

FLOOD PREPAREDNESS CHECKLIST

Owners of microbusinesses, sole proprietors, and farmers need to make sure they are prepared in the event of a major flood. Floods are the most common and costly natural disaster in the U.S.¹ Being well-prepared minimizes the impact on business. Having a plan in place protects not only operations, but people.

The Center for Rural Affairs has developed the following checklist to facilitate quick and easy planning.

People

- Confirm and document contact information for all employees. Maintain a copy offsite or digitally accessible from anywhere.
- Create a contact list of vendors, contractors, and key customers (name, company, phone, email). What do they provide or purchase? Are there scheduled deliveries or payments? Create a list of alternatives if a vendor/supplier is unable to fulfill their role. Conduct a [Vendor Assessment](#).²
- Identify the central point of contact. In many cases, this will be obvious for small businesses, but reiterate it to the team to open the conversation.
- Identify others who know where the plan is located. (Is the plan printed? Is it digital?)
- Distribute and review the plan with the team.

Equipment

- Ensure equipment has a water-safe storage space.
- Ensure dangerous chemicals are stored in a way where they would not be released in a flood, and make sure main gas and electric shut offs are clearly marked, accessible and familiar to staff.
- Regularly back up digital information offsite.
- Compile a master directory of user names and passwords in the event specific elements go offline or staff are unable to physically access the workplace (computers, phones, social media, digital keypads). Do not distribute unless necessary.



Operations

- Check the business' insurance. Call your provider to see what your coverage and claims process is in the event of a major flood.
- Consider alternative business operations. Which business functions must continue and which could be put on hold? If business involves working with the public, are there other ways they could be reached (remotely or mobile service)?
- Review your operations guide or training manual to include flood preparedness information.

Practice

- Test out your response to a flood with a [Table Top Exercise](#).³

Sources

1 "Project, Flood-Prepared Communities." The PEW Charitable Trusts, [pewtrusts.org/en/projects/flood-prepared-communities](https://www.pewtrusts.org/en/projects/flood-prepared-communities). Accessed November 2021.

2 "Vendor Assessment." PrepareMyBusiness.org, U.S. Small Business Administration, preparemybusiness.org/assets/SBA/vendassmtsba.pdf. Accessed November 2021.

3 "Table Top Exercise." PrepareMyBusiness.org, U.S. Small Business Administration, preparemybusiness.org/assets/SBA/tabletoppsba.pdf. Accessed November 2021.

