation

Hazard Mitigation is any sustained action that reduces or eliminates long-term risk to people and property from future disasters.

It can be

- Protecting Property & Equipment
- Backing Up Critical Systems and Documentation
- Upgrading Insurance & Financial Planning
- Training Staff & Updating Procedures



# Business Continuity: Where to Start?

A hazard assessment is a thorough check of the work environment. The purpose of a hazard assessment is to identify potential risks and hazards in the area, as well as to identify appropriate safety measures to be used to mitigate the identified hazards.

# EOP or COOP?

## Emergency Operations Plan (EOP)

Guides your immediate response  
to an emergency or disaster.

Evacuation/shelter-in-place  
procedures  
Incident roles & responsibilities  
Communication protocols

## Continuity of Operations Plan (COOP)

Ensures your essential services  
continue during and after a  
disruption.

Backup systems & locations  
Staff succession & delegation  
Vital records & IT recovery



# EOP or COOP?

An EOP will help you keep staff and clients safe during an emergency.

A COOP will help you continue your mission,  
even in the event your facility is damaged, or your systems are down.

**If EOPs are about what to do when disaster strikes,  
COOPs are about how to keep going afterward.**

# EOP: What and How

## What it is:

A plan for how your organization will respond to emergencies (e.g., fire, active shooter, severe weather).

## Key Elements:

1. **Know Your Risks:** Identify top threats (e.g., fire, flood, power outage).
2. **Build a Basic Response Plan:** Outline who does what during evacuations, lockdowns, and shelter-in-place.
3. **Plan to Communicate:** Use group texts, phone trees, or apps to notify staff quickly.
4. **Train & Practice:** Make sure everyone knows what to do—drills matter.

*Tip: Update your plan at least once a year or after any major event.*

# COOP: Stay Open or Reopen Fast

## What it is:

A plan to keep your organization running (or get back to business quickly) after a disruption.

## Key Elements:

1. **Identify Essential People & Functions:** Who and what do you need to keep going?
2. **Have a Backup Plan:** Alternate location, vendors, internet access, and equipment.
3. **Secure Data & Documents:** Use cloud storage and backup systems.
4. **Plan for Cash Flow & Insurance:** Know how you'll pay staff and cover expenses during downtime.

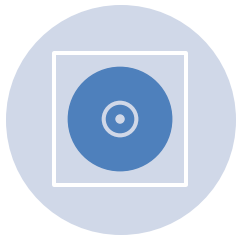
*Think: "If we can't use our building tomorrow, what do we do?"*

# Cybersecurity

***“Cybersecurity is the art of protecting networks, devices, and data from unauthorized access or criminal use and the practice of ensuring confidentiality, integrity, and availability of information.”***

***Cybersecurity and Infrastructure Security Agency (DHS CISA)***

# Why Cybersecurity Matters



SMALL BUSINESSES ARE  
EASY TARGETS—LIMITED  
SECURITY MAKES THEM  
VULNERABLE.



CYBERATTACKS HURT YOUR  
REPUTATION, CUSTOMERS,  
AND BOTTOM LINE.



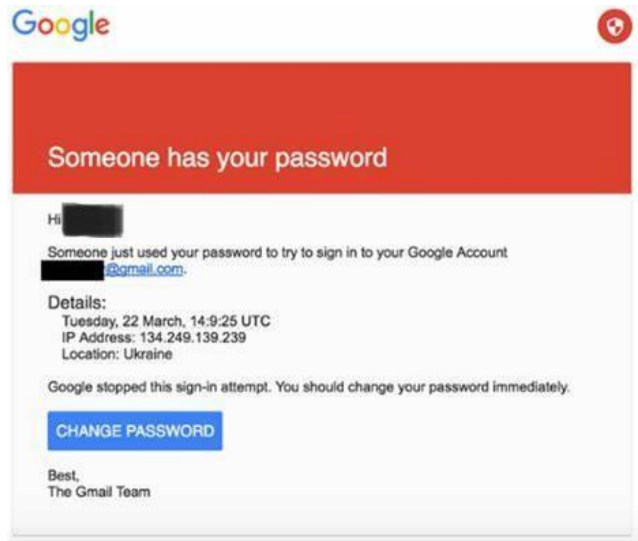
EVEN NON-CYBER ISSUES  
(LIKE POWER OUTAGES)  
CAN CAUSE BIG PROBLEMS.



IF IT'S ONLINE, IT CAN BE  
ATTACKED.

# Cyber Threats

- ❑ **Phishing & Smishing** – Tricky emails/texts that steal info
- ❑ **Denial of Service Attacks** – Overload your website to crash it
- ❑ **Ransomware** – Locks your data and demands payment



Here's the catch: cyber threats are introduced into organizations' networks by **human user error!**



# Cyber Solutions



Train employees to recognize threats



Limit admin access and update software regularly



Use backups and test them often

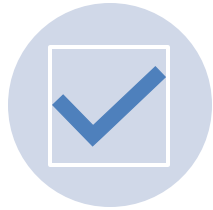


Assess your risks and plan accordingly

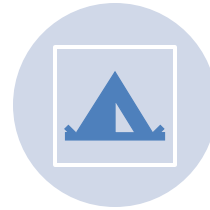


Consider cloud services for added protection

# Getting Started: NO-COST



Review your insurance coverage



Create/practice evacuation & shelter-in-place procedures



Compile an employee emergency contact list



Plan for what to do if your building is unusable



List key equipment and inventory for insurance



Ask utility providers about backup options

# Getting Started: Under \$500



Purchase a fire extinguisher and smoke alarms



Set up communications (e.g., phone tree, call-in line)



Train key staff in CPR/AED/basic first aid



Secure/elevate equipment and low-shelf heavy items



Maintain your HVAC system



Practice safe cybersecurity

# Getting Started: More than \$500

Purchase  
additional  
insurance

Install a  
generator

Invest in safety  
upgrades

Hire  
security/disaster  
planning  
professionals

Upgrade HVAC  
system

Train larger  
groups

# READYPhiladelphia



READYPhiladelphia is the City of Philadelphia's notification system.

Providing real-time emergency information, alerts may include shelter-in-place instructions, weather updates, road closures, and other disruptive events.

Available in 11 languages, including American Sign Language.

Visit our website to register today!

[www.phila.gov/READY](http://www.phila.gov/READY)



# READYNPO

## Security Assessments

Self-assessment checklists  
Free assessments from Philadelphia Police and PA State Police  
Connections to vetted private providers

## Training and Workshops

READY Preparedness Workshops (OEM)  
Active Threat & Workplace Violence training (PPD)  
CPR, AED & First Aid training (American Red Cross)

## Partnerships

Register your facility with OEM for emergency support use  
Join Philly SafeCam program to aid investigations  
Sign up for READYPhiladelphia alerts & newsletter

## Grant Opportunities

**Nonprofit Security Grant Program (NSGP)** via FEMA & PEMA  
Support includes guidance on eligibility, application steps, and completing the Investment Justification.



# What Next?

- ❑ Download the READYBusiness Toolkit
- ❑ Identify critical operations/who supports them
- ❑ Talk to your staff about emergency roles and communication
- ❑ Schedule a walkthrough of your space for safety and risk reduction
- ❑ Join alerts and notification systems for your area
- ❑ Stay connected through Eagles Care and keep preparedness going

# What Next?

- Federal Emergency Management Agency (FEMA)
- Pennsylvania Emergency Management Agency (PEMA)
- U.S. Fire Administration
- PA Insurance Department
- Small Business Administration (SBA)
- READYBusiness Toolkit
- READY NPO

# Contact Us

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