

Small Business Disaster Recovery

When a disaster occurs, businesses must take care of their employees' needs, communicate the impact, address financial matters (e.g., insurance, disaster assistance), restore operations, and organize recovery. Below are resources to help reopen your business and make progress through long-term recovery. For more details, visit: www.uschamberfoundation.org/ccc.

TIPS TOP 10 TIPS FOR RECOVERY

1. Implement your disaster plan. Assess damage and consider if a backup location is needed.
2. Shift your team and leadership from preparedness to recovery.
3. Implement a communications strategy to ensure that the facts go directly to employees, suppliers, customers, and the media.
4. Encourage employees to take appropriate actions and communicate.
5. Document damage, file insurance claim, and track recovery.
6. Cultivate partnerships in the community with businesses, government, and nonprofits.
7. Provide employee support and assistance.
8. Connect with chambers of commerce, economic development, and other community support organizations.
9. Document lessons learned and update your plan.
10. Consider disaster assistance. Contact the Disaster Help Desk for support at 1-888-MY-BIZ-HELP (1-888-692-4943), or visit www.facebook.com/USCCFhelpdesk or <https://twitter.com/USCCFhelpdesk>.

Keep detailed records of business activity and the extra expenses of keeping your business operating in a temporary location during the interruption period. If you are forced to close down, include expenses that continue during the time that the business is closed, such as advertising and the cost of utilities.

The Insurance Information Institute



RECOVERY RESOURCES

- This is a checklist for reopening your business after a disaster. <http://bit.ly/1zwEYcl>
- This simple checklist provided concerns to review as you prepare to reopen. <http://bit.ly/1qeWQc9>
- This guide provides tips for resuming business operations after a disaster. <http://bit.ly/1wP0Qg9>.
- The Google Person Finder app enables people to connect with family and employees after a disaster. www.google.org/personfinder



U.S. CHAMBER OF COMMERCE FOUNDATION

Small Business Disaster Recovery

- The U.S. Small Business Administration (SBA) offers low-interest loans and other resources to assist small businesses post disaster. <http://1.usa.gov/K76sRE>
- Register for federal disaster assistance, when available, at the SBA Customer Service Center - Call 1-800-659-2955 (TTY: 1-800-877-8339) or email disastercustomerservice@sba.gov
- The Federal Emergency Management Agency (FEMA) provides updates on current disaster events and assistance for employees who have damage at their homes. www.FEMA.gov



INSURANCE HELP

- Document any damage by taking photos or videos, review your policy, contact your insurance company to file a claim, minimize potential additional damage, document cleanup or repairs with receipts and photos, get two or more quotes for repairs, check contractor licenses, and document expenses and losses that can be compared with predisaster numbers.
- 10 tips on how to work with the insurance company, file a claim, and other items. <http://bit.ly/1xxPN0c>
- How to document and calculate loss. <http://bit.ly/1EVGng1>



EMPLOYEE ASSISTANCE

- If you don't have an Employee Assistance Program (EAP), consider starting one. An EAP will help your business and your employees cope with the aftermath of a disaster.
- Realize that after a disaster for employees to experience increased fear, grief, stress, sadness, anxiety, etc., often for weeks or months after. Point employees to your EAP or crisis counselors for assistance, and be supportive as this may impact productivity. Address all employees by holding a disaster debrief to discuss what happened and what they may be experiencing. Ask them what they need and give them an opportunity to share their feelings.
- Your leadership should communicate with employees about how the company is addressing recovery and what resources exist for employees. Support may include working from home, flexible work hours, closing business doors for 1-2 days after the trauma, or ways for employees to support one another.
- Continue to update employees on the business' ongoing recovery as that will help in their recovery.
- Consider ways that your company can help employees' and their families' access medical care, food, housing, and other essentials.
- Those hit hardest may not have working phones or the ability to call area resources to find new housing, childcare, a kennel, a rental car, or other services. Find or connect employees to needed resources.

Monitor progress on your program and find ways to improve it. Reinforce employees' participation in, and responsibility for, the overall recovery effort.

The Hartford



U.S. CHAMBER OF COMMERCE FOUNDATION

Small Business Disaster Recovery

- Provide employees with financial assistance, if needed, for housing, emergency grants, or an advance on future wages.
- Use the human resources department's employee hotline, or create one, to take calls regarding employees' disaster needs.
- Nonimpacted employees are often willing to help fellow employees with caring for pets, carpooling, and loaning lost equipment like computers or cell phones.
- Disaster Distress Helpline —To reach out for free 24/7 counseling or support, contact the Disaster Distress Helpline at 1-800-985-5990 or text "TalkWithUs" to 66746. TTY for Deaf/Hearing Impaired: 1-800-846-8517. Visit <http://rdcrss.org/1hsTafJ>.
- View a comprehensive guide for employee assistance. <http://bit.ly/1qPqsrr>
- Learn tips to help employees cope with disasters. <http://bit.ly/1ydWoKh>



DOCUMENTATION AND ADMINISTRATIVE RECOVERY

- Use photos and videos to document damage to property, inventory, equipment, and other losses. Document all repairs to prevent further damage (e.g., boarding up broken windows). Wait to get approval from local authorities and your insurance adjuster before you begin cleanup and document repairs.
- Make a list of damaged or lost items and, if possible include date of purchase, value, and receipts.
- Document all extra expenses you incur in the process of resuming operations, including renting equipment (until yours is repaired or replaced), temporarily leasing another location, marketing, and moving expenses.
- Ask your insurance agent to review your business to determine what needs to be covered (e.g., loss of net income, operating expenses that would need to be paid while closed, or extra expenses incurred afterward) so that you can begin addressing how you will cover it. "How" includes insurance policies, loans, and credit.
- Keep all important documents in one place, backed up, and stored off-site where they are accessible. This will save precious time. Add security (e.g., encrypting) to protect key financial data, bank accounts, etc.



CONNECT WITH LOCAL CHAMBERS OF COMMERCE

- Your local chamber is a great resource and conduit. Because chambers speak for businesses, they can advocate for additional resources brought into the community, like SBA's Business Recovery Center, a one-stop assistance center. Chambers channel resources and funds that can be of great assistance to impacted businesses.
- Many chambers have relationships or share space with Small Business Development Centers (SBDC). SBDCs offer free business counseling after disasters and provide assistance.
- The Disaster Help Desk is a resource available to your business. The Help Desk connects chambers with chambers that have previously experienced and recovered

Also, as the recovery continues, remember that many staff are either displaced themselves or are sharing their space with the staff who are displaces, making working conditions far less than ideal. Stress levels will be unusually high; therefore, setting a positive tone, recognizing staff accomplishments, and celebrating milestones are more important than ever.

*Comprehensive Guide to
Emergency Preparedness
and Disaster Recovery*



U.S. CHAMBER OF COMMERCE FOUNDATION

Small Business Disaster Recovery

from disasters. Contact the National Disaster Help Desk at 1-888-MY BIZ HELP (1-888-692-4943) or visit www.facebook.com/usccfhelpdesk or <https://twitter.com/USCCFhelpdesk>.



CELEBRATE MILESTONES

- The business recovery process is immense, stressful, and labor intensive. When people are already busy and potentially burdened by recovery efforts, celebrating milestones may seem frivolous. But do not overlook the need to address the employees' mental health and to assure that their hard work has purpose, progress is being made, and light exists at the end of the tunnel.
- By reopening your doors, businesses can help bring the community back faster too.
- Support and promote recovery events that bring together all agencies at federal, state, and local levels and other resources to assist individuals, families, businesses, and other organizations.
- Celebrate your reopening and highlight your goods and services as an opportunity to market to potential new customers, especially those waiting on other businesses to reopen.
- Recovering from a disaster is hard work. Praise, recognize, and reward efforts throughout all levels of the business.
- Handling the recovery well and acknowledging employees' roles increase company loyalty.
- Be careful about celebrating milestones. Recognize that there may be employees who are still experiencing difficulties, a personal loss, or need help.



U.S. CHAMBER OF COMMERCE FOUNDATION