Keep Your Business Afloat

1. Know your flood risk
2. Get flood insurance
3. Floodproof your building
4. Make a flood response plan
5. Make a flood recovery plan

1 What is your flood risk?

Are you in the 100 year or 500 year floodplain? If you are not sure, contact your building owner or management company, or call your local zoning office:

City of Lansing: 483-4069 Lansing Township: 485-4063

2 Do you have flood insurance?

Your regular insurance policy does not cover flood damage. For information about flood insurance contact your insurance agent or go to: www.floodsmart.gov

3 Can you floodproof your facility?

If the lowest floor of your business is within 2 feet of the base flood elevation at your location (100 year flood level) you may be able to prevent water from entering your building (called dry floodproofing). Floodproofing can significantly lower your flood insurance rates. Go to http://www.fema.gov/pdf/fima/how2024.pdf for more information.

4 Do you have a flood response plan?

Your flood plan should include: *how you will get information about potential flooding; what actions need to be taken once floods threaten; how you will continue to do business during a flood; how you will resume operations after a flood*. The Lansing Emergency Management Office is available to assist with flood response planning (483-4110).

5 Do you have a flood recovery plan?

Most small business reopen after a disaster, but many fail within a few years of the event, often after exhausting all of the owner's savings. Small businesses that survive are those that adapt to the changes in their neighborhood and customer base, in the short-term and the long-term. For more information go to: www.riskinstitute.org