During the Loma Prieta earthquake, employees at Palo Alto Hardware drove a truck to their local distributor, picked up several loads of batteries and water and took them to their Redwood City store to provide residents with emergency supplies.

"We essentially stayed open until we were completely out - well into the next day," owner Eric Hassett said.

Engaging this sort of involvement by local businesses may be the crucial step in preparing for emergencies, said several major experts discussing improvements in disaster preparation across the Bay Area on Tuesday.

"What we're missing is the collaborative cross-sector planning that is so important in building resilient communities," Palo Alto Mayor Judy Kleinberg said during the teleconference hosted by the nonprofit Fritz Institute.

Kleinberg said that in Palo Alto, the city will be trying to match major corporations that can afford to hire special planners with smaller businesses "like dry cleaners and hair salons, so they can get some of the benefit from that kind of disaster planning." She said the city is also working with neighborhood associations to train citizens in how to help each other in a disaster.

In Berkeley, the city's Web site shows that all of the community emergency response training classes through Dec. 9 are fully booked.

The Fritz Institute was founded in 2002 by Lynn Fritz, who sold his Fortune 1000 global logistics company to the United Parcel Service. Fritz, "an expert on how to make things run on time and get supply chains to operate efficiently, looked around and said, 'How can I put this to use?'" said spokeswoman Amanda Mitchell.

The resulting foundation partners with community-based groups as well as city governments and private businesses to analyze and plan for disaster relief. On Saturday, approximately 35 leaders across public and private sectors will gather in Sebastopol to discuss new tools for emergency preparation.

"Our interest in participating in this initiative is to understand the roles and responsibilities in a disaster from the first responders all the way through to long-term recovery," said Anne Wilson, CEO of United Way of the Bay Area.

Wilson said her focus was on underserved groups.

"In Loma Prieta and the Oakland fires, we saw that the most vulnerable take the longest to recover," she said.

Kathleen Tierney, director of the Natural Hazards Center at the University of Colorado at Boulder, said that though California "is one of the leading states in its efforts to prepare for catastrophic events" like earthquakes, floods, levee failures and homeland security threats, much remains to be done, particularly in the preparation of households and businesses.

Having researched approximately 5,000 businesses, Tierney said preparedness is not particularly high. "Some of the least prepared businesses are the smaller ones," especially in service and retail stores, she said.

In households, readiness for an emergency often aligns itself with the residents' incomes, she said.