



# RESILIENCE GUIDE

Essex, Massachusetts

Businesses Acting on Rising Seas | 2018





## KNOW YOUR THREATS

Small businesses underpin our economic community, so addressing climate change risks is crucial. There is a way to decrease your risk: enhance your business's resilience. Not only is this smart planning, but it can bring co-benefits in the form of increased revenue and customer loyalty. Businesses Acting on Rising Seas (BARS) is an educational campaign that provides information for local businesses to consider the impacts of climate change in their development and business plan. Get started today with Climate Action Business Association (CABA)!

Our changing climate is causing a higher frequency of extreme weather events such as storms, hurricanes, heat waves and floods. The National Center for Environmental Information found that weather-related disasters caused \$306 billion in damages across the US in 2017, a 40% over the previous record set in 2005.<sup>1</sup> The impact of these events on the employees, operations and finances of small business can be serious.<sup>2</sup> For example, in the aftermath of Hurricane Sandy in 2012, one-quarter of the small businesses in New York and New Jersey that were severely impacted by the storm went out of business over the next two years.<sup>3</sup>

The National Center for Environmental Information & Army Corps of Engineers predict up to a 6.5 ft rise in global sea level by 2100, which is enough to swamp many East Coast cities and towns. Scientists expect increasing climate change impacts such as heat waves and coastal flooding due to sea level rise and storms, among other climate hazards, that may create sudden downswings in our economy that negatively affect small businesses.<sup>4</sup>

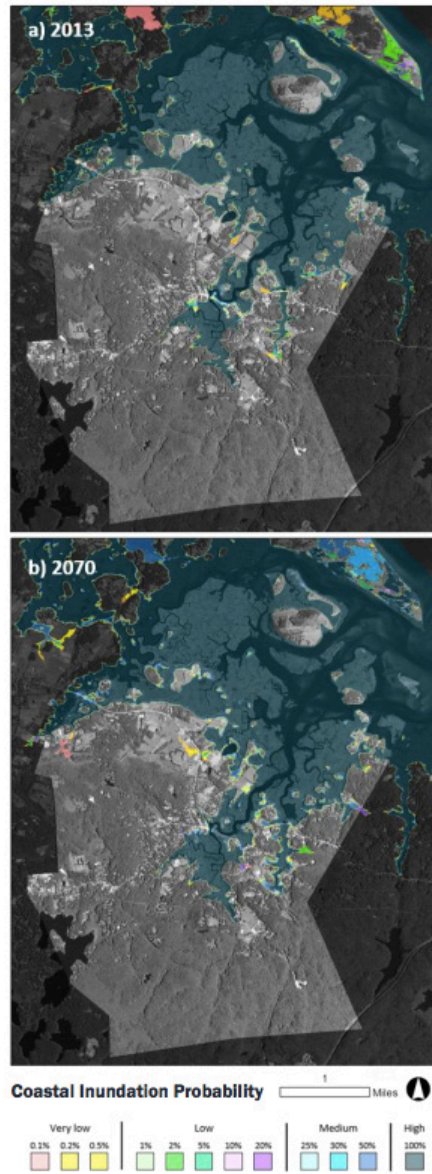
Massachusetts is particularly vulnerable to climate change impacts; it is ranked fourth in the nation for the most commercial properties at risk by the end of the century.<sup>5</sup> Storm surge potential is estimated between 5 and 7.5 feet above current average high tide, which correspond to the current 100-year flood and a 100-year flood as soon as 2050 respectively.<sup>6</sup> Studies indicate that there is an 80 percent chance of at "least one flood exceeding 10 feet by the end of the century."<sup>7</sup> The repercussions of these changes on our businesses, infrastructure, and communities would be both physically and economically destructive. With looming threats of climate change, our coastal communities represent some of the most vulnerable populations, and are in need of targeted investment.

## HOW DOES THIS AFFECT ESSEX?

The Boston Business Journal found that the three nor'easter storms Massachusetts experienced in 2018 from January through March cost Massachusetts businesses up to \$950 million in sales.<sup>9</sup>

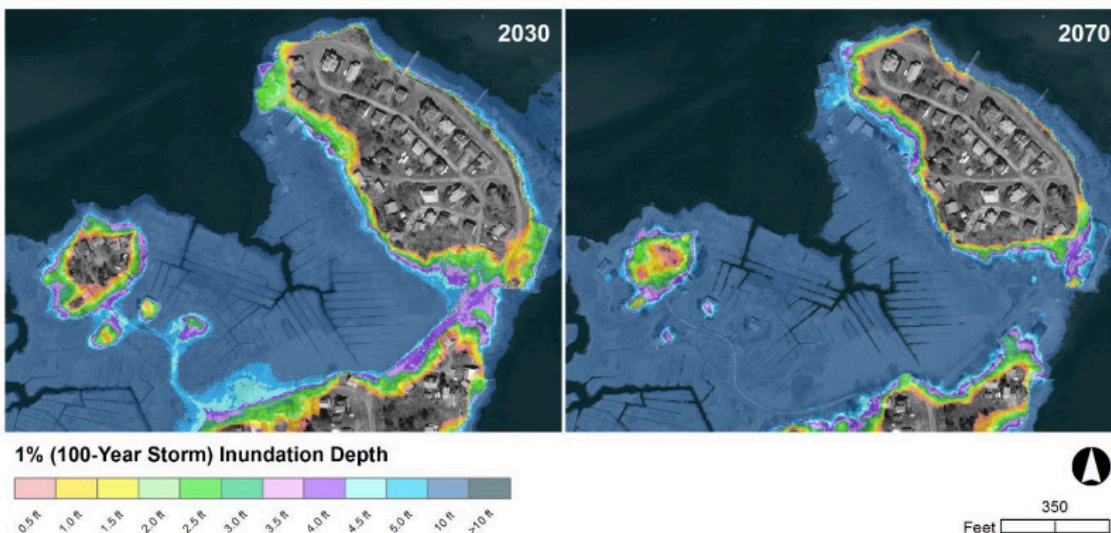
The town of Essex is particularly vulnerable to sea level rise due to its coastal location in Essex County, Massachusetts. The town has a high sensitivity to climate-driven threats due to its low-lying topography. This leaves much of the town susceptible to flooding from storm surge, sea level rise and riverine flooding. A 2013 study conducted by Woods Hole group found that 27% of Essex is vulnerable to coastal inundation, and this number will only grow with the increased frequency and intensity of storms resulting from climate change.<sup>10</sup> A majority of the town's infrastructure is located along Route 133 and Main Street Causeway, which has historically been subject to frequent flooding during severe storm events and high tides. Although several attempts have been made to remedy this issue, the causeway is still susceptible to flooding several times a year. The health of the Great Marsh, which makes up 22% of the landmass in Essex, is at risk with rising sea levels and erosion. This leaves Essex more exposed to coastal flooding.<sup>11</sup>

“The built-up momentum in the Earth's climate system guarantees that change will continue for some time,” as a result, “more specific preparation for the foreseeable effects of climate change is necessary.”<sup>12</sup> Learn how you can be part of the solution and prepare.



**“SMALL BUSINESSES ARE LIKELY TO BE HIT THE HARDEST BY THE STORMS’ CUMULATIVE ECONOMIC IMPACT.”**

Evan Gold  
Executive Director  
at Planalytics  
(Pennsylvania-based firm that provides weather research to businesses)<sup>8</sup>



Above: Essex, Massachusetts, coastal inundation—probability maps showing modeled hazard zones in (a) 2013 (present day) and (b) 2070. Left: Eastern Avenue at Ebben Creek, 1% Flood Depth in 2030 and 2070 (includes projected storm surge).



## 8 THINGS YOU CAN DO RIGHT NOW

# 1

### **Know your risk**

Do you know your operational risks from climate change? It is important to be aware of the direct impacts climate change could pose on your business assets and operations. Look at local flood maps and locate your building to determine your susceptibility to floods. When thinking of expansion, determine if it is best to invest in your property or reevaluate your location. Determine if you should “buy, sell, build, or move.”<sup>13</sup>

# 2

### **Plan for different scenarios**

Climate change is multi-faceted — there are many different types of impacts you should be prepared for. Sea level rise could damage infrastructure and leave your business without much-needed supplies. Extreme heat could suppress sales and increase your energy costs. Not only will having a comprehensive plan allow you to prepare for the varying impacts of climate change, but it will keep customers coming back. If your business is prepared for a heat wave, for example, it may act as a cooling center for the community, providing additional value through this, sometimes life-saving, service.

# 3

### **Develop an emergency plan**

It is crucial to know what to do when a critical situation strikes. Develop a step-by-step emergency plan: include information on emergency communications and transportation. There should always be at least one person on the ground who knows the exact standard operating procedures in case of emergency. Have a disaster supply kit ready at all times.<sup>14</sup> Check out [www.ready.gov](http://www.ready.gov)<sup>15</sup> for disaster specific preparedness tips.

# 4

### **Know your insurance policy**

Make sure that your policy covers damages that may be caused by extreme weather events. Be aware that not all general insurance includes flood insurance. Based on flood risk determined in step 1, you may need a separate plan. Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance. The National Flood Insurance Program, administered by the Federal Emergency Management Agency (FEMA), offers flood insurance that can be purchased through most leading insurance companies.

# 5

### **Take stock of your infrastructure**

Certain parts of infrastructure may be more at risk than others. For example, if your basement is susceptible to flooding, it should not be used to store items that could be damaged by standing water. Other resiliency measures include having a back-up generator, use of waterproof paint<sup>16</sup> next to equipment that uses electricity, and passive air-cooling.<sup>17</sup>

# 6

### **Crucial redundancy**

Redundancy is a measure of security that ensures continuous operations. There are three basic things that any business needs in order to operate: supply, inventory on hand, and the ability to reach the customer. In this case, redundancy means having more than one way to ensure that you have secured supply and delivery. If you only have a relationship with one supplier, your operations will be at risk if they suffer business interruptions, which can be caused by climate change impacts.

# 7

### **Engage with your community**

Talk with your community. Let your customers know what your business is doing to prepare for sea level rise and extreme weather events. Make sure they understand the value of resilience and opportunities that it presents. To drive climate awareness in your community, your business can set up an event with a local government authority to discuss your community’s preparedness for climate change. Simultaneously, your business location will become a center of community engagement if you decide to spread knowledge about climate change preparedness.

# 8

### **Get involved in planning and policy**

Join the conversation about climate change on the policy level. Call your state legislators or city councilors to let them know your stance on climate issues that most directly impact your business, such as carbon pricing. Meanwhile, use CABA as your most up-to-date source of information about what is happening at the State House.

## HOW CABA CAN HELP

CABA is a Boston-based business association that mobilizes local businesses to take action on climate change. Our mission is to stop the climate crisis and protect the local economy by empowering businesses. We aim to serve as a source of best practices and help you build a resilient business in a region that will be heavily influenced by the changing climate in the coming years.

By joining our member-based organization, you receive full access to CABA's network of businesses. Engaging with a number of like-minded business owners is critical to evaluating new opportunities and cultivating a sense of community. We work with businesses of all shapes and sizes. We believe that in order for Massachusetts to become a truly resilient state, it is necessary for all local businesses to adopt a resilient way of thinking.

Lastly, all businesses approach their operations differently. CABA has the resources, staff and tools to help businesses become more sustainable and profitable in the long run. Our metric-driven sustainability program helps our member businesses evaluate their options and delivers value-adding components by making small adjustments within their business models. Find us at [cabaus.org](http://cabaus.org).

## MORE RESOURCES

### RESILIENT MA

<http://www.resilientma.org/map/>

Use this site to visit The Executive Office of Energy and Environmental Affairs interactive mapping program

### FEMA FLOOD MAPS

<https://msc.fema.gov/portal/search?AddressQuery=manchester-by-the-sea%2C%20massachusetts#searchresultsanchor>

Use this site to determine your flood risk based on your location in Essex.

### METROPOLITAN AREA PLANNING COUNCIL

<http://mapc.org>

Use this link to see how MAPC's 101 cities, towns, sub-regions and the Metro Mayors Coalition have been undertaking climate-related projects and initiatives.

### CLIMATE CENTRAL SURGING SEAS ANALYSIS

<http://sealevel.climatecentral.org/>

Use this website to determine your county's level of risk and your potential for flooding.

## CONTACT YOUR CITY'S MUNICIPAL VULNERABILITY PREPAREDNESS CONTACT

Brendhan Zubricki | Town Administrator

[bzubricki@essexma.org](mailto:bzubricki@essexma.org) | 978-768-6531

<https://www.mass.gov/municipal-vulnerability-preparedness-mvp-program>

## FLOOD INSURANCE

[www.floodsmart.gov](http://www.floodsmart.gov)

Use this website to find out whether you are already covered or need to buy a separate flood insurance plan

## THE COMMONWEALTH OF MASSACHUSETTS

[www.malegislature.gov](http://www.malegislature.gov)

Use this resource to find and contact your legislator to inform them about your concerns regarding climate-related legislation.

## CONTACT US

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## BUSINESS RESILIENCE WORKSHEET

In case of flooding or other emergency, please call:

Insurance Provider Information:

Regional Emergency Planning Team Information:

Fire Department Contact:

- I have assessed my inventory
- I know where my business (assets and operations) is most vulnerable
- I have begun to prepare for future extreme weather events that may cause power outages and flooding
  - I own a backup generator
  - I used waterproof paint
  - I have equipment that uses passive air-cooling
  - I replaced inefficient heating and cooling systems
  - I updated insulation (making sure it is functional)
- I have redundancy built into my supply chain (more than one way to ensure that I have secured supply and delivery)
- I have developed a step-by-step emergency plan that includes information on emergency communications and transportation.
- I have a emergency preparedness kit (food, medicine and water)
- My staff knows where to meet during an emergency
- I have enrolled with my city/ town for emergency alerts
- I checked my insurance policy to ensure it covers damages that may be caused by extreme weather events

I am engaging in climate action measures:

- recycling
- composting
- geothermal energy
- solar energy
- bike share program
- reduced energy use
- energy efficient systems
- I participated in a MassSave Energy Assessment
- I have developed a community network to rely on in disaster situations
- I have let my customers know what my business is doing to prepare for sea level rise and extreme weather events
- I have joined the conversation about climate change and communicated with my city councilors, state legislators, and federal representatives
- I have joined the Climate Action Business Association to learn about best practices and gain further assistance to fully embrace a resilient way of thinking (email [Kristin.kelleher@cabaus.org](mailto:Kristin.kelleher@cabaus.org) and mention BARS for free membership until January 2019)
- I am Climate Resilient.