

Flood Resilience Checklist for Vermont Communities

Is your community prepared for flooding?

Use this checklist to identify opportunities to make flooding in your community less damaging and to prepare for recovery that is faster, stronger and less expensive.

The checklist was adapted from the [EPA Flood Resilience Checklist](#) prepared in Vermont through the Smart Growth Implementation Assistance Program.

Who should use this? When?

Use this checklist when you begin work on municipal plan updates, Hazard Mitigation Plans and other efforts to make the community more resilient. The Planning Commission can use this tool to assess current conditions and help set integrated priorities. Selectboards and local entities working on emergency response and hazard mitigation can use it to evaluate community readiness and to avoid preventable flood damages and costs.

Why is it important?

Completing this checklist is the first step in assessing how well your community is positioned to avoid or reduce flood damage, reduce insurance rates and to protect people and property.

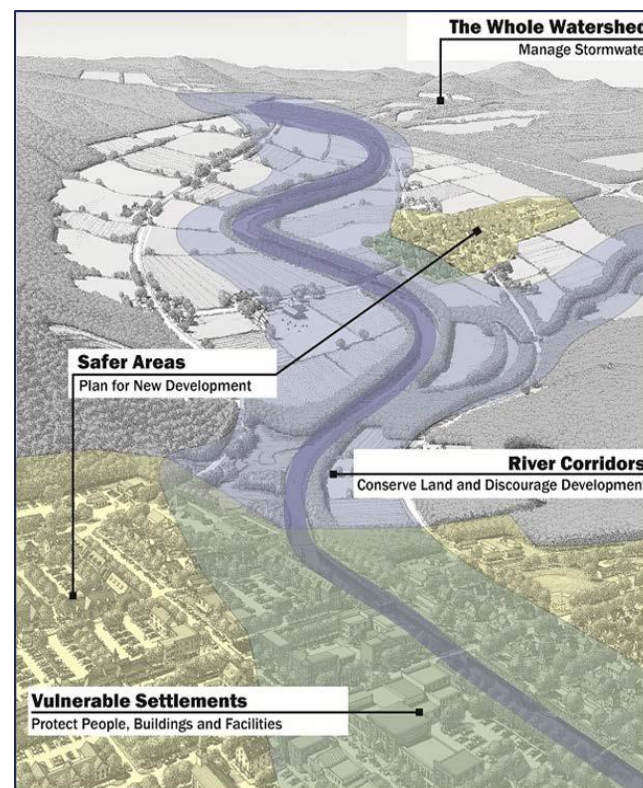
Municipalities also have an opportunity to increase the amount of relief funds available after flood damage by taking steps for the [Emergency Relief and Assistance Fund \(ERAF\)](#). See the chart on next page for an overview.

Checklist Contents

Find questions about how your municipality can address flood risks under the following topics:

- Municipal Plan (Page 3)
- Non-Regulatory Flood Resilience Strategies (Page 7)
- Regulatory Flood Resilience Strategies (Page 9)
- Emergency Preparedness and Hazard Mitigation Strategies (Page 11)

Please submit the electronic checklist after completing it by clicking the Submit Form button in the top right corner of the PDF screen. Your checklist responses will help state agencies better provide assistance to municipalities.



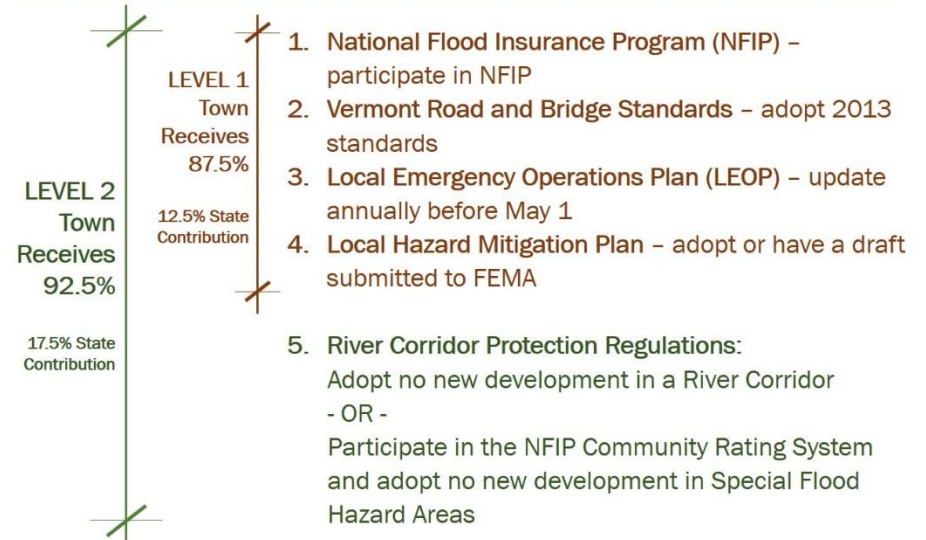
The checklist focuses on four key strategies to improve flood resilience, in addition to helping municipalities prepare the flood resilience sections of their municipal plans and hazard mitigation plans.

Where do we start? Five easy steps!

1. **Learn about Flood Resilience** - Review EPA's [*Planning for Flood Recovery and Long-Term Resilience in Vermont*](#), with background on the strategies for River Corridors, Vulnerable Settlements, Safer Areas and Whole Watersheds. (See image on page 1 above.)
2. **Learn where your community stands** - Get Community data, information and maps at Flood Ready Vermont: www.floodready.vt.gov by taking these steps:
 - a. Generate an [Expanded Community Report](#).
 - b. **Review the flood resilience steps your community has already taken** to qualify for more state support through ERAF. Update the information where appropriate and identify next steps.
 - c. **Review how many vulnerable buildings and critical facilities** your community has in the Special Flood Hazard Areas. What percentage of those buildings in the high risk zone have flood insurance? (Use this checklist and recommended resources to consider what steps the municipality can take to make these buildings safer and less costly to insure.)
 - d. **Identify River Corridor and Flood Hazard Areas** at tinyurl.com/floodreadyatlas.
3. **Find short, simple explanations and helpful tools** for municipalities from the [Vermont Economic Resilience Initiative](#).
4. Learn what actions your community can take to reduce flood costs and damage by **completing this Flood Resilience Checklist and submit it electronically**. (Data submitted will be compiled annually and used by state agencies to determine how best to assist municipalities.)
5. Review the items you selected for 'considering future action.' **Pick two or three of those actions to pursue over the next year.** Contact your Regional Planning Commission if you need help.

Steps for Municipalities to Receive Additional Emergency Relief Funds through ERAF

Municipalities normally receive 82.5% with 75% Federal and 7.5% State contributions



Planning for Flood Resilience

Municipal Plan Role:

- Provides the big picture
- Frames the problems
- Points to opportunities

Hazard Mitigation Plan Role:

- Identifies specific flood hazards
- Identifies tasks to reduce hazards as well as funding sources

Most Vermont municipalities prepare both a municipal plan and a hazard mitigation plan. Coordinating your plans and policies helps you prepare for faster, stronger and less expensive recovery after a flood.

Municipality:	RPC:	Prepared by:	Date Prepared:
Municipal Officers Involved from: <input type="checkbox"/> planning commission <input type="checkbox"/> selectboard <input type="checkbox"/> emergency management <input type="checkbox"/> other			
MUNICIPAL PLAN			
Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
Use your municipal plan to identify actions that can help reduce the high costs of flood damage. You can also improve access to a variety of state grants and other benefits by addressing flood resilience along with other required elements in your municipal plan and having the plan approved by your Regional Planning Commission (RPC). The following steps prepare you to address the flood resilience requirements of state statute – 24 V.S.A. §4382(a)(12) and §4302(c)(14) .			
1. Does your community have a municipal plan with a flood resilience element that has been approved by the RPC? Contact your RPC if NO.	Adoption date:	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
2. If your community <u>does not</u> have a plan with a flood resilience element but intends to adopt one, indicate if your municipality has taken the following actions or plans to do so (these are statutory requirements):			
A. Identify Rivers Corridors as available on the Flood Ready Atlas and Special Flood Hazard Areas as posted on the FEMA Map Service Center together with any other available data.	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. Designate areas to be protected to reduce the risk of flood damage to infrastructure and vulnerable properties in:			
i. Floodplains?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
ii. River corridors?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
iii. Land adjacent to streams?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
iv. Wetlands?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
v. Upland forests?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
C. Recommend policies and strategies to protect the following areas and to mitigate risks to public safety, critical infrastructure, historic structures, and municipal investments in the designated:			
i. Floodplains?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
ii. River corridors?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
iii. Land adjacent to streams?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
iv. Wetlands?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
v. Upland forests?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
D. Encourage flood resilient communities per statewide goal in 24 V.S.A. §4302(c)(14) , addressing the following:			
i. Avoiding new development in identified flood hazard and river corridor protection areas and if new development is to be built in such areas, avoiding increasing flooding and fluvial erosion.	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
ii. Protecting and restoring floodplains and upland forested areas that reduce and moderate flooding and fluvial erosion.	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
iii. Encouraging flood emergency preparedness and response planning.	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
3. Beyond the required flood resilience components, does, or will, the Municipal Plan include other useful flood resilience components such as the following? (If any of these items are included in the Local Hazard Mitigation Plan instead of the Municipal Plan, please indicate that in the notes column.)			
A. Is the Local Hazard Mitigation Plan (LHMP) referenced in the Municipal Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. Are the important recommendations from the LHMP incorporated specifically into the Municipal Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
C. Was the flood resilience section of the Municipal Plan informed by the Emergency Management Director, first responders, road superintendent/foreman, floodplain manager and others impacted by flooding?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
D. Does the plan identify how your municipality will improve or maintain its actions to qualify for more post-disaster funding through the Emergency Relief and Assistance Fund (ERAF)?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
E. Does the plan prioritize actions to reduce current flood risk?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
F. Do your municipality's identified flood resilience actions (from the LHMP and Municipal Plan) align with other important municipal priorities such as road projects, village revitalization and improving public facilities?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
G. Have responsibilities, funding and timeframes been identified for the actions?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
H. Are flood-adaptive improvements to critical facilities, public buildings, roads, culverts, bridges and municipal green infrastructure identified and prioritized in the transportation or utilities and facilities chapters in the plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
I. If your municipality has many homes, businesses and public facilities in vulnerable locations, has the community identified safer locations for new development in the municipal plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
i. If so, is it planned to be walkable and conforming with smart growth principles? See definition in 24 V.S.A. 24 V.S.A. § 2791 (13)?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
J. Does the plan promote coordination with other communities in the watershed?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Municipality:	RPC:	Prepared by:	Date Prepared:
Municipal Officers Involved from: <input type="checkbox"/> planning commission <input type="checkbox"/> selectboard <input type="checkbox"/> emergency management <input type="checkbox"/> other			
NON-REGULATORY FLOOD RESILIENCE STRATEGIES			
Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
1. RIVER CORRIDOR PROTECTION – Has the municipality worked on acquiring flood hazard and flood storage areas in conjunction with other community priorities such as open space, greenway, recreation or park space?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
2. Has the municipality worked to secure river corridor, flood plain and channel management easements on agricultural lands to reduce flooding in other locations?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
3. Are the state river corridor maps for your municipality adequate for determining what areas need protection and restoration?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
A. If not is the municipality pursuing more detailed river corridor information? (See Tools for Protecting Floodplains and River Corridors.)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
4. VULNERABLE SETTLEMENTS – Does the municipality provide property owners with information on how to reduce flood damage before a flood? (Outreach may include mailing, posting, on its website as or a handout with permit applications, etc.) Information may include elevating heating, ventilation, and air conditioning (HVAC) systems, elevating utilities and propane tanks, converting basements to flood-vented flood storage, and other floodproofing measures. (See Tools for Weathering the Storm.)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
5. In areas subject to flooding has the community encouraged neighborhood cooperation in preventing damage and lowering flood insurance rates by such actions as jointly hiring a surveyor to secure Elevation Certificates to inform mitigation actions?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
6. SAFER LOCATIONS FOR DEVELOPMENT – If your municipality has identified locations in safer places for new development, does the capital budget and program support development in preferred, safer growth areas through investment in water, wastewater treatment facilities, sidewalks and roads, etc.?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
7. WATERSHED-WIDE STORMWATER MANAGEMENT – Has your municipality participated in basin planning to develop a watershed-wide approach to stormwater management, flood risk reduction and channel equilibrium?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
8. Are flood-adaptive improvements to critical facilities, public buildings, roads, culverts, bridges and municipal green infrastructure identified and prioritized in the community's capital improvement plans and budget?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Municipality:	RPC:	Prepared by:	Date Prepared:
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Municipal Officers Involved from: ☐ planning commission ☐ selectboard ☐ emergency management ☐ other

REGULATORY FLOOD RESILIENCE STRATEGIES

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
1. RIVER CORRIDOR AND FLOODPLAIN PROTECTION – Has your municipality adopted land use regulations to prevent new encroachments in river corridors? (ERAF Level 2 Option)	Adoption date:	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
A. If your municipality has flood hazard regulations, have they been updated since 2007 in keeping with state models ?	Adoption date:	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. Do municipal regulations protect wetlands, riparian vegetation and buffers?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
2. VULNERABLE SETTLEMENTS – Do municipal regulations address ways to make structures in flood hazard areas less vulnerable to flood damage by requiring:			
A. Buildings to be elevated with Lowest Floor Elevations at least two feet above the Base Flood Elevation? (Flood damage and the cost of flood insurance can be reduced by elevating buildings higher than required above the base flood. See www.floodsmart.gov .)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. Use of the best available flood data? (Some communities have more recent studies from USGS, USACE or NRCS.)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
C. If and where new development is necessary, require it to have no adverse impact on other vulnerable structures?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
D. Waiver of setbacks and height restrictions where possible to encourage the safe elevation and/or relocation of existing buildings exposed to flood damage?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
E. Clear guidelines and allowing for the mitigation of flood risk to historic buildings to both reduce the risk of damage and maintain their contributions to community historic values?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
3. Has the municipality created a post-flood process to assess for Substantial Damage and to expedite minor repairs where possible? (For background, see Floodproofing Tools .)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
4. SAFER LOCATIONS FOR DEVELOPMENT – Have the land use regulations been evaluated to ensure that development in safer areas meet the community's needs for desired uses?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
A. Also evaluate if these regulations promote the type of development envisioned by the community and avoid overly restrictive off-street parking requirements, building height and density, front-yard setbacks and other such requirements?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
5. WATERSHED-WIDE STORMWATER MANAGEMENT – Do land use regulations minimize the amount of stormwater running off the property by:			
A. Requiring use of Low Impact Development principles and Green Infrastructure practices to avoid or reduce current problems with stormwater?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. Restricting development on steep slopes?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
C. Requiring street trees and reduce removal of existing trees in new developments?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
D. Requiring protection of forest cover on steep or elevated lands or in compromised and flashy watersheds? (See Green Infrastructure Tools .)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Municipality:	RPC:	Prepared by:	Date Prepared:
Municipal Officers Involved from: <input type="checkbox"/> planning commission <input type="checkbox"/> selectboard <input type="checkbox"/> emergency management <input type="checkbox"/> other			
EMERGENCY PREPAREDNESS AND HAZARD MITIGATION STRATEGIES			
Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
Towns and cities can use additional tools to reduce local damage and costs in the next disaster and improve access to funding. See Preparation Matters for Municipalities .			
1. HAZARD MITIGATION PLAN - Does your community have a current Local Hazard Mitigation Plan (LHMP) that has been approved by FEMA? If NO, please contact your Regional Planning Commission .	FEMA approval date:	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
Does, or will, the LHMP:			
A. Identify critical facilities and infrastructure that are located in vulnerable areas and should be protected, repaired, or relocated (e.g., town facilities, bridges, roads, and wastewater facilities)?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. Emphasize non-structural pre-disaster flood-damage mitigation measures such as protecting river corridors?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
i. Adopt No Adverse Impact standards in floodplains (not allow any development that creates a greater hazard for others)?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
C. Prioritize actions to reduce the risk to public safety, secure critical public services and avoid damage to community assets?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
D. Identify top LHMP flood mitigation projects?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
i. Assemble the necessary information to apply for FEMA Hazard Mitigation Assistance?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
2. MATCH FUNDS – Has the municipality created a local fund that can be used to match FEMA Hazard Mitigation Grants or other similar assistance that requires a local match?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
3. EMERGENCY PLAN - Does your community have a Local Emergency Operations Plan? (ERAF Level 1). If NO, please contact your Regional Planning Commission .	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
Is there a flood specific annex to the LEOP that does or will:			
A. Specifically address a flood emergency including identifying methods for managing communications, evacuations, safe transportation, safe shelter, damage assessment, debris management, hazardous waste management, volunteer management and scammer control?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
B. If your municipality or school system has critical facilities or structures exposed to flood damage – does the community have a continuity of operations plan addressing staff safety, municipal services, preservation of records and so on?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
4. ROAD AND BRIDGE STANDARDS - Has the Municipality adopted town road and bridge standards consistent with or exceeding those listed under the most current version of Town Road & Bridge Standards, Handbook for Local Officials , published by the Vermont Agency of Transportation? (ERAF Level 1)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
5. COMMUNITY RATING SYSTEM - Does the Municipality maintain an active rate classification (class #1 through 9) under FEMA's Community Rating System (CRS) that includes activities that prohibit new structures in mapped flood hazard zones? (Participating in the CRS can reduce flood insurance rates and is an (ERAF Level 2 Option) and may be appropriate for communities with a high percentage of existing structures in the flood hazard area.)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
6. COMMUNITY FLOOD READINESS - Do one or more of your community plans:			
A. Prepare for the character of future flooding by using best available federal or state studies, the effect of development trends in the watershed, and the impact of shifting climate on precipitation patterns?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	

Flood Resilience Checklist Questions	YES:	If NO, Select Status:	Notes:
B. Identify opportunities and priorities for river corridor and floodplain restoration and related projects in a river corridor plan or in a tactical basin plan for future funding opportunities?	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	
C. Encourage groups in the community that are exposed to flood damage such as local businesses, schools, medical services, farmers, to obtain flood insurance, prepare emergency operations plans and continuity of operations plans or take advantage of other emergency planning resources? (See Tools for Weathering the Storm)	<input type="checkbox"/> Yes	<input type="checkbox"/> in process <input type="checkbox"/> considering future action <input type="checkbox"/> no action anticipated	