

# COASTAL VIRGINIA TOURISM BUSINESS RESILIENCE SELF- ASSESSMENT

PARTNERS



**OLD DOMINION UNIVERSITY**

Resilience Collaborative





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## Introduction

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This self-assessment tool has been developed for tourism industry organizations as a simple and inexpensive method of determining if tourism businesses are prepared for and able to maintain operations during and after coastal hazards, natural disasters, and extreme events. Completing the self-assessment will assist businesses in developing actions for building resilience.

As you complete the self-assessment, you should consider your business' level of preparedness for both large and small-scale events. Being able to withstand and adapt to change has become a focal point for businesses and industries. Resilient businesses recognize the vital role that planning, preparation, and collaboration play in developing and executing an ability to respond to challenges, adapt to changes, and thrive.

The self-assessment is organized into six broad categories: (1) vulnerability, (2) business planning, (3) disaster preparedness and planning, (4) continuity of operations planning, (5) communication, and (6) resources and assistance. This selfassessment is designed to provide an initial indicator of your business' ability to maintain an acceptable level of operations during and after coastal hazards, natural disasters, and extreme weather events. For each category in the self-assessment, we offer suggestions for improving your organization's resilience and include additional resources.

This self-assessment is modeled after the 2015 Tourism Resilience Index developed by industry leaders in the Gulf of Mexico, the National Oceanic and Atmospheric Administration and the Mississippi-Alabama Sea Grant.

## Instructions

Below is a sample worksheet similar to what you will see as you complete the self-assessment on the following pages.

Need to address...		Self-assessment (check your answer)		
		High	Medium	Low
	<b>How would you rate your organization's vulnerability to flooding?</b>	High	Medium	Low
	<b>Is there flooding on your property?</b>	Yes, on a regular basis	Yes, occasionally or during major storms	No
	<b>Is wind-driven rain a problem for your business?</b>	Yes		No
	<b>Are strong winds a problem for your business?</b>	Yes		No
	<b>How frequently do employees have problems getting to work during severe weather events?</b>	Most of the time	Sometimes	Never

The first step is to complete the worksheet by circling the answers that apply to your business. Do this for each category of the self-assessment.

Need to address...		Self-assessment (check your answer)		
		High	Medium	Low
	<b>How would you rate your business' vulnerability to flooding?</b>	High	Medium	Low
	<b>Is there flooding on your property?</b>	Yes, on a regular basis	Yes, occasionally or during major storms	No
	<b>Is wind-driven rain a problem for your business?</b>	Yes		No
	<b>Are strong winds a problem for your business?</b>	Yes		No
	<b>How frequently do employees have problems getting to work during severe weather events?</b>	Most of the time	Sometimes	Never

Once you have completed all six sections, think about what the self-assessment, as a whole, says about your business resilience. Then, go back to the self-assessment worksheets and identify elements that you may want to work on over the next year. Check the 'Need to address' box next to the element(s) you want to address.

Need to address...	Self-assessment (check your answer)			
	<b>How would you rate your business' vulnerability to flooding?</b>	High	Medium	Low
	<b>Is there flooding on your property?</b>	Yes, on a regular basis	Yes, occasionally or during major storms	No
	<b>Is wind-driven rain a problem for your business?</b>	Yes		No
	<b>Are strong winds a problem for your business?</b>	Yes		No
	<b>How frequently do employees have problems getting to work during severe weather events?</b>	Most of the time	Sometimes	Never

Now you have an assessment of your business resilience in the face of coastal hazards, natural disasters, and extreme weather events. You also have a resilience-building plan of action for the next year, in addition to resources to help you get started.

## Vulnerability

Need to address...	Self-assessment (check your answer)		
	High	Medium	Low
How would you rate your business' vulnerability to flooding?			
Is there flooding on your property?	Yes, on a regular basis	Yes, occasionally or during major storms	No
Is wind-driven rain a problem for your business?	Yes		No
Are strong winds a problem for your business?	Yes		No
Is there flooding on major roads adjacent to your property?	Yes		No
Do you have enough staff for normal operations under regular working conditions?	Yes		No
Does your business require 24 hour staffing, even during a severe weather event?	Yes		No
How frequently do employees have problems getting to work during severe weather events?	Most of the time	Sometimes	Never

**To be resilient, you must understand the risks that threaten your business and employees, and how vulnerable you are to these risks. In Coastal Virginia, flooding can be a major threat to tourism businesses as well as hurricanes and associated strong winds. Assessment of vulnerability is an important first step to being resilient. You can then focus your efforts on reducing your vulnerability or mitigating the risks and/or impacts.**

Don't know your flood risk? **Assess your vulnerability to flooding and sea level rise.** There are several tools available for assessing your vulnerability to flooding and sea level rise

- Sea Level Rise Viewer- <https://coast.noaa.gov/digitalcoast/tools/slr.html>
- FEMA Flood Map Service Center- <https://msc.fema.gov/portal/>
- Climate Central's Surging Seas Risk Zone Map- <http://sealevel.climatecentral.org/>
- Hurricane Storm Surge Maps from the Virginia Dept. of Emergency Management- <http://www.vaemergency.gov/prepare-recover/threats/hurricane-storm-surge-maps/>

Think more broadly beyond just flooding. **Is your business vulnerable to other hazards that you should plan for?**

You may want to consider hazards such as natural disasters (hurricanes, ice or snow, tornadoes, etc.), man-made disasters (beach closures, transportation breakdowns), and economic challenges (shortage of qualified staff).

- Identify additional possible threats to your visit from this list by the Virginia Dept. of Emergency Management (VDEM) <http://www.vaemergency.gov/preparerecover/threats/>
- Use this worksheet from the American Red Cross to assess hazards and vulnerability: <http://www.readyrating.org/Resource-Center/Emergency-Planning/hazard-andvulnerability-assessment>
- Use this risk assessment checklist to identify and rate risks that may threaten your business and employees: <http://www.agilityrecovery.com/assets/SBA/riskassmtsba.pdf>
- If you want to take the next step, this Risk Assessment Table from Ready.gov helps you list your business assets and possible actions to mitigate risks and/or impacts [https://www.fema.gov/media-library-data/1389015304392-877968832e918982635147890260624d/Business\\_RiskAssessmentTable\\_2014.pdf](https://www.fema.gov/media-library-data/1389015304392-877968832e918982635147890260624d/Business_RiskAssessmentTable_2014.pdf)

## Business Planning

Need to address...		Self-assessment (check your answer)		
		Informally written or formally prepared	Yes, unwritten or in my head	No
	<b>Do you have a strategic plan for your business?</b>			
	<b>Does your written business plan contain any of the following?</b>			
	Mission statement	Yes		No
	Company overview	Yes		No
	Industry analysis	Yes		No
	Customer analysis	Yes		No
	Marketing plan	Yes		No
	Operations plan	Yes		No
	Financial plan	Yes		No
	Organizational chart	Yes		No
	<b>Do you have a business leadership and staff succession plan?</b>	Yes		No

Strategic business planning provides a road map for your business. The strategic or business plan generally projects 3-5 years ahead and outlines how the business will reach its milestones. A well thought out plan also helps you to step back and think objectively about the key elements of your business and can inform your decision making regarding preparedness and recovery. Succession planning helps your business develop employees to ensure it has the right talent for key positions. It enhances resilience by helping your business remain successful even after an event that may lead to loss of staff.

### Need a business plan?

- The Small Business Administration (SBA) Business Plan Tool that provides a step-by-step guide to creating a business plan. (<https://www.sba.gov/tools/business-plan/1>)
- Business plan worksheets also available from Paul Shelton, author of *The Secrets to Writing a Successful Business Plan*. (<https://www.score.org/resource/secrets-writing-successful-business-plan>)
- SCORE provides a business plan template as a starting point for drafting a plan for an established business. (<https://www.score.org/resource/business-plan-template-established-business>)

### **Need a succession plan?**

Here are 5 steps for succession planning (more resources: <https://www.albertacanada.com/files/albertacanada/successionplanning.pdf>)

1. Create a demographic profile of your employees, including ages, roles, and skills
2. Identify key positions to determine the roles and skills that keep your business going
3. Build job profiles for the key positions to document required knowledge, skills, and qualities
4. Identify and assess potential candidates to decide who could advance to the key positions
5. Implement employee development plans to create learning and knowledge transfer

## Disaster Preparedness

Need to address...		Self-assessment (check your answer)		
		Yes		No
	Do you have a preparedness plan for severe weather events?	Yes		No
	Are your employees familiar with this emergency plan?	Yes, all employees	Yes, some employees	No, or not applicable
	Have you received any training on risk management?	Yes		No
	Do you have reliable information sources for forecasts and receive alerts about severe weather events?	Yes		No
	Do you know where to find information about local shelters, evacuation procedures, and other needs in the event of a severe weather event?	Yes		No
	Do you encourage your employees to participate in emergency or disaster preparedness training?	Yes		No
	Do you have supplies to prepare your facility for a severe weather event ?	Yes		No

**Disaster preparedness means knowing how your facility, employees, and customers/guests will be able to weather a severe weather event. Disaster preparedness may require upfront planning, training and investment in supplies and equipment. However, failing to prepare can mean millions of dollars in losses and major headache during (and in the wake of) a severe weather event.**

### General emergency management websites and contacts.

- Virginia Department of Emergency Management <http://www.vaemergency.gov/>
- Virginia Emergency Management Association <http://www.vemaweb.org/>
- Local Emergency Managers Directory (from the Virginia Department of Emergency Management) <https://lemd.vdem.virginia.gov/public/Default.asp/>
- Local government emergency management contact information and other information <http://www.readyhamptonroads.org/communities/>

Some quick and easy preparedness actions and information sources:

- Identify your evacuation route (<http://www.vaemergency.gov/hurricane-evacuation-zonelookup> , <http://www.vaemergency.gov/prepare-recover/threat/hurricanes/>)
- Identify shelters in your area ([http://www.public.navy.mil/usff/Documents/Emergency\\_Evacuation\\_Shelters.pdf](http://www.public.navy.mil/usff/Documents/Emergency_Evacuation_Shelters.pdf))
- Create an emergency supply kit. Start with this basic list and customize to the needs of your business: [https://www.fema.gov/media-library-data/1387572158481-3561e0b74b8da0f6deb4424c9a29bbf6/business\\_emergency\\_supplies.pdf](https://www.fema.gov/media-library-data/1387572158481-3561e0b74b8da0f6deb4424c9a29bbf6/business_emergency_supplies.pdf). Talk to your employees about what emergency supplies the organization will have, and which ones individuals should consider keeping on hand.
- Sign up for weather or other emergency alerts from your local government (see list of local alerts in Hampton Roads [http://www.readyhamptonroads.org/prepare/be\\_informed/local\\_alerts/](http://www.readyhamptonroads.org/prepare/be_informed/local_alerts/)) and/or by following authoritative sources on Twitter ([@VDEM](https://twitter.com/VDEM) , [@VDEM\\_Region5](https://twitter.com/VDEM_Region5) , [@NWSWakefieldVA](https://twitter.com/NWSWakefieldVA) , [@511hamptonroads](https://twitter.com/511hamptonroads))
- Download the ReadyVirginia mobile app from <http://www.vaemergency.gov/preparerecover/ready-virginia-mobile-app/>

**Need a preparedness plan?** Here are some sample checklists and templates

- Sample Hurricane Preparedness checklist (<http://www2.agilityrecovery.com/assets/SBA/hurricaneprepsba.pdf>)
- Sample Winter Weather Preparedness checklist (<http://www2.agilityrecovery.com/assets/SBA/wntweathersba.pdf>)
- Sample Flood Preparedness checklist (<http://www2.agilityrecovery.com/assets/SBA/floodprepsba.pdf>)
- Fillable Business Continuity and Disaster Preparedness Plan from Ready.gov (<https://www.fema.gov/media-library/assets/documents/89544>)
- Ready.gov provides an Emergency Response Plan template ([https://www.fema.gov/media-library-data/1388775706419-f977cdebefcd545dfc7808c3e9385fc/Business\\_EmergencyResponsePlans\\_10pg\\_2014.pdf](https://www.fema.gov/media-library-data/1388775706419-f977cdebefcd545dfc7808c3e9385fc/Business_EmergencyResponsePlans_10pg_2014.pdf))

## Continuity of Operations Planning

Need to address...		Self-assessment (check your answer)		
		Informally written or formally prepared	Yes, unwritten or in my head	No
	<b>Does your business have a continuity of operations plan?</b>			
	<b>Does your continuity of operations plan address any of the following?</b>			
	Essential personnel	Yes		No
	Essential services	Yes		No
	Essential equipment	Yes		No
	Alternate reporting locations	Yes		No
	Reopening	Yes		No
	Access to critical records	Yes		No
	<b>Are your employees familiar with this continuity of operations plan?</b>	Yes, all employees	Yes, some employees	No, or not applicable
	<b>Do you have at least 3 months of emergency operating funds?</b>	Yes		No
	<b>Do you have a plan for evacuation or sheltering-in-place plan in case of a severe weather event?</b>	Yes, for staff and customers	Yes, for staff	No
	<b>Do you have a plan/strategy for re-entry to your physical location following severe weather events?</b>	Yes		No
	<b>Do you have agreements in place with service providers that you can execute during and after a disaster? (such as debris removal, generator placement, etc.?)</b>	Yes		No
	<b>Do you have generators on site?</b>	Yes		No
	<b>Do you have emergency supplies on site?</b>	Yes		No
	<b>Do you have a non-electronic way of receiving payments if the power is out?</b>	Yes		No
	<b>Do you have transportation to assist staff and customers during disasters or weather events?</b>	Yes, for staff and customers	Yes, for staff	No
	<b>Have you received any training on business continuity?</b>	Yes		No

**Continuity and recovery planning plays an important role in ensuring your business can still operate during and after a severe weather event or other serious disruption. Business disruption costs money – lost revenues and extra expenses mean reduced profits. Having a plan and being able to put it into immediate action can mean the difference between staying open and shutting down for a few days (or even weeks and months). Up to 40% of businesses affected by disasters never re-open (Source: Insurance Information Institute).**

**Four steps to develop a business continuity plan.**

1. Conduct a business impact analysis to identify time-sensitive, critical business functions and processes, and the resources that support them ([https://www.fema.gov/media-library-data/1388776348838-b548b013b1cfc61fa92fc4332b615e05/Business\\_ImpactAnalysis\\_Worksheet\\_2014.pdf](https://www.fema.gov/media-library-data/1388776348838-b548b013b1cfc61fa92fc4332b615e05/Business_ImpactAnalysis_Worksheet_2014.pdf))
2. Identify and document resource requirements, determine gaps between recovery requirements and existing capabilities, select appropriate recovery strategies, and implement these strategies. Strategies may involve contracting with third parties, entering into partnership or reciprocal agreements, or displacing other business activities.
3. Organize a business continuity team and compile a business continuity plan to manage a business disruption. Consider using the business continuity plan template from Ready.gov ([https://www.fema.gov/media-library-data/1389019980859-b64364cba1442b96dc4f4ad675f552e4/Business\\_ContinuityPlan\\_2014.pdf](https://www.fema.gov/media-library-data/1389019980859-b64364cba1442b96dc4f4ad675f552e4/Business_ContinuityPlan_2014.pdf))
4. Conduct training for the business continuity team and testing and exercise to evaluate recovery strategies and the plan (<https://www.ready.gov/business/implementation/training>, <https://www.ready.gov/business/testing>).

**Get started** on continuity of operations and recovery planning for your business.

- This SBA checklist provides a **comprehensive outline of the disaster recovery process** (<http://www.agilityrecovery.com/assets/SBA/recoversba.pdf>)
- **Need help developing a continuity of operations or recovery plan?** The U.S. Department of Homeland Security provides a six-part video series on business continuity (<https://www.ready.gov/business-continuity-planning-suite>)
- **Identify your critical business functions** using worksheets from the SBA (<http://www2.agilityrecovery.com/assets/SBA/criticalbusfuncsba.pdf>), Institute for Business and Home Safety ([https://disastersafety.org/wpcontent/uploads/4\\_Business\\_Function.pdf](https://disastersafety.org/wpcontent/uploads/4_Business_Function.pdf)), or (<https://www.ajg.com/media/1329771/Critical-Business-Functions.pdf>)
- **Create a disaster recovery kit** to protect important records and emergency items. These will be important to reconstruct vital information and establish operations following an event. The SBA provides a checklist of necessary items for the disaster recovery kit (<http://www.agilityrecovery.com/assets/SBA/drkitsba.pdf>).

## Communication

Need to address...	Self-assessment (check your answer)		
	Yes, a formal plan	Yes, a process	No
<b>Does your business have a process or plan for communicating with employees about emergency preparedness issues?</b>	Yes, a formal plan	Yes, a process	No
<b>Does your employee communications process or plan include any of the following</b>			
Email list	Yes		No
Employee telephone directory	Yes		No
Text message/text message system	Yes		No
Company Intranet	Yes		No
Company website	Yes		No
Social media	Yes		No
<b>Do you have emergency contact information for your employees?</b>	Yes		No
<b>Does your business have a process or plan for communicating with customers/guests about emergency preparedness issues?</b>	Yes, a formal plan	Yes, a process	No
<b>Does your customer/guest communications process or plan include any of the following?</b>			
Email lists	Yes		No
Employee telephone directory	Yes		No
Text message/text message system	Yes		No
Company website	Yes		No
Social media	Yes		No
<b>Are you part of a network or organization that disseminates information about disaster planning and recovery?</b>	Yes		No

Your employees, customers/guests, and vendors are among your business' most valuable assets. Two-way communication is central before, during and after a severe weather event. It is important to set up communication plans in advance of a severe weather event, and to have back-up communication systems in place.

**Need to get started?** The SBA provides a sample Emergency Communications checklist (<http://www2.agilityrecovery.com/assets/SBA/emercommsba.pdf>)

**Communication with Employees.** Make sure you communicate preparedness, response and recovery information. Use company newsletters, company intranet, employee emails, and/or other communication tools.

- To communicate during an emergency, have a list of all employee contact information and consider setting up a telephone calling tree (a list of who calls whom), a passwordprotected page on the company website, an email alert or a call-in voice recording to disseminate messages to employees.
- Designate an out-of-town phone number where employees can leave an “I’m okay” message in a catastrophic disaster.
- If you have employees with disabilities or special needs, ask them what assistance, if any, they require.
- Communicate regularly with employees before, during and after an incident.

**Communication with Guests or Customers.** Make sure you communicate preparedness, response and recovery information to guests and customers, as appropriate. Have a plan for how you will use physical signage, paper communication, e-mails, text messages, and/or other communication tools to communicate in advance of an anticipated extreme event. If you host guests on-site during a severe weather event, make sure you have back-up communication systems in place to communicate with guests in case your primary communication systems are disrupted.

**Have a Crisis Communication Plan.** Plan for how you will communicate with employees, local authorities, customers and others during and after a disaster or extreme event.

- Be prepared to provide employees with information on when, if and how to report to work following an emergency.
- It may also be important to update your customers, clients, and/or the general public. Communicate with your customers about whether and when products will be received or services rendered. Make information available via your business website, social media, recorded phone messages, and other tools.
- Share with government officials what your company is prepared to do to help in recovery efforts. Also communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.

Have a **contact list of critical vendors and external resources.** The list should include all vendors and external resources that your business relies on for day-to-day operations as well as during emergencies. Consider including the following information: Name of external organization, point of contact, e-mail address, office phone number, cellphone number, and customer service phone number.

**Develop a network or join a professional organization.** It never hurts to have a supportive network around you. Dealing with disasters and extreme events can not only be stressful but lonely. The key is to surround yourself with like-minded individuals who can offer advice, share opportunities and listen to your problems. Go beyond your typical inner circle and broaden your network of support. Consider the following as a starting point:

- Coastal Virginia Tourism Alliance <http://visitcova.com/>
- Virginia Beach Hotel Association <http://virginiabeachhotelassociation.com/>
- Virginia Beach Restaurant Association <https://www.dineinva.com/>
- Virginia Restaurant, Lodging & Travel Association (Norfolk Region Chapter) <http://www.vrlta.org/group/norfolk>
- Williamsburg Hotel & Motel Association <http://www.virginia.org/Listings/PlacesToStay/WilliamsburgHotelMotelAssociation/>
- Virginia Tourism Corporation <http://www.vatc.org/tourism/>
- Hampton Roads Chamber of Commerce <http://www.hamptonroadschamber.com/>

- Eastern Shore of Virginia Chamber of Commerce <http://www.esvachamber.org/>
- Clean and Resilient Marina <http://www.virginiacleanmarina.com/>
- Virginia Green <http://www.deq.virginia.gov/Programs/PollutionPrevention/VirginiaGreen/>

## Resources and Assistance

Need to address...		Self-assessment (check your answer)		
	<b>Does your business have any of the following insurance?</b>			
	Flood	Yes		No
	Wind	Yes		No
	Fire	Yes		No
	Catastrophic loss	Yes		No
	Loss of income	Yes		No
	Equipment breakdown (boiler and machinery)	Yes		No
	<b>Do you know what is covered by your insurance?</b>	Yes		No
	<b>Do you know where/how to obtain information about government recovery assistance programs?</b>	Yes		No

**Insurance is an important resource for getting your business up and running again following a severe weather event. Therefore, it is important that you have adequate insurance coverage. Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time. However, there are many other resources available to help you recover. Identifying these resources in advance of a severe weather event will facilitate recovery.**

### What types of insurance should you consider?

Talk to your insurance agent about different insurance options. Insurance coverage is available for every conceivable risk your business might face. Cost and amount of coverage of policies vary among insurers. You should discuss your specific business risks and the types of insurance available with your insurance agent or broker. Your agency can advise you on the exact types of insurance you should consider purchasing.

- Basic overview of business insurance from the SBA (<https://www.sba.gov/managingbusiness/running-business/insurance>)

### Assess your insurance coverage on an annual basis.

- Insurance policies vary – check with your agent or provider about things such as physical losses, flood coverage and business interruption.
- Understand what your policy covers and what it does not. Ask about any deductibles, if applicable.
- Consider how you will pay creditors and employees. You should also plan how you will provide for your own income.
- Find out what records your insurance provider will want to see after an emergency and store them in a safe place.
- Use this Insurance Discussion Form from Ready.gov to discuss your insurance coverage with your agent ([https://www.fema.gov/media-library-data/1389017324674-9b45706d0f7cb9bccef9c3e4dd4a64dd/BusinessInsuranceDiscussionForm\\_2014.pdf](https://www.fema.gov/media-library-data/1389017324674-9b45706d0f7cb9bccef9c3e4dd4a64dd/BusinessInsuranceDiscussionForm_2014.pdf))

### Dealing with Your Insurance After a Disaster or Extreme Event

Your insurance policy is a contract between you and your insurance carrier. As the insured, you have certain duties and responsibilities in the event of a loss. When dealing with your insurance carrier in the event that your business suffers damages and/or losses:

- Notify your broker or insurance company that a loss has occurred, first by telephone and then follow-up in writing.
- Make emergency and temporary repairs to mitigate further damage.
- Prevent liability by blocking building entry of unauthorized individuals.
- Review the insurance policy to verify the scope of the amount of coverage.
- Establish a “disaster loss amount” to track all loss-related expenses.
- Document your activity in a log and maintain accurate records.
- Collect all books, records and other data (photographs, etc.) pertaining to the damaged property.
- Contact the insurance company’s representatives to arrange for a joint inspection of damages. When you first meet with the insurance representative try to reach an agreement of the scope of the damage and loss and on a rough timetable of events to drive the adjustment process.
- Document, in writing, all agreements with the insurance adjuster.
- Request and advance payment on the loss from the insurance company, first verbally and then follow-up in writing.
- Evaluate the building, contents and business interruption/ extra expense claims.
- Quantify the building damage by preparing a diagram of the building, indicating all damaged areas.
- Prepare a detailed estimate of the damage to business personal property pricing according to recent invoices, catalogs or knowledge of the products. To speed up the process, invite the adjuster to work with you to develop the damage estimates. It may eliminate controversy in the final stages of the adjustment.
- For the business interruption and extra expense claims, gather information from books, records, forecasts and market analysis, and then determine the period of indemnity.

### Recovery assistance programs (Note: This is not an exhaustive list)

- **Disaster Assistance and Emergency Relief Program for Individuals and Businesses** – Businesses in a federally-declared disaster area can deduct unreimbursed casualty losses (for property that was destroyed by a natural disaster) on tax returns (using Form 4684). (<https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1>)
- **SBA Business Disaster Loans** – Provides low interest disaster loans to businesses in a declared disaster area to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster. (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/business-physical-disaster-loans>)
- **SBA Economic Injury Disaster Loans** – Provides loans to small businesses in a declared disaster area that experience substantial economic injury. Substantial economic injury is defined being unable to meet obligations and to pay ordinary and necessary operating expenses. Loans provide the necessary working capital to help small businesses survive until normal operations resume after a disaster. (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/economic-injury-disaster-loans>)
- **Disaster Unemployment Assistance** – Provides benefit assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a declared disaster and who are not eligible for regular unemployment insurance benefits. (<https://workforcesecurity.doleta.gov/unemploy/disaster.asp>)



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