

Business Recovery Quick Tips

The following are some resources available to help communities recover after a disaster:

1. Insurance

If your business or home has been affected by a disaster you should immediately check with your insurance provider to see whether you are covered. If you are, you should file a claim as soon as possible. For more information on questions to ask your insurance provider, see Save the Children's document "Insurance Coverage Discussion Form."

2. [Disaster Assistance Customer Service Center](#) (U.S. Small Business Administration – SBA).

The SBA's Disaster Loan Programs offers financial assistance to those trying to rebuild their homes and businesses after a disaster. These loans are usually low-interest and long-term.

[Disaster Loans](#)

SBA provides low-interest disaster loans to homeowners, renters, businesses of all sizes, and most private nonprofit organizations. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

[SBA Disaster Loan Types](#) for people in a declared disaster area:

- a) Home and Personal Property Loans
- b) Business Physical Disaster Loans (to replace or restore damaged property)
- c) Economic Injury Disaster Loans (for economic injury regardless of physical damage)
- d) Military Reservists Economic Injury Loans (to help small business' operating expenses if they have essential staff who is a reservist called to active duty)

[Disaster Loan Fact Sheets](#)

[Disaster Clean up Resources](#)

3. [Open For Business](#) (Insurance Institute for Business & Home Safety (IBHS))

Open for Business is a property protection and recovery planning tool for small to mid-sized businesses.

4. [Disaster Help Desk for Business](#) (U.S. Chamber of Commerce Foundation)

The Disaster Help Desk for Business provides preparedness/continuity advice and guidance in recovery and re-opening to small businesses and local chambers of commerce.

5. [Recovering from Disaster](#) (Federal Emergency Management Agency (FEMA))

This site offers some general advice on steps to take after disaster strikes in order to begin getting your home, your community and your life back to normal.

In addition, you should check with your local government as they may have funding available to assist local businesses. They may also be aware of groups (such as Long Term Recovery Groups) that have access to additional sources of funding and other support.