Building Community Resilience through Local Small Businesses

Small Businesses and Resiliency

What do Local Businesses Do?
Following a severe event, local small businesses provide essential recovery services to their communities.

The Problem
Many small businesses in Rhode Island are in risk zones. Businesses in the study are distributed across different zones:

- 61% are in high-risk flood zones.
- 20% are in moderate-risk flood zones.
- 19% are in low-risk flood zones.

Lessons Learned
While guidance for small businesses already exists in other forms (such as FEMA publications), building a series of guides based on input from over one hundred small business owners and operators allowed us to identify risk-reduction measures that are more accessible to the small business community, which often has minimal margins in terms of both financial investment and spare time to explore complex strategies.

- Businesses are already focused on resiliency – adding climate resiliency to existing efforts is more likely to produce results than presenting it as a new, additional burden.
- Maintaining a business's customer base through an interruption is essential; businesses should prepare to produce results than presenting it as a new, additional burden.
- Creative problem solving should be encouraged and supported. Creating a disaster plan can include uncommon solutions.
- Partnerships between businesses are an effective way of creating a support system within a business community.

Site Inspections and Business Owner Interviews

Businesses face diverse and unique climate and weather challenges:

- Direct damage to property & assets
- Server damage from power outages, flooding, heat
- Food spoilage
- Delays in delivery of supplies
- And more...

Business owners protect themselves in a variety of ways, including common adaptations and resiliency strategies, mitigation of financial impacts, and creative "DIY" solutions.

Risk Reduction Guides

Eight sector-specific risk-reduction guides were developed based on the information collected through interviews and site inspections, as well as literature review and expert opinion. Guides were reviewed by business owners to assess accessibility and usefulness. Guides were designed to be clear, concise, easy to follow, specific, and practical.

<table>
<thead>
<tr>
<th>What We Found</th>
<th>What We Did</th>
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<tbody>
<tr>
<td>Businesses face diverse and unique climate and weather challenges:</td>
<td>Strategies included:</td>
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<tr>
<td>- Direct damage to property &amp; assets</td>
<td>- Smart Home Automation for energy savings and climate control</td>
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<tr>
<td>- Server damage from power outages, flooding, heat</td>
<td>- Roof Ventilation for improved indoor air quality</td>
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<td>- Food spoilage</td>
<td>- Elevated Building to prevent moisture damage</td>
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<td>- Delays in delivery of supplies</td>
<td>- Flood Barriers on Doors &amp; Windows to prevent water entry</td>
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<td>And more...</td>
<td>- Business Interruption Insurance to protect against financial losses</td>
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