



# Business Resiliency Plan Checklist



Lower Connecticut River Valley  
Council of Governments

*Comprehensive Economic  
Development Strategy*

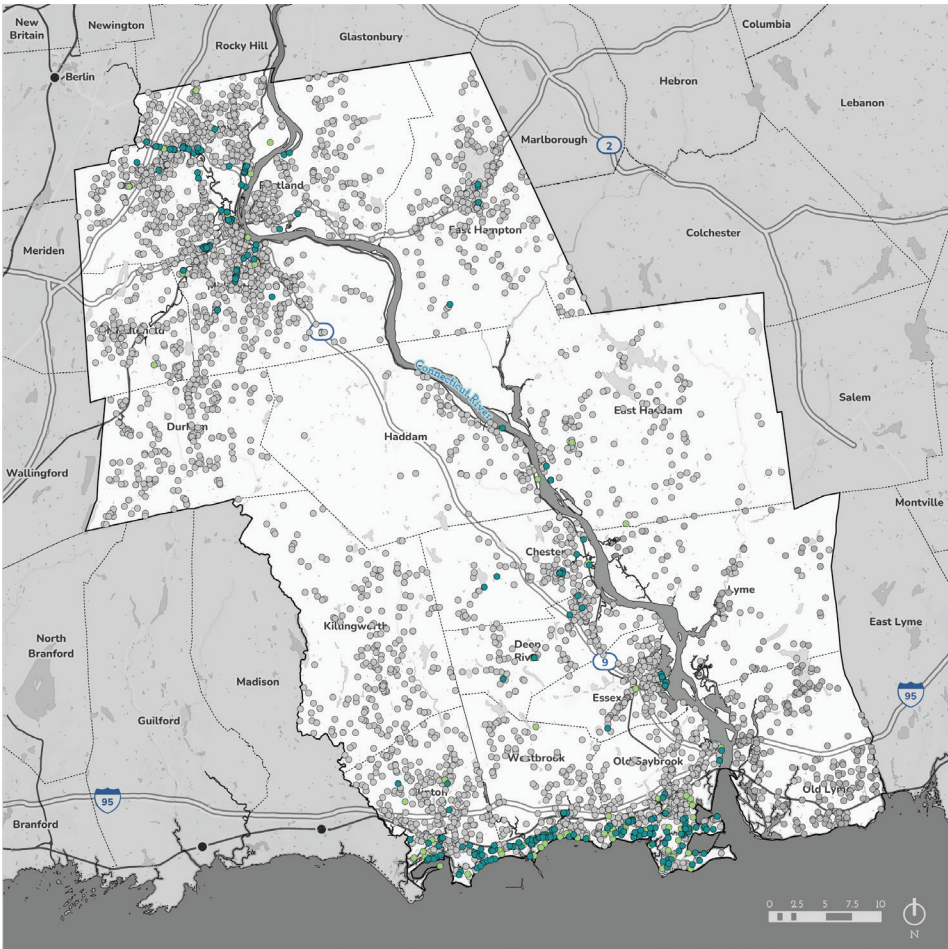
August 2023

# Business Impact in Context

Within the Lower Connecticut River Valley, there are approximately **477 critical businesses in high hazard flood areas and 576 in hurricane storm surge areas.**

The Lower Connecticut Valley Council of Governments (RiverCOG) has prepared this checklist to help local businesses prepare for weather-related disasters particularly flooding and coastal storm surge risks that may impact the operations and viability of local businesses.

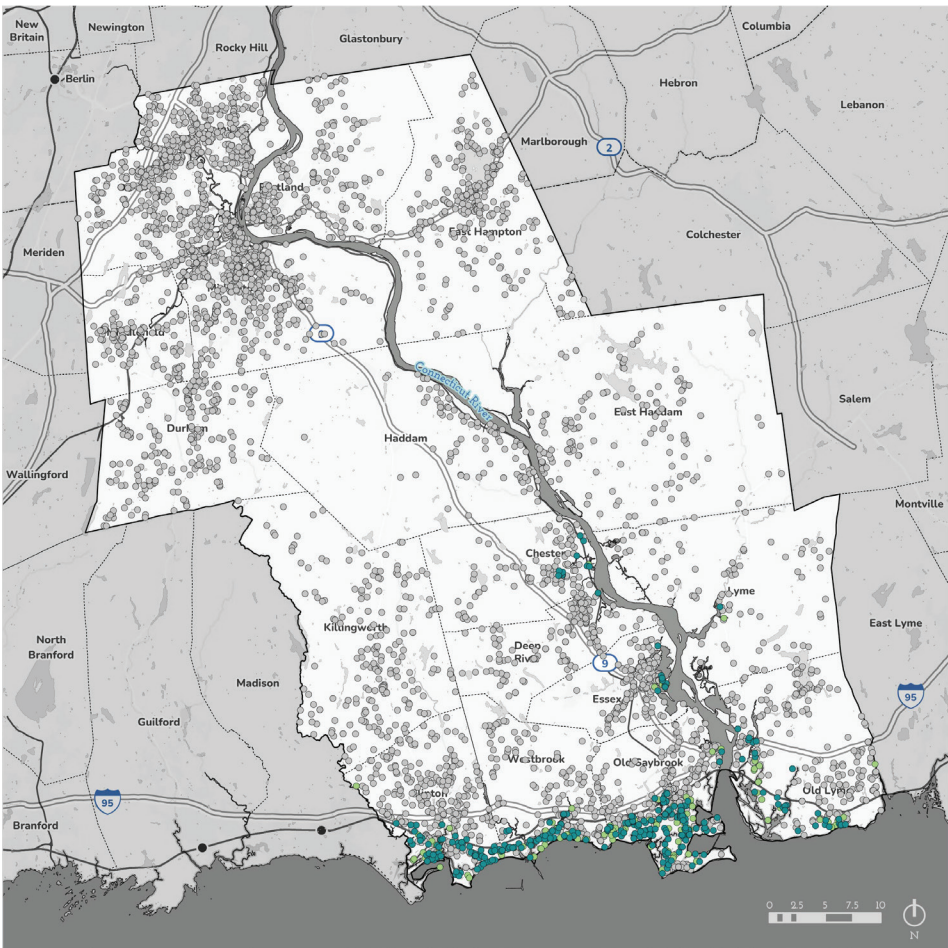
Because we recognize that businesses particularly small, locally-owned businesses may not have the time, expertise or resources to develop a full business resiliency and recovery plan we have created this simple checklist as a guide for you to consider whether you and your business are prepared to manage and recover from an adverse weather event.



- Critical businesses impacted
- Businesses of unknown type impacted
- Unaffected businesses

### Business exposed to flood impact

Source: RiverCOG, CT Business Directory, FEMA



- Critical businesses impacted
- Businesses of unknown type impacted
- Unaffected businesses

### Businesses exposed to hurricane surge inundation

Source: RiverCOG, CT Business Directory, National Hurricane Center (SLOSH model)

# Preparing for the risk of an adverse weather event

## IMPORTANT DOCUMENTS AND INVENTORY

- Physical documents and records are stored offsite or in protective containers elevated off the floor.
- Electronic records and copies of key papers exist offsite or in the cloud.
- Inventory is stored in protective containers on raised platforms.
- Inventory is stored offsite in a less at-risk zone.
- Storage rooms and utility rooms can be sealed or have flood barriers.
- Perishable inventory is protected by back up power systems.
- Alternative vendors have been identified to provide key services or resupply inventories.
- Photos of high value inventory have been taken.

## STAFF AND OPERATIONS

- Scheduling to maintain continuity can be done online without accessing the workplace.
- Supplies exist for staff that need to stay onsite to support critical operations.
- Key operating elements of the business have been identified that can be done offsite as needed.
- Access to business is prone to being blocked by flooding.
- % of staff that live in high hazard areas.

## PHYSICAL FACILITIES AND BACK UP SYSTEMS

- Protective materials such as flood barrier devices, plywood or storm shutters for windows, are available and ready-to-go.
- Pumps & generators have been checked to ensure they are operable, and fuel and batteries are accessible.
- Interior storage rooms and utility rooms can be sealed or have flood barriers.

## INSURANCE AND RESTORATION

- Are you a non-conforming use? What / how are you allowed to rebuild?
- Photos of high value inventory have been taken and are stored in the cloud.
- Photos of the facility and key equipment have been taken and are stored in the cloud
- If the building is leased the lease clearly explains who has responsibility for repairs and restoration of interior and exterior of building?
- If leased or rented, do you know what the building owner's insurance covers ? Are you co-insured?
- Do you have business interruption or flood insurance (either private or through the National Flood Insurance Program)?
- Is there a hurricane deductible?
- If you have vehicles as part of your operations, are they covered for natural disasters?

# Key Contacts & Resource Guides

RESOURCE	WEBSITE	PHONE OR EMAIL
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LOCAL (Fill in local contact information)

Fire Department		
Flood Plain Management Office		
Utility Emergency numbers		
Local Economic Development Office / Chamber of Commerce / Business Association		
Insurance Agent		

OTHER

Local Weather and Flood Risk Updates	<a href="https://www.weather.gov/okx/">https://www.weather.gov/okx/</a>	
CT Division of Emergency Management and Homeland Security	<a href="https://portal.ct.gov/DEMHS/Emergency-Management/Emergency-Management">https://portal.ct.gov/DEMHS/Emergency-Management/Emergency-Management</a>	
Small Business Administration CT District Office	<a href="https://www.sba.gov/district/connecticut">https://www.sba.gov/district/connecticut</a>	
CT Department of Insurance Flood Insurance	<a href="https://portal.ct.gov/cid/Searchable-Archive/Connecticut-Insurance-Information/Flood-Insurance?language=en_US">https://portal.ct.gov/cid/Searchable-Archive/Connecticut-Insurance-Information/Flood-Insurance?language=en_US</a>	
Federal FEMA Guides	<a href="https://www.fema.gov/sites/default/files/2020-07/fema_abcs_of_returning_to_flooded_buildings.pdf">https://www.fema.gov/sites/default/files/2020-07/fema_abcs_of_returning_to_flooded_buildings.pdf</a>	



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