Small Business Risk Reduction to Natural Hazards & Extreme Weather in Rhode Island

A Guide for RETAIL BUSINESSES

For more information
http://climatechange.ri.gov
**Historic Structures**

For historic properties, consult the following resources:

- “Keeping History Above Water” - created by the Rhode Island-based Newport Restoration Foundation to help protect historic resources from climate hazards. [www.historyabovewater.org](http://www.historyabovewater.org)
- FEMA “How-To” Guide #6 (FEMA 386-6) - provides comprehensive guidance to historic property owners. [www.fema.gov/media-library/assets/documents/4317](http://www.fema.gov/media-library/assets/documents/4317)
- Check with your local building official about your specific location. Also, coordinate with the State Historic Preservation Officer and the local Historic District Commission.

**Americans with Disabilities Act Compliance**

Before implementing a risk reduction project consider how it will affect access for people with physical disabilities. Structural changes may require that additional efforts be taken to maintain ADA compliance. Talk to your local building official about your plans before proceeding.

**Elevating Buildings and Pedestrian Access**

Elevating a building or installing floodwalls may lead to a loss of visibility or access, affecting your ability to attract customers. Identify protection options that avoid this outcome, and contact your local building official to clarify state and local requirements. Note that some business operations can occur in the lower section of an elevated building on a temporary basis.

**What if I Rent?**

Businesses that do not own their space can still perform many risk reduction actions, including buying flood insurance, planning and preparing, and performing some minor site alterations. At your next lease renewal, add a provision that rent does not need to be paid if the site is inaccessible or unusable during a hazard event. Discuss property protection with your landlord - they don’t want their building empty and their tenants damaged, either!

**What Should My Employees Know?**

Consider having all employees become certified by ServSafe. Visit [www.rifoodsafety.org](http://www.rifoodsafety.org) for more information on the certification program. Employees should also be aware of the proper protocols with any crisis management plans, food safety plans, and other emergency plans that are set in place. It is important that employees understand and are aware of the different requirements, such as storage temperatures and shelf life, of perishables to prevent spoiled food from being served.

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**SOME THINGS TO KNOW**

This guide is targeted at businesses that own or manage brick and mortar, or off-site food preparation and service operations.

- This guide is meant to suggest actions to reduce risk to your business. However, the success of these strategies will be site dependent, and cannot be guaranteed.
- Each business is different; always consult with your local building official before starting a construction project.
- In most communities, if a project costs 50% or more of the value of the structure, “Substantial Improvement” requirements in the building code are triggered. This requires the property to be brought into compliance with the most up-to-date municipal floodplain management code.

**ADDITIONAL CONSIDERATIONS**

**IMPORTANT DEFINITIONS**

**Natural Hazards** = Extreme weather events that can cause damage. Examples include hurricanes, floods, blizzards, or severe wind.

**Business Features** = The many parts that make a business run. By looking at how a hazard affects each feature, you can take focused steps to reduce risk.

**Vulnerability** = Business features that make your business more likely to be impacted by a natural hazard.

**Risk** = The level of exposure that a business has to a certain hazard. Higher vulnerability and a frequent natural hazard create higher risk.

**Resilience** = The ability of a business to “bounce back” after a severe event. It is how much individuals, institutions, and businesses can survive, adapt, and grow no matter the weather events they experience.
USEFUL RESOURCES

Federal Government

U.S. Small Business Association
www.sba.gov/funding-programs/disaster-assistance R.I. District Office (401) 528-4561
Provides low-interest loans to help businesses recover from declared disasters.

FEMA
www.fema.gov/small-businesses Or www.ready.gov/business
Provides resources & information to help businesses prepare for disasters.
Subsidizes insurance, available to businesses through most insurance agencies.

State Government

Rhode Island Commerce Corporation
www.rismallbiz.com (401) 278-9100
Hosts a Small Business Hotline, where business owners can ask questions and get support for a wide array of issues

Rhode Island Department of Emergency Management Agency (RIEMA)
www.riema.ri.gov/resources/business/
Daytime: (401) 222-1360 Emergency & After Hours: (401) 222-3070
Organizes emergency response efforts at a state level. RIEMA has programs in preparedness, mitigation, response and recovery.

Rhode Island Department of Health Food Safety
www.health.ri.gov/food/ Phone: (401) 222-2749 After-hours: (401) 279-8046

Rhode Island Food Dealers Association
www.rifda.com (401) 431-0880

Department of Business Regulation
www.dbr.ri.gov/divisions/insurance/
Online source for answers to insurance questions and for insurance related inquiries.

STORMTOOLS
www.beachsamp.org/stormtools/
An interactive tool to display storm inundation with and without sea level rise scenarios.

RI Coastal Resources Management Council - Coastal Hazard Application
www.crmc.ri.gov/coastalhazardapp.html
Online viewer and worksheet to identify a location’s level of coastal hazard.

Local Government

Your local institutions, organizations, and utilities are often the best places to turn.
Identify key staff and contact information:

Municipal Emergency Management Agency
Fire Department (non-emergency)
Floodplain Coordinator
Building Official
Chamber of Commerce
Utility Company (ex. gas or electric)

HOW TO USE THIS GUIDE

Consider Key Business Features Page 3

Identify Vulnerabilities and Strengths Page 4

Select Risk Reduction Strategies Pages 5 - 6

Consider Insurance Options Pages 7 - 8

Useful Resources Page 9
CONSIDER KEY BUSINESS FEATURES

ACCESS
Blocked roads may impact employees, customers, and the supply chain.

BUILDING STRUCTURE
Hazards can damage foundations, walls, windows, roofs. Basements have high flood risk, even without flooding at ground level.

DOCUMENTS & RECORDS
Documents, such as catering contracts or purchase orders, can be lost by direct damage or damage to IT systems.

EMPLOYEES & VENDORS
Employees may be unable to access or leave the site during a hazard event. Reliance on third-party vendors may increase risk.

UTILITIES & EQUIPMENT
Damaged equipment and utilities located inside and outside the building can cause long-term disruption or temporary closure.

CLOTHES

INSURANCE
Your policies should cover the building, contents, business interruption, equipment, and outdoor items against disasters, including floods.

INVENTORY & STORAGE
Retail inventory, display units, other items can be lost to flooding, or perishable items can be lost to spoilage due to power loss. Outdoor items like display shelves or outdoor inventory can be damaged or become dangerous debris if not secured.

CUSTOMERS
Customers may be unable to access or leave site during a hazard event. Extended & frequent disruptions may turn off customers.

FLOOD INSURANCE

FEMA offers subsidized flood insurance through the National Flood Insurance Program (NFIP). You do not need to be in a flood zone, nor do you need to own your building, to purchase flood insurance.

• One inch of water in a building can cause more than $25,000 in damage.
• Standard insurance typically does not cover flood damage.
• More than 1 in 5 flood claims come from outside high-risk flood zones (and that does not include building owners who were not insured, and therefore could not file claims).
• Flood insurance can pay whether or not there is a Disaster Declaration.
• Disaster assistance must be paid back with interest. The average flood insurance claim is nearly $30,000 and is not required to be repaid.

How do I get flood insurance?
Flood insurance policies are backed by the National Flood Insurance Program (NFIP). You can get a policy through most insurance agents.

Does flood insurance cover the building or its contents?
Contents and building coverage are separate; contents are not covered unless specifically included. Building coverage includes the structure and foundation, building utilities, and walk-in freezers. Contents coverage includes furniture, fixtures, equipment, and stock.

If my landlord has flood insurance, do I need it too?
The landlord may not provide any coverage or may have only building coverage. A renter can purchase its own flood insurance policy.

What is not covered by flood insurance?
Flood insurance policies do not cover everything or all water-related situations and damages. For example, outdoor assets such as landscaping, decks, or vehicles are not covered. Either is business interruption. Additionally, damage from burst pipes, backed-up municipal sewage, or poor site management is not covered.

How can I lower my premium?
Flood insurance cost is related to the level of flood risk. Risk reduction actions can lower premiums. Your community can also take steps to lower premiums.

My business is not in a flood zone. Do I need flood insurance?
A large percentage of flood damage happens outside of FEMA-designated floodplains. If your business is outside of a FEMA flood zone, flood insurance is generally inexpensive. Assess your risk and talk to your agent to make an informed decision.
A business is never completely safe from hazards. Insurance helps to protect the time and money you invest in your business against the worst-case scenarios.

Your insurance agent can provide detailed answers to these questions specific to your business.

What is covered by my business insurance policies?
A standard insurance policy may not cover important situations, like damages caused by floods or losses from business interruption. Talk with your agent about different situations that concern you to see if you’re protected.

I rent my workspace. What is covered by my landlord’s insurance?
A landlord’s insurance policy may or may not cover losses incurred by tenants. Ask for a copy of the insurance policy and bring it to your own agent to review.

Does my standard policy cover business interruption?
You may lose business after a storm if power goes out, if roads are blocked, or if you need to close for repairs. Check with your agent whether lost business is covered or if you should purchase a rider to increase coverage.

What about liability and automobile insurance?
Liability and auto insurance are separate from business insurance and flood insurance. Talk to your agent about other policies you may need and what they cover. For example, auto insurance may partially cover your vehicle(s) for hazard events like severe storms.

What is a hurricane deductible?
Some policies include a separate hurricane deductible. Because hurricanes are rare, you pay less monthly. However, if a hurricane hits, you will pay more before insurance kicks in. A storm must be hurricane-force when it hits Rhode Island for hurricane deductibles to apply. You may have other weather related deductibles (for example wind or hail). Check with your insurance agent to discuss what deductibles you may have and how they apply to other weather related events.

How do I make filing a claim easier?
Have insurance information and current inventory and equipment lists on-hand. Take photos or videos of your business site and inventory now, BEFORE an event occurs. Then, take photographs/video of any damage before clean-up or repairs. DO NOT make permanent repairs until your insurance company inspects the property. Save all receipts, including those from any temporary repairs.
SELECT RISK REDUCTION STRATEGIES

1. Building
   - Store Protection Materials On-Site
     - Store items on-site such as sand bags to reduce flooding, pre-sized plywood to protect windows, or salt for snow and ice.
   - Moderate-Cost Risk Reduction Actions
     - Sump pump in basement, backflow-prevention on plumbing, seal exterior walls, install flood gates that close during floods, “hurricane glass”.
   - High-Cost Risk Reduction Actions
     - Elevate interior floor, floodproof, or elevate entire building above flood level. Upgrade roof to “code-plus” for wind-load capacity

2. Access
   - Mobile Operations
     - Identify services that can be offered without building access (such as online sales or deliveries). Also applies to customer experience.
   - Multiple Locations
     - Acquire a secondary site, or arrange with another business to rent a temporary backup location for operation if yours is compromised.

3. Documents & Records
   - Protect Documents and Records
     - Store files in protective containers in elevated spaces. Back up records electronically and store off-site or on the cloud.

4. Employees & Vendors
   - Third-Party Vendor Resilience
     - Identify backup vendors. Assign staff to perform deliveries if third-party services are not operating.

5. Customers
   - Diversify Services
     - Expand the types of services your business offers so that one service may continue to be operational if the other is impacted by a hazard.
   - Partial Operations
     - Provide a degree of service through disruptions to maintain customer loyalty & build goodwill in the community.

6. Inventory & Storage
   - Protect Inventory
     - Store inventory in protective containers. Raise items on platforms or upper floors, tie down outdoor inventory, protect hazardous materials.
   - Partnership with Other Businesses
     - Partner with another business to briefly store inventory at one-another’s sites if either one is compromised.
   - Backup Power
     - Install a backup generator to power refrigerators if you have perishable inventory. Train staff to operate, and store fuel on site.

7. Insurance
   - Ask About Insurance Coverage
     - Check with your agent about the specifics of your coverage. See the next page for questions to ask.

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<td>Overtime needed</td>
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<td>Additional capital needed</td>
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<tr>
<td>Additional staff or help</td>
<td>$$</td>
<td>Find space on site</td>
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<tr>
<td>Within normal operations</td>
<td>Within normal budget</td>
<td>Buy or rent more space</td>
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<tr>
<td>$$$ Grants may be needed</td>
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**SELECT RISK REDUCTION STRATEGIES**

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**Store Protection Materials On-Site**
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**Protect Documents and Records**
- Store files in protective containers in elevated spaces. Back up records electronically and store off-site or on the cloud.

### 4. Employees & Vendors

**Third-Party Vendor Resilience**
- Identify backup vendors. Assign staff to perform deliveries if third-party services are not operating.

### 5. Employees & Vendors

**Emergency Supplies for Employees**
- Maintain a supply of food, water, first-aid, and other equipment on-site in case of an emergency where staff cannot leave the site.

**“Emergency Communication Protocol”**
- Develop, share, and practice emergency communication protocols with employees.

### 6. Inventory & Storage

**Protect Inventory**
- Store inventory in protective containers. Raise items on platforms or upper floors, tie down outdoor inventory, protect hazardous materials.

### 7. Inventory & Storage

**Backup Power**
- Install a backup generator to power refrigerators if you have perishable inventory. Train staff to operate, and store fuel on site.

**Partial Operations**
- Provide a degree of service through disruptions to maintain customer loyalty & build goodwill in the community.

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### Insurance

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1. Building
2. Access
3. Documents & Records
4. Employees & Vendors
5. Employees & Vendors
6. Inventory & Storage
7. Insurance
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Your insurance agent can provide detailed answers to these questions specific to your business.

What is covered by my business insurance policies?
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What about liability and automobile insurance?
Liability and auto insurance are separate from business insurance and flood insurance. Talk to your agent about other policies you may need and what they cover. For example, auto insurance may partially cover your vehicle(s) for hazard events like severe storms.

What is a hurricane deductible?
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How do I make filing a claim easier?
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CHOOSING INSURANCE

IDENTIFY VULNERABILITIES AND STRENGTHS

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<tr>
<th>Vulnerabilities</th>
<th>Strengths</th>
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<tbody>
<tr>
<td>Building Structure</td>
<td>Elevate</td>
</tr>
<tr>
<td>Basement</td>
<td>Elevated</td>
</tr>
<tr>
<td>Large or old windows, old roof</td>
<td>Hurricane-proof windows, shutters, roof</td>
</tr>
<tr>
<td>Near coast or river, in mapped flood zone</td>
<td>Located uphill, out of flood areas</td>
</tr>
<tr>
<td>Sources of risk (like trees) near building</td>
<td>Structural protection in place on site</td>
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<tr>
<th>Access</th>
<th>Strengths</th>
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<tbody>
<tr>
<td>Low-lying roads get flooded</td>
<td>Multiple routes of access</td>
</tr>
<tr>
<td>High tree cover over roads</td>
<td>Can operate remotely or offsite</td>
</tr>
<tr>
<td>Can be opened with tools</td>
<td>Easily accessible on foot (good sidewalks)</td>
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<table>
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<tr>
<th>Documents and Records</th>
<th>Strengths</th>
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<tbody>
<tr>
<td>Hard copies</td>
<td>Electronic copies</td>
</tr>
<tr>
<td>Located on-site</td>
<td>Stored on “the cloud” and/or offsite</td>
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<tr>
<th>Employees and Vendors</th>
<th>Strengths</th>
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<tbody>
<tr>
<td>Staff do not live locally</td>
<td>Staff are trained in hazard response</td>
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<tr>
<td>Staff may be exposed to natural hazards</td>
<td>Redundancy in supply chain</td>
</tr>
<tr>
<td>Rely on third parties</td>
<td>Staff/vendor communication protocol</td>
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<table>
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<tr>
<th>Customers</th>
<th>Strengths</th>
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<tbody>
<tr>
<td>Dependent on customer access</td>
<td>Strong customer base &amp; relationships</td>
</tr>
<tr>
<td>Dependent on customer experience</td>
<td>Strong customer outreach system</td>
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<tr>
<th>Inventory &amp; Storage</th>
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<tbody>
<tr>
<td>Storage in basement or outdoors</td>
<td>Storage on upper level</td>
</tr>
<tr>
<td>Refrigerated items on site</td>
<td>Storage elevated</td>
</tr>
<tr>
<td>Fuel stored on site</td>
<td>Minimal storage</td>
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<table>
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<tr>
<th>Building Utilities &amp; Specialized Equipment</th>
<th>Strengths</th>
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<tr>
<td>Located in basement</td>
<td>On upper level, floodproofed or elevated</td>
</tr>
<tr>
<td>Located outdoors</td>
<td>Backup power (batteries, generators) &amp; fuel</td>
</tr>
<tr>
<td>Site experiences frequent utility outages</td>
<td>Served by municipal water &amp; sewer</td>
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<table>
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<th>Insurance</th>
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<tr>
<td>Standard insurance policy</td>
<td>Specialized disaster insurance</td>
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<tr>
<td>Not sure about insurance policy</td>
<td>Business interruption &amp; contents</td>
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FEMA offers subsidized flood insurance through the National Flood Insurance Program (NFIP). You do not need to be in a flood zone, nor do you need to own your building, to purchase flood insurance.

- One inch of water in a building can cause more than $25,000 in damage.
- Standard insurance typically does not cover flood damage.
- More than 1 in 5 flood claims come from outside high-risk flood zones (and that does not include building owners who were not insured, and therefore could not file claims).
- Flood insurance can pay whether or not there is a Disaster Declaration.
- Disaster assistance must be paid back with interest. The average flood insurance claim is nearly $30,000 and is not required to be repaid.

**Can't I just get Disaster Assistance after a flood?**
Disaster Assistance is given as a loan, it is not guaranteed, and it needs to be paid back with interest. It is not meant to make you whole again. Don't only rely on emergency assistance, get flood insurance!

**Your insurance agent can provide detailed answers to these questions specific to your business.**

**How do I get flood insurance?**
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| www.fema.gov/small-businesses  
Or  
www.ready.gov/business |
| Provides resources & information to help businesses prepare for disasters.  
Subsidizes insurance, available to businesses through most insurance agencies. |

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| **Rhode Island Commerce Corporation** | www.commerceri.com  
(401) 278-9100 |
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www.rismallbiz.com  
(401) 521-HELP |

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| www.riema.ri.gov/resources/business/  
24-hour/7 days a week: (401) 946-9996 |
| Organizes emergency response efforts at a state level. RIEMA has programs in preparedness, mitigation, response and recovery. |

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<td>Online viewer and worksheet to identify a location’s level of coastal hazard.</td>
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Fire Department (non-emergency)  
Floodplain Coordinator  
Building Official  
Chamber of Commerce  
Utility Company (ex. gas or electric) |

## GUIDE AT A GLANCE

1. **Consider Key Business Features**  
   Page 3
2. **Identify Vulnerabilities and Strengths**  
   Page 4
3. **Select Risk Reduction Strategies**  
   Pages 5 - 6
4. **Consider Insurance Options**  
   Pages 7 - 8
5. **Useful Resources**  
   Page 9
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- This guide is meant to suggest actions to reduce risk to your business. However, the success of these strategies will be site dependent, and cannot be guaranteed.
- Each business is different; always consult with your local building official before starting a construction project.
- In most communities, if a project costs 50% or more of the value of the structure, “Substantial Improvement” requirements in the building code are triggered. This requires the property to be brought into compliance with the most up-to-date municipal floodplain management code.

**IMPORTANT DEFINITIONS**

**Natural Hazards** = Extreme weather events that can cause damage. Examples include hurricanes, floods, blizzards, or severe wind.

**Business Features** = The many parts that make a business run. By looking at how a hazard affects each feature, you can take focused steps to reduce risk.

**Vulnerability** = Business features that make your business more likely to be impacted by a natural hazard.

**Risk** = The level of exposure that a business has to a certain hazard. Higher vulnerability and a frequent natural hazard create higher risk.

**Resilience** = The ability of a business to “bounce back” after a severe event. It is how much individuals, institutions, and businesses can survive, adapt, and grow no matter the weather events they experience.

**ADDITIONAL CONSIDERATIONS**

**Historic Structures**

For historic properties, consult the following resources:

- “Keeping History Above Water” - created by the Rhode Island-based Newport Restoration Foundation to help protect historic resources from climate hazards. [www.historyabovewater.org](http://www.historyabovewater.org)
- FEMA “How-To” Guide #6 (FEMA 386-6) - provides comprehensive guidance to historic property owners. [www.fema.gov/media-library/assets/documents/4317](http://www.fema.gov/media-library/assets/documents/4317)
- Check with your local building official about your specific location. Also, coordinate with the State Historic Preservation Officer and the local Historic District Commission.

**Americans with Disabilities Act Compliance**

Before implementing a risk reduction project consider how it will affect access for people with physical disabilities. Structural changes may require that additional efforts be taken to maintain ADA compliance. Talk to your local building official about your plans before proceeding.

**Elevating Buildings and Pedestrian Access**

Elevating a building or installing floodwalls may lead to a loss of visibility or access, affecting your ability to attract customers. Identify protection options that avoid this outcome, and contact your local building official to clarify state and local requirements. Note that some business operations can occur in the lower section of an elevated building on a temporary basis.

**What if I Rent?**

Businesses that do not own their space can still perform many risk reduction actions, including buying flood insurance, planning and preparing, and performing some minor site alterations. At your next lease renewal, add a provision that rent does not need to be paid if the site is inaccessible or unusable during a hazard event. Discuss property protection with your landlord - they don’t want their building empty and their tenants damaged, either!

**What Should My Employees Know?**

Consider having all employees become certified by ServSafe. Visit [www.rifoodsafety.org](http://www.rifoodsafety.org) for more information on the certification program. Employees should also be aware of the proper protocols with any crisis management plans, food safety plans, and other emergency plans that are set in place. It is important that employees understand and are aware of the different requirements, such as storage temperatures and shelf life, of perishables to prevent spoiled food from being served.
Small Business Risk Reduction to Natural Hazards & Extreme Weather in Rhode Island

A Guide For RESTAURANTS & FOOD SERVICE

For more information http://climatechange.ri.gov