

Speaker 1: [00:07](#) Hello, everyone. Welcome to "Prep Talk," the emergency management podcast. Find out what you need to know about preparedness. Get all the latest tips from experts in the field, and learn what to do before the next disaster strikes. From the Emergency Management Department in the city that never sleeps, here are your hosts, Omar Bourne and Allison Pennisi.

Omar Bourne: [00:28](#) Hello, everyone. Thank you for listening. I'm Omar Bourne.

Allison Pennisi: [00:31](#) I'm Allison Pennisi. Thank you for joining us. We want you to come back as often as you can, so feel free to add "Prep Talk" to your favorite RSS feed. You can also follow us on social media. This episode, we are talking about how New York City businesses can be ready for emergencies.

Allison Pennisi: [00:45](#) Now, we've seen time and time again that emergencies have disastrous consequences for businesses, especially for those that aren't prepared.

Omar Bourne: [00:53](#) That's right, Allison. We have a panel of experts with us that will share how the City helps businesses prepare for, and recover from, emergencies. We'll also take a look at how businesses can take action and get ready. Please welcome from the Department of Small Business Services, Bernadette Nation. She is the executive director of emergency response and intergovernmental services. We also have Benjamin Newman, who is the executive director of growth services. And then Kathryn Howard; she is the deputy director of public/private Initiatives here at New York City Emergency Management. Thank you all for being here.

Kathryn Howard: [01:30](#) Thanks for having us.

Benjamin Newman: [01:31](#) Thanks a lot for having us.

Bernadette: [01:31](#) Thank you.

Omar Bourne: [01:32](#) Bernadette and Benjamin, we're going to start with you guys.

Omar Bourne: [01:35](#) Now studies show that many businesses, they never reopen after a major emergency or disaster. Now how does the Department of Small Business Services help New York City businesses prepared, respond, and recover? Bernadette?

Bernadette: [01:50](#) Omar that is a very good question, and you're right. Nationally, studies show that 25% of all small businesses never recover from disaster. That's just too large a percentage for us at the

Department of Business Services, and we try to help those businesses recover we the business recover services that we provide. When we are on site at a disaster that's impacting several businesses, we first introduce ourselves of course to the business owner and let them know who we are, and that we are their liaison between the impact on their business and the services that we provide. But when we're onsite one of the most important services that we provide are emergency updates. It's difficult for the business owner to speak to the Fire Chief. So we are that liaison between the Fire Chief, or the intergovernmental agencies, the first responders, and the businesses concerned; questions, requests.

Bernadette: [03:01](#) We also help them with retrieval of their important documents or in some cases, cash. Just recently there was a six alarm fire in the Bronx, and we have quite a few businesses, well, we had six businesses. But half of them have safes that are within the rubble and they need to be retrieved. So we will work with the first responders when the time comes for the contractors to come in and do their demolition, and we will extricate the safes or the cash registers that may not have been consumed by the fire. So that's one of the services that we provide.

Bernadette: [03:46](#) We also again, we navigate government for them. As you know small business, most of them are immigrant businesses, and it's difficult for them to navigate our bureaucratic system. We do that for them.

Benjamin Newman: [03:59](#) On the one hand, we help businesses immediately after disasters, but also we wanna make sure the businesses are better prepared going forward. After Hurricane Sandy back in 2012, we saw the devastation that so many neighborhoods had to deal with and a lot of businesses as well. And what we saw in our recovery efforts there is that although businesses were coming back, they were not necessarily better prepared for future emergencies.

Benjamin Newman: [04:27](#) And that's the genesis of a program that we've been operating now for three years called the Business Preparedness and Resiliency Program; Business PREP for short. And what we offer is, we offer workshops in which we talk about emergency preparedness and business resiliency, and that's in collaboration with New York City Emergency Management. And then we also offer webinars. And that's just to talk about what's the basic principles of business continuity planning. What steps can you take to make sure that your documents are backed up, make sure that you have all the contact information for your

employees, for your vendors, for your suppliers. That you can notify your circles if business is not accessible, if deliveries can't go through as expected. And then we also have onsite risk assessments followed by a grant. And that's specifically for businesses that were impacted by Hurricane Sandy. For them to be able to get a deep review with an expert, and then based on the recommendations coming out of that review, to purchase some equipment such as backup generators, or digital point of sale systems; so that data is not lost.

Benjamin Newman: [05:43](#)

So these are just a few things that we can talk about further over the course of this conversation here, of the ways that we help businesses prepare for emergencies.

Omar Bourne: [05:53](#)

Now Benjamin I'm glad you brought up Hurricane Sandy. Can you give us a look at the landscape of business preparedness prior to Hurricane Sandy, and how that may look now? How prepared do you think businesses were prior to the Hurricane?

Benjamin Newman: [06:12](#)

So, I wish I could say that a lot has changed. I think we're trying to make inroads on that, but it's something that ... What happens is I think a lot of times people have the conception that they can figure it out. You know a lot of entrepreneurs, they...

Omar Bourne: [06:29](#)

Right, they can wing it.

Benjamin Newman: [06:30](#)

They go into business for themselves, and every time I interact with one of the businesses in New York City, I am just so impressed because they've figured out so much and how to get things done within a pretty difficult context. And so they have this confidence, and that confidence can sometimes work against them. In the sense of, that doesn't mean that you can weather all storms. There will be disasters that come up, whether it's a fire, whether it's a gas leak, whether it's a water main break. These are things that happen on a pretty regular basis in the city. And that's not even talking about a major storm like Hurricane Sandy. So, I think there's a misconception about what you can prepare for yourselves.

Benjamin Newman: [07:14](#)

A lot of things that we noticed were businesses were under-insured. And I think that's something that we're still trying to educate people now. There's a place for insurance. I'm not saying you have to insure everything, but you should understand what your insurance covers and what other insurance options are out there for you. And then another thing that really made it hard for us to help them after Hurricane Sandy, was documentation. Nowadays with all the tools that we

have available, there is simply no reason for your documents to be in a box in your basement. Gets flooded, or there's a fire, it's all lost. You can't make an insurance claim, you cannot get any federal funds if there's been a major disaster if you cannot show us what you lost. If you cannot show us what your revenue should have been.

Benjamin Newman: [08:08](#)

For me it's really about, right now, trying to educate people; it's good business practice to have that set up. It's good business practice to know your finances. It's good business practice to have the contact information of people that you need to be in touch with, vendors, key customers, your employees, to have that on file in multiple locations. We can store things in the cloud now a day, you can take a picture of it and you can store it online. There is simply no reason to not have your key documents backed up in. So, there's a lot of things that people can be doing on a day-to-day basis that people were not necessarily doing beforehand. And I think that's part of this education campaign that we're doing right now to get people to take those small steps. And it's also just good business practice.

Omar Bourne: [08:57](#)

Have a backup to the backup.

Allison Pennisi: [08:59](#)

Absolutely. Now Benjamin touched upon continuity of operations. Which is ways to make sure that your business can operate during and after an emergency. We also talked about common misconceptions of how businesses can be prepared. This is a question for all of you.

Allison Pennisi: [09:15](#)

What have you found to be the most common reason businesses don't prepare for emergencies? We understand how individuals don't prepare or why they don't. But I'm very curious, I mean this is the fabric of what you are, or what you're doing. Your contribution to your community as an example. Why do you think businesses aren't preparing for emergencies?

Bernadette: [09:35](#)

Through my experience, working with the emergencies or the physical disasters that small businesses or businesses experience daily, one misconception is it'll never happen to me. I'm gonna tell ya, I love entrepreneurs 'cause I think that that is so forceful to have it in your mind that you are going to open a business. You have to make sure that you can get your door open, get your employees in, get the utilities operating. Get that business up and operational so that your customers can experience your services, or your products. That's what they think about.

Bernadette: [10:27](#) They don't think about, one day there might be a fire down the block, and it might be a seven alarm, and it shuts down a two block square area of their commercial corridor. And now they have no pedestrian traffic, no vehicular traffic. Your operation stops.

Omar Bourne: [10:47](#) That's a great point.

Bernadette: [10:48](#) You did not experience any physical disaster. What we call indirect impact, is what your experience. What we call business interruption, that's your experience. I always used to, I still do, explain to an entrepreneur, insurance, insurance, insurance. Like location, location, location.

Bernadette: [11:14](#) Number one, have the insurance. That's your backup that if anything happens, you have some revenue that will be extended to you within 30 days, or maybe 90 days the most. But if you don't have that, you don't have anything to fall on as far as revenue generating. That's number one.

Bernadette: [11:38](#) Another misconception is they think the City has grants for them. They really think their tax dollars are goin' into some fund, that when something happens, the City's gonna come and just write 'em a check. I'm tellin' ya. I've been through it, they really think that. And I have to explain to them that no, your taxes goes to keeping our city operational so your kids could go to school so our roads could be smooth and the potholes can be repaired, and that we have our transportation system is up and running, and our Fire Department responds to fires. That's where your tax dollars go. It doesn't go to a pot for when you have a fire, we're gonna extend you a check. You must have insurance. And then with that, all the other items and products that you need to have in order to have that business continuity which we will talk about. That's one of the two.

Bernadette: [12:43](#) And thirdly, when they do get insurance, they get the least expensive policy. They need to have business interruption insurance because you may not experience that physical disaster, but your business may be shut down for a week. It may be shut down for three days. That is a lot of revenue that you're gonna lose. If you had business interruption insurance, that will offset what you're going to lose going forward. So that's my idea; just through experience. I'm gonna date myself, I've been doin' this for 20 years plus.

Kathryn Howard: [13:21](#) Yeah, I would add to that that I think another misconception is that it is hard to prepare, and it also costs a lot of money to

prepare. Both of which are not true. But I will say that I've talked to a lot of small businesses doing presentations and talking about how to be prepared, and it really ... I would suggest spending more than five minutes on it, but if you only have five minutes to give, that's fine. I always tell people that if you think about it, if you say "Hmm, if my business was not open tomorrow what would I do?" That first thought process is gonna take you far. Because when something does happen, you don't wanna have to be thinking about it for the first time right in that moment, when you're very stressed out and don't know what to do.

Kathryn Howard: [14:05](#)

So if you have five minutes, think about what you'd do. Think about how would you tell your employees if all of a sudden it's before your store opens and you need to tell your employees not to show up. How would you do that? What if the phones weren't working? Do you have their phone number? Thinking about what parts of your business are the most critical. If you had to prioritize your operations, what goes first? What can wait a couple hours, a couple of days, a couple weeks. And so just even having that thought process and ideally writing it down, will take you so far. And then you can always build on that. But it's free, you can do it while you're commuting on the train. You know, you can just keep building off of that and it's baby steps. It doesn't have to be overwhelming.

Benjamin Newman: [14:48](#)

And one thing that I'd add to that, is it's also a conversation that you need to have. It's not something that you can just keep to yourself. I actually interacted with this one business owner in Staten Island who, she herself experienced a health disaster. It was something where she got sick and she was out of a few months, and her business almost went under because of that. Because she had not informed her employees about how to handle some key tasks.

Benjamin Newman: [15:19](#)

So I think a lot of times, as a business owner, you've got it all figured out. You know what you're gonna do, you know your backup, you've thought about this. Maybe you've even written it down. If you've done that, great. Really, that's awesome. Now you have to do one step more, and that is you have to share that information with some people in your company. You have to make sure to share that with some of your key employees. Some people that are responsible for some of the main activities that keep your business up and running.

Benjamin Newman: [15:47](#)

And so she was able to do that. Coming back from this health scare, she was able to share that out, train some of her

employees, and so when Hurricane Sandy happened, she had empowered her team to be able to help her out. So that's something that you need to have it be a conversation, you need to think through it. Maybe some of your employees know better on what to do. They might know some details and give feedback, and the more you can involve your team to be, again, empowered to make decisions, the more likely it is that you will, as a team, figure out how to get back. But if you keep it all to yourself, you might not be that day. You might be out for whatever reason, you being out might be part of the disaster. Again, you need to have that be a conversation.

Omar Bourne: [16:34](#)

These are all great points that you guys are bringin' up. From the business interruption and the indirect impacts that Bernadette mentioned. To the practical ways in which businesses can prepare; Kathryn talked a little about that. And Kathryn, I wanna ask you because I know New York City Emergency Management, they created the Partners in Preparedness Program. That's a way for businesses to demonstrate their commitment to being prepared, being ready. Tell us a little about that. And you kind of touched on it a little, but can you expand upon that?

Kathryn Howard: [17:08](#)

Partners in Preparedness is our nationally recognized program for businesses of all sizes and industries. Through the program we provide free resources, information, and support for individuals and organizations to create a plan, be prepared, and to be resilient. Some of the ways we do this, is by giving out emergency information. We have lots of information from the City we're monitoring 24/7. And we pass along that information through this program and through different other programs we offer, directly to businesses. So you can know what's happening in your neighborhood and you can know from a trusted source of what's going on, and you don't have to rely on speculation.

Kathryn Howard: [17:48](#)

We also offer free resources. One of the things we do, is we have an event in a box. So if you're interested in actually having ... If you have maybe a little bit larger size business, and you wanna have some sort of fair, either for your customers or for your constituents or your staff whatever it might be, you can request a box. And it has lots of free materials including pens, some things to raffle off, it has some posters. And so you can set up a little fair. Going back to my other point, it doesn't have to be difficult. We have a lot of different resources, they're all free, and we really wanna help in whatever way we can.

- Kathryn Howard: [18:26](#) We also can do presentations. So if it's talking to your business and to your employees about preparedness and how to be prepared at home so they can come help during an emergency, or working with you. Or if you and a couple other small businesses wanna learn more about preparedness, we can talk to you about that. We also do events. And this is all through Partners in Preparedness.
- Kathryn Howard: [18:47](#) We do events such as webinars where you can learn about different plans that the City has. We do different networking events so you can meet other people in this program and so you can have a friendly face. So if something does happen, maybe you meet someone in a different industry or they're a larger business, but they work down the street, and their building is right there. So if something does happen, you have a point of contact and you can call them and say, "Have you talked to so and so? Do you know who I should talk to?" And you have that community.
- Kathryn Howard: [19:15](#) And we also, as part of this ... It's really easy to sign up. You just register, we ask that you complete five simple activities. And those tie back into what myself and Benjamin were talking about in terms of these activities are simple. Like making a plan, talking to your employees about what they would do if you weren't around. Those kinds of things. And once you complete those, you get a certificate that you can show off. You get a seal that you can put on your door, you can put on your website, that indicates that you are committed to preparedness and it's really great for customers to see that. To know too, that if something does happen, you are prepared and you're working towards that so they can rely on you because you'll still be around.
- Omar Bourne: [19:59](#) And Kathryn, where can people go to get started and to get this information? Is there a website?
- Kathryn Howard: [20:08](#) Yeah. So if you go to www.NYC.gov/partnersinpreparedness you can learn more about it. And you can take a look at who else is involved in this program. And that's where you can sign up.
- Omar Bourne: [20:22](#) Wonderful.
- Allison Pennisi: [20:22](#) Great. I love that you touched on all of the resources that are available for businesses through the Partners in Preparedness Program. And I know that the Department of Small Business Services provides a number of resources for businesses as well. So what I would like to hear are the resources that are available

to businesses whether they're large or small, and what do they cost? Because we were talking about insurance. That people are afraid to get the Cadillac of insurances because they're afraid of spending too much money on that because they think something's not going to happen to them. But we were going back to everyone's point: emergency preparedness doesn't cost a lot of time. Does it cost money?

Kathryn Howard: [21:04](#)

No.

Bernadette: [21:05](#)

If I may? No is the answer. But if I may-

Omar Bourne: [21:10](#)

Free is for me.

Bernadette: [21:12](#)

What's great about New York City, it is a city of resources. And those resources are free. I always tell the business, you're a business tax payer. Your taxes go to help the city grow. With that said, every service we provide is free. And I'm gonna tell you. Business owners think that they're supposed to pay us, and we tell them, "No, this is free." And they're really shocked. Especially immigrant business owners. They're very used to having a lawyer when something goes wrong. They're used to having their CPA, Certified Public Accountant prepare all their taxes and their monthly statements or quarterly statements. I mean I've even had business owners tell me, "Oh I don't have that paperwork, my CPA has it." And I'm like, "Okay, but do you speak to them?" And they don't even speak to them. So they don't even know what they have. They don't even have their lease because their CPA has it. Which is great, it's offsite, but they have no idea. They put everything in the hands of someone that they pay. When it comes to New York City, our resources are free.

Bernadette: [22:36](#)

Okay, some of the resources that my unit provides, we call it Business Recovery Services, and again, we act as that liaison between those services. And we help them with rebuilding, so as far as their license, their permits that may have been consumed in a fire or a water main break, we will help them to get those. We will help them with re-licensing assistance. Their insurance claim, we work directly with the New York State Department of Financial Services to make sure that their insurance company is not taking advantage of them. We also have pro-bono; that's Italiano for free. Free legal advice and services. That could be very expensive. We also help them with facilities disruption. When the street is shut down, we will work with NYPD to make sure that there is an entryway to their business. That their customers can get to their business even

though the block is shut down. As long as it's safe to do so. Myriad of services, but those are just some of the services that my unit provides. As well as monitoring their resiliency, their business continuity to make sure that they open within a certain amount of time.

Benjamin Newman: [24:02](#)

And just to add onto that. It's very simple to find more information about their resources. You can go to www.NYC.gov/businessprep and all of the information's on there. We also have free emergency planning worksheets that you can download, they're in PDF form. And it walks you through the basic tenants of how to build a plan, your main activities, documenting some key assets that you have, making sure that you write down the contact information of your insurance agent, that you write down the contact information of your building owner, and that you have a list of some of the key documents like your lease, like some of your tax documents. And just talking about the lease. I think that's one big thing that we also wanna make sure to flag.

Benjamin Newman: [24:55](#)

A lot of business owners rent, here in New York City. When it comes to the lease, the lease might also contain information about who's responsible for repairing damage to a building after an emergency. You wanna make sure that you understand your lease. And I'm not just saying you should go and figure this out yourself. We do have a Commercial Lease Assistance Program through the Department of Small Business Services where you can access a pro-bono lawyer to help you understand your lease and if you're at the point of potentially renegotiating it, that you can also talk through what are some things that you wanna keep in mind with your lease.

Omar Bourne: [25:36](#)

Wonderful. And again, to echo what Bernadette said in Italiano, that's pro-bono, which means free. In Spanish, it's libre, and in English it's free, and that's the extent of my languages.

Allison Pennisi: [25:52](#)

Yes, for our listeners. So the Department of Small Business Services in New York City Emergency Management teamed up to create the Ready New York for Business guide, and a planning toolkit. Which are really great free resources that can allow you to make your plan. You can access it by visiting NYC.gov, or by calling 311.

Omar Bourne: [26:11](#)

Now this question is for everyone here. When is the best time for businesses to think about emergency preparedness? I really wanna get back to this, and reiterate this for our listeners, and hit home this point. Secondly, how often should a business

update its emergency plan? So we're gonna start with Benjamin on this one.

Benjamin Newman: [26:35](#)

So I would say it's something you should that you should integrate into your everyday business. When I think about emergency preparedness, I think about good business practice. If you are going through your financials at the end of the week, what revenue did we make? What's the inventory turnover? And documenting that in a spreadsheet, and having that spreadsheet saved online. Or having some kind of customer relationship management tool that you have, and again, saved in the cloud. All of that, those are steps that you're already taking. That's worth what you're already doing on a day-to-day basis. And if you have that stored in multiple locations, you have a backup to it, you're already taking steps toward emergency preparedness. If you're talking to your team about what you think their responsibilities are, again, that's something that you do ... You might have your weekly team check-ins or your monthly check-ins. You wanna make sure that you communicate to them, "These are your responsibilities and I'm relying on you. And I'm relying on you if something goes wrong, that you can handle this piece of the business."

Benjamin Newman: [27:41](#)

Those are conversations that can happen on a regular basis. And then if you have an emergency plan that you've written out, that you've taken care of, there are specific intervals. If someone leaves, if you have an employee that leaves and you have to rehire someone, you wanna make sure to onboard them. So in the onboarding process, that's a good time to go back and review your emergency plan. As your doing taxes, and you're filing your taxes. Again, another good time to make sure you've taken those tax documents and you store them in a secure backup. So again, I think it's something that for me, it comes down to good business practice, and that you're thinking about how you can run your business efficiently and get stored documents, stored information, back it up and give ownership to your employees so that they're empowered to help you out.

Omar Bourne: [28:33](#)

Go ahead, Kathryn.

Kathryn Howard: [28:35](#)

I completely agree with Benjamin. I think that a lot of what we call emergency preparedness, or business continuity is actually things that you're doing day-to-day. Saving your documents, talking to your employees, these are all ways to be prepared. And they're things that you do already. So with that, I would just add; when you're talking to your employees, and when you're looking at your plans, to make sure that not only do your

employees know what's expected of them during and after an emergency, but to make sure that they also are prepared at home.

Kathryn Howard: [29:08](#) We like to say that a prepared employee is a present employee. And so if you're relying on your employees for key functions of your business, it's really important to make sure that they're gonna be there, and they're not going to be helping their family, or on line at the grocery store to buy water and food. And so we have, as part of that Partners in Preparedness Program, we have a lot of resources and information to help you help your employees. Be prepared at home, make plans for their family, know and make sure ... It's human nature to need to be prepared personally and for your family first. And as a business owner you think about that too. Not only for your business, but for your own personal safety. And so to really just make sure that you're taking care of your business, but also that your employees are doing their due diligence, and you're helping them with that.

Omar Bourne: [29:53](#) Bernadette?

Bernadette: [29:55](#) And if I may, I feel one of the best times to prepare a business continuity plan or to prepare for emergencies, is before you start your business, and when you're creating your business plan. You should include your business preparedness plan within that business plan. And whatever that entails, that is a good time to start it. Where most entrepreneurs again, they don't think that that's going to happen to them. That some emergency is not gonna affect them. That is the best time to plan. And as far as having a time period, a time frame. I think just like we have all our public agencies and schools have quarterly fire drills, well you should have a quarterly evacuation plan. Or prepare for a scenario of a disaster. Practice it with your employees so that when it does happen, you guys know what to do. As Benjamin alluded to, and Kathryn, have those essential employees help guide that.

Allison Pennisi: [31:17](#) I think that's really a great point. It's almost common sense that if you're prepared at home, you'll be prepared at work. But sometimes I know that that often isn't considered. And I think you guys make an excellent point that employees are such a huge asset to helping a business operate. Whether it's during a non-emergency time, or during a disaster. So to have that emphasis there, and providing them with the tools to help with business continuity, and continuity of operations is especially important.

Omar Bourne: [31:48](#) Yeah and the City has a number of resources as everyone mentioned. And one of the ones that I wanna mention here, is the Notify NYC. And I know Kathryn spoke earlier about making sure that you're in the know as far as what emergencies may occur within your radius, your location. And you can call 311 to sign up for Notify NYC. You can also download the app, that's a free app that you can download. Or you can go to NYC.gov/notifynyc to sign up there.

Omar Bourne: [32:26](#) This has been great. We've learned about business interruption, indirect impacts; because a lot of people don't realize an emergency may not impact you directly, but you may unfortunately deal with business interruption or those indirect impacts. Kathryn you mentioned the even in a box that people can have for their businesses to help them prepare. What I love about this conversation, preparedness is practical. Preparedness is simple, it's free, it's for you and it's for me, it's my little poem, my little sign off. So thank you all for being here with us today. Remember you can visit NYC.gov/businessprep and NYC.gov/partnersinpreparedness to learn more about how you can get your business ready before an emergency.

Omar Bourne: [33:23](#) Thank you all. Insightful conversation, really enjoyed it.

Bernadette: [33:28](#) Thank you.

Kathryn Howard: [33:29](#) Thank you.

Benjamin Newman: [33:29](#) Thank you.

Speaker 1: [33:31](#) That's this edition of "Prep Talk." If you like what you heard, you can listen anytime online and through your fave RSS feed. Until next time, stay safe, and prepared.