

Natural Disaster Proofing My Small Business

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According to the National Oceanic and Atmospheric Administration, from Jan-Sept 2020, there have been 16 separate billion-dollar weather and climate disaster events across the United States, which ties the annual record that occurred in 2017 and 2011. The

2020 year-to-date costs approach \$50.0 billion, but do not yet account for Hurricane Sally, the historic Western wildfires and the Western/Central Drought and Heatwave. Sadly, 25% of businesses don't open again after a disaster. However, you may improve your odds by Natural Disaster Proofing your small business. This back-to-business self-assessment can help you to assess your risks for common hazards such as hurricanes, wildfires, flooding, or even cyberattacks.

What types of disasters in your area can affect your business?

- Natural hazards like floods, hurricanes, tornadoes, and earthquakes.
- Health hazards such as widespread and serious illnesses like COVID 19.
- Human-caused hazards including accidents and acts of violence.
- Technology-related hazards like power outages and equipment failure.

What can you do to prepare your business for likely disasters?

- Knowing your region and the types of disasters most likely to impact your business
- Obtaining a Hazard Vulnerability Assessment from your local emergency management agency
- Considering which hazards your facility is most likely to experience, based on proximity and past events
- Knowing your business or organization's current capacity to prepare for, respond to and recover from a disaster
- Assessing the physical capacity, supplies, equipment and human resources of your facility to resist damage during a disaster

Natural disaster preparedness checklist for Businesses:

- Creation and dissemination of a Crisis/Emergency Business management plan
- Pre-designated shelter
- Pre-designate an Alternate site for communication and operation
- Weather alert radio, walkie-talkies, and several flashlights (batteries)
- Generator (with gallons of fuel)
- Customer Action Plan
 - Informing customers of the disaster
 - Informing customers of business operation plan (open and close schedule)

- Employee Action plan
 - Conduct drills with staff
 - Create a plan on how to disburse information to employees
- Operation plan for payroll, benefits, and Human Resource
- Insurance protection based on the recurring natural disasters in your area
 - Insurance coverage (take pictures of all of your items and save purchasing receipts)
 - Deductible set aside
- Data protection
 - Transition paper data into electronic data (paperless recordkeeping – taxes and financial records)
 - Secure the electronic data via Cloud base
 - Purchase a credible Cybersecurity
- Access to physical currency
 - Set aside cash in multiple places (at workplace and home)
 - Place cash in a secured mobile/secured safe
- Contact list
 - Laminated sheet of paper with
 - Emergency numbers
 - Family numbers
 - Employees numbers
 - Vendor numbers
 - Client numbers
- Map
 - Laminated map of city, county, and state

Sources

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