

# Disaster Preparedness Checklist for Businesses & Nonprofits

## Floods

**Floods are one of the most common and widespread of all disasters**, and they continue to grow in frequency and severity. Flooding and damage to businesses, buildings, and equipment is more common than you'd think, so it is vital to prepare now. The following checklist will help keep your business going even if the worst happens. Most businesses can save up to 90% of the cost of replacing stock and movable equipment by taking action to prepare in advance of flooding. The following resources and tools will help mitigate your risk and protect your employees and your business.

### Before the Flood

- Develop a written crisis management plan to discuss and provide to all employees.
- Conduct regular drills to remind and prepare employees for what to do during an emergency.
- Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property. Locate main gas and electrical shut-offs and anchor all fuel tanks.
- Postpone any receipt of goods — deliveries, couriers, etc.
- Review your insurance policy to understand what it covers and what it doesn't.
- Establish emergency communication method (Alert Notification System, phone tree, etc.); identify meeting place and time for all key employees in Crisis Management Team; create voicemail for when evacuated, or out of office, etc.
- Regularly update your employees' emergency contact information.
- Update disaster recovery kits and begin crisis back-up procedures.
- Maintain accurate inventory of product on site.
- Use plugs to prevent floodwater from backing up into sewer drains, or install flood vents/or flood proof barriers.
- Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.
- Identify crucial employees, and ensure they understand what is expected of them during a disaster. For example, employees responsible for IT functions may need to work during a disaster to protect and reestablish your technology systems.
- When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
- Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
- If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
- Consider making any travel, hotel, and meal arrangements in advance.
- Keep an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.

Learn more at:  
[SBA.GOV/PREPARE](https://www.sba.gov/prepare)



U.S. Small Business  
Administration

## During the Flood

- Life safety is paramount.
- Begin next phase of your business continuity plan.
- Send non-crucial staff home.
- Raise elevators to the second floor and turn off.
- Stay tuned to local media and evacuate property when required.
- Take cell phones, charger, critical hardware, and emergency kits with you.
- Unplug electrical items before leaving.
- Consider your business phones and redirection to cell phones, an answering service, or Google Voice.



For more information, examples of mitigation projects, additional checklists, and other resources, visit [sba.gov/mitigation](https://www.sba.gov/mitigation).

## After the Flood

- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Be aware of areas where floodwaters have receded; roads may have weakened and could collapse under the weight of a car.
- Clean and disinfect everything that got wet; mud left from floodwater can contain sewage and chemicals.
- Implement DR plan, and monitor local authorities' communications.
- Communication following a disaster is critical. So, establish a communication plan that works regardless of the nature of the disaster. Provide instructions on when, how, and the specific information to communicate.
- Consider setting up a toll-free number or website to communicate with employees and customers.
- Contact employees via determined method of communication and discuss next steps.
- If necessary, contact your insurance agent.

Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

## ✓ Your Employees

- Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.
- Have contact information for all employees, vendors, and clients on hand.
- During evacuation, have a central point of contact for all employees, and ensure you know where your employees are located.
- Following the flood, notify all crucial people of next steps, based on damage.

## 💬 Know the Terms

**Flood Watch:** Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.

**Flash Flood Watch:** Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

**Flood Warning:** Flooding is occurring or will occur soon; if advised to evacuate, then do so immediately.










**Flash Flood Warning:** A flash flood is occurring; seek higher ground on foot immediately.

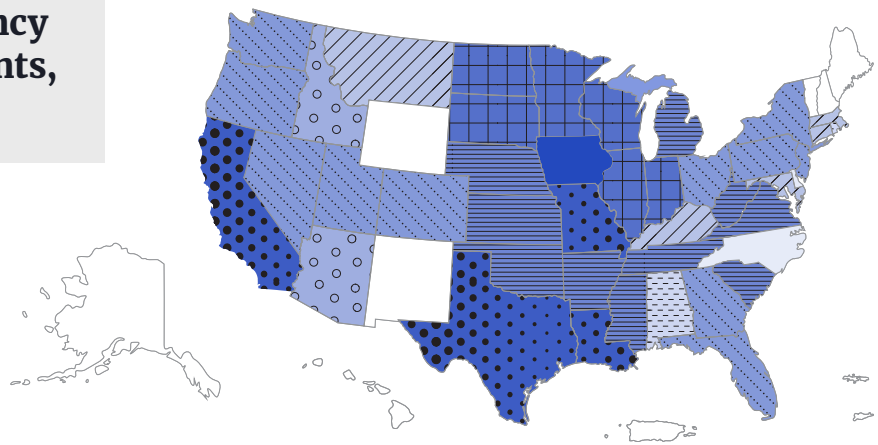
### The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars and cause loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles, including sport utility vehicles (SUVs) and pick-ups.

## U.S. map denoting frequency of billion-dollar flood events, 1980-2021.

### 1980-2021 Billion-Dollar Flooding Disaster Cost (CPI-Adjusted)

Cost	
	\$5M-100M
	\$100M-250M
	\$250M-500M
	\$500M-1B
	\$1B-2B
	\$2B-5B
	\$5B-10B
	\$10-20B
	\$20B-50B



**Summary:** From 1980-2021, there were 36 flooding events with losses exceeding \$1 billion (CPI-Adjusted) each. *Please note that the map reflects a summation of billion-dollar events for each state affected (i.e., it does not mean that each state shown suffered at least \$1 billion in losses for each event).*

**Source:** NOAA National Centers for Environmental Information

