



THE RESILIENT 21ST CENTURY BUSINESS:

How Retailers & Service Providers Can Manage Chemical Products to Weather the Storm

You may not realize that some products on your shelves or in your storage areas are **toxic** to humans & can **pollute** the environment.

Extreme weather could put your business & community **at risk**.

Here's how you can make your business **resilient** in the face of natural disaster.



The average National Flood Insurance Program (NFIP) non-residential flood claim is almost \$90,000. Photo courtesy of CNN.

- 1 Understand the risks to your business, employees, customers, & community.
 - 2 Know which products you sell or use that contain chemicals.
 - 3 "Floodproof" your storage of those products.
- Become a disaster-resilient, prepared business.

Consider the chemical products your business uses, stocks, or sells, such as:

- ◉ **Dry Cleaners & Laundromats**
 - Solvents & detergents
 - Spot cleaners
- ◉ **Beauty & Nail Salons**
 - Plasticizers
 - Solvents
 - Pigments & dyes
- ◉ **Hardware Stores**
 - Lawn & garden chemicals
 - Glues & adhesives
 - Road salt & de-icers
 - Paints & stains
 - Lubricants & degreasers
 - Propane tanks
 - Solvents
 - Pesticides
 - Cleaning products
- ◉ **Funeral Homes**
 - Preservative chemicals (formaldehyde, disinfectants, & dyes)
- ◉ **Gyms & Hotels**
 - Pool chemicals
 - Cleaning supplies
 - Winter de-icing chemicals
- ◉ **Landscaping & Pest Control**
 - Lawn chemicals
 - Fertilizers
 - Pesticides
- ◉ **Pharmacies**
 - Pharmaceuticals
 - First Aid items
 - Cleaning supplies
 - Lighter fluid
 - Hair dyes
 - Nail polish & remover

And many more!

Here's what you can do:

1 Understand the risks to your business & community.

Extreme weather events are increasing in severity & frequency.

- Use the [CT Toxics Users & Climate Risk](#) viewer to see if your business is in a flood-prone area.
- Make sure you have the right flood insurance.

This is a public safety issue.

- Breached containment of chemical-containing products puts customer, employee, first responder, & community health/safety at high risk.

Know how this may affect your business.

- Your business may be held liable for contamination & cleanup.
- Your property, assets, & inventory may be damaged or lost.

2 Know which products you sell or use that contain chemicals.

- Consider chemical reactivity hazards and compatibility when storing products.
- Mention to customers that they should also store chemical products in "floodproofed" spaces.
- In your emergency plans, identify how to manage chemical-containing products. Train employees.

3 "Floodproof" your storage of those products.

- Strengthen storage with secondary containment & by elevating, re-securing, & relocating chemicals before storms.
- Example: retailers should store chemical-containing products on higher shelves in case of flooding.



Become a disaster-resilient, prepared business.

Your Flood Resiliency Toolkit

Technical Assistance

CT Dept of Energy & Environmental Protection, Pollution Prevention

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- DEEP's online training for businesses on managing chemicals before the storm (available March 2020)

ct.gov/deep/p2

- Network with businesses by sharing BMPs

- Identify your flood risk with the [CT Toxics Users & Climate Risk Viewer](#)

Flood Insurance

- If renting your facility: ask landlord

- Get cheaper, low risk coverage through Preferred Risk Policy

- **FEMA NFIP (800) 427-4661**
(National Flood Insurance Program)

- **FEMA on businesses & flood insurance**

- **Flood Smart**

Prepare an Emergency Plan

- Get input from your employees.

- **FEMA's resources for businesses**

- **Ready Business toolkit**

- **SBA's guide to preparing for emergencies**

- **Resilient Nashua, NH Toolkit**