

CHECKLIST FOR BUSINESSES

1 **Conduct a climate risk assessment** of your business and/or property to identify potential hazards that could disrupt your operations.

- ☐ Determine the specific climate hazards to which your business may be vulnerable, and identify how these hazards might impact your assets, supply chains and operations.
- ☐ Review your insurance coverage and consider additional policies, such as business interruption coverage or ancillary flood insurance, to better protect against extreme weather impacts.
- ☐ Take inventory and photos of your equipment, supplies and other items in case of future damage and insurance claims.

2 **Work with other small businesses, chambers of commerce, main street organizations, local municipal staff, and other relevant partners** to maximize impact for community resilience and stay engaged when disaster strikes.

- ☐ If one doesn't exist already, form a resilience committee with local business and economic development stakeholders to identify business-led resilience initiatives.
- ☐ Register with your local chamber of commerce and connect with financial institutions that can help you identify loans, insurance policies and capital specifically designed to support climate adaptation investments.
- ☐ Register your business as a cooling site or a food access point through local government websites to help your community stay safe and healthy, while also generating positive publicity for your business.
- ☐ Coordinate with adjacent businesses to co-create shade structures or share cooling amenities for customers and staff to minimize the resources needed.
- ☐ Use your storefronts and bulletin boards to advertise emergency information and raise awareness about extreme weather risks.
- ☐ Use your social media pages and/or newsletters to inform your customers about resources available through local municipalities, chambers of commerce and other relevant partners.

3

Be better prepared with a **business emergency plan** that outlines what to do before and after extreme weather events and helps all employees understand responsibilities.

Before

- ☐ Determine your thresholds: when does the business close and when do alternative business hours or schedules get used?
- ☐ Identify what actions need to take place right before extreme weather hits.
- ☐ Create an alternative work schedule to use during extreme weather events that don't meet the closure threshold.
- ☐ During a heatwave, it may make sense to avoid being open during the hottest times of the day and to schedule more employees at once to accommodate more breaks.
- ☐ Develop protocols for other relevant disruptions, such as weather-related school closures that may disrupt employees schedules, and make a plan for how to adjust work schedules accordingly.
- ☐ Contact employees about schedule changes or closures.
- ☐ Contact suppliers to reschedule deliveries.
- ☐ Take inventory.
- ☐ Post pre-made closure messages.
- ☐ Adjust the number of employees and shift length based on emerging forecasts.

After

- ☐ Determine what actions are needed to get back to business and stay prepared for the next emergency.
- ☐ Inspect your business for damage.
- ☐ Document damages with photos for insurance claims.
- ☐ Restock emergency supplies.
- ☐ Debrief with staff to identify lessons learned.

4

Make physical improvements to **keep your employees and customers comfortable**.

- ☐ Install blinds, curtains, or reflective film on sunny windows to reduce heat buildup and use insulating or sealing tape to keep the cool air in.
- ☐ Create shade structures outside your business to provide a cool place for staff and customers to rest.
- ☐ Move large furniture or displays away from vents, windows and fans to create clear pathways for air to flow.
- ☐ Install cooling systems like fans and AC units strategically to maximize their benefit. Position fans next to windows and doors, with one facing inward to draw in cool air and another facing outward to expel warm air.

5

Prepare your workplace against flooding through short-term and long-term infrastructure improvements.

- ☐ Prepare your business right before heavy storms through short-term interventions that can minimize potential damage caused by flooding:
 - ☐ Have supplies on-hand, such as plastic sheeting, plywood, tape and sandbags, to be ready for quick deployment.
 - ☐ Move important items such as important documents, computers and essential equipment to a higher floor if possible. For items that cannot be moved, cover with plastic sheetings or store in dry bags.
 - ☐ Use temporary barriers such as water filled barriers, sandbags, or flood gates/panels at doors and windows. Shut off gas, water, and electrical power in anticipation of flooding.
- ☐ Invest in capital improvements that will flood-proof your business in the long-term, such as:
 - ☐ Elevate sensitive/critical equipment, utilities and stock/inventory above the known flood level.
 - ☐ Install backflow valves to prevent stormwater from entering your pipes and contaminating your water supply.
 - ☐ Install sump pumps to remove water that has accumulated in below-ground spaces, such as basements.
 - ☐ Use water-resistant materials during any renovations or new construction for your business/property.
 - ☐ Seal cracks and openings in your building to prevent water from getting in.
 - ☐ Improve drainage around your business/property so that water drains away from your foundation.
 - ☐ Install rain gardens or permeable pavement on your property to absorb stormwater and reduce stress on public sewer systems.
- ☐ Perform regular maintenance for equipment and systems that mitigate flooding.