

Be Prepared Not Scared

Audience: Business Owners

Focus: Flood Preparedness and Response

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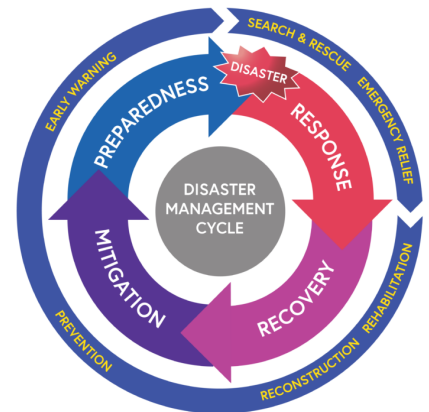
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Introduction

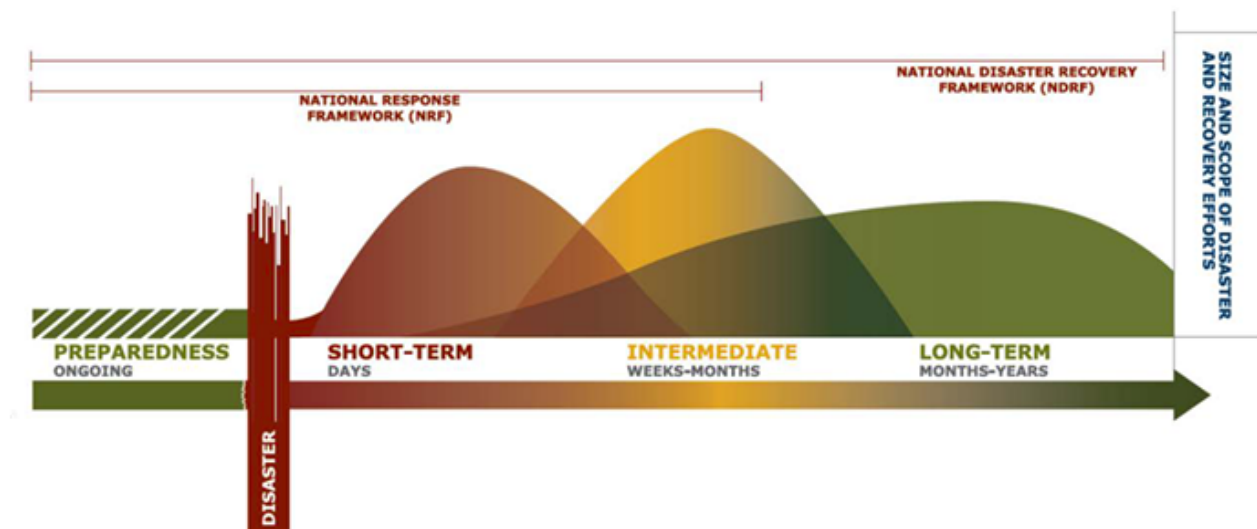
This document focuses specifically on creation of documents and action plans that will help you in the moments immediately leading up to a disaster and during the disaster itself.

Having a plan like this will allow you to:

- Avoid making decisions during high-stress situations
- Protect and preserve your assets more quickly
- Delegate your plan to someone else in your absence
- Reduce damage and losses
- Shorten the time it takes to recover after a disaster
- Feel more confident about your long-term plans



Mitigation as well as Short-term and long-term recovery are covered in THESE OTHER DOCUMENTS.



How to Use this Workbook

Use the Before You Begin section to think through your space and existing resources. Make decisions now about what you will do during a crisis.

Use the remaining pages to create documents that will enable you and others to act without needing to make decisions under stress.

Before You Begin

Important Questions to Consider

HOW are you getting your weather information?

- [VT Alert - Sign Up here](#)
- River Gauges
 - [Winooski River at Montpelier](#) (MONV1)
 - [North Branch at Langdon St. Bridge](#) (LNGV1)
- Others
 - _____
 - _____

WHEN do you act?

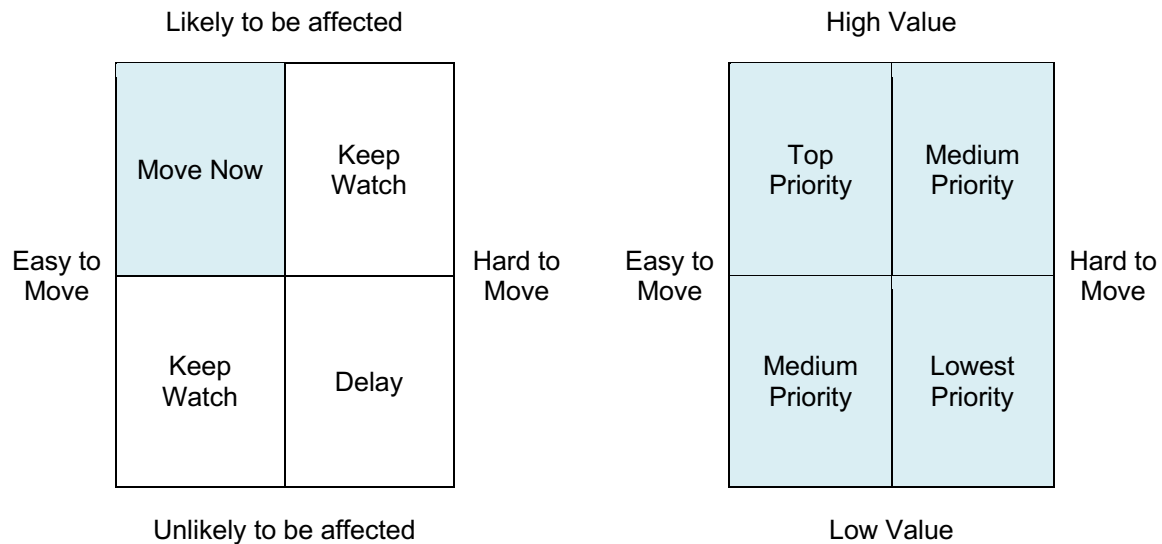
- Is it when a particular alert goes out? Is it based on river gauge levels?
- What do various water levels mean to your location specifically? When Winooski River Gauge (MONV1) says 15 ft, that means flooding around Bailey Bridge, but how does that look like at your location?
 - Consider these recent historical levels:
 - Winooski River Gauge (MONV1)
 - 14.45 ft 07-11-2024
 - 16.15 ft 12-18-2023
 - **21.29 ft 07-11-2023**
 - 19.05 ft 08-29-2011
 - 17.59 ft 05-27-2011
 - 27.10 ft 11-03-1927
 - Langdon Street Bridge (LNGV1)
 - 519.12 ft 07-11-2024
 - 519.12 ft 12-18-2023
 - **526.20 ft 07-11-2023**
 - 520.28 ft 01-13-2018
 - 520.89 ft 08-29-2011
 - 521.60 ft 05-27-2011
 - 525.10 ft 03-11-1992
- Consider these answers when filling out your [Decision Tree](#)
 - Action Stage 1 MONV1 _____ LNGV1 _____
 - Action Stage 2 MONV1 _____ LNGV1 _____
 - Action Stage 3 MONV1 _____ LNGV1 _____

WHAT do you save?

There may be multiple layers to this question. When considering what to move and when:

- First, prioritize based on height and likelihood of being affected
 - How high is the water likely to get?
 - Which items are likely to be affected first? Last? Never?
- Then, prioritize based on replacement cost/importance and movability.
 - Value - What is the unmet replacement cost?
 - What will or won't be covered by insurance?
 - What is difficult to replace at any cost?
 - Portability - How easy or difficult is it to move and restore?
 - Make note of inventory or equipment that cannot be moved and is likely to be damaged

Inventory Priority Matrix



WHERE are things coming from and going to?

You know your space very well, but when disaster strikes you may not be there to organize and execute these plans. Consider creating a floorplan that allows someone less familiar than you to understand the locations of 1) what is to be moved and 2) where it should go.

- Use a floor plan with clear labels to identify the
 - Normal locations of high, medium, and low priority items
 - Storage totes to be used to hold items
 - Temporary locations of the various items
- Update your “Business as Usual” floorplan and inventory whenever you rotate or change locations of items in your space (seasonally, sales, etc)

WHO do you call?

- How many and what types of hands are required for each stage?
 - How many total? _____
- Attributes - Who do you need for various tasks?
 - Physical Strength - Does this stage involve moving heavy or high-up objects?
 - Level of Trust - Do you trust this person with high value tasks?
 - Leadership Skills - Is this person able to lead and organize others?
 - Knowledge of Business - Does this person need to understand your business?
- This list is your Action Team. they know that you will call on them in an emergency.
 - If you need 5 people to help you, consider having 8-10 people on your list.
- You will be better off if you have your own people committed to your business.
 - While there will likely be an outpouring of support and volunteers, pre-identifying and training enough people to help you will make everything go more smoothly.

Inventory to be Moved

Item	Priority	Location	Action











Floorplans

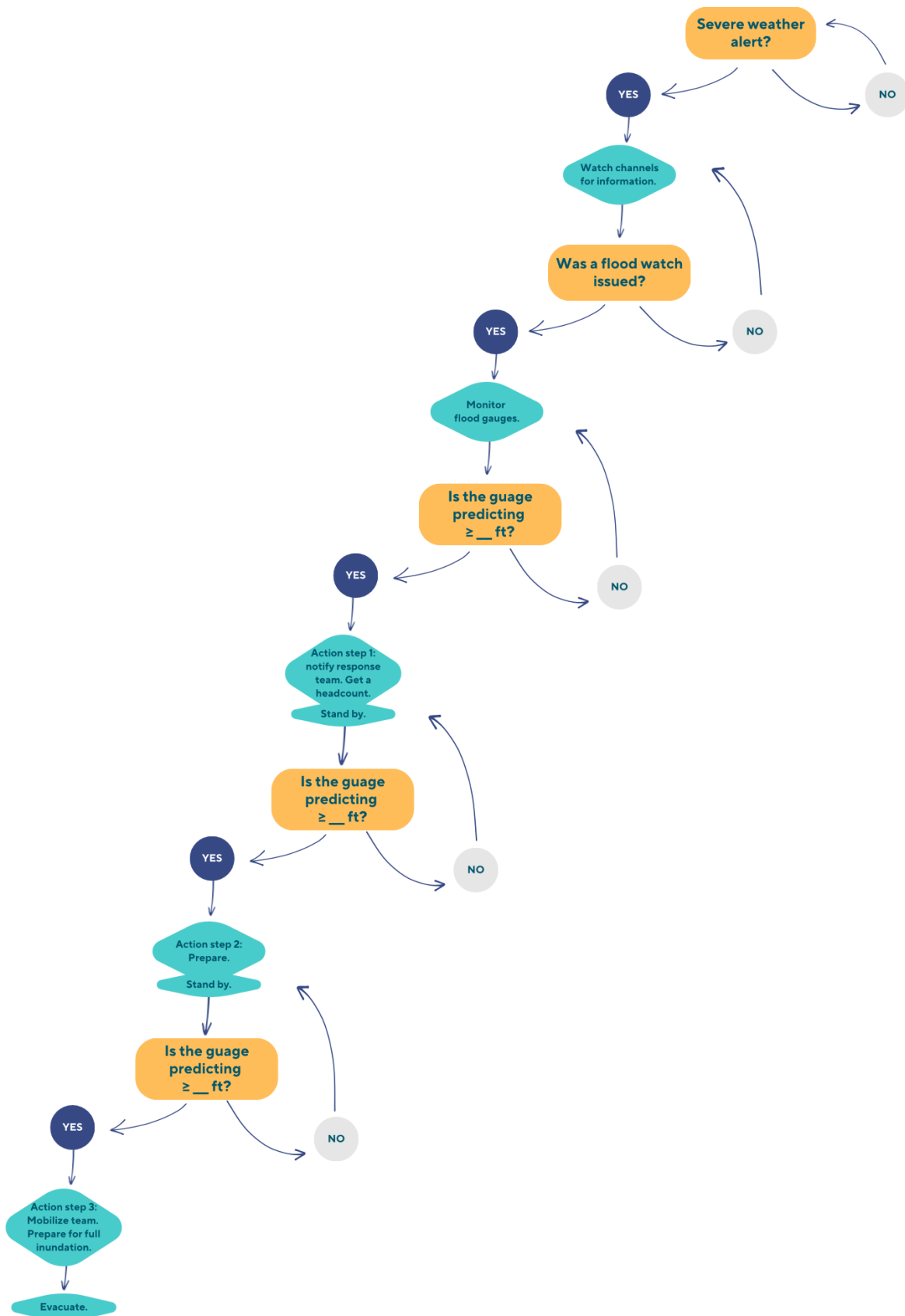
Floorplan - Business as Usual

Floorplan - During Emergency Action

Decision Tree

During a disaster, you will be in a heightened state of anxiety or stress. To avoid making decisions in those times, take the opportunity now to decide what situations will trigger which Actions. Use this example as a starting point for your situation.

- Severe Weather Alert?
 - No? 
 - Yes? 
- Monitor information channels
- Was a flood watch issued?
 - No? 
 - Yes? 
- Monitor Flood Gauges
- Is the gauge predicting ACTION STAGE 1? Winooski _____ Langdon _____
 - No? 
 - Yes? 
- Notify Response Team to stand by
 - How many people are available? _____
- Continue to monitor Flood Gauges
- Is the gauge predicting ACTION STAGE 2? Winooski _____ Langdon _____
 - No? 
 - Yes? 
- *Mobilize Response Team to come to your location ready to move*
 - Notify Volunteer Hub of unmet personnel needs
You will be in a stronger position if you have identified all of your own support.
- Continue to monitor Flood Gauges
- Is the gauge predicting ACTION STAGE 3? Winooski _____ Langdon _____
 - No? 
 - Yes? 
- Execute Documented Action Plan
- Evacuate



Action Plan Worksheet

- How many stages do you need?
 - Some may need 1 or 2; others will need 5 or 6. What is right for your business?
- What happens in each stage?
- How many and what types of hands are required for each stage? How many total? _____
- Attributes - Who do you need for various tasks.
 - Physical Strength - Does this stage involve moving heavy or high-up objects?
 - Level of Trust - Do you trust this person with high value tasks?
 - Leadership Skills - Is this person able to lead and organize others?
 - Knowledge of Business - Does this person need to understand your business?

Example

Use this example as a jumping off point

Use the following Worksheet page to brainstorm the various stages you'll need

Use the Action Stage Template to create an individual set of instructions for each stage

<p>Stage 1</p> <ul style="list-style-type: none"> • Notify Action Team to be on standby • Pull totes/bags/ boxes from storage • Continue to monitor river gauges • Diarize activity 	<p>Stage 2</p> <ul style="list-style-type: none"> • Dismiss staff who will have a hard time getting home • Call Action Team to your location • Begin moving high value items and critical technology • Continue to monitor river gauges • Diarize activity
<p>Stage 3</p> <ul style="list-style-type: none"> • Organize Action Team efforts to execute the various tasks in this action stage <ul style="list-style-type: none"> ◦ Use a different instruction sheet for each team (e.g. medium value items stored up high, computer systems and refrigeration, etc) • You should be in leader mode, not doer mode at this point • Continue to monitor river gauges • Diarize activity 	<p>Stage 4</p> <ul style="list-style-type: none"> • Evacuate • Notify staff and vendors that you will be closed until further notice • Diarize activity

Brainstorming Worksheet

Use this sheet to brainstorm/develop the various action stage requirements.

This information will be transferred to individual Action Stage sheets in the next step.

Stage 1	Stage 2
Stage 3	Stage 4
Stage 5	Stage 6

Detailed Instructions: Action Stage ____

Hands required _____

Physical Strength

Level of Trust

Leadership Skills

Knowledge of Business

Contact Sheets

Employees and Partners

These are people and business, vendors and clients that will be impacted by a closure or delay. These are 1) people who rely on your business for their livelihood and 2) relationships that your business relies on to keep running.

Name	Phone	Role

Volunteers & Support

These are people in your personal & professional network that have indicated to you that they are willing to come and help when called on in an emergency. These are the people you will notify when disaster is imminent and will activate when it is time to execute your emergency plan.

Name	Phone	Role	Attributes

Event Log

As the event progresses, keep track of what is happening.

Time	Flood Level	Action Taken	Notes

Flood Preparedness Checklist

(for businesses)

Today

- Create an emergency contacts list: Friends/Neighbors who can help, MPD (Montpelier Police), Fire Dept, Montpelier Volunteer Hub #, Montpelier Alive #
- Buy plastic bins, and construction bags for storage
- Locate place to store inventory: Second floor, high shelving, off-site rental unit
- Use water resistant, flood resilient materials (metal vs. wood, removable hooks and shelving)
- Don't use the basement for storage!
- Create check-list for preparedness: Share with Staff!!!
- Read VTSBDC Disaster Recovery Toolkit for Businesses: <https://www.vtsbdc.org/disaster-recovery/>
- Get flood insurance through Nat'l Flood Insurance program if possible
- Review lease with landlord: nobody wants any surprises!
- Pivot to Quickbooks online and other mobile technology

Flood Warning: Action Stage, Major Flood Risk

- Plan for up to 5 hours of prep time (close early, it's worth it!)
- Pack up merchandise, office files, and anything else that fits into the plastic bins

Flood Warning: Action Stage, Major Flood Risk

- Unplug power cords for the computers and electronics, heater/AC
- Pack up POS system
- Move inventory 6 feet off the floor
- Elevate cases (use milk crates or cinder blocks/bricks, plastic buckets)
- Roll up and stash away rugs, anything on the floor
- Prioritize valuables (does insurance cover it? What is its worth?)
- Mentally prepare: take the time to think through your recovery steps and the worst case scenarios. Plan ahead.

Recovery: First Steps

- File 211 form (Disaster Declaration and FEMA)
- Take pictures for insurance purposes, document inventory
- Clean and muck out, discard toxics
- Ask for volunteers through the Montpelier Hub
- Reserve a moving truck or van if need be
- Find storage space off site or above
- Apply for disaster unemployment: Department of Labor, Employees apply for unemployment if needed
- Pivot to maintain a revenue stream: Plan flood sale, boost online sales, enter Merchant Market
- Find your resources: [Montpelier Alive](#), [State of Vermont](#), [VTSBDC](#), [CVEDC](#), [Main Street America](#), [City of Montpelier](#) and [Montpelier webpage](#), [Montpelier Commission for Recovery and Resilience](#)
- Research grant funding and disaster relief: [Montpelier Alive](#), [State of Vermont](#), [CVEDC](#), [MCRR](#), [Montpelier Foundation](#), etc.

Comments and Feedback:

- Where are you getting your information? What channel are you going to tune into (decide)
- Sign up for VT Alerts
- Go over more specific elements of lease agreements - what should a tenant know? Where the utilities are for instance, what
- Turn off main breaker
- Understand flood insurance policy ahead of time
- Prioritize valuables should be in the 'Today' section
- What happens when you are on vacation?

*Each business should hash out a thorough plan based on their own needs

*Volunteer hub needs to know how many volunteers are needed prior - can we get those numbers, or facilitate that process? Encourage people to think this through

*Reach out to 2-3 individuals and workshop deeper plans and then distribute as examples

*KT to talk with MBA Exec. committee

*Kelly and Maddie could be a good example: let's meet with them

*Melissa Bounty what has she done already, individual clients

*Jon is reaching out to Alec, get the hub conversations moving