

# DISASTER RECOVERY GUIDE



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## Immediate Actions

### 1. Ensure Safety First:

- Make sure all employees and family members are safe.
- Avoid entering flooded areas until they are declared safe by authorities.
- Shut off gas, water, and electricity if you can do so safely.

### 2. Document the Damage:

- Take detailed photographs and videos of the damage to your property, inventory, and equipment.
- Make a list of damaged items, including their value and any receipts or purchase records.

### 3. Notify Your Insurance Company:

- Contact your insurance agent to report the damage and begin the claims process.
- Keep copies of all communications with your insurer.

### 4. Secure the Premises:

- Board up broken windows and doors to prevent further damage or looting.
- If necessary, hire a security service to monitor the property.

## Recovery Steps

### 1. Assess Financial Assistance Needs:

- Determine the extent of financial impact on your business.
- Calculate the immediate costs needed for repairs and operational recovery.

### 2. Register with FEMA:

- The Federal Emergency Management Agency (FEMA) provides assistance to individuals and businesses affected by disasters.
- Register with FEMA online at [fema.gov/disaster/current](https://www.fema.gov/disaster/current) or by calling 1-800-621-3362.
- Check with FEMA for:
  - Individual Assistance programs that may provide temporary housing, crisis counseling, and other services.
  - Information on the disaster declaration in your area and the specific assistance available.

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### 3. Contact the SBA for Assistance:

- The U.S. Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters.
- Visit the SBA Disaster Assistance website for more information: [sba.gov/disaster](https://sba.gov/disaster)

### 4. Apply for SBA Disaster Loans:

- Business Physical Disaster Loans: For businesses to repair or replace disaster-damaged property, including real estate, inventories, supplies, machinery, and equipment.
- Economic Injury Disaster Loans (EIDL): For businesses to meet working capital needs caused by the disaster, regardless of physical damage.
- Prepare necessary documents such as tax returns, financial statements, and insurance information for the application.

### 5. Utilize SBDC Assistance:

- Small Business Development Centers (SBDCs) provide free, personalized, and confidential business advice and training to small businesses.
- SBDCs can help you with:
  - Developing a recovery plan.
  - Understanding and applying for disaster loans and grants.
  - Managing cash flow during recovery.
  - Marketing strategies to regain customers.
  - Find your local SBDC through [iowasbdc.org](https://iowasbdc.org).

### 6. Utilize Local and State Resources:

- Contact local and state economic development agencies for additional resources and support.
- Seek out grants or additional funding opportunities specific to your region.

### 7. Seek Professional Advice:

- Consult with a financial advisor or accountant to plan your financial recovery.
- Consider legal advice if needed to navigate insurance claims and contracts.

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## Long-term Recovery

### 1. Create a Recovery Plan:

- Develop a step-by-step plan to restore business operations, including timelines and responsible parties.
- Prioritize critical business functions and determine temporary solutions to resume operations quickly.

### 2. Communicate with Stakeholders:

- Keep employees, customers, and suppliers informed about your recovery plans and timelines.
- Utilize social media, your website, and email newsletters to provide updates.

### 3. Implement Mitigation Measures:

- Consider flood-proofing measures to protect your business from future floods.
- Review and update your business continuity plan to prepare for potential future disasters.



For more information on current disaster relief centers and to request assistance from the SBDC scan the QR code.



For more information on SBA disaster recovery assistance and current declarations scan the QR code.

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- Ensure safety of all individuals.
  - Document the damage (photos, videos, inventory lists).
  - Contact your insurance company and file a claim.
  - Secure the premises to prevent further damage.
  - Assess financial impact and recovery needs.
  - Register with FEMA for assistance
  - Contact the SBA for disaster loan information.
  - Apply for SBA disaster loans (Business Physical and EIDL).
  - Reach out to your local SBDC for assistance.
  - Utilize local and state resources for additional support.
  - Seek professional financial and legal advice.
  - Develop a detailed recovery plan.
  - Communicate with employees, customers, and suppliers.
  - Implement mitigation measures to prevent future damage.