

# CARES Resilient Economy Webinar Series

## *Session 2: Retaining Small Businesses After a Crisis*

Presenters:

Carla Castillo, Interim Executive Director, HVRC

Lynn Knight, Certified Economic Developer

Calandra Cruickshank, Founder & CEO, StateBook International



## Regional Efforts

# Hudson Valley Regional Council

- **Technical Assistance • Advocacy • Coordination • Education • Planning • Collaboration •**
- Economic Development Technical Assistance & Planning
- Water Quality Planning
- Clean Energy Implementation
- Climate Smart Implementation
- Climate Action Planning
- Regional Platforms
  - Materials Management Working Group
  - Mid-Hudson Regional Sustainability Coalition





# HVRC CARES Project

*HVRC's CARES Project is made possible with funding from the US Department of Commerce Economic Development Administration*

- CARES Project – Learnings From and Best Practice Responses to the Pandemic
- CARES Resilient Economy Lunch & Learn Webinar Series
  - November 30: Resilience & Economic Development
  - December 7: Retaining Small Businesses After a Crisis
  - December 14: [The Role of Economic Developers in Crisis Communications](#)
- Today's webinar





# Webinar Presenters



- **Lynn A. Knight** ([lynn.knight07@gmail.com](mailto:lynn.knight07@gmail.com), 703-798-7892) – Certified Economic Developer with more than 30 years of multi-sector experience in 35 U.S. states and territories. Previously managed a national program that certified economic development organizations for excellence, and an economic recovery program that deployed hundreds of subject matter experts to disaster communities. She has helped disaster communities in 20 states and U.S. territories.



- **Calandra Cruickshank** ([calandra@statebook.com](mailto:calandra@statebook.com), 845-853-3760) – Founder & CEO of StateBook International, the premiere location intelligence data provider in the US, trusted by Fortune 500 companies, the U.S. Department of Commerce, and local and regional governments across the country. As a partner with the International Sustainable Resilience Center and advisor to Climate Alpha, Calandra works with communities to improve economic resilience and develop data-driven strategies based on actionable analytics and insights.



# Supporting your businesses after a crisis



Retaining Small Businesses After a Crisis



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# **In this presentation**

- Why getting help to small businesses is critical
- 5 ways to help businesses after a crisis
- What community leaders can do



# Taking care of business



- After a disaster, businesses typically fend for themselves.
- Help is scarce.
- A best case is insurance, cash flow and a business continuity plan.
- Getting people back to work and money flowing in is essential to recovery!





## **Typically, small businesses are not prepared**

- 60% don't have an emergency plan.
- Without a plan, 43% won't reopen after a crisis .
- 75% fail within 3 years.
- Too much of your economy to lose!



# Who is Most Vulnerable?

## Businesses that are...

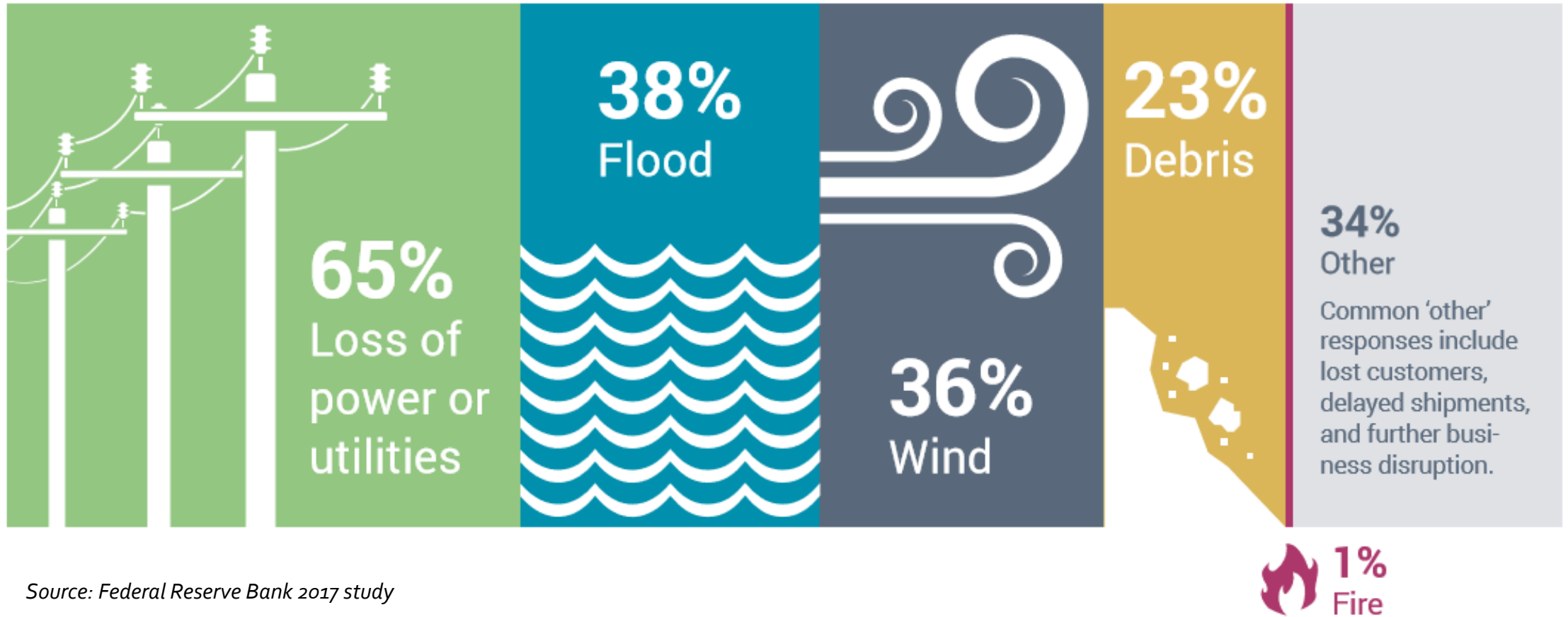
- Young
- Minority or women-owned
- Businesses that lease, versus own location
- Tourism, retail, wholesale businesses
- Manufacturing businesses that face disrupted supply chains
- Those that rely on the local market or have little market diversity
- Located where other businesses don't re-open
- Distressed downtown
- Near a major anchor that is closed
- In highly competitive industries
- Can't adjust to changing situations



## CAUSES OF DAMAGE OR LOSSES<sup>1,2</sup>

(% of firms with natural disaster-related losses)

N=590



Source: Federal Reserve Bank 2017 study



1%  
Fire

# 5 ways to help businesses after a crisis





# 1. Let them back in!

Business owners not allowed re-entry can do further damage.

In Galveston after Hurricane Ike, business owners not allowed to enter for 12 days, allowing flood waters to destroy facilities and inventory.

In Colorado after 2013 floods, some businesses not allowed in for 6 weeks!

In FL Keys after 2017 Hurricane Irma, some businesses chose not to evacuate rather than being locked out.







- Best re-entry is through a tiered community re-entry system.
- Allows for safe, orderly return of community members and to facilitate a timely response to disaster.

## How it works:

- ID cards or passes are issued for individuals and businesses.
- Local law enforcement is trained to recognize cards/passes and allow access when the appropriate “tier” is activated.



# Louisiana's Reentry Program


- Codified re-entry plan with local economic development organizations and government
- [www.lsp.org](http://www.lsp.org)

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## LOUISIANA STATEWIDE CREDENTIALING/ACCESS PROGRAM

Since 2006, the Statewide Credentialing / Access Program document has been used to facilitate post disaster re-entry. The concepts and procedures associated remain valid and therefore may still be utilized.

Attached is the next generation document in the form of a Joint Standard Operating Procedure (JSOP) for disaster re-entry. This JSOP was a collaborative effort by the Louisiana Sheriff's Association (LSA) and the Louisiana Association of Chiefs of Police (LACP) and supported by the Louisiana State Police.

This JSOP retains and builds on the four main principles of the original document.

1. Post disaster access control is paramount to ensure public safety.
2. Re-entry should be implemented in phases, utilizing a tiered approach based on need.
3. Local government is best positioned to determine the appropriate tier for individuals/organizations.
4. These individuals/organizations should be pre-identified and credentialed prior to a disaster to the greatest extent possible.

This system permits individuals/organizations to register for re-entry credentials by calling (toll free) 1-855-379-4861, or by visiting [www.eritn.com](http://www.eritn.com). Once an application has been approved for the appropriate tier by local government, the applicant will have web based access to re-entry credentials.

[Original SOP Credentialing/Access Program Document](#)  
[Next Generation JSOP Credentialing/Access Program Document](#) (Active)  
[User Guide](#)

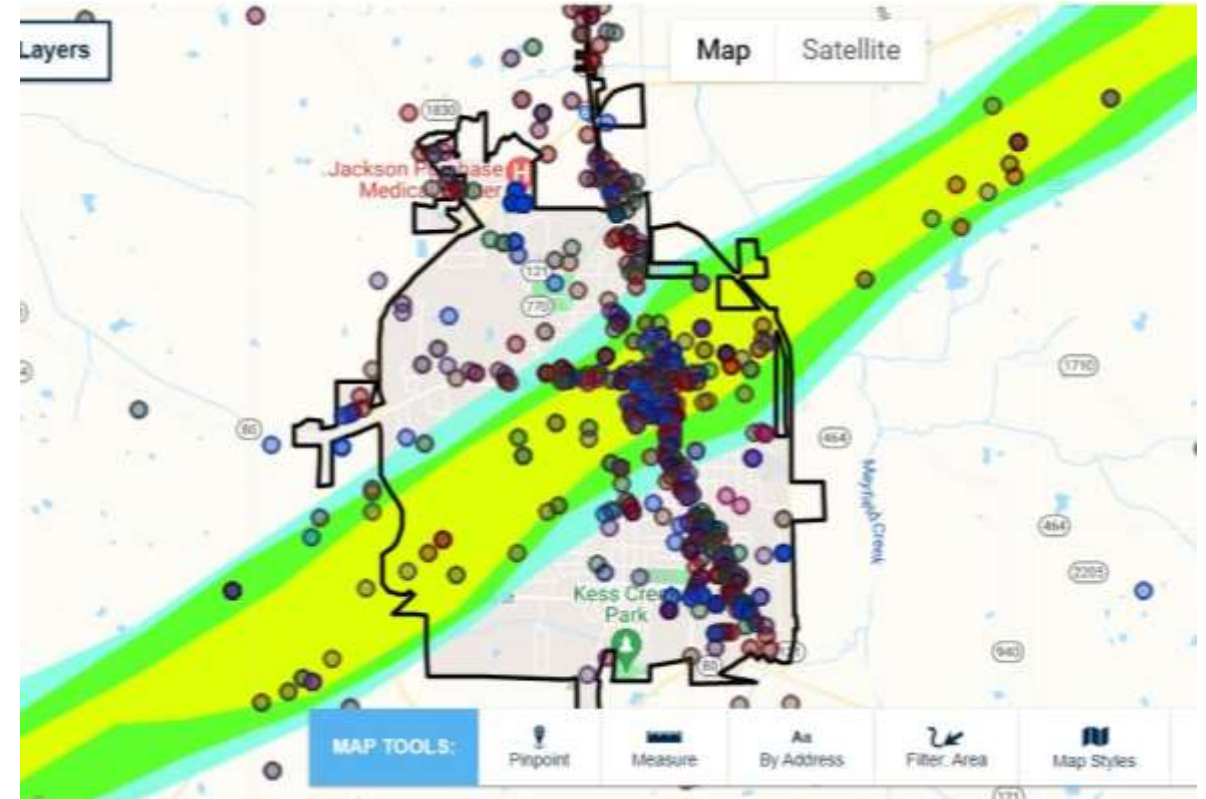
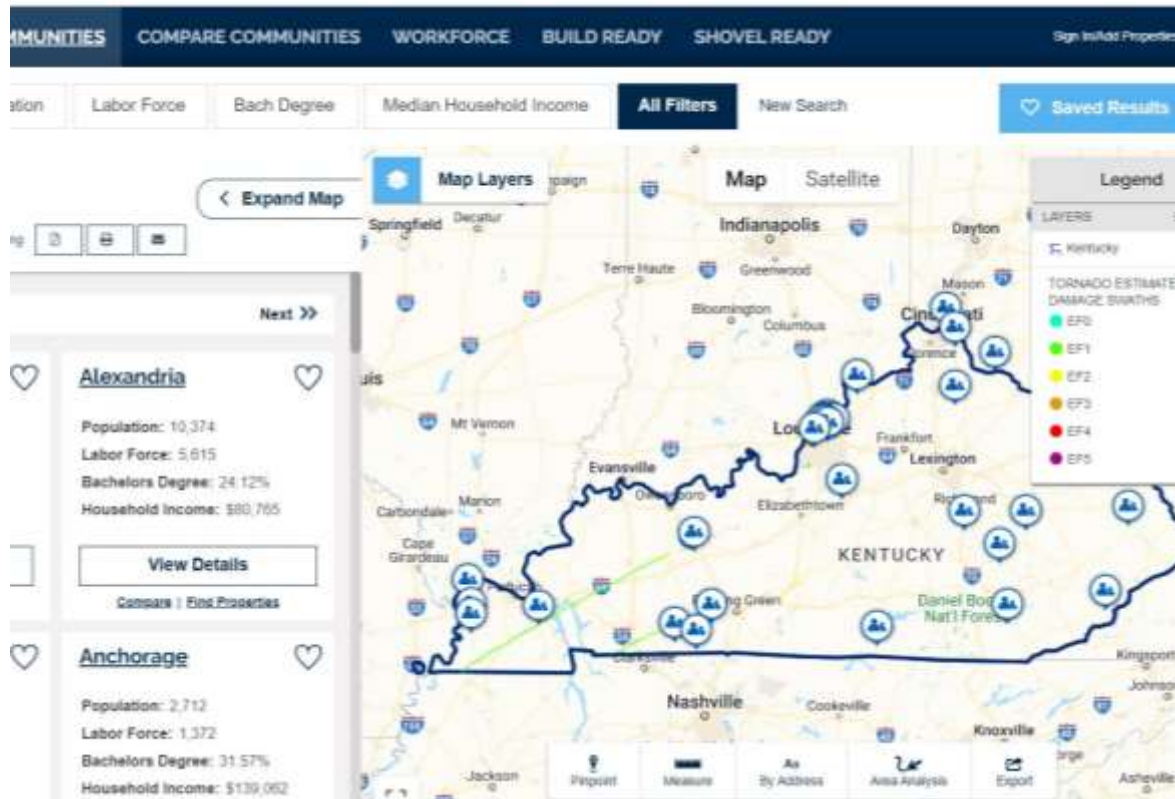


## 2. Identify who was impacted

- In a disaster declaration, entire counties will be designated.
- But how do you know which businesses actually had direct impact?
- Secondary impact?







How tornado tracks from NOAA were added to a GIS map of business locations



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Retaining Small Businesses After a Crisis

# Map data generated list of businesses by location, NAICs code with contacts

1,147 businesses representing 9,771 employees were identified

Name	Address	City	State	Zip	Phone	Lat	Long	naics	naicsd	EstEmploy	EstSales
Cornerstone Construction LLP	7102 Chandlers Rd	Auburn	KY	42206	NULL	36.941767	-86.793814	236115	Construction Companies	1	211000
Chandlers Chapel United Methodist Church	7760 Chandlers Rd	Auburn	KY	42206	(270) 542-6354	36.949627	-86.790921	813110	Churches	3	0
Choppers Salon	36 Main St	Benton	KY	42025	(270) 252-0034	36.877402	-88.345388	812112	Beauty Salons	5	147000
Briensburg United Methodist Church	1908 Briensburg Rd	Benton	KY	42025	(270) 527-8758	36.900737	-88.321668	813110	Churches	1	0
Seaford Lawn & Garden Equipment, Inc	91 Main St	Benton	KY	42025	NULL	36.879673	-88.34478	561730	Lawn & Grounds Maintenance	2	120000
Houston Smith Equipment & Motor SLS	3272 Tom Lane Rd	Benton	KY	42025	(270) 703-1111	36.812891	-88.484858	484230	Trucking-Overdimensional Load	1	202000
The Intuitive Life Advisor	825 Dyke Rd	Benton	KY	42025	(815) 281-1077	36.914114	-88.294521	561311	Personal Coaching	3	278000
D C Electric Inc	1262 Dyke Rd	Benton	KY	42025	(270) 527-8664	36.915129	-88.287606	238210	Electric Contractors	20	2345000
U-Haul Neighborhood Dealer	38 Main St	Benton	KY	42025	(270) 527-4503	36.877007	-88.345683	532120	Truck Renting & Leasing	5	1844000
Seaford Lawn Equipment	91 Main St	Benton	KY	42025	(270) 527-3550	36.879673	-88.34478	423820	Tractor-Dealers (Whls)	2	2130000
Cole Cemetery Association Inc	16 Bondurant Ln	Benton	KY	42025	NULL	36.829525	-88.428462	813910	Associations	2	0
Marshall County Refuse Disposal	835 Benton Briensburg Rd	Benton	KY	42025	(270) 527-8437	36.880762	-88.330117	921120	Government Offices-County	3	0
Lake Life Powersports & Marine	46 Main St	Benton	KY	42025	(270) 527-0895	36.876137	-88.34626	441222	Boat Dealers Sales & Service	6	1303000
State Farm Insurance	36 Main St	Benton	KY	42025	(270) 252-7333	36.877402	-88.345388	524210	Insurance	5	675000
Five & Dime	49 Main St	Benton	KY	42025	(270) 527-5660	36.875154	-88.344892	453310	Antiques-Dealers	2	671000
Z's Mattresses	265 Cross Creek Farms Rd	Benton	KY	42025	(270) 252-9557	36.909578	-88.310562	442110	Mattresses	3	675000
Dollar General	3738 US Highway 68 E	Benton	KY	42025	(859) 995-2735	36.894294	-88.304148	452319	Variety Stores	7	1026000
Crystal & Co	40 Main St	Benton	KY	42025	(270) 527-5020	36.876826	-88.345758	812112	Beauty Salons	4	147000
America's Mattress	265 Cross Creek Farms Rd	Benton	KY	42025	(270) 761-9997	36.909578	-88.310562	442110	Mattresses	3	675000
Tools Inc	2711 US Highway 68 E	Benton	KY	42025	(270) 527-0107	36.899933	-88.318459	333517	Machine Tools-Manufacturers	3	619000
Egner Chiropractic & Rehab Center	619 Old Symsonia Rd	Benton	KY	42025	(270) 527-3050	36.868745	-88.369118	621310	Chiropractors DC	3	240000
Nelson Trucking Excavating	1833 Benton Briensburg Rd	Benton	KY	42025	(270) 252-3342	36.896313	-88.326302	238910	Excavating Contractors	10	1173000
Gerald D Chambers & Sons Inc	30 Main St	Benton	KY	42025	(270) 527-8757	36.878062	-88.347303	238910	Excavating Contractors	19	2228000
Marshall County Hospital Home Health	673 Old Symsonia Rd	Benton	KY	42025	(270) 527-8084	36.86949	-88.370139	621610	Home Health Service	12	516000
Rad Accessories LLC	46 Main St	Benton	KY	42025	NULL	36.876137	-88.34626	999990	Nonclassified Establishments	0	0
Johnsson Directories Plus Inc	667 Shamewell Rd	Benton	KY	42025	(270) 527-3032	36.819359	-88.475941	511140	Publishers-Directory & Guide (Mfrs)	11	2638000
5 Rivers Taxidermy & Outfitters LLC	157 Chase Loop	Benton	KY	42025	(270) 703-7600	36.877483	-88.345779	115210	Taxidermists	1	161000





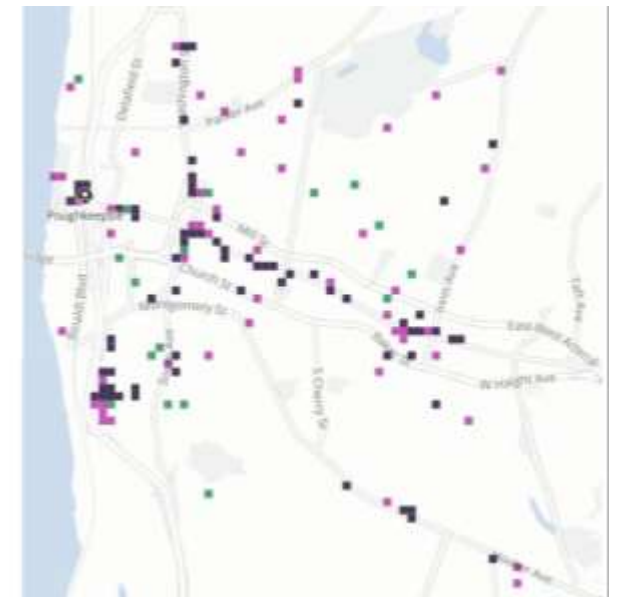
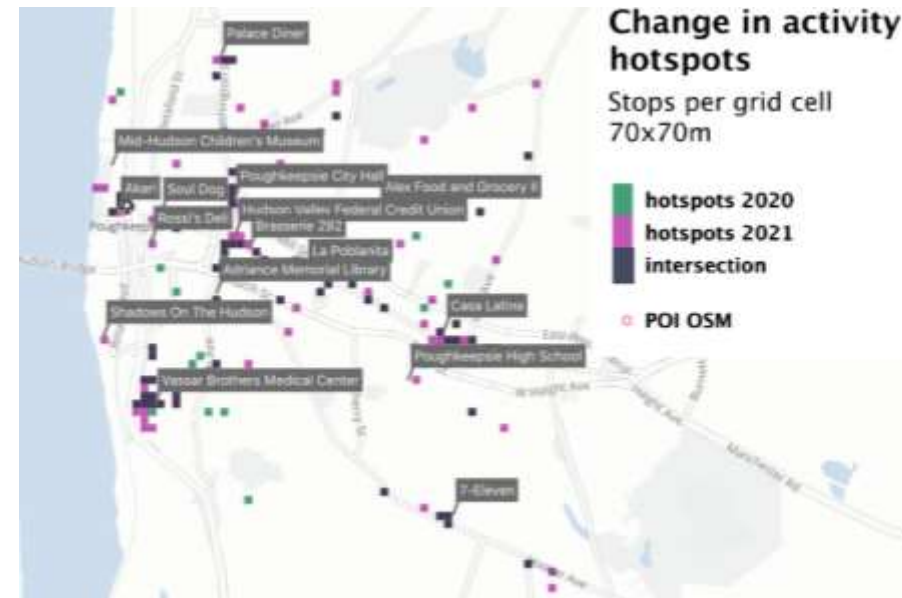
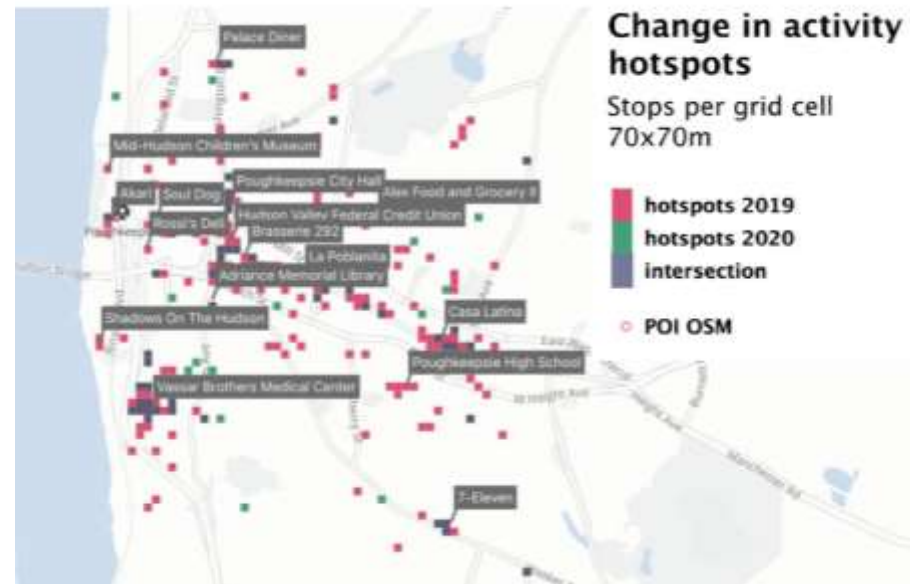
Real-time cell phone data

# Mobility Monitor

Changes in hotspot activity

Poughkeepsie, NY  
2019 – 2021

70 x 70 meter grid



Retaining Small Businesses After a Crisis



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# Mobility Monitor

## POUGHKEEPSIE, NY Dutchess County

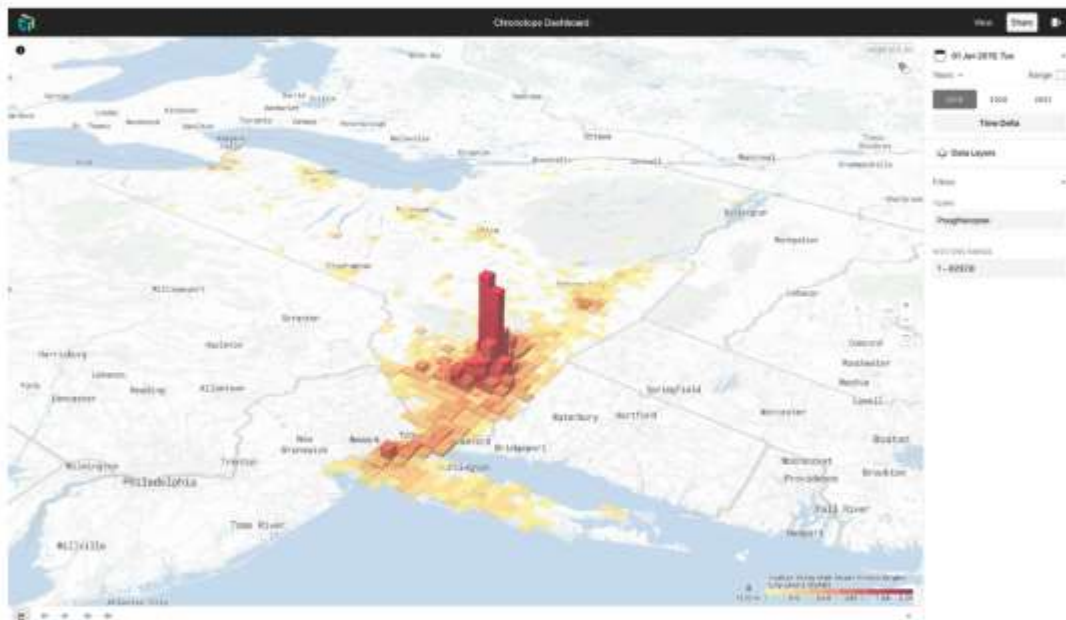
town	category	place_name	year	%_up_to_15min	%_from_15min_1hour	%_from_1hour_to_3hours	%_from_3hours_to_8hours	%_more_than_8hours	all_dwelling_types_count
Poughkeepsie	restaurant	Palace Diner	2019	12.5	59.03	26.04	0.69	0.35	288
Poughkeepsie	restaurant	Palace Diner	2020	0	0	0	0	0	0
Poughkeepsie	restaurant	Palace Diner	2021	52.32	28.27	18.14	0.42	0.42	237
Poughkeepsie	town_hall	Poughkeepsie City Hall	2019	35.4	27.33	24.84	11.8	0	161
Poughkeepsie	town_hall	Poughkeepsie City Hall	2020	20.97	45.16	20.97	12.1	0.81	124
Poughkeepsie	town_hall	Poughkeepsie City Hall	2020-2019	-14.43	17.83	-3.87	0.3	0.81	-37
Poughkeepsie	town_hall	Poughkeepsie City Hall	2021	30.77	37.18	19.23	12.18	0.64	156
Poughkeepsie	town_hall	Poughkeepsie City Hall	2021-2020	9.8	-7.98	-1.74	0.08	-0.17	32
Poughkeepsie	convenience	La Poblania	2019	46.81	27.93	11.97	11.44	1.6	376
Poughkeepsie	convenience	La Poblania	2020	66.47	24.12	4.12	3.53	1.76	170
Poughkeepsie	convenience	La Poblania	2020-2019	19.66	-3.81	-7.85	-7.91	0.16	-206
Poughkeepsie	convenience	La Poblania	2021	66.85	24.72	3.37	1.12	3.93	178
Poughkeepsie	convenience	La Poblania	2021-2020	0.38	0.6	-0.75	-2.41	2.17	8
Poughkeepsie	bank	TD Bank	2019	82.35	14.22	1.47	0.98	0.49	204
Poughkeepsie	bank	TD Bank	2020	0	0	0	0	0	0
Poughkeepsie	bank	TD Bank	2021	92.86	7.14	0	0	0	126

The hotspots (top-5 percentile) locating restaurants and bank are not observed through all periods (2019-2020-2021). Declining town halls and convenience stores visits over the 2019-2020 period, increasing activities in 2021.

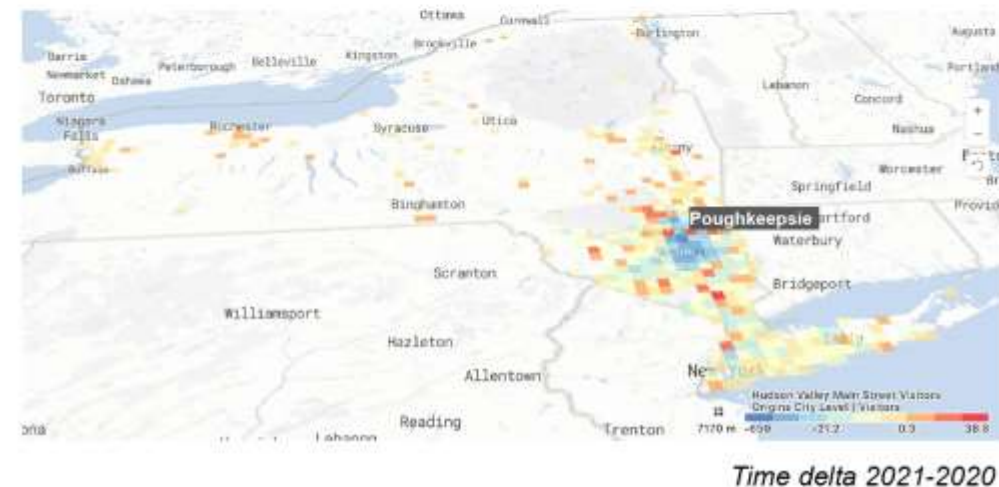
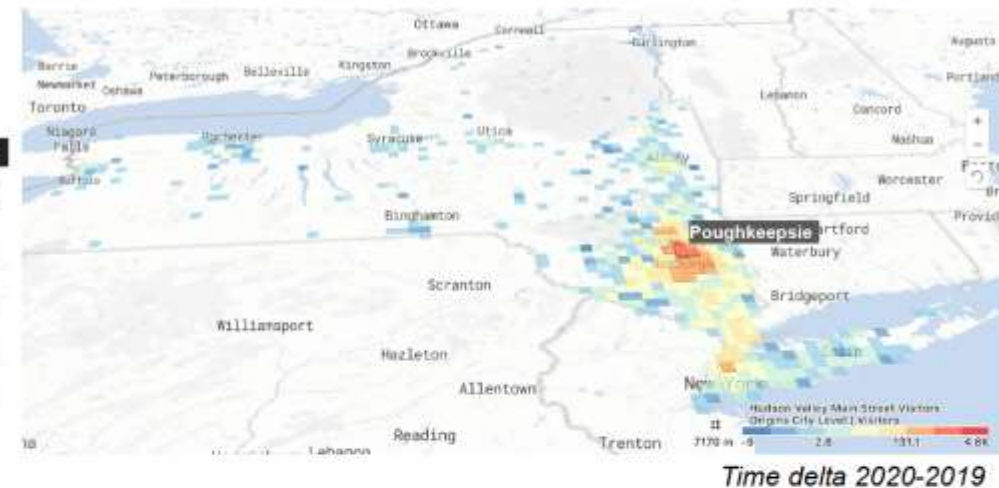


# Mobility Monitor

## POUGHKEEPSIE, NY Dutchess County



*Dynamics of visitors' origins change 2019-2021*





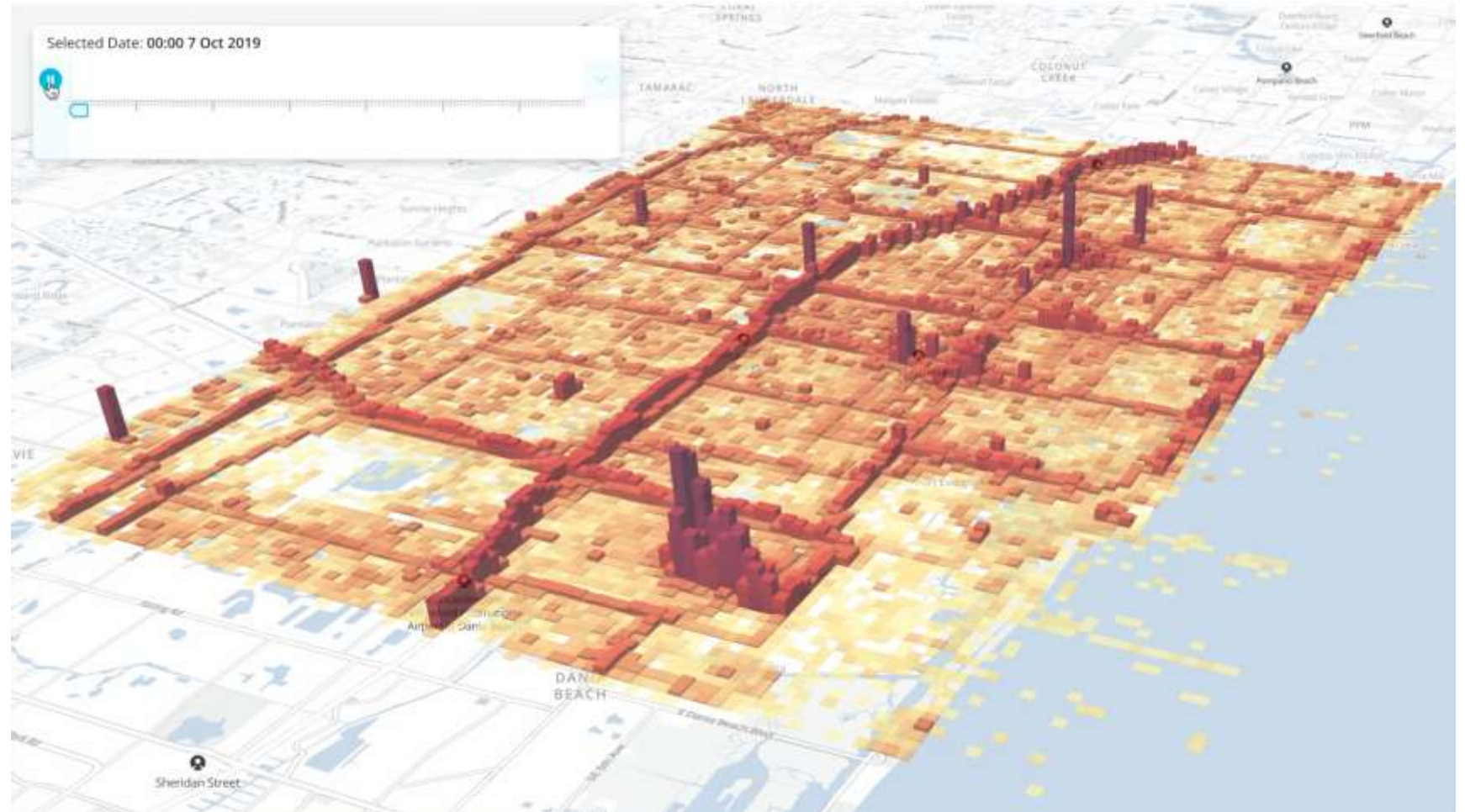
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# Mobility Monitor

Changes in hotspot activity

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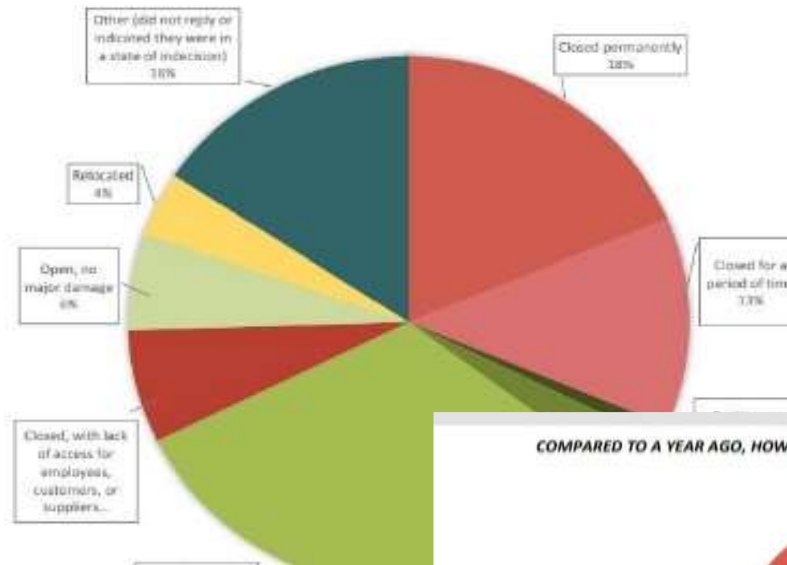
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### 3. Conduct a business assessment

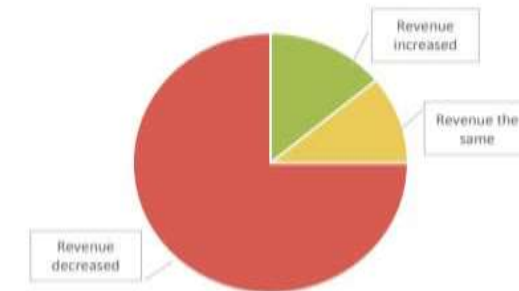
- After the tornadoes, the **Mayfield-Graves, Ky Chamber of Commerce** conducted a telephone survey of 258 businesses.
- After **Hurricanes Harvey, Irma, Maria, Michael**, volunteers did door to door surveys in small towns and business districts.
- In **Hawaii** after the volcano eruption of 2018, businesses were surveyed.

**Nearly one-fifth of businesses closed permanently, almost a third stayed open with customers or market declining.**

WHAT WAS THE DIRECT OR INDIRECT IMPACT TO THE BUSINESS FROM THE KILĀUEA ERUPTION?



COMPARED TO A YEAR AGO, HOW IS THE BUSINESS OR INDUSTRY DOING?



**A majority of businesses are still experiencing a decrease in customers.**

HAVE YOU EXPERIENCED ANY CHANGES TO YOUR CUSTOMER BASE SINCE THE DISASTERS?



## Retaining Small Businesses After a Crisis



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### 3. Conduct a business assessment

Your small businesses are among your largest employers!

Indus...	Industry Description	1 - 4 Employ...	5 - 9 Employ...	10 - 19 Employ...	20 - 49 Employ...	50 - 99 Employ...	100 - 249 Employ...	250 - 499 Employ...	500 - 999 Employ...	E
00	Total for all sectors	4,409	1,358	858	541	122	89	17	9	
72	Accommodation and Food Services	330	170	138	124	27	8	[1]	[1]	
56	Administrative and Support and Waste Managem...	307	55	30	23	5	3	[1]	[1]	
11	Agriculture, Forestry, Fishing and Hunting	26	[1]	[1]	[1]	[1]	[1]	[1]	[1]	
71	Arts, Entertainment, and Recreation	107	26	21	14	[1]	3	[1]	[1]	
23	Construction	744	150	65	37	7	[1]	[1]	[1]	
61	Educational Services	55	18	12	16	6	4	[1]	[1]	
52	Finance and Insurance	186	88	42	13	[1]	[1]	[1]	[1]	
62	Health Care and Social Assistance	360	170	152	103	28	22	7	4	
99	Industries not classified	11	[1]	[1]	[1]	[1]	[1]	[1]	[1]	
51	Information	81	22	19	15	[1]	[1]	[1]	[1]	
55	Management of Companies and Enterprises	12	7	7	4	[1]	[1]	[1]	[1]	
31	Manufacturing	104	29	17	16	9	8	[1]	[1]	
21	Mining, Quarrying, and Oil and Gas Extraction	3	4	[1]	[1]	[1]	[1]	[1]	[1]	
81	Other Services (except Public Administration)	494	152	73	21	[1]	[1]	[1]	[1]	
54	Professional, Scientific, and Technical Services	594	97	66	29	[1]	5	[1]	[1]	
53	Real Estate and Rental and Leasing	237	54	21	14	[1]	[1]	[1]	[1]	
44	Retail Trade	515	242	152	88	22	28	3	[1]	
48	Transportation and Warehousing	102	25	14	8	4	[1]	[1]	[1]	
22	Utilities	5	4	[1]	[1]	[1]	[1]	[1]	[1]	
42	Wholesale Trade	136	42	26	13	[1]	[1]	[1]	[1]	

1. US Census: Not available or comparable

US Census, CBP

Powered by StateBook



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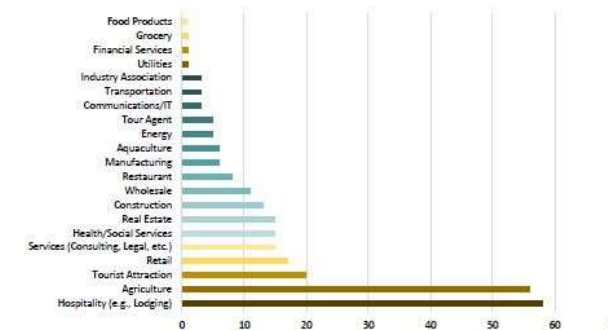
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*From July to August 2019, an assessment of businesses on Hawai'i Island was done via an online and paper survey. The purpose was to give businesses the opportunity to share their impacts and views on economic recovery related to the Kilauea Volcano East Rift Eruption and Hurricane Lane, two federally declared disasters which hit the island in 2018. The survey was prepared by the Institute for Sustainable Development in connection with the Disaster Economic Recovery Plan process and it was made available to the public by Hawai'i County. Following are survey results from 203 respondents representing 21 economic sectors.*

**The hospitality and agriculture sectors were most prominently represented in the survey responses.**

**IN WHICH ECONOMIC SECTOR DOES YOUR BUSINESS, OR THE BUSINESS YOU ARE RESPONDING ON BEHALF OF, OPERATE?**



**More than half of businesses surveyed are long-standing businesses that have operated for 10 or more years.**

**HOW LONG HAS YOUR BUSINESS OR ASSOCIATION BEEN IN OPERATION?**



ISD | 1

Hawaii business assessment after 2018 Kilauea eruption and Hurricane Lane.  
Let's take a look at the results...



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## 4. Provide technical assistance

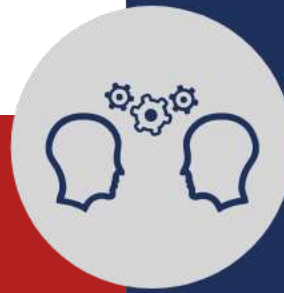
- Case management
- Help re-write business plans
- Financial management support
- Marketing help
  - Improve website to reach beyond local customers
- Business continuity training
- Workforce retention strategies and policy re-writes
- Re-training support for employees
- Commercialization and technology-transfer programs
- Market analysis



Retaining Small Businesses After a Crisis



# Services Provided by the SBDC



BUSINESS COACHING



ASSISTANCE FOR SMALL BUSINESS  
OWNERS SEEKING CAPITAL



CONDUCT MARKET RESEARCH



PROVIDE CONNECTIONS TO OTHER  
SMALL BUSINESS RESOURCES



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## 5. Identify creative financing

- Small business owners will do anything to remain independent and avoid debt.
- They borrow from family or friends, take out second mortgages, max out credit cards
- TRUTH: If they don't get some financial help, they're at greater risk.



Retaining Small Businesses After a Crisis



# Financing makes a huge difference

Businesses typically need under \$100K to get by after a disaster -- most under \$25K

- **SBA loans**
- **Bridge loans** – low or no-interest loans until longer-term loans come through
- **Emergency microloans** – up to \$5,000 loan from a local or regional economic development organization
  - Revolving Loan Fund (RLF)
  - Simple collateral requirements
  - Quick lending decisions
- **Forgiveable loan** – credit for resilience
- **Grants** – typically small



# Example of a state program

## Florida's Bridge Loan Program

- No-fee financing so businesses can have quick access to working capital.
- Made available within the first few weeks of a disaster.
- Usually available for just a few months
- Must be repaid when term expires
  - Should be replaced with a long-term loan





- Business and Home Loans for Property Damage

Low-interest direct loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds to repair or replace disaster-damaged or destroyed real estate, personal property, machinery and equipment, inventory, and other business assets.

- Economic Injury Loans for Working Capital

Low-interest loans to small businesses and nonprofit organizations. Economic Injury Disaster Loans to help meet working capital needs caused by the disaster.

Economic Injury Disaster Loan assistance is available regardless of whether the business suffered physical property damage.



Retaining Small Businesses After a Crisis





## Types of SBA Disaster Loans, Loan Limits and Loan Terms

Types of Loans	Borrowers	Purpose	Max. Amount	
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *	<p>Interest rates <b>as low as:</b>  <b>2.830 %</b> for businesses,  <b>1.875 %</b> for nonprofit organizations, and  <b>1.438 %</b> for homeowners and renters, with terms up to 30 years.</p> <p>The first loan payment is due <b>18 months</b> from the <b>date on the SBA Promissory Note</b>.</p> <p>The filing deadline to submit an applications is:  <b>Mar. 14, 2022</b>, for physical property damage, and  <b>Sept. 12, 2022</b>, for economic injury applications.</p>
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *	
Home Loans	Homeowners	Repair or replace primary residence	\$200,000	
Home Loans	Homeowners and renters	Repair or replace personal property	\$40,000	
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$200,000	



# Lending | SBA Microloans

Smaller Loans range from \$500 - \$50,000 for small businesses

- Borrowers receive business training and technical assistance on topics such as money management, business plan development, marketing and financing.
- For clients who cannot obtain traditional bank financing because of insufficient or no collateral, a low credit score, lack of business experience, etc.
- Made possible through the U.S. Small Business Administration.





## New York State Small Business Revolving Loan Fund Round 2

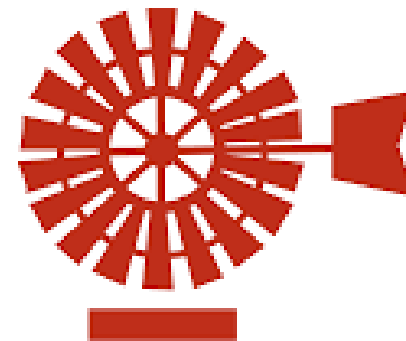
### Objective

The New York State Small Business Revolving Loan Fund Round 2 ("SBRLF2" or the "Program") will use \$55,583,258 in federally allocated [State Small Business Credit Initiative \(SSBCI\)](#) funds for shorter-term financing needs and will address inequitable capital access with targeted lending that will address the financing gaps facing new companies, under-banked communities and small businesses which are more likely to be minority owned. Alternative financial loan capital will be utilized to create economic activity by providing greater access to short-term loan capital to small, micro and socially and economically disadvantaged individual ("SEDI") owned businesses that are historically unable to obtain adequate credit or adequate terms for such credit. A SEDI business owner includes, but is not limited to, minority and women - owned business enterprises, service - disabled veteran -owned businesses, and veteran - owned businesses located in communities that are economically distressed.

# NY State Revolving Loan Fund

Micro loans \$500 to \$25,000 for businesses under 100 employees, regular loans up to \$20M





Hudson Valley AgriBusiness  
DEVELOPMENT CORPORATION

# \$2.6M Hudson Valley Agriculture Revolving Loan Fund

CARES Act funding through US EDA grant for seed funding

Revolving loan fund will support capital access needs, address the increasing demand for local food supply, and enable businesses to adapt operations to protect local farms and the regional food system

Ulster, Dutchess, Columbia, Greene, Orange and Sullivan counties



CARES Resilient Economy  
Webinar Series

Retaining Small Businesses After a Crisis



# Forgivable Loan

Businesses must meet resiliency goals, such as retaining employees, staying in business

Loans are forgiven if a business reopens within 12 months of receiving the loan

Businesses must have already obtained a disaster loan from the SBA, or another financial institution



# Emergency Small Business Grants

- Government usually can't give money to existing businesses, but can create "forgivable loan"
- A good option is a "gift" from a foundation, but most foundations don't give money to businesses
- You can set up a local grant through a foundation specifically for disaster recovery



# Communities creating their own grants

- Bastrop County, Texas –
- Thousands of acres burned in 2001, 2015, then floods and a tornado
- Worked with United Way, set up local 501(c)3 to raise money that could be used to help small businesses
- Opened a recovery center
- Created a website where people could donate  
<http://www.bastropcountylongtermrecovery.org>



Retaining Small Businesses After a Crisis



# Additional Resilience & Recovery Strategies & Funding Sources



- Establish emergency business recovery center
  - Funding may be available from your state departments of emergency management or FEMA
- Build your economic risk profile - identification, frequency of specific types of disasters and past impacts
  - Funding may be available from your state departments of emergency management or FEMA
- Develop a funding mechanism to incentivize businesses to encourage their development of continuity plans
  - The Resilience Innovation Hub + Insurance Information Institute are developing a national model to incentivize continuity planning.
- Organize resources to protect and quickly restore essential services such as power, water, and telecommunications infrastructure
  - The Cybersecurity and Infrastructure Security Agency offers a guidebook to creating these partnerships.

<https://resiliencescorecard.org/>

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# COVID 19 Emergency Grants



LOS ANGELES AREA  
CHAMBER OF COMMERCE

LLSC LA



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Retaining Small Businesses After a Crisis

# Business to Business in-kind Assistance

- Especially helpful when large businesses want to help smaller businesses in their supply chain.
- In 2013, an EF-5 tornado in Moore, OK hit 300 businesses in path and 2,100 within 1 mile.
- Greater Oklahoma City Back to Business Initiative
  - Impacted businesses posted needs for items such as furniture, space, equipment.
  - Local businesses not impacted could offer what they had available to lend or give to impacted business.
- Regional Greater Oklahoma City Chamber worked with local chambers to establish the Tornado Business Relief Fund.

**TORNADO BUSINESS RELIEF FUND APPLICATION**

Company \_\_\_\_\_ Federal Tax ID Number \_\_\_\_\_  
Name \_\_\_\_\_ Email \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_

Brief description of business activities \_\_\_\_\_

Number of full-time and part-time employees \_\_\_\_\_ Amount Requested in this Application (\$2,500 max) \_\_\_\_\_

1. Please describe the damage your company has received including physical, economic, layoffs, etc.  
\_\_\_\_\_
2. Are you operational? yes ☐ no ☐  
If no, briefly describe your current status and plans for reopening.  
\_\_\_\_\_
3. Have you relocated? yes ☐ no ☐  
If yes, where? \_\_\_\_\_
4. Have you established a FEMA Case Control Number? yes ☐ no ☐ If yes, what is your number? \_\_\_\_\_
5. Have you applied for either an Economic Injury Disaster Loan or a Business Physical Loan through the Small Business Administration? yes ☐ no ☐  
If yes, what is the status (approved, declined, pending, pending reconsideration) and the amount? \_\_\_\_\_
6. Do you have insurance coverage? If so, please explain your coverage (deductible, etc.) and claim status.  
\_\_\_\_\_
7. What other types or sources of assistance have you received (i.e., donated services, equipment, space)?  
\_\_\_\_\_
8. a. Physical \_\_\_\_\_ b. Economic \_\_\_\_\_  
9. Describe the primary use of these funds if provided.  
\_\_\_\_\_

Please provide copies of any additional information that may be helpful to the Fund Committee.

For questions or to submit your application, email Will Morrick at [wmorrick@fwickz.com](mailto:wmorrick@fwickz.com)



# What you can do to help close local gaps

Encourage	Encourage businesses to get technical assistance
Persuade	Persuade banks and investors to invest in a small business recovery fund and low-interest loans
Support	Support a Revolving Loan Fund (RLF) using federal seed funds from EDA
Create	Create a grant fund via donations to community foundations or in-kind donations between businesses



# Questions?

Lynn Knight

[Lynn.knight07@gmail.com](mailto:Lynn.knight07@gmail.com)

Calandra Cruickshank

[calandra@statebook.com](mailto:calandra@statebook.com)

*Thank you for supporting your small businesses!*





# Upcoming Webinars in Series

## CARES Resilient Economy Webinar Series

- **Lunch & Learns:** Wednesdays 12:00 – 1:30PM
  - **December 14:** [The Role of Economic Developers in Crisis Communications](#)
    - Although health and safety always come first, a second priority for communities is to get businesses back up and running, people employed, and local revenues flowing after a crisis. This webinar will discuss why it is so important that economic developers play a role in keeping businesses informed and communicating the “back in business” message. We will discuss what you can do to prepare, establishing roles, best practice examples, and pitfalls to avoid.



# CONTACT US

## HVRC

105 Ann Street, Ste2  
Newburgh, NY 12550  
845-564-4075

HVRC Newsletters

### **Carla C. Castillo G.**

Interim Executive Director

[ccastillo@hudsonvalleyrc.org](mailto:ccastillo@hudsonvalleyrc.org)

### **Eleanor Peck**

Mid-Hudson Clean Energy Communities Manager & CEC Coordinator

[epeck@hudsonvalleyrc.org](mailto:epeck@hudsonvalleyrc.org)

### **Melanie Patapis**

Climate Smart Communities Coordinator

[mpatapis@hudsonvalleyrc.org](mailto:mpatapis@hudsonvalleyrc.org)

### **Mary Lambert**

Climate Action Planning Institute Coordinator

[mlambert@hudsonvalleyrc.org](mailto:mlambert@hudsonvalleyrc.org)

### **Caleb Fine**

Economic Resilience Coordinator

[cfine@hudsonvalleyrc.org](mailto:cfine@hudsonvalleyrc.org)

Hudson Valley Regional Council

