



Floods are one of the most common, and most costly, of natural disasters. Preventative actions can help to protect your business, ensure the safety of your employees, minimize damage to your property, and speed the recovery process.

Before a Flood

- **Determine the risk of flooding for your area.**
 - The U.S. Geological Survey (USGS)
<http://water.usgs.gov/pubs/>
 - The National Weather Service
<http://www.weather.gov/>
- **Have a business emergency/continuity plan.**
 - Determine the processes and equipment needed to keep your business open -- from answering the phones, to tracking finances, to distributing your product or service.
 - Maintain an inventory of all equipment used by your business.
 - Keep copies of all paper and computer files in an accessible but off-site location.
- **Flood insurance.**
 - Most standard insurance policies do not cover flood damage and the resulting loss of income.
 - The National Flood Insurance program (www.floodsmart.gov) is available in most areas.
 - Consider obtaining business interruption insurance.
- **Plan for continuity.**
 - Store extra supplies offsite.
 - Make a plan for a temporary location if your company is forced to relocate.
 - Have a plan for alternate communication with employees, customers, suppliers during recovery.
 - Develop a plan to maintain payroll.
 - Obtain alternate power source.
- **Prepare your property.**
 - Have electrical equipment (furnace, water heater) and components (e.g., switches, sockets, circuit breakers) raised at least 12 inches above the projected flood elevation.
 - Move electronic equipment (computers), furniture, valuables and important documents to a safe place.
 - Buy and install sump pumps with backup power (e.g., battery-operated).
 - Anchor any fuel tanks or any other unsecured items outside your business.
- **Prepare your employees.**
 - Inform employees of the business emergency plan; review it with them regularly.
 - Ensure employees know the exit locations for the building.

- **Develop a post-disaster communication strategy.**
 - Create a phone tree and designate individuals who will initiate the communication process with employees, customers and vendors.
- **Make plans regarding customers.**
 - Determine the likelihood of customers being present if a flooding situation occurs.
 - Have an emergency plan for customers; review it with employees regularly.
 - Label exit locations for the building.
- **Make plans for suppliers.**
 - Maintain a contact list of your suppliers.
 - Make a plan for supplies in the event of a flood.

During a Flood

- **Stay informed.**
 - Listen to the radio or television for situation developments and evacuation instructions; Do not ignore evacuation orders.
- **If evacuation appears necessary,**
 - Ensure employee and customer safety.
 - If there is time, turn off all utilities at the main power switch and close the main gas valve.

After a Flood

- **Return to your business only after officials have declared the area safe.**
- **Before entering - Assess the situation.**
 - Survey the outside and inside of the building for contaminated water, structural damage, sharp objects, damaged gas lines, or other hazards (e.g., chemicals).
 - If power lines are down outside your business, do not step in any standing water. Keep the power off until an electrician has inspected your system for safety.
 - If you smell natural or propane gas or hear a hissing noise, leave immediately and call the fire department.
 - Approach entrances carefully. Parts of your building may be collapsed or become damaged.
- **Clean up safely.**
 - Wear protective clothing, (rubber gloves, boots).
 - Use caution with gas powered equipment – dangerous carbon monoxide can be generated.
 - Report any hazardous materials (e.g., fuels, chemicals) that have leaked to emergency response personnel.

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