



LOS ANGELES COUNTY  
**CONSUMER &  
BUSINESS AFFAIRS**

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**OUR MISSION**

To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.



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OFFICE OF SMALL BUSINESS

# After the Disaster

## FOR BUSINESS OWNERS



## AFTER THE DISASTER: BUSINESSES

Getting your business back on track after a disaster—even if you have a recovery plan in place—can be difficult.

As you begin to make critical decisions about the future of your business, consider these tips:

### **Assess damage and feasibility of re-opening**

Closely examine the extent of the damage to your business property and contact your insurance company as soon as possible. Take pictures and video of any damage.

If damage is extensive, consider when (or if) you can be back up and running normally. Look closely at costs of rebuilding and whether you can afford it. Determine if equipment is salvageable. Reach out to chambers of commerce, fellow business owners, and neighbors for support.

### **Begin your recovery plan**

Every business should have a continuity plan in place. Now it's time to put your recovery plan into action. It should include:

- **Roles:** Make sure staff you've assigned to recovery roles are still able to fulfill their duties.
- **Communication:** Keep employees, customers, and media informed about your operations. If you have any loans, notify lenders about the hardship you are experiencing.

- **Recalibration:** If you find something in your recovery plan isn't working, adjust as necessary and take note.
- **Preparing for the future:** Start thinking about how your business will look like once your facility is fully functional. If the facility isn't operational, you need to seek another location and explore how you will market to customers there.

If you've never created a disaster recovery plan, see our Before the Disaster tipsheet or contact your local Small Business Development Center for help.

### **Stay flexible with operations**

If your business property is unsafe to enter or condemned, work remotely from home or another location if possible. Do not assume you can jump right in and keep running your business at the same capacity as before the disaster. Give your employees and yourself time to readjust.

### **Explore financial products to rebuild**

The Small Business Administration (SBA) provides low-interest loans if you need to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a disaster.

Small businesses, small agricultural cooperatives and most private nonprofit organizations can apply for an SBA Economic Injury Disaster Loan (EIDL) if they have suffered substantial economic injury in a declared disaster area.

Renters and homeowners can borrow up to \$40,000 to repair or replace damaged

or destroyed: clothing, furniture, cars, appliances, etc. due to a disaster. Additionally, homeowners who need to repair or replace their primary residence may apply for up to \$200,000.

Learn more: [disasterloan.sba.gov](https://disasterloan.sba.gov) or call (800) 659-2955.

### **Check eligibility for other relief**

#### **General disaster relief**

Apply for monetary assistance for housing and expenses such as: food, clothing, and medication with the Federal Emergency Management Agency (FEMA).

Learn more: [fema.gov](https://fema.gov) or call (800) 621-3362.

#### **Disaster Unemployment Assistance**

Self-employed individuals who have lost their jobs due to federally declared disasters may be eligible for unemployment insurance.

Learn more: California Employment Development Department, [edd.ca.gov](https://edd.ca.gov) or call (866) 333-4606 .

#### **Federal Tax Relief for Individuals and Businesses**

There are special tax law provisions that can help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location a major disaster area.

Contact the Internal Revenue Service at [irs.gov](https://irs.gov) for more information.