**Flood Resiliency Guide**

**for Small Business Owners**

**July 2022**

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# **1. Welcome to the Flood Resiliency Guide for Small Business Owners**

Compared to large businesses and global enterprises, small businesses are especially vulnerable to weather shocks, where businesses with 1-9 employees fare worse in the immediate aftermath of a storm than businesses with 10-19 and 20-49 employees [1].

Nevertheless, according to the latest [CNBC|Momentive Small Business Survey](https://www.surveymonkey.com/curiosity/cnbc-small-business-q4-2021/), only 9% of business owners say the environment matters the most to them. They rank issues like the economy, healthcare, and immigration higher than the environment. *Source: Surveymonkey.com*

The impact of natural disasters on small businesses has been massive. The [Small Business Credit Survey (SBCS)](https://www.newyorkfed.org/medialibrary/media/smallbusiness/2017/SBCS-Report-on-Disaster-Affected-Firms.pdf) found that 65% of affected businesses in FEMA-designated disaster areas in the United States lost power in late 2016 and 2017. However, only 17% of affected businesses had business disruption insurance at the time of the disaster, and only 16% had flood insurance. *Source: fedsmallbusiness.org*

According to [FEMA](https://www.fema.gov/flood-insurance), just 1 inch of floodwater can cost up to $25,000 in damage. *Source: fema.gov*

The U.S. Small Business Administration’s (SBA’s) latest [Small Business Profile](https://cdn.advocacy.sba.gov/wp-content/uploads/2021/08/30143722/Small-Business-Economic-Profile-TX.pdf) reports 3 million small businesses in Texas, making up 99.8% of Texas businesses\*. *Source: advocacy.sba.gov* \*These figures do not consider the effects of the Covid-19 pandemic.

As small business owners in Texas, you need to plan for the unexpected.

This guide provides resources to help small business owners become better equipped for flood mitigation, preparation, response, and recovery.

There are several online resources in this guide. The information and links are current as of July 2022.

# **2. Resources on How Small Business Owners Can Plan and Protect Against Floods**

Why prepare for the impact of floods?

According to the [Small Business Credit Survey (SBCS)](https://www.newyorkfed.org/medialibrary/media/smallbusiness/2017/SBCS-Report-on-Disaster-Affected-Firms.pdf), 61% of affected businesses in FEMA-designated disaster areas in the United States lost anywhere between $1-$25,000 in revenues in late 2016 and 2017, and 35% lost more than $25,000. Businesses impacted by natural disasters had a harder time paying their employees’ wages, making payments on debt, and purchasing inventory. *Source: fedsmallbusiness.org*

Businesses can be vulnerable to natural disasters across many dimensions:

* **Capital vulnerability**, including fixed assets such as the office building, inventory, and cash.
* **Labor vulnerability**, such as injured employees or evacuated employees who are worried about restoring their lives.
* **Supplier vulnerability**, such as being forced to adapt to supply shortages because of lifeline facility disruptions (transportation systems, power and water utilities).
* **Customer vulnerability**, such as customer preferences changing after a disaster event [2].

Planning and protecting against floods (also called mitigation) can help small business owners reduce hurricane and flood risks. These links are the **top three most useful resources**:

1. The FEMA Ready Business Program provides information on [how businesses can identify vulnerabilities and weaknesses that put assets at risk from hazards](https://www.ready.gov/risk-assessment). Strategies on how businesses can reduce loss or damage from hazards can be found [here](https://www.ready.gov/risk-mitigation). *Source: ready.gov*
2. The [Protecting Your Home or Small Business From Disasters](https://training.fema.gov/emiweb/is/is394a/is%20394a_complete.pdf) interactive web course explains different kinds of hazards and how individuals can protect their business property. *Source: training.fema.gov*
3. Smart Home America provides [Business Insurance and Continuity Planning tips](https://www.smarthomeamerica.org/about-insurance/business-insurance), including advice on whether a business needs insurance such as [flood insurance, business interruption insurance, or crop insurance](https://www.iii.org/insurance-topics/business-insurance). *Source: smarthomeamerica.org and iii.org (Insurance Information Institute)*

* [Fortified Commercial](https://www.smarthomeamerica.org/fortified/fortified-commercial) is a construction standard and designation that helps to lessen damage to a business’s physical building. The application can be found [here](https://fortifiedhome.org/fortified-commercial/). *Source: smarthomeamerica.org and fortifiedhome.org*
* FEMA gives advice to business owners on how they can be included in [Hazard Mitigation Grant Program (HMGP) funding](https://www.fema.gov/grants/mitigation/hazard-mitigation/property-owners#businesses) or [Building Resilient Infrastructure and Communities (BRIC) fund](https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/before-apply) applications that are done through the [Texas Division of Emergency Management (TDEM)](https://www.tdem.texas.gov/mitigation/hazard-mitigation-section) to build back stronger and better against future natural disasters. *Source: fema.gov and tdem.texas.gov*
* The U.S. Small Business Administration (SBA) offers [mitigation assistance to help business owners reduce property damage against future natural disasters](https://www.sba.gov/funding-programs/disaster-assistance/mitigation-assistance). *Source: sba.gov*

Additional resource on **floods**:

* Recommendations for [reducing flood damage to your office building](https://disastersafety.org/flood/protect-your-business-from-floods/). *Source: DisasterSafety.org*

Additional resources on **hurricanes**:

* Maintenance guidance on [how to make vulnerable parts of an office building durable and functional](https://disastersafety.org/hurricane/how-to-protect-your-business-from-hurricanes/). *Source: DisasterSafety.org*
* Tips on [how to make a business Hurricane Ready](https://disastersafety.org/hurricane/commercial-ready/). The PDF can be found [here](https://disastersafety.org/wp-content/uploads/2021/04/ibhs-hurricane-ready-business_2page.pdf). *Source: DisasterSafety.org*

Additional resources **specific for Texans,** but all small businesses might find them beneficial:

* The [City of Austin Small Business Division](https://www.austintexas.gov/small-business-preparedness) provides resources on how small businesses can prepare for natural disasters, including tips on [how businesses can assess their risks](https://www.austintexas.gov/sites/default/files/files/EGRSO/AssessYourRisks.pdf) ([Spanish version](https://www.austintexas.gov/sites/default/files/files/EGRSO/AssessYourRisks_spanish_.pdf)), [protect the essentials](https://www.austintexas.gov/sites/default/files/files/EGRSO/ProtecttheEssentials.pdf) ([Spanish version](https://www.austintexas.gov/sites/default/files/files/EGRSO/ProtecttheEssentials__spanish_.pdf)), and [review bank and insurance policies](https://www.austintexas.gov/sites/default/files/files/EGRSO/ReviewBankInsurancePolicies.pdf) ([Spanish version](https://www.austintexas.gov/sites/default/files/files/EGRSO/ReviewBankInsurancePolicies_spanish_.pdf)). *Source: austintexas.gov*

# **3. Resources on How Small Business Owners Can Prepare for Floods**

Planning and preparing can help small business owners keep their doors open after a flood happens. These links are the **top three most useful resources**:

1. The [FEMA Ready Business Program](https://www.ready.gov/business) offers businesses step-by-step guides on how to identify risks and build preparedness and mitigation plans. The [Ready Business Hurricane Toolkit](https://www.ready.gov/sites/default/files/2020-04/ready_business_hurricane-toolkit.pdf) ([Spanish version](https://www.ready.gov/sites/default/files/2020-11/ready-business_hurricane-toolkit_spanish.pdf)), [Ready Business Inland Flooding Toolkit](https://www.ready.gov/sites/default/files/2020-04/ready_business_inland-flooding-toolkit.pdf) ([Spanish version](https://www.ready.gov/sites/default/files/2020-04/ready_business_inland-flooding-toolkit_spanish.pdf)), and [Ready Business Power Outage Toolkit](https://www.ready.gov/sites/default/files/2020-04/ready_business_power-outage-toolkit.pdf) ([Spanish version](https://www.ready.gov/sites/default/files/2020-04/ready_business_power-outage-toolkit_spanish.pdf)) help businesses protect their employees and customers. *Source: ready.gov*
2. [America’s PrepareAthon! Campaign’s Prepare Your Organization for a Hurricane Playbook](https://www.ready.gov/sites/default/files/2020-05/hurricane-playbook.pdf) provides tools and practice plans for owners to use when preparing their businesses for a hurricane. *Source: ready.gov*
3. The Corporate Citizenship Center’s [Community Resilience and Disaster Response program](https://www.uschamberfoundation.org/community-resilience-and-disaster-response) includes resources such as the [Disaster Help Desk for Business](https://www.uschamberfoundation.org/disaster-help-desk-business), [Employee Assistance Funds](https://www.uschamberfoundation.org/employee-assistance-funds), and [Resilience in a Box](https://www.uschamberfoundation.org/resilience-box). *Source: uschamberfoundation.org (U.S. Chamber of Commerce Foundation)*

* The [Ready Rating program](https://www.readyrating.org/) provides tools, resources, and information that help businesses prepare for disasters and crises. *Source: readyrating.org, American Red Cross*
* The [Occupational Safety and Health Administration (OSHA)](https://www.osha.gov/) offers [resources for small businesses](https://www.osha.gov/smallbusiness) as well as for [emergency preparedness and response](https://www.osha.gov/emergency-preparedness). *Source: osha.gov*
* The [IRS](https://www.irs.gov/businesses/small-businesses-self-employed/preparing-for-a-disaster-taxpayers-and-businesses) provides advice to businesses on how they can protect financial and tax records before a disaster happens. *Source: irs.gov*

Additional resource on **floods**:

* The [U.S. Small Business Administration (SBA)](https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies) gives tips on how businesses can prepare for emergencies, including a [flood preparedness](https://www.sba.gov/sites/default/files/2020-09/FloodPreparednessSBA.pdf) checklist. *Source: sba.gov*

Additional resource on **hurricanes**:

* The [U.S. Small Business Administration (SBA)](https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies) gives tips on how businesses can prepare for emergencies, including a [hurricane preparedness](https://www.sba.gov/sites/default/files/2020-09/HurricanePreparednessSBA.pdf) checklist. *Source: sba.gov*

Additional resources **specific for Texans,** but all small businesses might find them beneficial:

* The [U.S. Small Business Administration (SBA) has six District Offices located across the state](https://www.sba.gov/about-sba/sba-locations/sba-district-offices) that provide assistance to local small businesses, including the [Dallas/Forth Worth District Office (SBADFW)](https://www.sba.gov/offices/district/tx/dallas-fort-worth), [El Paso District Office](https://www.sba.gov/offices/district/tx/el-paso), [Lower Rio Grande Valley District Office](https://www.sba.gov/offices/district/tx/harlingen), [Houston District Office](https://www.sba.gov/offices/district/tx/houston), [Lubbock-West Texas (LWT) District Office](https://www.sba.gov/offices/district/tx/lubbock), and [San Antonio District Office](https://www.sba.gov/offices/district/tx/san-antonio). *Source: sba.gov*
* There are several [Small Business Development Centers (SBDCs)](https://americassbdc.org/) located [across the state](https://americassbdc.org/find-your-sbdc/) that offer counseling and training to small businesses, including the [North Texas SBDC Network](http://ntsbdc.org/), [University of Houston Texas Gulf Coast SBDC Network](https://www.sbdcnetwork.uh.edu/), [South-West Texas Border SBDC Network](https://txsbdc.org/), and [Northwest Texas SBDC Network](https://www.depts.ttu.edu/nwtsbdc/). *Source: americassbdc.org, ntsbdc.org, sbdc.uh.edu, txsbdc.org, and depts.ttu.edu*
* The [University of Houston Texas Gulf Coast SBDC Network’s Disaster Preparedness guide](https://www.sbdc.uh.edu/sbdc/Prepare.asp) gives many resources for disaster preparedness and recovery, including a [list of tips](https://www.sbdc.uh.edu/sbdc/Hurricane-Business-Tips.asp) to help small business owners prepare for the impact of a hurricane on their business, employees, and neighborhood. *Source: sbdc.uh.edu*
* The [South-West Texas Border SBDC Network’s Emergency Preparedness guide](https://cgc.txsbdc.org/small-business-emergency-preparedness/?_ga=2.223340572.644847054.1643305436-2089822200.1643305436) offers many helpful resources for small businesses, including a [Disaster Scenario Questionnaire](https://cgc.txsbdc.org/wp-content/uploads/2020/06/Could-You-Survive-a-Disaster-SWTXB.pdf). *Source: cgc.txsbdc.org, Center for Government Contracting*
* The [Office of the Texas Governor](https://gov.texas.gov/business/page/prepare) offers a list of emergency preparation resources for Texas businesses and communities. *Source: gov.texas.gov, Texas Economic Development*
* Libraries can be a great resource for small businesses to build themselves up before and after a disaster happens. The [Houston Public Library offers a Career & Business Center and a list of recommended websites](https://houstonlibrary.org/business), including the [City of Houston Office of Business Opportunity](http://www.houstontx.gov/obo/) and their [Resiliency Resource Hub](http://www.houstontx.gov/obo/covid19.html). *Source: houstonlibrary.org and houstontex.gov*
* [Austin Public Library provides many resources for businesses](https://library.austintexas.gov/virtual/business-and-nonprofits?sub=63&type=All), including the [Business Continuity & Disaster Recovery Reference Center](https://library.austintexas.gov/virtual/business-continuity-disaster-recovery-reference-center) that gives information on topics such as emergency preparedness and crisis communication. *Source: library.austintexas.gov*

Additional **commercial resources**:

* [Disaster Recovery Institute International (DRI)](https://drii.org/) offers certification, training programs, and workshops on preparing for disasters. *Source: drii.org*
* The [Disaster Resistant Business (DRB) Toolkit](https://www.drbtoolkit.org/) offers resources on how to make a business resilient against emergencies. *Source: drbtoolkit.org*

## **3.1 Helping Small Businesses Develop an Emergency Management Program**

A good emergency management program can help a small business recover quickly. An emergency management program (also known as emergency preparedness, emergency response, emergency action, and disaster recovery) protects a business’s employees and stabilizes the emergency. These links are **useful resources for tips on how to develop an emergency management program**:

* Tips on [how to develop and implement a disaster recovery plan](https://www.business.com/articles/business-disaster-prep/). *Source: business.com*
* Tips on [how to develop an emergency response plan](https://www.ready.gov/business/implementation/emergency). *Source: ready.gov*
* Tips on [how to develop an emergency action plan](https://www.osha.gov/etools/evacuation-plans-procedures). *Source: osha.gov*
* Tips on and templates of a [disaster recovery plan](https://www.disasterrecoveryplantemplate.org/). *Source: disasterrecoveryplantemplate.org*
* The [EZ-PREP guide](https://disastersafety.org/business-protection/ez-prep/) helps small businesses prepare for a severe weather emergency using an emergency preparedness and response plan. The PDF can be found [here](http://disastersafety.org/wp-content/uploads/2019/04/ez-prep-ibhs.pdf). *Source: DisasterSafety.org*

Additional resources **specific for Texans,** but all small businesses might find them beneficial:

* The [City of Austin Small Business Division](https://www.austintexas.gov/small-business-preparedness) provides resources on how small businesses can prepare for natural disasters, including [tips on how to build an emergency plan](https://www.austintexas.gov/sites/default/files/files/EGRSO/Create_An_Emergency_Plan.pdf) ([Spanish version](https://www.austintexas.gov/sites/default/files/files/EGRSO/Create_An_Emergency_Plan_spanish_.pdf)) and [tips on how to practice an emergency plan with employees](https://www.austintexas.gov/sites/default/files/files/EGRSO/PracticeEmergencyPlanwithEmployees.pdf) ([Spanish version](https://www.austintexas.gov/sites/default/files/files/EGRSO/PracticeEmergencyPlanwithEmployees_spanish_.pdf)). *Source: austintexas.gov*

Additional **commercial resources**:

* Bryghtpath offers [crisis & emergency management consulting services](https://bryghtpath.com/services/crisismanagement/), including a [Crisis Management 101 eBook](https://bryghtpath.com/product/crisis-management-101-ebook/), [Crisis Playbook](https://bryghtpath.com/products/crisis-playbook/) that contains an [Emergency Response Guide](https://bryghtpath.com/product/emergency-response-guide/), and [Crisis Management 101 Intro Course](https://bryghtpath.com/products/intro-courses/crisis-management-101/). *Source: bryghtpath.com*

## **3.2 Helping Small Businesses Develop a Business Continuity Plan**

A business continuity program allows for important business activities to continue when faced with a crisis. Emergency management programs and business continuity programs can be paired together. Employees and/or owners can meet and develop, edit, and update plans that are about common areas of interest [3].

Business Continuity Management (BCM) is a way to recognize and manage risks (hurricanes, floods, power outages) that could potentially interrupt a business’s ability to produce services. BCM gives businesses the confidence they need to confront and tackle disasters. It reduces the impact of risks and helps a business recover with less interruption. The framework for BCM is divided into 9 phases:

* **BCM program initiation** - A program charter/plan outlining projects and how to put these projects into action. Projects support the continuity of business operations, such as checking in with your employees, identifying important pieces of equipment, and connecting with your business’s customers, suppliers, and vendors.
* **BCM project initiation** - Putting projects into action and checking whether these projects are promoting the continuity of business operations.
* **Risk analysis** - Identifying naturally-occurring or man-made risks that pose a threat to your business and gauging the financial impact of these risks, such as lost income and/or sales.
* **Choosing risk mitigation strategies** - Identifying a way to manage these risks, such as insurance, putting aside contingency funds, or disaster recovery plans.
* **Monitoring and control** - Making sure the program charter/plan is being done correctly.
* **Implementation** - Making improvements to the program charter/plan so it is evolving with your business needs.
* **Testing** - Measuring how well risk mitigation strategies are doing.
* **Education and training** - Informing your employees about the advantages and goals of the program charter/plan.
* **Review** - Making sure the program charter/plan is adapting to changes in your business, such as newly incorporated technologies, newly hired staff, and new products/services [4].

These links are **useful resources for tips on how to develop a business continuity plan**:

* [Ready Business’s guide](https://www.ready.gov/business-continuity-plan) on business continuity planning development. *Source: ready.gov*
* The [Open for Business-EZ (OFB-EZ) toolkit](https://disastersafety.org/business-protection/ofb-ez/#1614956016880-78f92507-4b22) offers steps that a small business can take to create and maintain a business continuity plan. The PDF can be found [here](https://disastersafety.org/wp-content/uploads/2019/06/OFB-EZ-Toolkit-IBHS.pdf). *Source: DisasterSafety.org*
* The [Business Continuity Planning Suite](https://www.ready.gov/business-continuity-planning-suite) tool offers extra help on how to build, improve, and update a business continuity plan. *Source: ready.gov*
* [FEMA National Continuity Programs developed a Continuity Resource Toolkit](https://www.fema.gov/emergency-managers/national-preparedness/continuity/toolkit) to provide guidance on how to plan for continuity of operations using the [Continuity Guidance Circular (CGC)](https://www.fema.gov/sites/default/files/2020-10/continuity-guidance-circular-2018.pdf). *Source: fema.gov*

Additional **commercial resources**:

* Bryghtpath provides [business continuity consulting services](https://bryghtpath.com/services/businesscontinuity/), including a [Business Continuity 101 eBook](https://bryghtpath.com/product/business-continuity-101-ebook/) and [Business Continuity 101 Intro Course](https://bryghtpath.com/products/intro-courses/business-continuity-101/). *Source: bryghtpath.com*
* Agility offers [Business Continuity Management services](https://www.agilityrecovery.com/). *Source: agilityrecovery.com*

## **3.3 Helping Small Businesses Develop an Emergency Communications Plan**

It is important for small businesses to be able to deliver messages to their customers, employees, and neighbors. For example, business owners may communicate with residents in their communities via email, a website, news media, or social media. These links are **useful resources** **for tips on how to develop an emergency communications plan**:

* Tips on [how to develop a crisis communications plan](https://www.ready.gov/crisis-communications-plan). *Source: ready.gov*
* Tips on how to develop an emergency response plan, business continuity plan, and **emergency communication plan** can be found [here](https://americassbdc.org/wp-content/uploads/2020/04/Business-Resiliency-Guidebook-4-10-2020.pdf). This comprehensive guide can be used with the Business Resiliency Plan workbook and the Emergency Procedures workbook found [here](https://wsbdc.org/protect-your-business/business-resiliency/). The “Keeping the Lights On” Small Business Resiliency Webinar can be found [here](https://www.youtube.com/watch?v=aoLS9lJn3Hk). *Source: americassbdc.org, wsbdc.org (Washington Small Business Development Center (SBDC)), and youtube.com*

Additional resource **specific for Texans,** but all small businesses might find it beneficial:

* The [City of Austin Small Business Division](https://www.austintexas.gov/small-business-preparedness) provides resources on how small businesses can prepare for natural disasters, including an [emergency communication plan](https://www.austintexas.gov/sites/default/files/files/EGRSO/EmergencyCommunicationPlan.pdf) ([Spanish version](https://www.austintexas.gov/sites/default/files/files/EGRSO/EmergencyCommunicationPlan_spanish_.pdf)). *Source: austintexas.gov*

Additional **commercial resources**:

* Bryghtpath offers [crisis communications consulting services](https://bryghtpath.com/services/crisiscommunications/), including a [Crisis Communications 101 eBook](https://bryghtpath.com/product/crisis-communications-101-ebook/), [Crisis Communications 101 Intro Course](https://bryghtpath.com/products/intro-courses/crisis-communications-101/), and [Coaching on business continuity, crisis management, or crisis communications](https://bryghtpath.com/products/coaching/). *Source: bryghtpath.com*

## **3.4 Helping Small Businesses Develop an Information Technology (IT) Recovery Plan**

Small businesses should know what to do if and when their information technology stops working. This link is a **useful resource** **for tips on how to develop an IT recovery plan**:

* Tips on [how to develop an IT Disaster Recovery Plan](https://www.ready.gov/it-disaster-recovery-plan). *Source: ready.gov*

Additional **commercial resource**:

* Sungard Availability Services (Sungard AS) offers a variety of [Business Resiliency Services](https://www.sungardas.com/en-us/services/deliver-business-resilience/), including [IT Disaster Recovery Consulting Services](https://www.sungardas.com/en-us/services/consulting/it-disaster-recovery-consulting/). *Source: sungardas.com*

## **3.5 Helping Small Rural Businesses Plan and Prepare**

Small businesses in rural communities need to be prepared for a disaster. These links are **useful resources specific for rural communities**:

* This [USDA Rural Development Guide](https://www.rd.usda.gov/sites/default/files/rd_disastertoolkit-final508.pdf) helps small rural businesses become more resilient by planning and preparing for future disasters. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* The [Business & Industry Loan Guarantees Program](https://www.rd.usda.gov/programs-services/business-programs/business-industry-loan-guarantees) offers guaranteed loans to businesses located in small rural areas. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* The [Intermediary Relending Program](https://www.rd.usda.gov/programs-services/business-programs/intermediary-relending-program) provides opportunities for businesses in small rural communities to apply for loans from local lenders to keep and create jobs. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* The [Rural Economic Development Loan & Grant Program](https://www.rd.usda.gov/programs-services/business-programs/rural-economic-development-loan-grant-program) offers opportunities for businesses in small rural areas to apply for loans from local utility organizations. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* The [Rural Microentrepreneur Assistance Program](https://www.rd.usda.gov/programs-services/business-programs/rural-microentrepreneur-assistance-program) provides opportunities for businesses in small rural communities to apply for microloans from Microenterprise Development Organizations. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* [Value Added Producer Grants](https://www.rd.usda.gov/programs-services/business-programs/value-added-producer-grants) assist small farms and ranches to make new products and increase their income. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* The [USDA offers resources to help farmers prepare for natural disasters](https://www.farmers.gov/protection-recovery#field-251), such as [Crop Insurance](https://www.rma.usda.gov/). *Source: U.S. Department of Agriculture Farmers.gov and rma.usda.gov (U.S. Department of Agriculture Risk Management Agency (RMA))*

# **4. Resources on How Small Business Owners Can Respond to Floods**

Response efforts aim to address any immediate threats presented by a natural disaster, such as identifying damages and cleaning up. The response phase is marked with a **red circle** in the diagram below.

Many response efforts are handled at a local level, so if something happens, please contact your local government and nonprofit organizations to help with your response. Additionally, many of the planning resources provided in this guide can also be useful during the response phase of a flood or hurricane. These links are **useful resources specific to disaster response for Texans**, but all small businesses might find them beneficial:

* The [University of Houston Texas Gulf Coast Small Business Development Center (SBDC) Network](https://www.sbdc.uh.edu/sbdc/Prepare.asp) provides many tips on what small businesses should do before, during, and after a natural disaster, including [this Business Assessment Checklist](https://www.sbdc.uh.edu/images/sbdc/UH%20SBDC%20Disaster%20Business%20Checklist.pdf). *Source: sbdc.uh.edu*
* The [City of Austin](https://www.austintexas.gov/department/preparedness-materials) offers resources for small businesses, including [this checklist for what to do after a natural disaster](https://www.austintexas.gov/sites/default/files/files/EGRSO/whattodo.pdf). *Source: austintexas.gov*

# **5. Resources on How Small Business Owners Can Recover After Floods**

Response and recovery efforts involve businesses and residents within a community trading services and information. Examples can include:

* Rival pharmacies from the community coming to each other’s aid and sharing suppliers and storefronts.
* Recruiting family and friends to assist with relocation needs and additional tasks to relieve employee fatigue.
* Forming new relationships with local media to raise attention to the reopening and relocation of a business.
* Using new technologies such as social media and video conferencing tools to boost sales and flexibility [5].

When a natural disaster strikes your community, it can change your life, your family’s life, and your customers’ lives. The Small Business Disaster Recovery Framework (SBDRF) considers the interactions between:

* **The recovery of the owner.**
* **The recovery of the owner’s family unit.**
* **The recovery of the business’s customers, suppliers, and community.**
* **The internal recovery of the business over time.**

Business recovery over time can be defined using different categories:

* **Operating versus not operating** - Operating because your business is producing income, or temporarily not operating because your business is rebuilding or repairing.
* **Demised** - Your business has stopped operation permanently because of disaster conditions.
* **Survived** - Your business is operating but has not achieved pre-disaster profit or debt levels.
* **Recovered** - Your business is operating and has restabilized to an adapted pre-disaster status.
* **Resilient** - Your business is operating and has outshone your business’s pre-disaster status, reducing vulnerability to future disasters [6].

The recovery phase is marked with a **red circle** in the diagram below.

Like disaster responses, many recovery efforts are handled at a local level, so if a disaster happens, please contact your local government and nonprofit organizations to help with your recovery. Additionally, many of the planning resources provided in this guide can also be useful during the recovery phase of a flood or hurricane, and can help you recuperate and become resilient against future natural disasters. These links are the **top three most useful resources specific to disaster recovery**:

1. [SBA’s Disaster Loan Assistance](https://disasterloanassistance.sba.gov/ela/s/) offers low interest loans to business owners, including [Business Physical Disaster Loans](https://disasterloanassistance.sba.gov/ela/s/article/Business-Physical-Disaster-Loans) and [Economic Injury Disaster Loans](https://disasterloanassistance.sba.gov/ela/s/article/Economic-Injury-Disaster-Loans). *Source: disasterloanassistance.sba.gov*
2. SCORE provides many resources for small business owners to survive, recover, and thrive after a disaster, including their [Small Business Resilience Hub](https://www.score.org/recovery/small-business-resilience), [Remote Mentoring](https://www.score.org/find-mentor), their [Business Learning Center](https://www.score.org/biz-learning-center), and a variety of [Workshops](https://www.score.org/take-workshop?f%5B0%5D=ss_language%3Aen&f%5B1%5D=custom). *Source: score.org*
3. The [Department of Homeland Security provides a list of Other Recovery Help](https://www.disasterassistance.gov/get-assistance/other-recovery-help) for businesses and communities, including [Assistance for Small Businesses](https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses) from the U.S. Department of the Treasury. The U.S. Department of the Treasury also offers a list of [Small Business Programs](https://home.treasury.gov/policy-issues/small-business-programs). *Source: disasterassistance.gov and home.treasury.gov*

* A list of [national benefit and assistance programs](https://www.benefits.gov/categories/Disaster%20Relief) geared towards disaster recovery are available for businesses that have been damaged or individuals who have lost their jobs after a disaster, such as the U.S. Department of Labor’s [Disaster Unemployment Assistance (DUA) program](https://www.benefits.gov/benefit/597). More information about the DUA program can be found [here](https://oui.doleta.gov/unemploy/disaster.asp). *Source: benefits.gov and oui.doleta.gov (U.S. Department of Labor, Employment & Training Administration, Office of Unemployment Insurance)*
* The [U.S. Department of Labor offers Severe Storm and Flood Recovery Assistance](https://www.dol.gov/general/stormrecovery), including the [Federal-State Unemployment Insurance Program](https://www.dol.gov/general/topic/unemployment-insurance). *Source: dol.gov*
* [LiftFund offers Funding Options](https://www.liftfund.com/loan-offerings/?location=liftfund) to small business owners as they grow their business and find their way around stressful economic times, such as [Small Business Loans](https://www.liftfund.com/loan-offerings/?location=liftfund#small-business-loans), [Special Programs](https://www.liftfund.com/loan-offerings/?location=liftfund#special-programs) that include [EDA Recovery Loans](https://www.liftfund.com/eda-recovery-loans/), and [SBA 504 Loans](https://www.liftfund.com/loan-offerings/?location=liftfund#sba-504-loans). *Source: liftfund.com*

* [Restore Your Economy](https://restoreyoureconomy.org/index.php?submenu=preparedness&src=gendocs&ref=325&category=Main) offers information and resources on disaster mitigation, preparation, response, and recovery, including advice on [Business Financing](https://restoreyoureconomy.org/index.php?src=gendocs&ref=330&category=Main). *Source: restoreyoureconomy.org*
* The [U.S. Department of Housing and Urban Development (HUD) provides Community Development Block Grant Disaster Recovery (CDBG-DR) funds](https://www.hudexchange.info/programs/cdbg-dr/) through the [Texas General Land Office (GLO) and Texas Back in Business (TBIB)](https://recovery.texas.gov/hurricane-harvey/programs/texas-back-in-business/index.html) that can be used for assisting affected business owners. *Source: hudexchange.info and recovery.texas.gov*
* The [U.S. Small Business Administration (SBA)](https://www.sba.gov/business-guide/manage-your-business/recover-disasters) offers many tips and resources on recovery planning, how to update a business plan, remote learning opportunities, and supply chain resilience. *Source: sba.gov*
* The [SBA’s Recovery Hub](https://www.sba.gov/funding-programs/disaster-assistance/recovery-hub) has several resources on rebuilding a business and taking care of employees and the community, including [Recovery Essentials](https://www.sba.gov/funding-programs/disaster-assistance/recovery-hub/recovery-essentials), [Business Resiliency](https://www.sba.gov/funding-programs/disaster-assistance/recovery-hub/business-resiliency), [Underserved Communities](https://www.sba.gov/funding-programs/disaster-assistance/recovery-hub/underserved-communities), and [Faith-Based Communities](https://www.sba.gov/funding-programs/disaster-assistance/recovery-hub/faith-based-communities). *Source: sba.gov*
* The IRS offers [Disaster Assistance and Emergency Relief for Individuals and Businesses](https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses). *Source: irs.gov*

Additional resources **specific for Texans,** but all small businesses might find them beneficial:

* The [Gulf Coast Economic Development District (GCEDD) developed an Economic Resilience Plan](https://www.h-gac.com/gulf-coast-economic-development-district/economic-resilience), including a helpful [Resource Document that lists State and Federal Agency Resources](https://www.h-gac.com/getmedia/fface14d-ce3a-405b-b081-beca47d2ef50/state-and-federal-agency-resources-economic-recovery-workshop.pdf), information about [funding opportunities](https://www.h-gac.com/gulf-coast-economic-development-district/economic-recovery), information about the [Business Loan Fund](https://www.h-gac.com/gulf-coast-economic-development-district/business-loan-fund) ([apply here](https://hgaldc.com/business-loan.aspx)), and information about the [Texas Department of Agriculture’s (TDA’s) Community Development Block Grant Program (TxCDBG)](https://www.h-gac.com/community-development-grants) ([direct link here](https://www.texasagriculture.gov/GrantsServices/RuralEconomicDevelopment/RuralCommunityDevelopmentBlockGrant(CDBG).aspx)). *Source: h-gac.com (Houston-Galveston Area Council), hgaldc.com (Houston-Galveston Area Local Development Corporation), and texasagriculture.gov*
* The [Office of the Texas Governor](https://gov.texas.gov/business/page/recover) offers a list of emergency recovery resources for Texas businesses and communities. *Source: gov.texas.gov, Texas Economic Development*
* The [Office of the Texas Governor’s Small Business Assistance Team](https://gov.texas.gov/business/page/small-business) provides resources for small businesses in Texas, including [Financing and Capital for Small Businesses](https://gov.texas.gov/business/page/financing-and-capital) and the [Governor’s Small Business Resource Portal](https://gov.texas.gov/business/page/small-business-portal). *Source:* *gov.texas.gov, Texas Economic Development*
* The [City of Houston](https://houstonrecovers.org/business/) has put together resources for businesses to use during recovery. *Source: houstonrecovers.org (City of Houston Disaster Recovery Information)*

## **5.1 Helping Small Rural Businesses Recover**

Recovery services can help small businesses in rural communities become resilient against future natural disasters. These links are **useful resources specific for rural communities**:

* [Rural Development Disaster Assistance](https://www.rd.usda.gov/page/rural-development-disaster-assistance) helps small rural businesses affected by natural disasters. *Source: rd.usda.gov (U.S. Department of Agriculture Rural Development)*
* The [Natural Resources Conservation Service (NRCS) offers disaster recovery assistance](https://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/national/programs/?cid=nrcseprd1361073) to agricultural communities, such as the [Emergency Watershed Protection (EWP) Program](https://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/national/programs/landscape/ewpp/?cid=nrcseprd1381472). *Source: nrcs.usda.gov (U.S. Department of Agriculture NRCS)*
* The [Farm Service Agency (FSA) provides disaster assistance programs](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index) to support farmers, ranchers, and rural communities that have been impacted by natural disasters, such as the [Livestock Indemnity Program (LIP)](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/livestock_indemnity_program_lip-fact_sheet.pdf) and the [Emergency Conservation Program (ECP)](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/emergency-conservation-program-ecp-fact_sheet.pdf). *Source: fsa.usda.gov (U.S. Department of Agriculture FSA)*
* The [USDA offers a variety of programs to help farmers cancel out losses after a natural disaster](https://www.farmers.gov/protection-recovery#field-251), such as the [Tree Assistance Program (TAP)](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/tree-assistance-program/index) and the [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-assist-for-livestock-honey-bees-fish/index). The USDA also provides a [Disaster Assistance Discovery Tool](https://www.farmers.gov/protection-recovery/disaster-tool) to help businesses identify which disaster assistance programs are right for them. *Source: U.S. Department of Agriculture Farmers.gov and fsa.usda.gov (U.S. Department of Agriculture Farm Service Agency (FSA))*
* The [Risk Management Agency (RMA) provides information about what farmers with Federal crop insurance coverage](https://www.rma.usda.gov/News-Room/Continuing-Interest/Emergency-Relief-Program-and-Natural-Disaster-Resources) should do after a natural disaster occurs. *Source: rma.usda.gov (U.S. Department of Agriculture RMA)*

Additional resource **specific for Texans,** but all small businesses might find it beneficial:

* Information about the [STAR Fund](https://www.texasagriculture.gov/Home/ProductionAgriculture/DisasterAssistance/STARFund.aspx) and how it can help agriculture business with unexpected expenses caused by a natural disaster. *Source: texasagriculture.gov (Texas Department of Agriculture)*

# **6. References (in addition to all the links included in the guide)**

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