

FLOOD RESILIENCY CHECKLIST BUSINESSES



ASSESS. PLAN. TAKE ACTION.



BUSINESS PREPAREDNESS BEFORE DISASTER

- Enroll in the Red Cross Ready Rating™ program, a free, self-paced, web-based programs that assists in measuring the ability of a business to deal with emergencies.
- Review and assess business-related insurance policies, reviewing the lease for adequate coverage from your landlord.
- If applicable, back up important business documents to a cloud-based server or secured USB drive.
- Secure all office equipment, taking pictures prior to any damages, to properly document inventory.
- Develop a crisis communication plan for your business that ensures accurate business operations are communicated to staff members and customers. This will likely take the form of utilizing social media and other familiar communication channels to inform customers and employees of valuable information. Valuable information includes but is not limited to:
 - Contact information of all staff and other important contacts (landlord, utilities providers, etc.).
 - An acknowledgment/apology for disrupted business service and an emphasis on employee safety.
 - Communicate business operation status and up-to-date stock of goods.
- Ensure structures like signs, flag poles, fences, and other outdoor fixtures are securely fastened or removed prior to a disaster.
- If necessary, install pressure-rated, impact-resistant exterior doors, windows, and garage/rolling doors. Additionally, install storm shutters or other measures such as plywood protections to any unprotected openings.
- Take note of locations within business that may benefit from flood control measures such as sandbags, flood barriers, flood gates, or water-gates to reduce or prevent water damage from flooding, where applicable.
- Place important documents and items on higher shelves and/or upper floors, if possible, to avoid flood damage.
- If applicable, unplug electronics and turn off propane tanks.
- If applicable, make alternative arrangements for incoming and outgoing deliveries.

PERSONAL CHECKLIST

- _____
- _____
- _____
- _____
- _____

IMPORTANT NUMBERS

City of New Bern
300 Pollock St.
New Bern, NC 28560
(252) 636-4000 resiliency@newbernnc.gov

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BUSINESS RECOVERY STEPS AFTER A DISASTER

- Contact Your Insurance Carrier.** File your claim or ensure your lease owner has contacted their insurance carrier. Take diligent pictures of the damages, if any occurred.
- Register With FEMA.** After a federal disaster declaration has been made for the area your business is located in, register with FEMA and contact the agency with any losses. disasterassistance.gov
- Contact Business Link North Carolina (BLNC).** Reach out to BLNC to speak with a confidential business counselor to assist you with business concerns within two business days (1-800-228-8443).
- Visit the Small Business and Technology Department Center (SBTDC).** The SBTDC will provide updates on disaster declarations and services available to local businesses. <https://sbtcd.org/resources/recovery/disaster/>
- Contact the NC Rural Center's Thread Capital Rapid Recovery Loan.** Provides support for small businesses and family farms in the recovery from the effects of declared natural disasters. This service provides relief between the strike of the disaster and when other sources of financial aid are approved. threadcap.org
- Check eligibility for Disaster Unemployment Assistance (DUA).** DUA provides temporary payments to those in federally declared disasters who have lost their employment or had their employment interrupted. Business owners that are self-employed who are unemployed as a direct result of the disaster may similarly be eligible for DUA. des.nc.gov
- Contact the NC Dept. of Administration Office of HUB.** The NC Department of Administration Office of Historically Underutilized Businesses (HUB) database offers opportunities for contractors to procure or provide services for goods, services, and construction. <https://ncadmin.nc.gov/businesses/historically-underutilized-businesses-hub>



FEMA



IMPORTANT CONTACTS

disasterloan.sba.gov The Small Business Administration offers low-interest loans for businesses from federal disaster recovery funds.

[NC211.org](https://nc211.org) This public information service provides real-time communications and resources related to a disaster.

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