Disaster Recovery and Continuity Guide
for Colorado Businesses

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Welcome to the Disaster Recovery and Continuity Guide for Colorado Businesses, produced by the Colorado Small Business Development Center Network under the Disaster Relief Program.

We developed this guide while working with Colorado businesses after the various fires, flooding and mudslides occurred around the state. It is designed as a working guide that will direct you through the steps as you consider how to proceed post-disaster, as well as how to prepare for a possible threat or natural disaster.

For a business to be able to recover from an emergency or natural disaster, planning is the first step. The sections that make up business continuity planning are:

» Prepare: Includes risk assessment, mitigation, planning and training (output: emergency action and recovery plans)
» Response: A step-by-step execution of your plan
» Recovery (or continuity): Continue your business using your recovery plan

This guide offers structure and simple steps to help you through your recovery and planning process. We recommend you use this guide in conjunction with your local Colorado SBDC Certified Business Consultant.

Thank you for picking up this guide. We wish you well through this process and in preparing for a successful future.

- Colorado Small Business Development Center Network

Contents

How to Use This Guide

This guide is designed to help you gather necessary information, make assessments, answer questions and make the best business decisions for you and your company. Each section has a "Notes" section added, where you can write items that were not covered or may be unique to your business. If a section has a star (★), that means there are additional worksheets in the back of the guide that will make it easier to gather and organize the information needed.

If you want to create your disaster recovery plan on paper, you can use the worksheets throughout this guide and keep them as your emergency response and recovery plan. The guide is designed to be your workbook; it has checklists and places to record actions that need to be taken. You may want to get an accordion file with a handle (or some kind of folder that can be closed and easily carried) and gather and keep all of your information in one place. You will be referring to this information on a daily basis, and need it to be mobile in the event that your business facility is unusable after a disaster. Even if you can physically get into your office, you will want all of the following information in one easily accessible place.

You can also obtain electronic copies of these forms from the Colorado SBDC website at www.coloradosbdc.org/disaster. After using them to create your plan, make sure to save your document(s) in the cloud, not on a desktop computer in case it is lost or damaged in the event of a disaster.

Your local SBDC will help you maneuver through the assessments and action steps. They will support you by staying in touch with you through the process – either in person, via phone, through email or sometimes on-site visits. As hard as it will feel to complete this workbook, businesses that worked through these steps with the SBDC tell us that it was well worth it and that their overall recovery was more successful.

We are here to help you succeed.

NOTE:

>   » Take the time to answer the questions carefully and give yourself plenty of time and space to make your decisions.
>   » After a disaster, the most typical reaction is to get back to normal as quickly as you can. Studies and data show us that the "old" normal is gone and a "new" normal needs to be put into place. Give yourself time to get acclimated.
>   » Business owners can feel pressure from the well-meaning people around them who feel that they have the perfect solution for recovery. However, keep in mind that this is *your* business and *your* life. You need to make the best possible decisions for yourself and for your family—and that takes time.

Prepare: Emergency vs. Disaster

A woman collapsed on 7th street in the East Village when she was with her family. Emergency medical technicians arrived and took her to the hospital as her mother and son stand nearby hugging. 08/27/2008 (Source: Wikipedia)

In business, just as in life, we celebrate our successes and face our upsets. However, to be able to deal with emergencies and disasters in a prepared way, we need to get clear on what constitutes an emergency versus a disaster and how to handle the situation from a business perspective.

Typically, we distinguish emergencies from disasters by their scope and immediacy. Disasters may include a state of emergency requiring immediate action, such as evacuation and shelter. However, not all emergencies are disasters. Emergencies include smaller scale individual situations, such as an employee or client having a heart attack.

Both emergencies and disasters require preparation.

Emergency: An emergency is a situation that poses an *immediate risk* to health, life, property or environment. Emergencies include smaller scale individual situations, such as an employee or client having a heart attack.

Disaster: Any man-made or natural hazard having caused widespread destruction of property and human lives is considered a disaster.

For planning purposes, we can define emergencies and disasters and their impact into a number of categories:

> » Natural: drought, earthquakes, extreme heat, floods, hurricanes, landslides and debris flow, severe weather, thunderstorms and lightning, tornadoes, tsunamis, volcano eruptions, wildfires, winter storms, extreme cold
> » Human-caused: accidents, acts of violence by people, acts of terrorism, war
> » Technological: blackouts, hazardous material incidents nuclear events, acts of technological terrorism, hacking
> » Pandemic: widespread illness (such as the H1N1 flu virus)

Ruins from the 1906 San Francisco earthquake, remembered as one of the worst natural disasters in United States history. (Source: Wikipedia)

Disaster Assistance: Local to Federal to Local

In disaster situations, local governments (city, municipality, county), businesses and organizations are the first line of response. They use their own resources to protect people and property and to implement recovery measures. Many times, disasters occur which are beyond the capability of local government. In that situation, it will call upon the resources of neighboring jurisdictions to assist in the response and recovery effort.

If the scope and impact of the disaster goes beyond the county's resources, it will call upon its state. Often, the Department of Local Affairs (DOLA) will be involved to help. DOLA is considered the "face of state government" and is that initial and primary point of contact where local communities work in partnership with the state.

If the scope and impact of the disaster goes beyond the state's resources, it may call upon federal assistance. This process is described below.

Ultimately, long-term recovery will come back to local resources. Once the federal agencies have done their job, you will be back with your local government and agencies to work with them on the long road to recovery.

Federal Disaster Declaration Process

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) is a United States federal law designed to bring an orderly and systemic means of federal natural disaster assistance for state and local governments in carrying out their responsibilities to aid citizens. The act gives the Federal Emergency Management Agency (FEMA) the responsibility of coordinating government-wide relief efforts. The Federal Response Plan implementation includes the contributions of 28 federal agencies and non-governmental organizations, such as the American Red Cross. It is named after Senator Robert Stafford (years in Senate: 1971 – 1989), who helped pass the law.

The Stafford Act (§401) requires that: "All requests for a declaration by the President that a major disaster exists shall be made by the Governor of the affected State." The governor's request is made through the regional FEMA/Emergency Preparedness and Response (EPR) office. State and federal officials conduct a Preliminary Damage Assessment (PDA) to estimate the extent of the disaster and its impact on individuals and public facilities. Normally, the PDA is completed prior to the submission of the governor's request. However, when an obviously severe or catastrophic event occurs, the governor's request may be submitted prior to the PDA. Nonetheless, the governor must still make the request.

Sen. Robert T. Stafford

Based on the governor's request, the president may declare that a major disaster or emergency exists, thus activating an array of federal programs to assist in the response and recovery effort. Not all programs, however, are activated for every disaster. The determination of which programs are activated is

based on the needs found during damage assessment and any subsequent information that may be discovered. FEMA/EPR disaster assistance falls into three general categories:

1. Individual Assistance: Aid to individuals and households
2. Public Assistance: Aid to public (and certain private nonprofit) entities for certain emergency services and the repair or replacement of disaster-damaged public facilities
3. Hazard Mitigation Assistance: Funding for measures designed to reduce future losses to public and private property

FEMA and SBA

If a federal disaster has been declared, you – as a person and business – should register with both FEMA and the Small Business Administration (SBA). FEMA wants to know how many people have been impacted and what their insurance situation is. FEMA, however, does not deal with businesses. For any business-related support, you will need to register with the SBA, even if you don't know if you want a loan. Your SBDC consultant can help you figure out whether applying for a physical damage or economic impact disaster loan makes sense for your business. Even if you don't know whether you need any help, you should register with FEMA and SBA.

Disaster Assistance Center in Manitou Springs, September 2013 (Source: Ingrid Wood)

The programs are described in further detail in FEMA's "Guide to the Disaster Declaration Process and Federal Disaster Assistance" at www.fema.gov.

Disaster Assistance Centers (DAC) and Shelters
During and immediately after a disaster, your community will likely open a Disaster Assistance Center (DAC), where local agencies and resources will be in one place to provide help, information, goods and resources. In addition to local government agencies, the American Red Cross, Goodwill, Salvation Army, and similar agencies will be present. If FEMA and/or SBA are there, it is called a Disaster Recovery Center (DRC).

During disasters and evacuations, shelters will be provided to those who are displaced. They are often in schools and churches. You should make yourself aware of where your nearest shelter would be in case of a disaster.

Prepare, Respond, Recover

We can break down the concept of business recovery into three major steps, which are tied together in order:

1. Prepare (planning and/or review)
2. Respond
3. Recover

This guide is organized using these three steps, and breaks down each step into practical, workable and valuable worksheets.

1. Prepare

This step includes:

> » **Assessing** your business situation and identifying minimum requirements for your industry
> » Taking **mitigation** steps to prevent hazards and reduce risks
> » Writing a **plan** on how to deal with emergencies and disasters
> » **Testing** your plans and improving them

In the "Prepare" section, you will look at all aspects of your business, which are organized into three parts: people, places and things. All steps will use these same parts. Make it into your mantra: *"Our People, Our Places, Our Things."*

Doing something is better than doing nothing at all.
Even taking a little time to plan will make your response and recovery so much more efficient and successful.

2. Respond

Once you have assessed your risk and mitigated what you could do easily - the "low hanging fruit" – you should write your plan. In order to make sure your plan works, it works to practice and train, then improve and do it all over again, or "wash, rinse, repeat."

In the "Response" section of this guide, we will provide you with pointers and options on how to write your plan. Your plan can take many forms: it can be a stack of note cards, a poster located in the break room and by your exits, or it can be the worksheets in this guide. Consider your own business culture and what will work best for you and your employees. We encourage you to work with your employees and create this plan together with them.
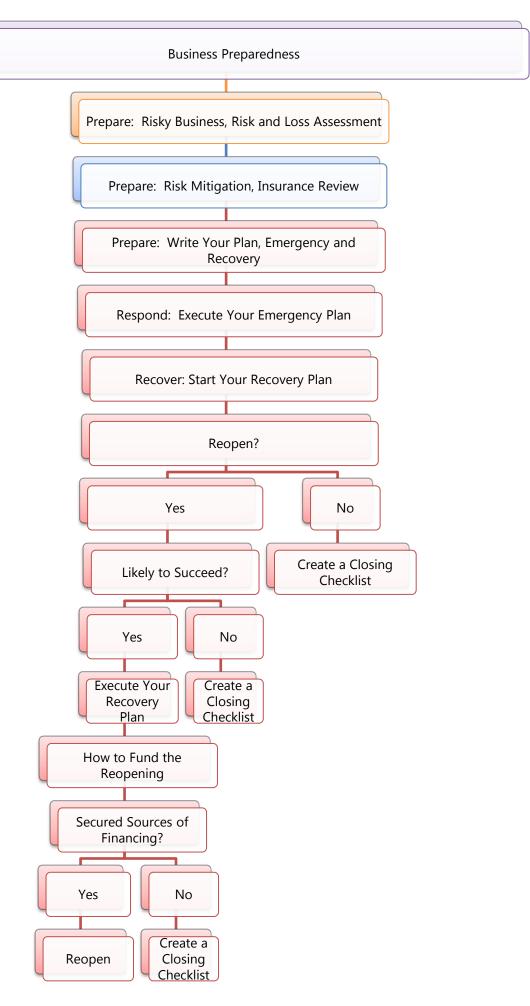
The Response phase is where you actually get to put your plan into reality, or execute your plan. Keep in mind – your plan will never be 100 percent perfect. However, it is better to have *some* plan in place than none at all.

3. Recover

Ultimately, long-term recovery will come back to local resources. Once the federal agencies have done their job, you will be back with your local government and agencies to work with them on the long road to recovery.

Recovery is the longest step in the process. However, the more you put into the planning, the faster you will be able to re-establish, re-open or continue with your business.

In this guide, we have prepared a number of tables that will help you during this Recovery phase. The following page presents the process of Recovery in a flowchart.

Business Preparedness

Prepare: Risky Business, Risk and Loss Assessment

Prepare: Risk Mitigation, Insurance Review

Prepare: Write Your Plan, Emergency and Recovery

Respond: Execute Your Emergency Plan

Recover: Start Your Recovery Plan

Reopen?

Yes

No

Likely to Succeed?

Create a Closing Checklist

Yes

No

Execute Your Recovery Plan

Create a Closing Checklist

How to Fund the Reopening

Secured Sources of Financing?

Yes

No

Reopen

Create a Closing Checklist

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Prepare: Risky Business

Being in business is risky. Every business has some degree of risk. Acknowledging the worst-case scenarios and how you will minimize or mitigate the risks inherent in your business is the first step in avoiding problems.

Consider the following questions:

» Does your business have enough cash on hand to make it through a week?
» Can you run your business without electricity or should you get a generator?
» Are you in a flood or earthquake zone?
» Do you know what interruption insurance covers?
» Do you know where the nearest shelter is?
» Do you have a line of credit with your bank?
» Are you completely reliant on one market or do you have a secondary market?
» What if you get seriously hurt on (or off) the job? Do you have a plan for someone to take over key management roles?
» What are the standard risks of your industry? Have you adopted industry standards to protect the health and safety of your workers?
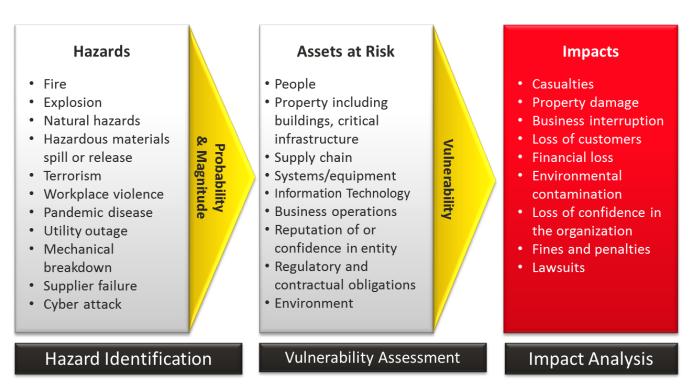
Safron of Manitou: Reopening the store and a major sale immediately following the flash flooding in Manitou Springs of August 9, 2013 (Source: Ingrid Wood)

» How would you be impacted by a government shutdown?
» What if your major supplier is shutdown due to a disaster? Do you have an alternative?
» Is your business impacted by the public perception of being in a disaster area?
» How do you communicate an emergency with your employees?
» Can you operate your business remotely?
» Does everyone know where your important documents are located? Do you have them backed up?
» Can you establish a separate or alternate manufacturing location?
» What if your website gets hacked?
» What would you need to restart your business from scratch?

These are just some sample questions to get you thinking about potential risks and the impact they may have on your business. The next sections in this guide will help you organize your thoughts and put them on paper.

Prepare: Risk and Loss Assessment

Risk assessment is a process:

1. Identify potential hazards
2. Analyze the impact

The diagram below gives you a sample list of hazards, assets that may be at risk, and areas to look at impact. These lists are not exhaustive, but provide a good starting point.

Hazards

- Fire
- Explosion
- Natural hazards
- Hazardous materials spill or release
- Terrorism
- Workplace violence
- Pandemic disease
- Utility outage
- Mechanical breakdown
- Supplier failure
- Cyber attack

Probability & Magnitude

Assets at Risk

- People
- Property including buildings, critical infrastructure
- Supply chain
- Systems/equipment
- Information Technology
- Business operations
- Reputation of or confidence in entity
- Regulatory and contractual obligations
- Environment

Vulnerability

Impacts

- Casualties
- Property damage
- Business interruption
- Loss of customers
- Financial loss
- Environmental contamination
- Loss of confidence in the organization
- Fines and penalties
- Lawsuits

Hazard Identification **Vulnerability Assessment** **Impact Analysis**

Determine Risk Vulnerability and Impact (Source: www.ready.gov)

You should consider *all* hazards in this assessment; even include the risks you never think will happen. This is to help provide a full picture for your business situation.

It may be difficult to determine the likelihood that a specific hazard may happen, or how it will impact your business. This is why it is important to consider many different threats and hazards and the likelihood that they will occur.

You can use "Risk Assessment Table" and "Risk Assessment Matrix" to get started. The table uses a standard Low-Medium-High (L-M-H) for this assessment. The impact column can be split out between People-Places-Things, or you can use a single letter. Depending on your business, you may want to consider animals a separate category.
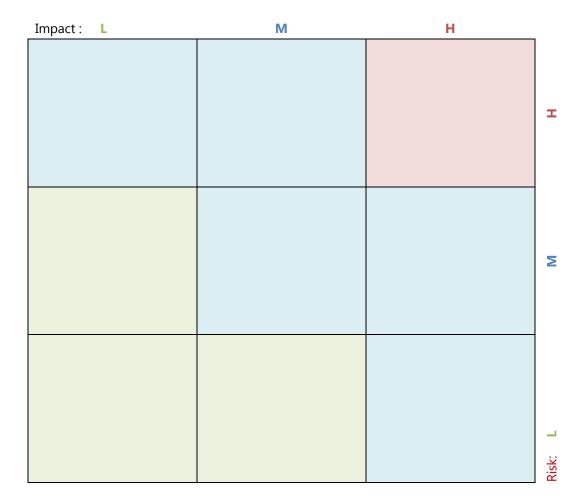
Below is an example using a home-based web development company based in Colorado Springs. These business owners chose not to split the impact. Note that there are question marks because there are unknowns to deal with. Obviously, their technological threats are higher and can use further refinement.

Risk Assessment Table

	Threat (hazard, emergency, crisis, disaster)	Likelihood (L-M-H)	Impact (L-M-H)			Mitigation To-Do	By When	Cost ($)
			People	Places	Things			
NATURAL-ENVIRONMENTAL								
1	Fire	M		H		Inventory, insurance	Next week	
2	Flood	H		H		Inventory, insurance	Next week	
3	Drought	H		L		n/a		
4	Earthquake	M		H		Check insurance	Next week	
5	Extreme Heat	M		H		Install fan in server closet	Spring 2014	
6	Winter Storms/Extreme Cold	H		M		Upgrade windows	Two years	$15K
7	Tornadoes	L		H		Check insurance	Next week	
8	Hurricanes	L		H		n/a		
9	Landslides and Debris Flow	L		M		Check insurance	Next week	
10	Thunderstorms and Lightning	M		M		Check lightning rod	Spring 2014	
11	Volcano Eruptions	L		H		Pray		
12	Tsunamis	L		H		n/a		
13	Avalanche	L		M		n/a		
14	Other Severe Weather	?		?		n/a		
15	Other Natural Hazards	?		?		n/a		
HUMAN-RELATED								
16	Explosion	L		?		Check insurance	Next week	
17	Chemical Spills and Pollution	L		?		Check insurance	Next week	
18	Workplace Violence	L		M		Check insurance	Next week	
19	Utility Outage	H		H		Get generator	Soon	
20	Pollution (water, air, soil)	M		L		Get emergency store	Ongoing	
21	Pandemic Disease	L		H		Check insurance	Next week	
22	Supplier Failure	L		H		(have alt sources)		
23	Government Shutdown	M		L		n/a		
24	Stock Market Crash	M		M		Unknown		
25	Nuclear Threat	H		H		n/a		
26	Terrorism	L		L		n/a		
27	War	L		H		n/a		
TECHNOLOGY								
28	Mechanical Breakdown	H		H		Backup server offsite, backup to	Soon	
29	Cyber Attack	H		H		Firewall upgrade, harden websites, mirror images computers, backup	Soon	
30	All Backups Fail (incl. cloud)	L		H		n/a		
OTHER								
31	Medical Emergencies	L		H		Medical insurance, call 911	When	$900/mo

Risk Assessment Matrix

After you have completed the Risk Assessment Table, take your L(ow), M(edium) and H(igh) marks for both Risk and Impact and plot them into this Risk Assessment Matrix. You can practice by plotting the example from above.

Impact : L	M	H	
			H
			M
			Risk: **L**

Take a good look at the High/High section of this matrix. These are the risks where you should put most of your attention and efforts. This exercise will allow you to determine what the most important and likely action items are to protect your business. Obviously, for the web development company, having additional backup systems, alternate technology providers and energy providers are high on the High/High list.

Your Steps of Action for Risk Assessment
By yourself or with the help of an SBDC consultant:
   » Use the Risk Assessment Table and Risk Assessment Matrix to plot your own items and determine mitigation actions
   » Request a loss and risk assessment from your insurance company

» Hire a professional to provide you with a full risk assessment, emergency action plan and business impact analysis

» Use various risk assessment tools from www.ready.gov, Agility Recovery, OSHA, American Red Cross Ready Rating, etc.

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Prepare: Mitigating Risks

Mitigating and managing your risks as a business will be an ongoing process of prioritization. It is likely you will always be weighing your risk against time and money. You may not have the funds to hire professionals to provide a full business impact analysis; however, in conversation with your neighboring businesses, you may determine to work together and hire a subcontractor to do a project across the strip mall or band together for emergency action planning.

You probably already work with professionals who will be happy to help you find simple methods and implementations to manage and mitigate your risks. Of course, don't forget to schedule an appointment with your local SBDC consultant, who can assist you as well. A few steps go a long way.

Your Business: People, Places, Things

Similar to assessing your risks, when looking at mitigating and managing your risks, you can look at the following areas:

People: Yourself, employees, contractors, volunteers, visitors, clients/customers, residents, patients, suppliers, stakeholders, animals

Places: Parking lots, buildings, garages, bridges, production plant, backup locations, server rooms, environmental, geographical details (coast, mountain, rivers, creeks), exit routes

Things: Equipment, machinery, generators, vehicles, UPS, inventory, computers, critical data and documents (financial/insurance/patent), utilities (water, sewer, electrical, internet, phone)

Your Steps of Action

» **Physical**: Ask your county building department, state forestry service or local nonprofit (such as Coalition of Upper South Platte or Rocky Mountain Field Institute) to do a walkthrough of your business; use their free resources
» **Technological**: Ask your existing technical professional how you can protect yourself from cyber-attacks, properly back up your pertinent documents and have a fallback plan
» **Animals**: Ask your veterinarian how you can be better prepared to take care of your livestock
» **Insurance:**
   o Obtain a review of your insurance policy on-site; do a walk-through with a video camera as well as take still pictures
   o Make sure you have inventory and pictures of your building and equipment (stored online/in the cloud)
   o Get educated on flood insurance, interruption insurance, inland marine; find out what your business should have in place

Prepare: Mitigate | Insurance

This section covers some high-level items for your business or commercial insurance. It is important to make sure you have proper insurance for your business – it is one of your risk mitigation factors. In addition, it is essential to have a complete copy of your business or commercial policy. The SBDC recommends that you maintain an inventory and equipment list (can be as simple as taking a picture of an item when newly acquired) and review your policy at least once per year. You can request assistance from the SBDC in this review.

Insurance Carrier		Policy Number		
Insurance Agent Name		Phone	Email	
Policy Type (BOP, Commercial)		Flood (NFIP) / Hazard	Interruption (Yes/No)	
Inland Marine (Big Equipment)		Date Policy Reviewed/Updated	Other	
		___ /__ /_____		
Building Owned (Yes/No) Property Value		Business Personal Property Value: Inventory	Business Personal Property Value: Equipment	
Yes / No $		$	$	
Year Built:		Inventory Location:		

Question	Yes	No	Action and/or Comments	By Whom	By When
Contacted Insurance Agent					
Documented Damage in a List					
Took Photos					

Mitigating Risks: Financial Records

Here are some quick checklists for financial records. Work with your CPA, accountant, bookkeeper or SBDC consultant on how you can better manage your risks.

Know Your Finances
- » Business plan (projections and budget)
- » Monthly reporting
- » Accounts receivable
- » Accounts payable/liabilities (creditors, vendors, operating expenses, padding)
- » Balance sheet
- » Profit and loss statement
- » Payroll and owner draws
- » Insurance payments
- » Taxes (sales, use, payroll, income)
- » Payroll liabilities (quarterly/monthly?)
- » Equipment and inventory

Plan and Streamline Your Finances
- » Known schedule and person plus alternate (finances and backups)
- » Bookkeeping
- » Automate payments
- » Migrate to online banking (QuickBooks in the cloud)
- » Offsite bookkeeper and backups
- » Use electronic invoicing and receipts/scan receipts
- » Practice setting up on new location and computer
- » Credit (establish a revolving line of credit; do not rely on credit cards to run your business)
- » Inventory and equipment (maintain current list, additional locations)
- » CASH!

When Disaster Strikes
- » Contact your banker and request increase of credit if needed
- » Contact your creditors to notify them of the disaster and request deferment, restructure, etc.
- » Collect copies of tax returns, payroll, insurance policies and most current operating expense bills

What Help Can You Expect?
- » Government (city, county, state, federal resources):
    - o Disaster unemployment/dislocated worker
    - o Food stamps and short term financial aid
- » Nonprofits (United Way, Red Cross, Coalition for the Upper South Plate, Catholic Charities, Mercy's Gate, Goodwill)
- » SBDC disaster planning, risk assessment, insurance/financial review, application support for disaster loans and grants, connect with physical mitigation, refer to other resources

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Respond: Emergency Response/Action Plan (ERP)

According to Bob Boyd, president and CEO of Agility Recovery Solutions, "Seventy-five percent of the employees in the United States do not think their employers have a plan and are prepared for a disaster." Unfortunately, these employees are correct; three-quarter of the businesses in the Unites States do not have any plan.

Use the following outline to make your own Emergency Response Plan (ERP). This outline includes the Occupational Safety and Health Administration (OSHA) standard, as well as additional items recommended by the SBDC.

1. Reporting emergencies
2. Evacuation procedures and escape routes
3. Critical shutdown procedures
4. Employee accountability procedures
5. Medical duties
6. Contact information (emergency responders, stakeholders, employees, media)
7. Description of emergency alarm systems
8. Alternate communications center
9. Location of critical records
10. Communication methods
11. Responsibility and authority (organizational chart)
12. Shelter, lockdown, medical emergencies, utility outage, visitor procedures

How to Write Your Emergency Response Plan
» Know and understand your risks (use the Risk Assessment Table High-High)
» Develop and document your emergency response procedures
» Train your employees on those procedures; review and modify your plan

Emergency Response Plan Formats
There is no required format for an ERP by OSHA. We recommend you create something that will work for you and your business. If you write something and it winds up on a shelf collecting dust, it has been a waste of your time and effort!
» Make sure you cover each of items 1-12 from the list above.
» Checklists are helpful. Be brief and use large print.
» Create one page per emergency (EX: one for fire, one for flood, one for heart attack, etc.) that has a "high likelihood" and "high impact." There will be similarities between them but you will find having one per sheet is better than trying to flip through lots of pages.
» Consider organizing your actions into "People," "Places" and "Things."
» Make sure your plan is located where people can see and use them (by the cash register, in reception area, posted in the break room)

Practice Your Plan

Practicing implementing your emergency plan is crucial. It can be done in a limited amount of time. Find a slow time in your business and make it a fun team exercise.

» Your city or county Office of Emergency Management (OEM) likely offers the Citizens Emergency Response Training (CERT) Program

» Work with your neighboring businesses and local fire department

» Find out from your SBDC, chamber, or business networking group who you may be able to collaborate with

» Utilize your local or state Office of Emergency Management (OEM); it may offer the Citizens Emergency Reponses Training (CERT) Program

Emergency Response Plans Resources

» OSHA Emergency Action Plan (www.osha.gov)

» Ready.gov

» Online Assessment at Red Cross Ready Rating (www.readyrating.org)

» Your industry, business or professional organization may already have a sample plan for your specific business or organization

Your Next Action Steps

» Determine whether you can create the EAP with your employees, neighboring businesses, or whether you need outside expertise

» Choose a template that fits your business or create your own

» Practice the plan

» Refine the plan (wash, rinse, repeat)

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From Response to Recovery

During and immediately following a disaster, everyone is in response mode. This is survival, taking care of urgent issues. Your business or family may be evacuated and sheltered. Often there is a lot of confusion and a lot of conflicting information.

Once the dust somewhat settles, you will be dealing with both Response and Recovery. Recovery is a long process. If you lost everything, it will take time to rebuild. If you have lost some items and closed due to evacuation, it will still take time to get back in the normal swing of things. Even if you have no physical loss, you may be dealing with loss in sales or revenue (economic injury).

Again, organize the things you need to consider for your business' recovery into people, places and things. The next sections and the worksheets will be organized in this way as well.

The following sections are laid out to be used as a recovery plan. We recommend you work through each worksheet and return to them often to make sure that all actions have completed.

Initial Recovery: Contact Your Local SBDC

We strongly suggest that you contact your local SBDC office and use its consultants to support you throughout the recovery process. Its consultants are experts from your area that are ready to help you in this difficult situation.

Local SBDC Information

SBDC Office Address	Phone	Email
CSBDC Consultant Name	Phone	Email

SBDC Appointments

Date	Time	Location

Initial Recovery: People

Question	Yes	No	Action and/or Comments	By Whom	By When
Are all of your people accounted for? *Use Employee Action List* ★					
Are all of your employees' families ok?					
Are all of your people able to go back to work?					
Did you pay unemployment insurance for any employees?			*Assist employees in obtaining Dislocated Worker Unemployment, collect last 6 mo. pay/ employee; Contact the Colorado Department of Labor and Employment, request expedited pay*		
Is anybody hurt or does anyone have a medical condition?			*Notify health insurance provider if any employee has been injured*		
Need to lay off people? *Use Employee Action List* ★					
Do you need to hire replacement workers?			*Contact your workforce center liaison*		
Do you need to provide training?					
Do your employees need mental health counseling?					
Are employees registered with Red Cross Safe and Well?					
Are all employees registered with FEMA?					
Should you and your employees register with the state?					

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Initial Recovery: Places and Things

Situation	Yes	No	Action and/or Comments	By Whom	By When
Is the facility operational?					
Can you reopen without significant repairs?					
Is inventory damaged, recoverable or need to be replaced?					
Are supplies damaged, recoverable or need to be replaced?					
Is equipment damaged, recoverable or needs to be replaced?					
Does the building need to be secured against theft/vandalism?					
Does the business have a website that is still active? If so, should it be shut down? Should a message be placed on it telling clients what has happened and to stay tuned?					
Are you losing money daily? If so, how much? *Use Quick Cash Loss Calculation Sheet* ★					
Do you have access to money to pay personal bills?					

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Initial Recovery: Financial

This process is extremely important in helping you decide your next steps and if you need assistance with this section, it is vital that you get it. Your accountant is the most logical place to start. Your bankers will also be willing to help, as will your CSBDC consultant.

Question	Yes	No	Action and/or Comments	By whom	By when
Do you have all the business financial records?					
Do you have tax returns from the last three years?					
Do you have any financial information available? *Use Reconstruction Financial Data Sheet* ★					
Can you determine available cash? *Use Aged Accounts Receivable and Sales Chart (30/60/90 days)* ★					
Do you have a current balance sheet dated right before the disaster? If no, contact your accountant.					
Can you use the financial information to create an accurate picture of the current health of the business? Do this with your SBDC consultant, your accountant or any financial mentor.					

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Recovery: Reconstructing Your Financial Records

The following material is adapted from www.irs.gov.

- **Inventories**: Get copies of invoices from suppliers. Whenever possible, the invoices should date back at least one calendar year.
- **Income**: Get copies of bank statements. The deposits should closely reflect what the sales were for any given time period.
  - Obtain copies of last year's federal, state, and local tax returns including sales tax reports, payroll tax returns and business licenses (from city or county). These will reflect gross sales for a given time period.
  - Furniture and fixtures: Sketch an outline of the inside and outside of the business location. Then start to fill in the details of the sketches.
    - Inside the building: What equipment was where? If a store, where were the products/inventory located?
    - Outside the building: shrubs, parking, signs, awnings, etc.
- **Building**: If you purchased an existing business, go back to the broker for a copy of the purchase agreement. This should detail what was acquired. If the building was constructed for you, contact the contractor for building plans or the county/city planning commissions for copies of any plans.
- **Tax Records**: Immediately after the casualty, file Form 4506, Request for Copy of Tax Return, to request copies of the previous four years of income tax returns. To obtain copies of the previous four years of transcripts, you may file a Form 4506-T, Request for Transcripts of a Tax Return. Write the appropriate disaster designation (such as "HURRICANE KATRINA") in red letters across the top of the forms to expedite processing and to waive the normal user fee.
- **Insurance Policy**: Most policies list the value of the building to establish a base figure for replacement-value insurance. If you are unsure how to reach your insurance company, check with your state insurance department (www.naic.org).
- **Vehicles**: Kelley's Blue Book, NADA and Edmunds are available online and at most libraries. They are good sources for the current fair market value of most vehicles on the road.
  - Call the dealer and ask for a copy of the contract. If not available, give the dealer all the facts and details and ask for a comparable price figure.
  - If you are still making payments, check with your lien holder.

For assistance and additional information:
- IRS Disaster Assistance Hotline: 866-562-5227)
- IRS Publication 2194, Disaster Resource Guide for Individuals and Businesses
- IRS Publication 584, Casualty, Disaster, and Theft Loss Workbook: Helps individuals make a list of stolen or damaged personal-use property and figure the loss. Has a room-by-room listing to help recreate an inventory and figure the loss on one's home and its contents and one's motor vehicles.
- IRS Publication 584-B, Business Casualty, Disaster, and Theft Loss Workbook: Available to help businesses list stolen or damaged business or income-producing property and to figure the loss.
- Your tax professional

Recovery: Next Actions

Item	Yes	No	Action and/or Comments	By Whom	By When
PEOPLE					
Review Recover: People worksheet					
PLACES and THINGS					
Review Recover: Places and Things worksheet					
EMERGENCY AGENCIES					
Check in with DAC					
Call your SBDC and schedule an intake (at DAC, SBDC office or your site)					
Check local, county, state agencies - registered with all?					
INSURANCE					
Ask your insurance to work with you on initial assessment					
Review insurance policy with agent and SBDC insurance consultant					
Make list of losses and determine and what will be covered and what won't be covered					
Insurance company will pay initial amount; date you expect to receive it					
FINANCES					
Created an accounts payable list by date due – what bills do you owe and when are they due? *Use Aged AP sheet* ★*, QuickBooks or other accounting source*					
Contact your creditors to see if they can defer payments: 30-60-90 days					
Contact your bank and find out if they can work with you on emergency funding					
AP/AR					
Contact vendors about payment schedules and ask for best deal					
Postpone purchasing supplies/inventory?					
Cancel orders that you have made? *Use Vendor Orders to Cancel List* ★					
Customer orders? Can you fulfill them? Have they been lost? *Use Customer Orders Action List* ★					
Are there standard orders that you fulfill that you need to talk to specific clients about?					
TECHNOLOGY					
Access to your computers? Working? Is data intact?					
If computer is not working, do you have back up that you can download onto another machine?					
Have orders stopped on website? Still fulfill orders? Make sure clients know the situation/potential delays					

Recovery: Communication Plan

Communication is crucial. Even if your people, places and things are safe and accounted for, there is a need for clear communication within your business and to the outside world. We all know that perception is very important.

Item	Yes	No	Action and/or Comments	By Whom	By When
Explain your communication plan to all employees. Make sure they do not make inappropriate statements to media.					
Put prepared statement on your website regarding employees, safety, impact, structures, closure, expected re-opening.					
Send email-newsletter with same information.					
Contact your key stakeholders (include key customers, suppliers and lenders/investors). *Use Key Stakeholder sheet* ★					
If you have computer access, post prepared messages on Facebook, Twitter and other social media.					
If appropriate, forward your business phone to an answering service that can deliver prepared answers and take messages.					

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Recovery: Strategic Questions

Sometimes factors that affect your decision are outside of your control. This is especially true if this is a natural disaster that has affected your area. Now is the time to analyze the potential demand for your product or services post-disaster by answering the following questions.

Question	Yes	No	Comments/Qualifiers/Additional Info
Is your business vital to the community (e.g., grocery store, gas station, drug store)?			
Is your business the type that everyone needs to recover their homes and businesses (e.g., home improvement store)?			
Key customers and/or suppliers been affected by the disaster?			
Have they found other sources so that you will have to "get them back?"			
Has the disaster led to other business closings in your area, and if so, have you determined how this may affect your business?			
Economic climate of the area: Pre-disaster? Post-disaster?			
Were you keeping up with the industry?			
Can your business change easily to react to outside forces?			
Can you reopen quickly?			
Will you be the first business to reopen in your area?			
Can you wait to reopen and still be viable when you do?			

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Recovery: Reopen

As horrible as a disaster can be for your business and for your financial situation, we have learned from other businesses that have gone through this process that the ones who took the time to pause and assess their current state of mind (as well as all the financial and physical situations) were grateful. They felt that they made better, more informed decisions about the future. Pause now and ask yourself (and your family) the following list of important questions.

Use this chart to help answer the final, toughest question: Should you go back into business?

Question	Yes	No	Comments/Qualifiers/Additional Info
Were you happy running the business before the disaster?			
How was the condition of the business pre-disaster?			
Were you making the profit you wanted?			
What was your exit plan before the disaster? Age? Health? Do you have anyone to leave the business to?			
Do you prefer being your own boss?			
Are you good at/do you like managing staff?			
Have you considered other opportunities?			
Would you rather reopen a different business?			
Would you make changes to the existing business if you decide to reopen?			
Are you prepared for the potential extra demands recovering your business will place on you, both personally and financially?			
Are you willing to take on more debt?			
Would you walk away if you could?			
If you didn't reopen, what would you do?			
Should you reopen?			

Long-Term Recovery Plan

If you decide to reopen, you still need to ask some additional questions before you proceed. You now need to make a long-term recovery plan. This will be done in the following steps.

Question	Yes	No	Action and/or Comments	By whom	By when
Developed your recovery objectives? *Use Recovery Goals Worksheet* ★					
Established a recovery team with clear responsibilities from the recovery plan?					
Can team members work off site?					
What are all the requirements to reopen your business? *Use Recovery Plan Worksheet* ★					
Adequate resources (staff, finances, etc.) to bring the business up to normal operating levels?					
Cost to execute your recovery plan? *Use Cost Estimations for Re-opening* ★					
Incorporated lessons from running your business prior to the disaster into your recovery plan?					
Incorporated your analysis of the market conditions post-disaster into your recovery plan?					
Financial goals you want to achieve (net profit margin, ROI, etc.)?					
Addition of new product lines or removal of existing product lines?					
Addition of new services or a reduction of services?					
Can you reduce operating costs?					
Can you adopt new technologies and processes?					
Should relocation be an option?					

Recovery: Funding

At this point, it is crucial that you consider the following questions. Once you have done that, you need to think about sources of funding in the next section.

Item	Yes	No	Action and/or Comments	By whom	By when
Can you afford to reopen your business?					
Did you complete cash flow and profit and loss forecasts? *Use 3 Month Cash Flow Worksheet* ★					
Did you use those forecasts to run "what if" scenarios to measure how your cash flows will be impacted by unexpected events?					
How do you intend to fund the reopening of your business? From existing business sources, your own resources, other investors, banks, lenders, or a mix? *(See next section.)*					
Do your forecasts and financial statements show whether the business can afford to use internal or external sources of financing to fund the reopening? If no, can you adjust your recovery plan so that it is affordable?					
If you cannot afford your recovery plan, stop to consider exiting the business again at this point.					
Review all existing debt-financing arrangements to ensure that the finance facility and structure fits the new needs of the business.					
Make sure you have all updated info on the amount of your insurance coverage.					

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Recovery: Sources of Financing

If you need money to reopen and to cover operating expenses, answer the following questions.

Item	Yes	No	Action	By whom	By when
Even if you can fund the reopening of the business from existing sources, have you analyzed whether it is better to use external sources of finance (line of credit, SBA disaster loan, state loan options, alternative lending, etc.)?					
Are there monies available from local charities/business organizations/non-profit organizations? Make a list of potential sources. Gather application forms if required. Once you are certain you are going to reopen, fill out and submit applications. *Use Grants and Alternative Funding Sources List* ★					
Have you spoken to your bank about your recovery plan and your funding needs?					
Can existing lines of credit be accessed (and increased if necessary) to fund the reopening of the business?					
What collateral do you have available to offer?					
If you are seeking debt financing, determine what you will be using the money for and how much you will need. *Use Sources and Use Worksheet* ★					
Can you finance the reopening of your business from your own resources?					
Can you access money from other sources (family, friends, other investors)?					

Recovery: Reopen | Steps

Now consider the answer to each of the following questions. Make a to-do list using the action column. If necessary, assign the task to someone, with a clear due date. There are headings to make this longer list easier to manage.

Item	Yes	No	Action and/or Comments	By whom	By when
EMPLOYEES					
Staffing needs? Take a look at the jobs that existed before and make sure your needs are the same. What should change? Make a list of jobs that need to be filled. *Use Jobs Needed to Re-open Worksheet* ★					
Re-hire key employees? Match with jobs list above.					
Need to hire new employees? Write job descriptions. Begin hiring process. Work with your local Workforce Center.					
LOCATION					
Reopen existing location? Move temporarily? Move permanently?					
Any changes in the status of the location due to the disaster from the local or federal government that should be considered? For example, if it was a flood are you now in a newly designated flood plain?					
What is the status of other business and their plans? Will you be the first to reopen? (Is the whole area is going to be perceived as closed. Is it time to reopen?) *Use Local Business Assessment List* ★					
Are your needs being met by the current location? Is it big enough? Too big? Layout correct? If there were renovations on your wish list, is now the time to do them? Find out if your funding can include these upgrades.					
MAJOR EQUIPMENT					
Make an assessment. *Use the Equipment Assessment List* ★					
Equipment in working order?					
Given the new conditions (or any changes you are considering) should you replace equipment?					
Insurance covering equipment replacement needs?					
Consider which is best for equipment - purchase (and how to finance) or lease?					
Expertise readily available to install the equipment?					
Wait time for equipment replacement? How will this affect reopening?					
Any new equipment needs?					
INVENTORY					
What needs to be replaced?					
Insurance coverage?					
Before reordering, check past sales data. What was selling? What was not?					
Will the post-disaster market change your customer's needs? New items to order.					
MARKETING					

Before creating reopening plan, assess marketing efforts before the disaster for their effectiveness (type, message, cost, if it was working or not). Apply this assessment to new media plan.					
Reopening ad plan (traditional media, social media, online media) *Use the Media List for Re-opening* ★					
Price/Budget for media plan. Add cost to above list.					
Reopening event? Work with local chamber of commerce. Appropriate press releases.					
What changes need to be made to the website to reflect the reopening plan?					
Are there any promotions being done in your local area by government or others that you can take advantage of?					
PRICING					
Have you undertaken a breakeven analysis to determine whether the prices you charge are making the profit you want to achieve? Do this product by product with your SBDC consultant or accountant.					
Compared your pricing to your competitors?					
BUSINESS LICENSES AND PERMITS					
Are all licenses/permits up to date?					
Do you have copies?					
Replace all copies that were destroyed.					
ACCOUNTING AND RECORD KEEPING					
Has all of your accounting been restored?					
Was it efficient and effective pre-disaster?					
Meet with CPA and bookkeeper to discuss any changes that should be made before reopening.					
Are you backing up off site? If not, set up.					
Make sure that you are recording all expenses (including any out-of-pocket) for any disaster repair and reopening expenses.					
LEGAL OBLIGATIONS					
Has your ability to file and pay such returns/forms/obligations been delayed?					
Have your reconstructed financial records given you the necessary information and evidence to be able to complete such returns?					
INSURANCE					
Review your insurance coverage to see whether it is adequate and whether there are any gaps in your coverage.					
Do a new assessment with your agent.					
Do you need any special (e.g., flood) insurance now? Cost?					
THANK YOU'S					
Keep track of everyone who has helped you. *Use Thank You List* ★					
When there is time, send thank you notes.					

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Final Remarks

So...you made it. Congratulations!

Whether you have decided to reopen your business or move on to a new chapter in your life, we wish you well.

If you have decided to reopen (or you are going to open a new business in the future), remember that the SBDC offers free and confidential one-on-one business consulting, and we hope to be able to continue to work with you.

We strongly suggest that you keep this workbook and all materials related both to the disaster and to your recovery process. In working with clients post-disaster, we have gone back to their material repeatedly as the basis for new opportunities.

In addition, we have other materials on disaster prevention. As you reopen and get settled, it will soon be time to make your disaster preparedness plans.

We look forward to working with you!

- Colorado Small Business Development Center Network

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Worksheet Section

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Worksheet 1 | Prepare: Risk Assessment Table

	Threat (hazard, emergency, crisis, disaster)	Likelihood (L-M-H)	Impact (L-M-H)			Mitigation To-Do	By When	Cost ($)
			People	Places	Things			
NATURAL-ENVIRONMENTAL								
1	Fire							
2	Flood							
3	Drought							
4	Earthquake							
5	Extreme Heat							
6	Winter Storms/Extreme Cold							
7	Tornadoes							
8	Hurricanes							
9	Landslides and Debris Flow							
10	Thunderstorms and Lightning							
11	Volcano Eruptions							
12	Tsunamis							
13	Avalanche							
14	Other Severe Weather							
15	Other Natural Hazards							
16	Other							
17	Other							
HUMAN-RELATED								
18	Explosion							
19	Chemical Spills and Pollution							
20	Workplace Violence							
21	Utility Outage							
22	Pollution (water, air, soil)							
23	Pandemic Disease							
24	Supplier Failure							
25	Government Shutdown							
26	Stock Market Crash							
27	Nuclear Threat							
28	Terrorism							
29	War							
30	Other							
31	Other							
TECHNOLOGY								
32	Mechanical Breakdown							
33	Cyber Attack							
34	All Backups Fail (incl. cloud)							
35	Other							
OTHER								
36	Heart Attack							

Worksheet 2 | Prepare: Risk Assessment Matrix

After you have completed the Risk Assessment Table, take your L(ow), M(edium) and H(igh) marks for both Risk and Impact and plot them into this Risk Assessment Matrix. You can then see how many items are in the High/High section. You should be paying the most attention to them, your "low hanging fruit."

Impact :   **L**   **M**   **H**

			H
			M
			Risk: **L**

Worksheet 3 | Employee Action List

Name:	Job/Position:
Cell Phone:	Email:
Contacted: Yes No	Location:
Actions/Notes:	

Name:	Job/Position:
Cell Phone:	Email:
Contacted: Yes No	Location:
Actions/Notes:	

Name:	Job/Position:
Cell Phone:	Email:
Contacted: Yes No	Location:
Actions/Notes:	

Name:	Job/Position:
Cell Phone:	Email:
Contacted: Yes No	Location:
Actions/Notes:	

Name:	Job/Position:
Cell Phone:	Email:
Contacted: Yes No	Location:
Actions/Notes:	

Worksheet 4 | Key Stakeholders

Name:	Relationship:
Contact #:	Email:
Contacted: Yes No	
Actions/Notes:	

Name:	Relationship:
Contact #:	Email:
Contacted: Yes No	
Actions/Notes:	

Name:	Relationship:
Contact #:	Email:
Contacted: Yes No	
Actions/Notes:	

Worksheet 5 | Aged Accounts Payable

Amount Due

Vendor	0-30	31-60	61-90	90+	Total
TOTAL					

Worksheet 6 | Vendors and Orders

Vendor:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Worksheet 7 | Custom and/or Standing Customer Orders to Cancel

Customer:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	Email:
Canceled: Yes No	
Actions/Notes:	

Worksheet 8 | Aged Sales Forecast and Accounts Receivables Chart

Sales	0-30	31-60	61-90	90+	Total
Total Sales					

Accounts Receivable	0-30	31-60	61-90	90+	Total
Sub-total Sales					
Sub-total Accounts Receivable					
TOTAL SALES and A/R					

Worksheet 9 | Recovery Goals Worksheet

Business Goal	To Do	By When	By Whom
e.g., Re-evaluate product lines	*Create sales by product list*	*xx/xx*	*Sales Manager*

Worksheet 10 | Recovery Plan Worksheet

Business Activity	Recovery Action	To Do	By When	By Whom
e.g., Close for 1 month	*Temp layoff*	*Notify employees*	*xx/xx*	*me*

Worksheet 11 | Cost Estimations for Reopening

Expense	$	Explanation
Cleanup		All costs related to cleanup (make separate list if necessary)
Advertising		Promotion for reopening the business
Inventory Replacement		The amount of inventory needed to be replaced
Building Construction		The amount per contractor bid and other
Furniture and Fixtures		Use actual bid on all F and F
Equipment		Use actual bid on all equipment
Installing Fixtures and Equipment		Use actual bids and other
Lease/Rent Payment		Amount to be paid before reopening in new location
Licenses and Permits		Check with city or state offices
Miscellaneous		All other
Professional Fees		Include CPA, attorney, engineer, etc.
Remodeling/Decorating		The amount per contractor bid and other
Services		Cleaning, etc.
Signs		The amount per contractor bid and other
Supplies		Office, cleaning, etc. supplies
Unanticipated Expenses		Include an amount for the unexpected
Other		
Other		
TOTAL START-UP DOLLARS		**Total amount of costs before reopening**

Worksheet 12 | Quick 3 Month Cash Flow

	Month 1	Month 2	Month 3	TOTAL
Total Income				
Total Cost of Goods Sold (COGS)				
Gross Profit				
Expense				
Advertising and Marketing				
Credit Card Processing Fees				
Dues and Subscriptions				
Liability Insurance				
Loan # 1				
Loan # 2 (Bank)				
Loan # 3				
Office Expenses				
Payroll				
Payroll Taxes				
Owners Draw				
Accounting				
Legal Fees				
Rent				
Repairs and Maintenance				
Taxes				
Telephone				
Utilities				
Total Expense				
Profit/Loss				
Cash on Hand				
P/L Month #1				
P/L Month #2				
P/L Month #3				
Total Cash Flow Projected				

Worksheet 13 | Grants and Alternative Funding Sources List

Name of Source:	
Contact #:	Email:
Address:	
Applied Required?: Yes No Completed and Sent:	
Application Requirements/Notes:	
Received $ Date:	

Name of Source:	
Contact #:	Email:
Address:	
Applied Required?: Yes No Completed and Sent:	
Application Requirements/Notes:	
Received $ Date:	

Name of Source:	
Contact #:	Email:
Address:	
Applied Required?: Yes No Completed and Sent:	
Application Requirements/Notes:	
Received $ Date:	

Name of Source:	
Contact #:	Email:
Address:	
Applied Required?: Yes No Completed and Sent:	
Application Requirements/Notes:	
Received $ Date:	

Worksheet 14 | Sources and Use Worksheet

Sources of Financing	$
Investment of Cash by Owner #1	
Investment of Cash by Owner #2	
Bank Loans to Business (short-term)	
Bank Loans to Business (long-term)	
Bank Loans (personal)	
SBA Disaster Loan	
Grant #1	
Grant #2	
Grant #3	
Donations	
Other	
Other	
Total Sources of Financing	

Uses of Financing	$
Land	
Buildings	
Equipment	
Remodeling	
Inventory	
Cleanup	
Working Capital	
Other	
Other	
Total Uses of Financing	

Worksheet 15 | Jobs Needed to Reopen

Job Title/Description	Current Employee	Returning Employee	New Employee	# of hours	Salary/Hourly Wage	Confirmed

Worksheet 16 | Local Business Assessment

Business	Open	Closed	Date Reopening

Worksheet 17 | Equipment Assessment List

Equipment Name	Working	Destroyed	Needs Repair	Necessary to Reopen	Repair	Cost $	Insurance Coverage Y/N	Date Available for Use	Replace	Cost $	Insurance Coverage Y/N	Buy	Lease	Date Available for Use

Worksheet 18 | Media List for Reopening

Type of Media/Placement/Location	Copy Written	Ad Designed	Cost per Placement	Date # 1	Date #2	Date #3	Date #4	Date #5	Date #6	Total Cost
e.g., Facebook Posting: Reopening soon			0	xx/xx	xx/xx	xx/xx	xx/xx	xx/xx	xx/xx	$0
e.g., Newspaper Ad: Daily Times	x	x	$250	xx/xx		xx/xx		xx/xx		$750
Total Cost										

Worksheet 19 | Thank You List

	Reason to Thank	Type of Thank You	By Whom	Done
Name Street Address City/State/Zip Email				
Name Street Address City/State/Zip Email				
Name Street Address City/State/Zip Email				
Name Street Address City/State/Zip Email				
Name Street Address City/State/Zip Email				
Name Street Address City/State/Zip Email				

Resources

Registrations and Notifications

- » County's Reverse 911 (Ex: El Paso County, www.elpasoteller911.org)
- » Incident Information System: www.nciweb.org
- » National Weather Service Alert Services: www.weather.gov/subscribe
- » WeatherCall.net

Emergency Management

- » American Red Cross, Colorado: www.redcross.org/co
- » American Red Cross, Ready Rating: www.readyrating.org
- » Colorado Office of Emergency Management: www.coemergency.com
- » Colorado Department of Local Affairs: www.colorado.gov/dola
- » Federal Disaster Assistance Information: www.disasterassistance.gov
- » Federal Emergency Management Agency (FEMA): www.fema.gov
- » OSHA Emergency Action Plan (EAP): www.osha.gov/SLTC/etools/evacuation/eap.html
- » OSHA Colorado Offices: www.osha.gov/oshdir/co.html
- » SBA Disaster Loans: www.sba.gov
- » USDA, Rural Development, Colorado: www.rurdev.usda.gov/COContacts.html
- » County Office of Emergency Management: *(fill in)*
- » City Office of Emergency Management: *(fill in)*
- » Police Department: *(fill in)*
- » Sheriff's Department: *(fill in)*
- » Fire Chief/Your nearest Fire Station: *(fill in)*
- » Nearest Hospital: *(fill in)*

Financial, Tax and Insurance

- » ACCION (alternative lending): www.accion.org
- » Colorado Department of Regulatory Agencies, Division of Insurance: www.colorado.gov/dora
- » Colorado Enterprise Fund (alternative lending): www.coloradoenterprisefund.org
- » Craft Emergency Relief Fund (CERF+): http://craftemergency.org
- » IRS Disaster Resource Guide: www.irs.gov/pub/irs-pdf/p2194.pdf

Legal

- » Colorado Bar Association (free legal assistance): http://colofloodlegalrelief.org

Human Resources

- » Disaster Unemployment Assistance, Colorado Dept of Labor and Employment: www.colorado.gov/cs/Satellite/CDLE-UnempBenefits/CDLE/1251646299550

» Dislocated Worker Program, Colorado Dept of Labor and Employment:
www.colorado.gov/cs/Satellite/CDLE-EmployTrain/CDLE/1251621078706
» Colorado Workforce Centers:
www.colorado.gov/cs/Satellite/CDLE-EmployTrain/CDLE/1248095319014

Natural Mitigation

» Coalition for the Upper South Platte (CUSP): www.uppersouthplatte.org
» Colorado State Forest Service: http://csfs.colostate.edu
» Natural Resources Conservation Services (NRCS): www.nrcs.usda.gov
» Rocky Mountain Field Institute: www.rmfi.org

Local Agencies and Non-Profits

» Care and Share Food Bank for Southern Colorado: http://careandshare.org
» Pikes Peak Region Long Term Recovery Group (40 non-profit, faith-based and government
agencies): casemanagement-cs@lfsrm.org

Mental Health

» Aspen Pointe: www.aspenpointe.org

Business Organizations

» Chamber: *(fill in)*
» Better Business Bureau Colorado and Wyoming (BBB):
www.wynco.bbb.org
www.southerncolorado.bbb.org
http://denver.bbb.org
» Economic Development Corporation (EDC): *(fill in)*
» Business Association: *(fill in)*
» Rotary Club: *(fill in)*
» Pikes Peak Area Rotary Endowment (PPARE): https://beanstalkfoundation.org/partner/pikes-peak-
area-rotary-endowment
» Women's Resource Agency: www.wrainc.org

NOTES

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EVALUATE
IDENTIFY
STRATEGIZE
RESPOND
CONTINUE

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