





Helping Small Businesses Mitigate Impacts of Natural Hazards

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How Natural Hazards Impact Businesses

According to FEMA:

- 40% of businesses affected by a disaster never reopen, and
- another 25% that do reopen fail.
- Other studies found that more than 90% of businesses fail within 2 years of being struck by a disaster.



Flooded Laundry, Floating Tank



The New Normal?

 Increased risk and liability as a result of chemical releases into the environment



What kind of damage can a business sustain from a storm event?

- Property damage
- Loss of inventory
- Environmental contamination & liability



| Sample Business | Possible Chemicals on-site |
|---------------------------------|--|
| Hardware Stores, big box stores | Lawn & garden chemicals, propane tanks, pesticides paints, stains, lubricants, glues and adhesives, CFC light bulbs, road salt and de-icing products, cleaning products, solvents, degreasers |
| Automotive Repair, Auto Supply, | Solvents, oils, lubricants, antifreeze, |
| Salvage Yards, Marine Supply | degreasers, tires, metals, antifreeze |
| Landscaping and Pest Control | Lawn chemicals, fertilizers, pesticides |
| Pharmacies | Pharmaceuticals, first aid items, |
| | cleaning supplies, lighter fluid, hair |
| | dyes, nail polish/remover |
| Dry Cleaners and Laundries | Solvents, spot cleaners, detergents |

| Sample Business | Possible Chemicals on-site |
|------------------------------|--|
| Medical / Surgical offices, | Medical waste, lab equipment, |
| Veterinarians, Dentists | pharmaceuticals, mercury |
| Funeral Homes | Preservative chemicals such as formaldehyde, disinfectants, dyes |
| Beauty Salons, Nail Salons | Products have plasticizers, solvents, pigments and dyes |
| Gyms, hotels | Pool chemicals, cleaning supplies, winter de-icing chemicals |
| Small manufacturers | Solvents, dyes, metals |
| Art Supplies, Printers | Paints, inks, solvents |
| Cleaning and Carpet cleaning | Bleach, detergents, solvents, degreasers |

Include Strategies for Small Businesses in NHMPs

Sample Objective for Region

 Improve chemical safety practices by small businesses throughout the region to prevent disruption of economic activity and protect the environment and public health.

Sample Objective for Municipality

 Increase awareness by small businesses of any chemicals/toxic products they use, store, and/or sell and to use best management practices (BMPs).



Include Strategies for Small Businesses in NHMPs

Sample Strategic Action:

Implement an educational program for small businesses with recommendations for best management practices to prevent pollution from chemicals getting out into the environment.

For example, provide information on:

- a municipal website,
- social media, or
- a brochure/poster, or
- workshop



Sample Details of Strategic Action

- Lead: Town with assistance from CT DEEP
- Priority: Medium
- Status: New Initiative

• Potential Funding Source: DEEP to develop information for dissemination

• Timeframe: Complete in Year 1.



Towns and Businesses Both Benefit by including Chemical BMPS into NHMP Planning

- Reduce property damage or loss.
- Avoid expensive, special clean-ups.
- Reduce liability and risk to the environment and public health.
- Businesses can recover quickly, re-open and continue economic operations contributing to the municipality's economic base.



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