

Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

NORTH STATE DISASTER RESILIENCY PLAYBOOK FOR SMALL BUSINESSES

PREPARED BY
North State Planning and Development Collective

Acknowledgments

The Center for Economic Development (CED) wishes to acknowledge the work of the staff who helped produce this playbook:

Jason Schwenkler	Executive Director
Melissa Tanner	Project Manager
Benjamin Vandersluis	Production Manager
Sara Carmody	Research Assistant III
Janae Bartolome	Research Assistant II

Copyright © 2024 by the Center for Economic Development, Chico State Enterprises. All rights reserved. This report or any part thereof may not be reproduced without the written permission of the Center for Economic Development or Chico State Enterprises.

The Center for Economic Development (CED) is part of the North State Planning and Development Collective (NSPDC), a division of Chico State Enterprises (CSE), a 501(c)(3) nonprofit auxiliary corporation that operates on behalf of the University to advance its educational mission and vision. The CED is committed to supporting communities in preparing and planning for resilient future growth. With strengths in community outreach, network development through convening, applied social and economic research, and data management, analysis, and presentation, CED has built a strong rapport with public agencies and private organizations across Northern California and beyond. A nonprofit organization founded in 1986, the CED has a resourceful and effective grant writing and development staff, and a proven capacity and expertise in complex project coordination and financial management. CED has been a critical partner in Camp Fire response and recovery efforts on the Paradise Ridge, and an engine of economic and workforce development for Butte County and the North State over many years.

The CED is funded in part by the U.S. Department of Commerce, Economic Development Administration (EDA).



Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

Contents

Introduction	1
Background	2
Definitions of Terms	2
Summary of Process	3
How to Use This Playbook	3

Section 1: Disaster Preparedness

Overview	7
Know Your Business	7
Business Process	7
Equipment	9
Information Technology	10
Identify Risks	12
Local Hazard Mitigation Plans for North State Counties	14
Prioritizing Risks and Hazards	14
Insurance Preparedness	15
Types of Commercial Insurance	15
Questions to Ask Your Agent	15
Additional Steps to Prepare	16
Community and Networking	16

Section 2: Mitigating Loss by Pivoting Online

Overview	21
Establishing an Online Presence	21
Social Media	21
Website Strategy	22
Online Functionality	22
E-Commerce	23
Remote Work	23
Other Online Operations	24
Fundraising After a Disaster	24

Section 3: Disaster Recovery

Overview	28
Phases of Disaster Impact and Recovery	28
Financial Recovery	29
Getting Started	29
Insurance	30
Loans	30
Grants	32
Other Aid	33
Payroll and Funds	34
Detecting Scams	34
Physical Recovery	36
Stay Safe	36
File Claims	36
Make Repairs	36
Relocate (if necessary) or Pivot Online	36
Finding Opportunities Post-Disaster	37
Renovations and Remodeling	37
Resiliency Improvements	37
Expand Online Operations and Social Media Presence	37
Community Recovery	37
Expect Population and Cultural Shifts	37
Communicate Consistently	38
Take Care of Mental Health Needs	38
Do Something for the Community	38
Finding the New Normal	39
Expect Change and Adjustment	39
Revisit and Update your Business Plan	39
Be Patient and Remain Flexible	39
Ask for Help	40

Appendices

Appendix A: Resources	44
Appendix B: Technical Guides for Pivoting Online	45



Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

Introduction

Background

Daily life is increasingly met with disruptions once thought to be uncommon, such as extreme storms, heatwaves, wildfires, and power outages (Kim, 2023; NASA, 2024; NIDIS, 2023; U.S. Global Change Research Program, n.d.). These incidents sometimes result in injury, loss of life, or the destruction of buildings and other infrastructure, and can leave behind a wake of financial, structural, or psychological damage. Often these disruptions impact whole communities at once, and recovery can last anywhere from a few minutes to several months or longer.

While the frequency of these incidents is increasing across large geographic areas, the North State region of California in particular has seen an increase in disaster frequency. Over the past decade alone, the North State has experienced: severe drought, impacting the region's prominent agriculture industries; an increase in wildfires, including the devastation of Paradise and part of Magalia during the Camp Fire (2018); and the Oroville Dam spillway incident, which prompted the evacuation of over 180,000 people in the area (2017). Add to this the impact of the global COVID-19 pandemic and the periodic occurrence of heat waves and landslides, and it is clear that much of the North State region has been directly impacted by at least one disaster. Those who haven't been directly impacted are likely to have experienced indirect impacts.

This playbook is intended to be used by small businesses in the North State region of California, especially the following nine counties: Butte, Colusa, Glenn, Lassen, Modoc, Plumas, Shasta, Siskiyou, and Tehama. The playbook contains resources to assist small businesses in preparing for, responding to, and recovering from disasters that may disrupt business operations. Small businesses are a key pillar of local communities, and they play a key role in determining how their respective communities confront disasters. This playbook provides guidance, tools, and resources to help small businesses in the North State be more resilient, thereby strengthening their broader communities.

Much of this playbook has taken inspiration from CalOSBA's [Outsmart Disaster](#) workshops and resources for small businesses. Their website offers additional resources and ongoing workshops for those who may be interested in learning more about small business disaster preparedness.

Definitions of Terms

This playbook regularly uses a number of terms that ought to be properly defined for the reader. While many of these words should be familiar, it is important to clearly define the specific meaning that the author intends when using these words.

- **Disaster.** Any unscheduled disruption of business operations, large or small. While this playbook tends to focus on disruptions often thought of as severe (being marked by higher damages, longer recovery times, or impacting large geographic areas), it may be helpful to also consider other disasters that your business might be prone to: theft, vandalism, road closures, and other disruptions.
- **Resilience.** The ability to withstand and adapt to the impact of a threat. Adaptation is key to resilience. The threats small businesses face may be so frequent or severe that withstanding the threat, in and of itself, is not enough. A resilient business knows when, and how, to adapt in the face of a threat.
- **Recovery.** The duration of time after the start of a disaster until a business is able to return to normal and stable operations. Recover is often misunderstood as a return to a pre-disaster state, but such a goal is often not feasible. Instead, recovery is the establishment of a new normal that accounts for numerous variables that may have shifted in the wake of a disaster.
- **Risk.** The potential for damage or loss created by the interaction of hazards with people, buildings, infrastructure, and natural and cultural resources (CalOES, 2023).

Summary of Process

The Center for Economic Development (CED) started work on this playbook in February 2024 after grant funding was secured through a USDA Rural Business Development Grant (RBDG). Document preparation proceeded in the following phases:

- Planning and research February 2024
- Writing first draft March-April 2024
- Formatting and Revision May 2024
- Review by advisory committee; subsequent revisions June 2024
- Outreach, marketing, and distribution of playbook July-September 2024

During the planning and research phase, the document authors attended business resilience events and collected additional resilience- and recovery-related resources. The authors also conducted additional research to compile the information presented in this playbook, which has come from an array of reliable and authoritative sources.

During the writing phase, the document authors used the collected information, research, and resources to flesh out the content of this playbook, conducting additional research as needed. Sources have been linked throughout this document and are formally cited at the back of this playbook. Writing continued until a first draft was completed.

After a first draft was completed, the document was formatted with all figures embedded and sources linked. A formatted first draft was delivered to an advisory committee composed of small business owners in the North State in early June 2024. The committee delivered their feedback by June 13, after which the CED began the process of making revisions, addressing the committee’s feedback. A final draft was completed on June 27, 2024.

Beginning in July, the CED began identifying businesses and organizations who might benefit from this playbook. Outreach, marketing, and distribution of the playbook is set to continue through September 2024.

How to Use This Playbook

This playbook is meant as a tool to help small businesses in the North State increase their disaster resiliency. Overwhelmingly, the information provided in this playbook is pulled together from authoritative sources outside the CED, which are linked and cited accordingly. Please make full use of the linked materials and resources in this document.

Excluding this introduction, this playbook is divided into four sections. [Section 1](#) covers multiple aspects of disaster preparedness, helping your business establish a business continuity plan to anticipate and mitigate the impacts of potential risks, hazards, and disasters. [Section 2](#) provides information to help your business pivot its operations online, which may help your business resume its operations sooner following a disaster. [Section 3](#) provides information that will help your business recover from the impacts of a disaster, including financial, physical, and community impacts. A number of resources are included in the [Appendices](#) at the end of this playbook.

For ease of navigation, tabs have been provided on the right margin of this playbook. Click or tap these tabs at any time to navigate to the beginning of a new section.

Introduction

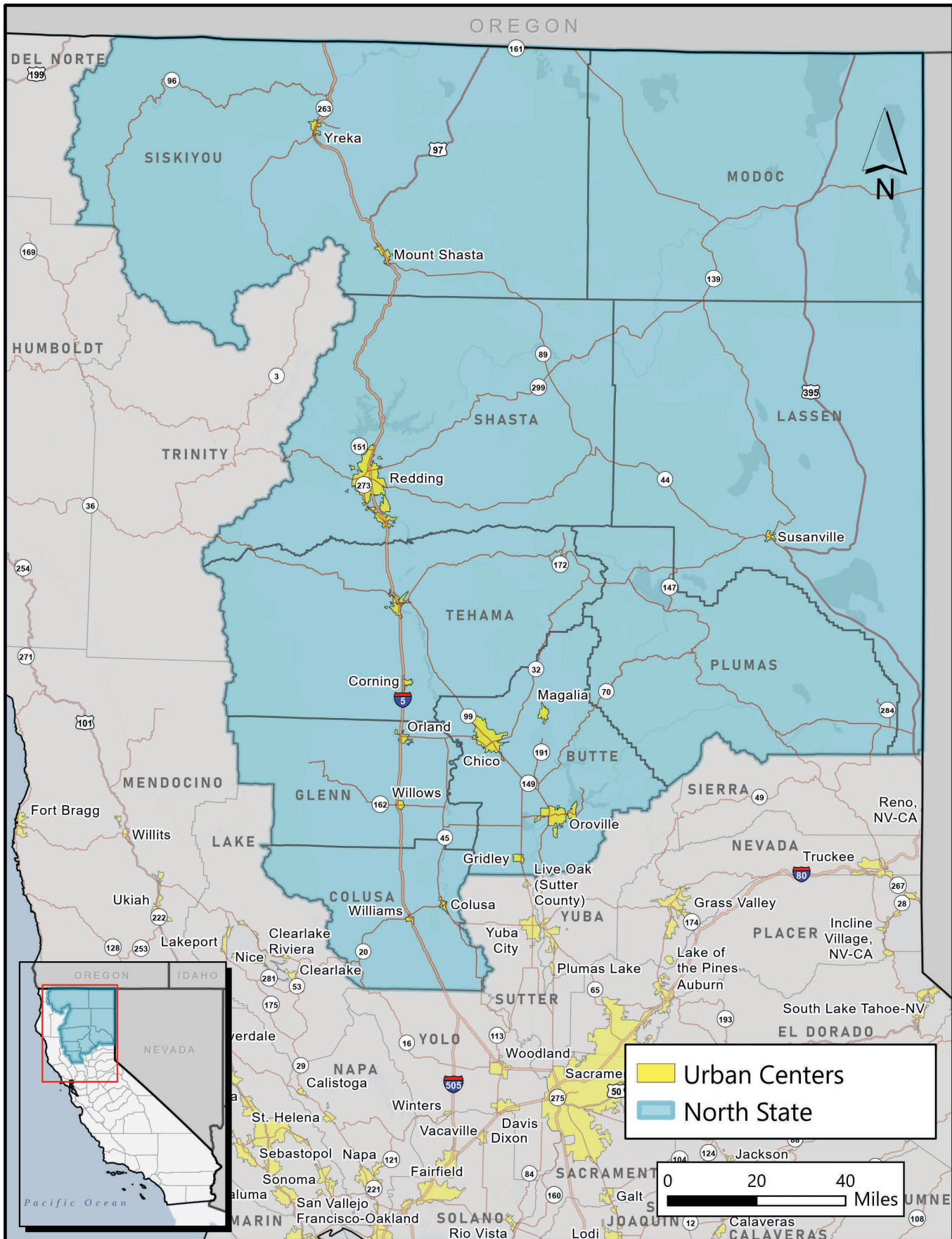
Disaster Preparedness

Mitigating Loss by Pivoting Online

Disaster Recovery

Appendix: Resources

North State Region, Northern California



Introduction

Disaster Preparedness

Mitigating Loss by Pivoting Online

Disaster Recovery

Appendix: Resources

References

- California Governor's Office of Emergency Services (CalOES). (2023). *California State Hazard Mitigation Plan*. https://www.caloes.ca.gov/wp-content/uploads/Hazard-Mitigation/Documents/2023-California-SHMP_Volume-1-Part-2_11.10.2023.pdf
- Kim, J. (2023). *Increasing Power Outages Don't Hit Everyone Equally*. Scientific American. <https://www.scientificamerican.com/article/increasing-power-outages-dont-hit-everyone-equally1/>
- National Aeronautics and Space Administration (NASA). (2024). *Extreme Weather and Climate Change*. <https://science.nasa.gov/climate-change/extreme-weather/>
- National Integrated Drought Information System (NIDIS). (2023). *Study Finds Climate Change to Blame For Record-Breaking California Wildfires*. <https://www.drought.gov/news/study-finds-climate-change-blame-record-breaking-california-wildfires-2023-08-08>
- U.S. Global Change Research Program. (n.d.) *Heat Waves*. <https://www.globalchange.gov/indicators/heat-waves>



Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

Section 1: Disaster Preparedness

Overview

While many sources of aid, funding, and other support are often available after a disaster strikes, the most effective way to withstand disaster is to prepare ahead of time to the best of your ability. This will help you anticipate hazards, mitigate risks and losses, and fortify existing vulnerabilities. Thorough disaster preparedness is not a guarantee of favorable outcomes, but rather a detailed series of strategies based on addressing the most probable disaster risks you might face. You may not be able to avoid disaster impacts entirely, but disaster preparedness will help you get your business back on its feet as quick as possible and with reduced impact.

This section highlights four areas of disaster preparedness. The first is focused on documenting and preserving your business operations, which enables your business to better withstand disasters and other disruptions. Second, we help you identify the potential risks your business might face, anticipating which disasters might be most relevant for you. Third, we discuss different forms of insurance coverage for businesses, and the best practices to prepare documentation for claims before disaster strikes. Finally, we discuss community involvement as a crucial aspect of disaster preparedness.

Know Your Business

“Business processes cover all the activities that must be performed in order to run a successful business, from marketing and sales to accounting and HR. Operational processes, on the other hand, are the types of [business processes](#) that directly add value to business outputs. These are the key activities that you need to perform in order to produce a product or service.”
([Shoab, 2022](#))

When creating a business continuity plan, it is important to document all operational processes within the organization. This involves cataloging each task in order to gain a comprehensive understanding of the operational landscape. Subsequently, it is imperative to prioritize these processes based on their importance to the core functions of the business.

This strategic approach serves to establish a hierarchy of operational significance, allowing for the identification of tasks that are essential for maintaining business continuity. By establishing these priorities in advance, organizations can allocate resources and develop contingency plans accordingly, thus bolstering organizational resilience and preparedness in the face of business disruptions.

Furthermore, this proactive measure facilitates a swift and targeted response in the event of a disaster. By focusing efforts on safeguarding and restoring the most vital processes first, organizations can minimize disruptions and mitigate potential financial losses.

Business Process

Documenting business processes should include the business function and a description of how to complete this function. It should also include if there are any obligations associated including legal, contractual, regulatory, or financial obligations. It should state which employees are responsible, who performs it, as well as anything needed to perform this function.

The following [“Know Your Operations” form](#) may provide a helpful template for documenting your business processes (OFB-EZ, n.d.-a).

2. KNOW YOUR OPERATIONS



USE THIS FORM TO DOCUMENT KEY BUSINESS FUNCTIONS AND PROCESSES CRITICAL TO THE SURVIVAL OF YOUR BUSINESS.

BUSINESS FUNCTION:

Recovery Priority: Extremely High High Medium Low

Responsible Employee: _____

Alternate Employee: _____

Training required for alternate employee: _____

Timeframe or Deadline: _____

Obligation: None Legal Contractual Regulatory Financial

Money lost (or fines imposed) if not done: _____

Who performs this function?
(List all that apply)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

(For additional space, use the Notes area below)

What is needed to perform this function? (List all that apply)

Equipment: _____

Special Reports/Supplies: _____

Dependencies: _____

(For additional space, use the Notes area below)

Who helps perform this function? (List all that apply)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

(For additional space, use the Notes area below)

Who uses the output from this function? (List all that apply)

Employees: _____

Suppliers/Vendors: _____

Key Contacts: _____

(For additional space, use the Notes area below)

Brief description of how to complete this function:

Workaround Methods: (Consider temporary/manual processes that can be implemented until a permanent solution is available. Document detailed procedures for these workarounds, including any additional resources required, in a separate document.)

Notes:

Last Updated: _____

Next Update: _____

OFB-EZ® is a program of the Insurance Institute for Business & Home Safety
Download this document at disastersafety.org/ofb-ez

Equipment

In addition to business processes, it's important to document the essential equipment your business uses to complete its business operations. The ["Know Your Equipment" form](#) can help you keep track of your equipment, making it easier to determine which equipment is easily replaced, and which is irreplaceable (OFB-EZ, n.d.-b).



USE THIS FORM TO DOCUMENT INFORMATION ABOUT YOUR CRITICAL NON-IT EQUIPMENT.

Item: _____

Related business function name(s): _____

Brief description of item: _____

Manufacturer: _____

Model No: _____

Serial No: _____

Asset tag No: _____

Quantity: _____

Purchase/lease date: _____

Purchased/leased new or used: _____

Price paid: _____

Physical location within facility: _____

Is this equipment replaceable? _____

If so, how long to become functional? _____

If not replaceable, what are your options? _____

Are there spare parts available? If so, explain. _____

Is vendor/manufacturer installation required? _____

Primary supplier/vendor: _____

Alternate supplier/vendor: _____

Order time for replacement: _____

Warranty or service contract info: _____

(Attach photos)

Notes:

Last Updated: _____

Next Update: _____

Information Technology

Another important aspect to address is the information technology that helps your business perform its essential functions. Any computer equipment, hardware, software, and file storage should be clearly documented to help ensure your business operations can continue after a disaster. This [“Know Your Information Technology” form](#) can help you record and prioritize all of your business’s information technology (OFB-EZ, n.d.-c).



7. KNOW YOUR INFORMATION TECHNOLOGY

USE THIS FORM TO LIST THE COMPUTER EQUIPMENT, HARDWARE AND SOFTWARE, VITAL RECORDS AND YOUR BACK UP PROCESSES THAT YOU WILL NEED TO FULFILL YOUR CRITICAL BUSINESS FUNCTIONS.

TYPE:

Computer Equipment/Hardware Computer Software Vital Records

Item:

Title and Version/Model Number: _____

Serial/Customer Number: _____

Registered Username: _____

Purchase/Lease Price: \$ _____

Purchase/Lease Date: _____

Quantity (equipment) or Number of Licenses (software): _____

License Numbers: _____

Technical Support Number: _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Notes:

Name of vital record:

Name of Business Function Vital Record Supports: _____

Type of Media: _____

Is It Backed Up? _____

How Often is it Backed Up? _____

Type of Media for Backup: _____

Where is it Stored? _____

Can the Record be Re-created? _____

Notes:

Last Updated: _____

Next Update: _____

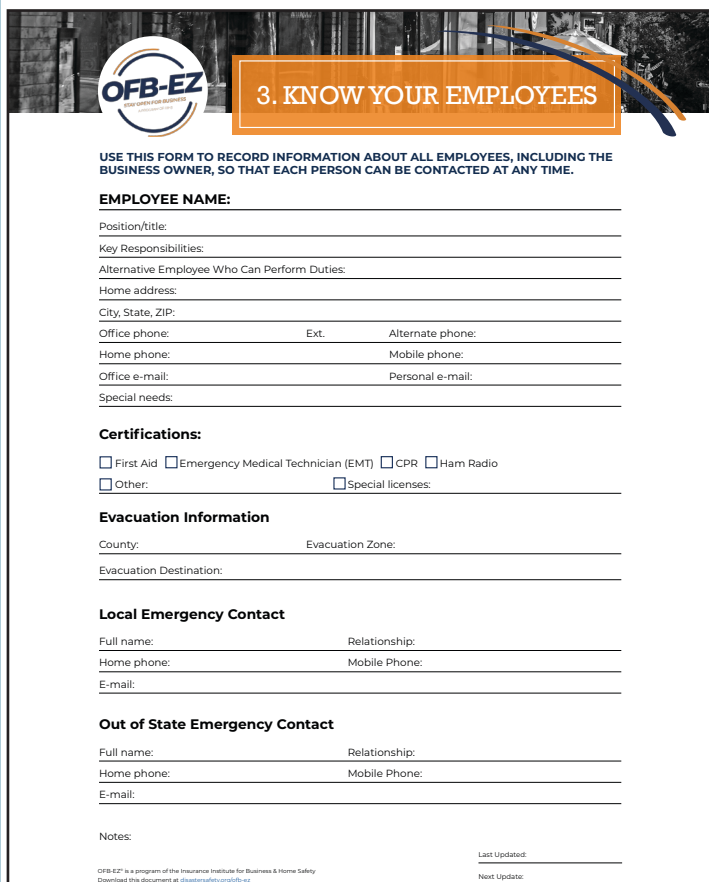
In addition to documenting your information technology, it is also important to have ready access to any contact information you might need following a disaster. Effective communication is paramount for the seamless operation and efficiency of any business. In times of crisis, the significance of communication amplifies as it helps mitigate adverse impacts.

The initial stride towards fostering robust communication within an organization begins with documenting every individual, enterprise, and entity pivotal to its operations. This documentation should have multiple copies, with two physical copies stored in different locations and a digital version that can be securely accessed. Regular updates and stringent security measures are imperative to maintain the integrity of this documentation.

Foremost among those to be documented are the **employees**, including their contact details, emergency contact information, designated roles within the company, proficiencies, and involvement in business processes. Additionally, key **stakeholders** such as customers, suppliers, management personnel, government officials, services, and regulatory bodies must be meticulously recorded. Although they are not directly employed by the company, they play large roles in the success of the enterprise.

It is important to note that many types of disaster may result in phone and internet communication being severely limited or unavailable altogether, at least temporarily. Do your best to anticipate this challenge in your communication strategy. Identify employees who may be less affected by communication disruptions, consider communication alternatives, or plan how employees will reconnect after a communication disruption.

The below form templates can help you record the contact information you need for your [employees](#) and [stakeholders](#) (OFB-EZ, n.d.-d, n.d.-e). You can also visit Ready.gov for additional resources to help you create your [crisis communications plans](#) (Ready.gov, n.d.-a).



OFB-EZ
OFFICE FOR BUSINESS RESILIENCE

3. KNOW YOUR EMPLOYEES

USE THIS FORM TO RECORD INFORMATION ABOUT ALL EMPLOYEES, INCLUDING THE BUSINESS OWNER, SO THAT EACH PERSON CAN BE CONTACTED AT ANY TIME.

EMPLOYEE NAME:

Position/title: _____
 Key Responsibilities: _____
 Alternative Employee Who Can Perform Duties: _____
 Home address: _____
 City, State, ZIP: _____
 Office phone: _____ Ext. _____ Alternate phone: _____
 Home phone: _____ Mobile phone: _____
 Office e-mail: _____ Personal e-mail: _____
 Special needs: _____

Certifications:

First Aid Emergency Medical Technician (EMT) CPR Ham Radio
 Other: _____ Special licenses: _____

Evacuation Information

County: _____ Evacuation Zone: _____
 Evacuation Destination: _____

Local Emergency Contact

Full name: _____ Relationship: _____
 Home phone: _____ Mobile Phone: _____
 E-mail: _____

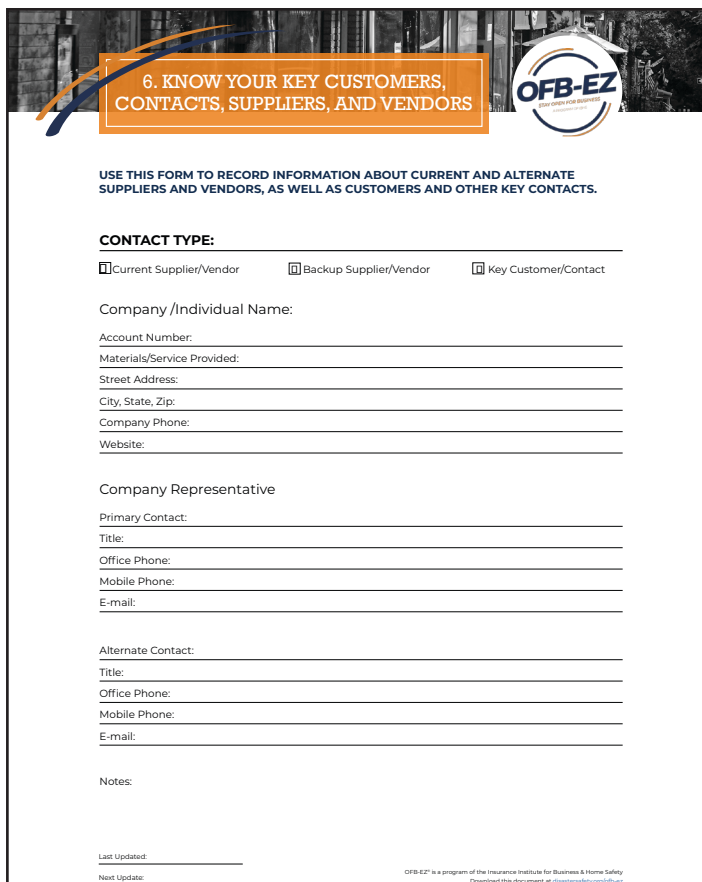
Out of State Emergency Contact

Full name: _____ Relationship: _____
 Home phone: _____ Mobile Phone: _____
 E-mail: _____

Notes: _____

Last Updated: _____
 Next Update: _____

OFB-EZ® is a program of the Insurance Institute for Business & Home Safety. Download this document at www.ready.gov/ibbs.



OFB-EZ
OFFICE FOR BUSINESS RESILIENCE

6. KNOW YOUR KEY CUSTOMERS, CONTACTS, SUPPLIERS, AND VENDORS

USE THIS FORM TO RECORD INFORMATION ABOUT CURRENT AND ALTERNATE SUPPLIERS AND VENDORS, AS WELL AS CUSTOMERS AND OTHER KEY CONTACTS.

CONTACT TYPE:

Current Supplier/Vendor Backup Supplier/Vendor Key Customer/Contact

Company /Individual Name: _____
 Account Number: _____
 Materials/Service Provided: _____
 Street Address: _____
 City, State, Zip: _____
 Company Phone: _____
 Website: _____

Company Representative

Primary Contact: _____
 Title: _____
 Office Phone: _____
 Mobile Phone: _____
 E-mail: _____

Alternate Contact:

Title: _____
 Office Phone: _____
 Mobile Phone: _____
 E-mail: _____

Notes: _____

Last Updated: _____
 Next Update: _____

OFB-EZ® is a program of the Insurance Institute for Business & Home Safety. Download this document at www.ready.gov/ibbs.

To aid in communication efforts, it is highly recommended that your business establishes a strong online presence through a well-executed website, strategic social media, and other online

communication tools. A strong online presence can help mitigate potential business losses, enabling the distribution of clear and consistent information to a broader audience.

Lastly, you should also take steps to backup and protect your digital assets and data. The following suggestions have been adapted from the Federal Trade Commission's [guide to protecting personal information for businesses](#) (FTC, 2016).

1. *Take Stock.* Businesses receive personal information from multiple sources. It is important to understand where this information comes from, what personal information is collected, where the information is stored, and who has access to it. Some laws require companies to keep sensitive data secure.
2. *Scale Down.* Principle of least privilege: employees should only have access to resources and information required for their job. Identify what information is required to meet business needs and do not collect sensitive personally identifying information that is not required.
3. *Lock It.* The data security plan should include physical security, electronic security, employee training, and security practices of contractors and service providers.
 - a. Examples of physical security include keeping personally identifiable information locked in a cabinet and controlling the number of people with keys to the cabinet.
 - b. Electronic security includes encrypting sensitive information and keeping up to date with anti-malware programs.
 - c. Employee training should require employees to sign and agree to follow confidentiality and security standards. It should also include pieces of training that inform employees on recognizing security threats and emphasize good security behaviors, such as signing out of a computer when walking away.
 - d. Security plans should not be limited to employees of the business. Security practices should also be established with considerations for contractors and service providers
5. *Pitch It.* Sensitive information should be properly disposed of when it is no longer needed. This includes securely erasing data from old computers and effectively disposing of paper records by shredding.
6. *Plan Ahead.* Taking precautions to prevent security breaches is the first line of defense. Precautions can be as simple as using strong passwords and locking up sensitive paperwork in a cabinet. The amount of precautions taken may depend on what type of information is being recorded.

Identify Risks

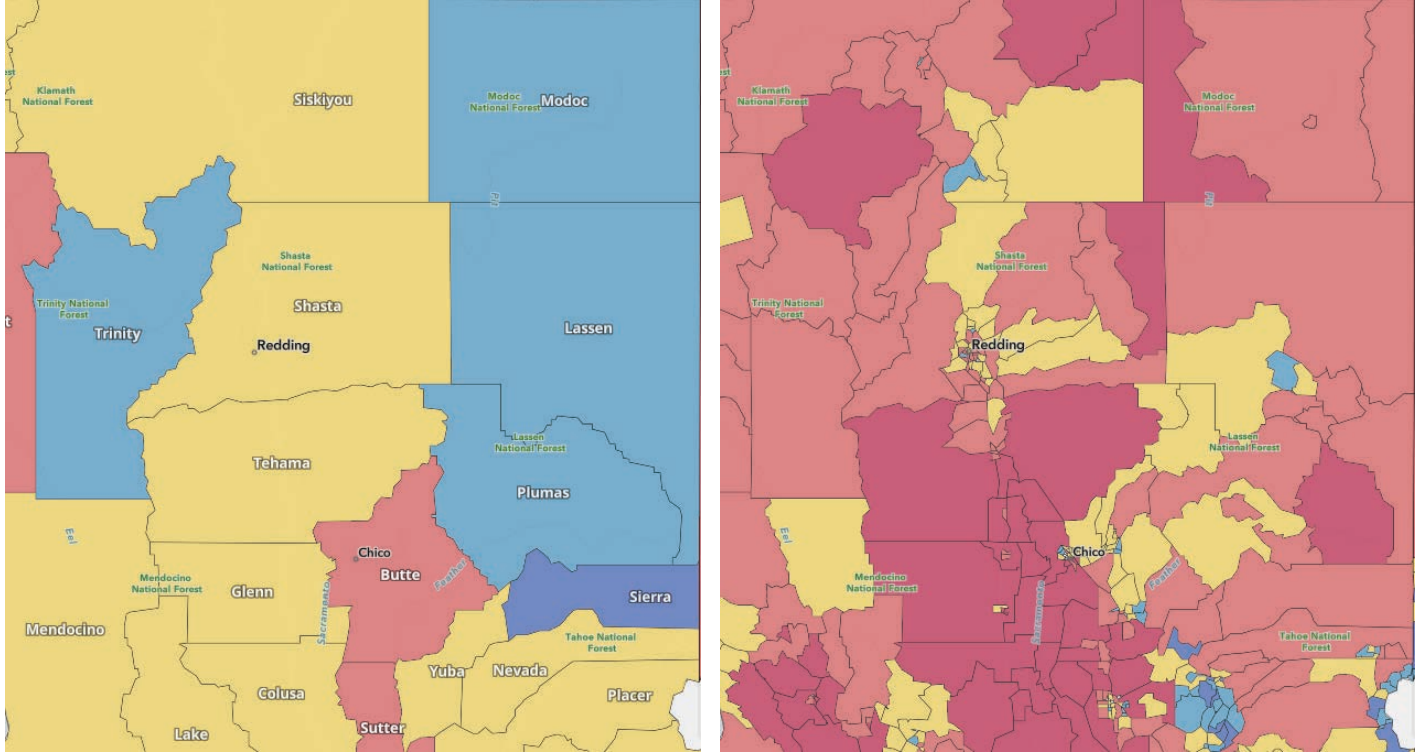
A key step in disaster preparedness is identifying the risks most likely to impact you based on your business's industry, geographic location, and other factors. Identifying these risks, and weighing their potential impacts, will help you prioritize the steps you take toward disaster preparedness.

It's important to understand that there are many different types of hazards and risks that your business may be vulnerable to. Different organizations categorize these hazards in different ways, but [Ready.gov](#) divides hazards into the following four main categories (Ready.gov, n.d.-b).

Type of Hazard	Examples
Natural	flood, hurricane, tornado, earthquake
Health	serious illness or disease
Human-Caused	accidents, acts of violence, vandalism
Technology-Related	power outages, equipment failure, loss of data

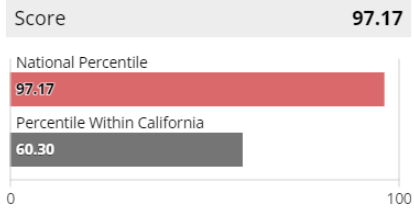
Note that some hazards may be a combination of multiple categories simultaneously. A ransomware attack, for example, is both human-caused and technology-related, and a wildfire may be both natural (driven by wind and drought) and human-caused (started through arson or negligence). When assessing your risks, it is good to consider as many potential hazards as possible.

A helpful tool when conducting a risk assessment is [FEMA's National Risk Index](#) online map tool. The map can be toggled between counties (below left) and census tracts (below right), and ranks each geography by risk index as a nationwide percentile.



Clicking on a geography will display summary information about that geography's level of risk, expected annual loss, social vulnerability, and community resilience. The geography will also be given a risk score for each of 18 different natural hazards. This can be a powerful resource for evaluating the natural hazards that pose a threat to you, your business, and your community.

Risk Index is Relatively High



The Risk Index rating is **Relatively High** for **Butte County, CA** when compared to the rest of the U.S.

Risk Index Overview

Compared to the rest of the U.S., **Butte County, CA's** Risk Index components are:

Expected Annual Loss	Relatively High
Social Vulnerability	Very High
Community Resilience	Relatively High

Avalanche	Not Applicable	Lightning	Relatively Moderate Score 79.9
Coastal Flooding	Not Applicable	Riverine Flooding	Relatively High Score 98.3
Cold Wave	No Rating Score 0.0	Strong Wind	Very Low Score 8.3
Drought*	Very High Score 99.8	Tornado	Relatively Low Score 29.0
Earthquake	Relatively Moderate Score 98.3	Tsunami	Not Applicable
Hail	Very Low Score 36.5	Volcanic Activity	Relatively Moderate Score 71.9
Heat Wave	Relatively Moderate Score 88.9	Wildfire	Relatively High Score 98.8
Hurricane	Not Applicable	Winter Weather	Very Low Score 13.2
Ice Storm	Not Applicable		
Landslide	Relatively High Score 98.0		

Local Hazard Mitigation Plans for North State Counties

A list of local hazard mitigation plans for North State counties is included below. These plans include hazard identification and risk assessment and should be used as a tool when creating a Business Continuity Plan.

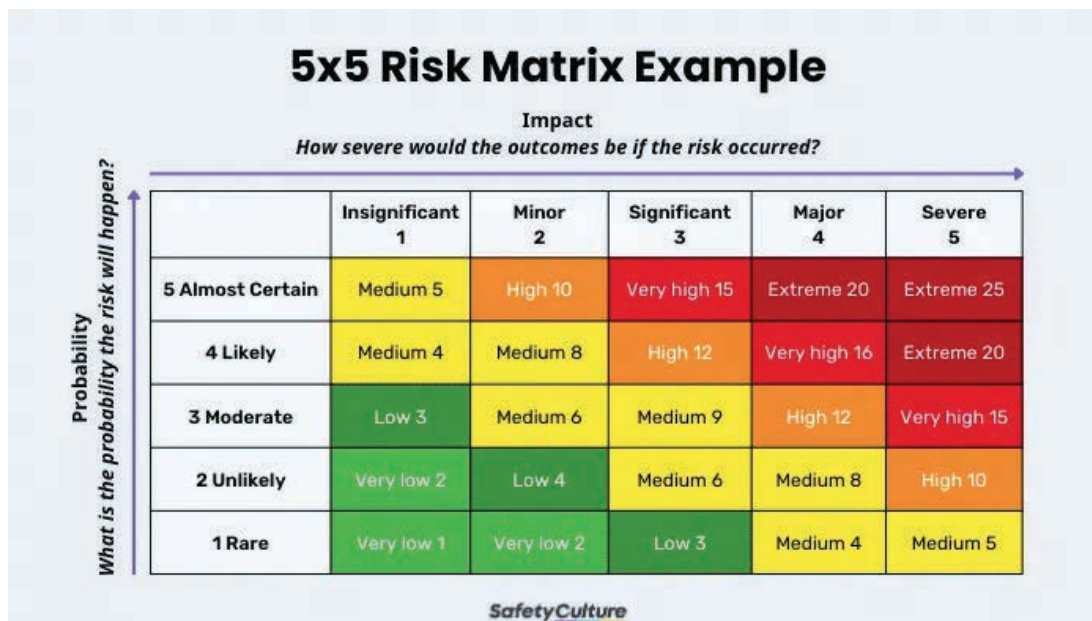
County	Link
Butte	Local Hazard Mitigation Plan
Colusa	Local Hazard Mitigation Plan
Glenn	Glenn County Multi-Jurisdiction Hazard Mitigation Plan
Lassen	Lassen County Multi-Jurisdictional Hazard Mitigation Plan
Modoc	Modoc County Local Hazard Mitigation Plan April 2016 (under “Local Hazard”)
Plumas	Plumas County 2020 Local Hazard Mitigation Plan Update
Shasta	Shasta County Hazard Mitigation Plan
Siskiyou	Hazard Mitigation Plan, Volume 1 & Volume 2 (under “Supporting Documents”)
Tehama	Tehama County HMP 2017 Volume 1 & Volume 2 (under “Hazard Mitigation”)

Additional mitigation resources include:

- the [California State Hazard Mitigation Plan](#), which includes risk assessments for natural hazards (CalOES, 2023)
- the [Ready Business How-To Guide](#), which prioritizes business disaster preparedness (Ready.gov, n.d.-c)
- a set of [hazard-specific preparedness toolkits](#) (Ready.gov, n.d.-d)

Prioritizing Risks and Hazards

After you have evaluated the risks and potential hazards you may be vulnerable to, you’ll need to prioritize each hazard, which in turn will help you prioritize the steps you need to take toward disaster preparedness. A helpful tool for prioritizing these hazards is a [5x5 Risk Assessment Matrix](#), which scores risks based on the severity of their impact combined with the likelihood that they will occur (Vicente, 2024). Risk assessment matrices vary in style, but are all functionally quite similar. The one pictured below comes from [SafetyCulture](#) (Guevara, 2024).



Insurance Preparedness

One of the most important forms of disaster preparedness is to have effective insurance policies in place *before* disaster strikes. Some disaster impacts may be fully or partially covered by your business’s emergency fund or by disaster relief, but those funding sources may not cover all expenses in the event of a severe disaster. Insurance policies can be a safety net to cover the needs your business can’t afford to replace, but also can’t afford to lose.

Types of Commercial Insurance

The best insurance policies for your business will depend on the risks your business is vulnerable to. According to the Small Business Guide to Commercial Insurance, published by the California Department of Insurance, commercial insurance can be broadly categorized into property insurance and casualty insurance. Property insurance plans cover commercial property against theft, damage, and destruction, while casualty insurance policies primarily cover the liability exposure of an individual, business, or organization. A table summarizing these types of insurance is provided below.

Keeping Your Insurance Agent Local

Some business owners, who speak from experience having gone through their own disasters, suggest disaster-related insurance should be acquired through a local agent if at all possible. They say local agents are easier to reach if there are any complications with the claims process, and are generally more aware of the disaster’s developments and its impacts.

For a full and detailed review of these insurance options, please refer to the [Small Business Guide to Commercial Insurance](#) (California Department of Insurance, n.d.).

Property Insurance	Casualty Insurance
Commercial Property	Commercial Automobile
Inland Marine	Commercial General Liability
Boiler and Machinery	Commercial Umbrella
Crime	Workers Compensation

Questions to Ask Your Agent

Here are [20 questions](#) to ask your insurance agent before your business faces disaster (CalOES, n.d.). A PDF version of these questions is available [here](#); the PDF can be printed and used as a checklist and notepad.

1. If I don’t already have one, am I eligible for a Business Owners Protection (BOP) policy?
2. What deductible do I have and how does it apply?
3. Do I have a copayment and/or coinsurance?
4. If I have coinsurance, how does it work?
5. Is my property coverage on an actual cash value basis or a replacement cost basis?
6. Is my personal property and building coverage on the same basis (replacement cost vs. actual cash value)?
7. Do I have/need a peak season endorsement on my inventory?
8. If my policy is a “named perils” policy, what perils are covered? Are there any possible causes of loss that could impact my business that are not covered? Would an open perils policy cover those types of losses?
9. What types of losses are excluded under this policy? Which ones might be particularly relevant to my business?
10. What are my policy limits and how do the limits apply? Do I have/need an inflation guard?

11. If I increase my deductible, how much does my premium go down?
12. If I increase my limits, how much does my premium go up?
13. Would a blanket policy (for multiple locations) be helpful to me?
14. Are there any premium discounts that I could be eligible for? Is there anything I can do to get (additional) premium discounts?
15. How many carriers do you work with that underwrite my type of policy? Why did you choose to place my business with the company you selected? Ask this question if you are working with an independent agent.
16. Have you “shopped” my insurance recently?
17. Is my insurance through the surplus lines? What does that mean for me?
18. What is my company rated by AM Best and/or Standard and Poor? How does that compare to other insurers?
19. Do you conduct free, regular risk assessments? How often? (If not, you might consider working with an agent who does.) Is there any exposure that you are aware of for which I do not have insurance?
20. Should I consider getting a claims-made basis liability policy instead of occurrence?

Additional Steps to Prepare

Maintaining clear records of your business’s property may help ease the process of filing a claim in the event of a disaster. Make sure to clearly document the pre-disaster condition of all business property. Take pictures as necessary. Be sure to save all purchase invoices and sales receipts related to insured property. Also make sure business inventory is tracked accurately, which will make it easier to calculate the quantity and value of damaged or destroyed inventory.

Community and Networking

In the face of disaster, one of your strongest assets will be the strength of the local community in which your business is located. Investing in network ties and strengthening community relationships should be a central value for your business and a regular component of its operation. This can help your business in the following ways:

Resilience. A strong community can act as a support network during tough times. They can provide emotional support, spread positive word-of-mouth about your business, and even offer practical assistance if needed, such as a temporary location to conduct business operations.

Customer Loyalty. Building a community fosters strong relationships with your customers. When they feel connected to your brand and see you as part of their community, they’re more likely to remain loyal, even during disruptions.

Trust and Reputation. A community that trusts your business will be more understanding during disruptions, and may even be motivated to support your business on the path to recovery.

Adaptability. A community can provide valuable feedback and insights that can help you adapt to changing circumstances. They might offer suggestions or support new initiatives that can help your business navigate disruptions more effectively.

Market Differentiation. A strong community can set your business apart from competitors. If customers feel a sense of belonging and connection with your brand, they’re less likely to switch to alternatives, even when faced with disruptions.

Resource Pooling. In times of crisis, your community can be a source of resources and expertise. They might offer help with logistics, marketing, or even financial support, which can be invaluable when resources are scarce.

Business Continuity Planning. By engaging with your community regularly, you can better anticipate potential disruptions and prepare contingency plans. Your community might provide early warnings about emerging challenges or offer suggestions for mitigating risks.

Information Networking. During a crisis, lines of communication can become disorganized and up-to-date information can be hard to find. Having a strong communication network prior to disaster can make it easier to spread relevant information between you, your fellow small businesses, and local support organizations. Joining your local Chamber of Commerce, Small Business Development Center, or similar organizations can vastly improve your access to information that is relevant to your business and community.

Overall, investing in community building before disruptions occur is a proactive strategy that can help small businesses weather storms more effectively and emerge stronger on the other side.



References

- Butte County. (2019). Butte County Local Hazard Mitigation Plan Update. <https://www.buttecounty.net/DocumentCenter/View/3930/2019-Local-Hazard-Mitigation-Plan--Executive-Summary-PDF>
- California Department of Insurance. (n.d.). Small Business Guide to Commercial Insurance. <https://www.insurance.ca.gov/flipbook/commercialinsurance/>
- California Governor's Office of Emergency Services (CalOES). (2023). California State Hazard Mitigation plan. https://www.caloes.ca.gov/wp-content/uploads/Hazard-Mitigation/Documents/2023-California-SHMP_Volume-1-Part-2_11.10.2023.pdf
- California Governor's Office of Emergency Services (CalOES). (n.d.). Disaster Preparedness for Business. <https://www.caloes.ca.gov/office-of-the-director/policy-administration/private-ngo-coordination/disaster-preparedness-for-business/>
- Colusa County. (2018). Colusa County Local Hazard Mitigation Plan December 2018. <https://www.countyofcolusa.org/DocumentCenter/View/11098/Colusa-County-LHMP-Update-Complete?bidId=>
- County of Glenn. (2016). Glenn County CA Multi-Jurisdiction Hazard Mitigation Plan. https://www.countyofglenn.net/sites/default/files/Planning_%26_Public_Works/COMPILED_DRAFT_GlennCountyMJHMP_Feb2016_FINALv1.pdf
- County of Modoc. (2016). Modoc County Local Hazard Mitigation Plan April 2016. https://www.modocsheriff.us/sites/g/files/vyhlf921/f/uploads/local_hazard_plan.pdf
- County of Shasta. (2023). Multi-Jurisdictional Hazard Mitigation Plan. https://www.shastacounty.gov/sites/default/files/fileattachments/public_works/page/3019/shasta_county_hmp-final_04.18.23.pdf
- County of Siskiyou. (2018-a). Hazard Mitigation Plan Volume 1: Planning-Area-Wide Elements. https://www.co.siskiyou.ca.us/sites/default/files/fileattachments/emergency_services/page/29047/oes_20191008_siskiyoucohmp_vol.1_statesubmittal_femaupdate2019.pdf
- County of Siskiyou. (2018-b). Hazard Mitigation Plan Volume 2: Planning Partner Annexes. https://www.co.siskiyou.ca.us/sites/default/files/fileattachments/emergency_services/page/29047/oes_20191008_siskiyoucohmp_vol.2_statesubmittal_femaupdate2019.pdf
- Federal Trade Commission (FTC). (2016). Protecting Personal Information: A Guide for Business. https://www.ftc.gov/system/files/documents/plain-language/pdf-0136_proteting-personal-information.pdf
- Federal Emergency Management Agency (FEMA). (n.d.). National Risk Index. <https://hazards.fema.gov/nri/map>
- Guevara, P. (2024). A Guide to Understanding 5x5 Risk Assessment Matrix. SafetyCulture. <https://safetyculture.com/topics/risk-assessment/5x5-risk-matrix/>
- Lassen County. (2019). Hazard Mitigation Plan. https://www.lassencounty.org/sites/default/files/departments/office_of_emergency_services/Lassen%20County%20LHMP%20approved_1%2015%202019.pdf

- OFB-EZ. (n.d.-a). *Know Your Operations*. Institute for Business & Home Safety. <https://ibhs1.wpenginepowered.com/wp-content/uploads/2.Know-Your-Operations-OFB-EZ.pdf>
- OFB-EZ. (n.d.-b). *Know Your Equipment*. Institute for Business & Home Safety. <https://ibhs1.wpenginepowered.com/wp-content/uploads/4.Know-Your-Equipment-OFB-EZ.pdf>
- OFB-EZ. (n.d.-c). *Know Your Information Technology*. Institute for Business & Home Safety. <https://ibhs1.wpenginepowered.com/wp-content/uploads/7.Know-Your-IT-OFB-EZ.pdf>
- OFB-EZ. (n.d.-d). *Know Your Employees*. Institute for Business & Home Safety. <https://ibhs1.wpenginepowered.com/wp-content/uploads/3.Know-Your-Employees-OFB-EZ.pdf>
- OFB-EZ. (n.d.-e). *Know Your Key Customers, Contacts, Suppliers, and Vendors*. Institute for Business & Home Safety. <https://ibhs1.wpenginepowered.com/wp-content/uploads/6.Know-Your-Key-Customers-OFB-EZ.pdf>
- Palokangas, E. (2023). *What Are Operational Processes: Benefits & How To Build One*. Scribe. <https://scribehow.com/library/what-are-operational-processes>
- Plumas County. (2020). *Plumas County Local Hazard Mitigation Plan Update*. <https://www.plumascounty.us/DocumentCenter/View/37164/Plumas-County-2020-Local-Hazard-Mitigation-Plan-Update---October-2020?bidId=>
- Ready.gov. (n.d.-a). *Crisis Communications Plans*. <https://www.ready.gov/business/emergency-plans/crisis-communications-plans>
- Ready.gov. (n.d.-b). *Ready Business*. <https://www.ready.gov/business>
- Ready.gov. (n.d.-c). *Ready Business How-To Guide*. FEMA. https://www.ready.gov/sites/default/files/2020-04/ready_business_how-to-guide.pdf
- Ready.gov. (n.d.-d). *Toolkits*. <https://www.ready.gov/business/toolkits>
- Shoab, M. (2022). *8 Types of Business Processes & How They Fuel Your Growth*. Scribe. <https://scribehow.com/library/types-of-business-processes>
- Tehama County. (2017-a). *Multi-Jurisdictional Hazard Mitigation Plan 2018 Plan Update, Volume 1*. <https://tehamaso.org/wp-content/uploads/2023/02/01-Tehama-County-HMP-2017-MJHMP-VOLUME-1.pdf>
- Tehama County. (2017-b). *Multi-Jurisdictional Hazard Mitigation Plan 2018 Plan Update, Volume 2*. <https://tehamaso.org/wp-content/uploads/2023/02/02-Tehama-County-HMP-2017-MJHMP-VOLUME-2.pdf>
- Vicente, V. (2024). *Risk Assessment Matrix: Overview and Guide*. Auditboard. <https://www.auditboard.com/blog/what-is-a-risk-assessment-matrix/>



Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

Section 2: Mitigating Loss by Pivoting Online

Overview

In the event of a disaster, one strategy to maintain a steady flow of business is to pivot to online methods for conducting business operations. Pivoting online can simplify processes and make your business more accessible to stakeholders and employees during times of upheaval.

We must acknowledge that this section assumes internet access will be available to businesses, employees, customers, and stakeholders who have been affected by a disaster, while in reality this may not be the case. Be prepared that some or all of your employees may be difficult to communicate with due to disruptions in internet and phone services, and online management of your business may not necessarily be an option. Still, this effect might be mitigated by identifying team members who are less affected by communication disruptions, either because they've been evacuated to an area that has better access or because they live in a less affected area. Utilizing those team members accordingly may still allow your business to pivot online.

Pivoting your business online may take many forms. Developing a robust online presence through a website and social media can help your business communicate with stakeholders while building the business's rapport and credibility. Online models may also make it easier to facilitate sales and payments (e-commerce), scheduling, delivery, communication, and content-sharing. Lastly, pivoting online may allow your business to function remotely, with employees working in the cloud and stakeholders attending meetings via videoconference.

This section will examine each of these aspects more closely, helping you to decide what kind of online pivot may be best for your business. While it is usually possible to pivot during disaster recovery, it is always more efficient to have online practices in place and integrated into your business operations ahead of time. This will reduce the amount of time, effort, and coordination required to pivot your business following a disaster.

An important part of pivoting is recognizing that the new mode of conducting business is inherently different from the old, and comes with its own strengths, weaknesses, opportunities, and limitations. The difference between old and new might be subtle, or it might be extreme. The pivoting process will be smoothest if your business is able to embrace and maximize the strengths and opportunities that come with these changes, while addressing the weaknesses and acknowledging the limitations.

Establishing an Online Presence

Having an online presence makes it easier for stakeholders to locate and interact with your business online. A consistent social media presence makes your business feel approachable and credible, and can be a space where your business further develops its brand and core values. A frequently maintained website can help convey up-to-date information about your business, and can facilitate some remote business operations. Both of these—a strong social media presence and a well-maintained website—are even more crucial following a disaster, when accurate information can be difficult to find and brick-and-mortar business locations may have been compromised. If you're just starting out developing your online presence, check out the following resources, which cover various aspects of improving your online presence as a small business. Then keep reading to learn about how your online presence can help your business recover following a disaster.

Resources for establishing your online presence:

- [Steps for getting started](#) (Kidd, 2022)
- [Improving your online performance](#) (Google for Small Business, n.d.)
- [Best practices for building a strong social media presence](#) (Boyster, 2023)

- [Best social media platforms for different industries](#) (Workspace Digital, 2020)
- [How to make a small business website](#) (Daniel and Hardy, 2024)
- [Additional tips for making an effective website](#) (Dublino, 2024)

Social Media

Through the use of social media accounts, owners have the agency to quickly create fundraising efforts to assist with recovery from a disaster. Social media can also connect business owners with other business owners in their local community to collaborate and share experiences.

In the aftermath of a disaster, once a business is in a position to provide an update to their customers, they should create an update post on social media to provide followers and customers with important information on the status of the business. Business owners should update their customers on any potential disruptions to their business and what can be expected (such as slow shipment times, loss of inventory, and any changes to business location, hours, or contact information). This can be a time to let the public know that everyone is safe and to provide notice on when business might resume. Since this information will continue to be important, try to incorporate it into your social media profile or bio. Many social media platforms also allow you to “pin” a post so that it stays at the top of your feed and can easily be seen by others.

This would be a good time to link a crowdfunding or donation option if the business needs to engage in fundraising for a specific cost to the business. See the Fundraising After a Disaster section below for specifics on how to set up fundraising.

Website Strategy

These days, the majority of businesses now have their own websites. Today it is easier than ever for business owners to create their own websites using website-building platforms such as [WordPress](#), [Wix](#), [Squarespace](#), [Weebly](#), and others. Sometimes websites are nothing more than informational directories, while others provide a wide array of information, services, and functionality.

If the impacts of a disaster make your business’s brick-and-mortar location inaccessible, your website will become the primary source of your business’s information, services, and contact information. This may change the way you think about, and use, your business’s website. Instead of being an auxiliary extension of your business, your website is now the main event, which means every detail of your website should be carefully considered.

When updating your website after a disaster, start by making sure all information on the site is still accurate, including your business address, hours, contact information, and general “about” information related to your business. Make sure any important information is prominently displayed and easy to find. You may also need to update your business information as it appears in search engines, such as [Google](#), which may still be referencing outdated information.

Additionally, you may want to re-examine the way your business’s website is structured. What is the very first thing a user sees when they arrive at your site? How many clicks does it take them to get where you want them to go? Is the website intuitive and easy to navigate? Compare [different website structures](#) and determine which is the best for your business, then make changes accordingly (Webflow Team, n.d.).

Lastly, you’ll want to think about ways you can use your website to deliver the same (or comparable) services your business offered from its brick-and-mortar location. The following section addresses many possible ways you might fulfill these needs online.

Online Functionality

Given the current level of technological advancement, many businesses are able to accomplish most, if not all, of their daily operations completely online. From making sales to delivering products to hosting meetings, online solutions make it possible for your business operations to function across geographic distances, and even across many time zones. The primary two ways businesses move their processes online is by implementing e-commerce models and transitioning from in-person work to a remote model, but there are many more options available. These will depend on the needs of the business and its resources, but we'll discuss some of the possible configurations in the [Other Online Operations](#) section below.

E-Commerce

The term “e-commerce” refers to any commercial transactions conducted over the internet, typically in exchange for goods or services. Pivoting to an e-commerce model can help your business continue to process transactions and receive income online if your brick-and-mortar location has been compromised.

E-commerce services come in a variety of styles. Some e-commerce services, like [PayPal](#), [Shopify](#), and [Square Online](#), are separate from your website builder, but may have the ability to integrate with your website. These e-commerce services often allow you to build a “store” separately from your website, where you sell your goods and services, and you can embed custom buttons to your website that direct users to the e-commerce store. In other cases, many website-building services, like [Wix](#) or [Squarespace](#), have built-in e-commerce functionality available in one of their service packages, allowing your customers to have a seamless shopping experience entirely on your website. This is often cheaper and more convenient than paying for a separate service that needs to be integrated with your site.

If you're setting up e-commerce on your site for the first time, [this article](#) from Forbes may offer some good tips and starting points (Bulach, 2024). In addition, you'll want to keep the following considerations in mind:

1. **Fees.** E-commerce is almost never free, and options that claim to be completely free should be viewed with skepticism. Most e-commerce services ask for you to pay a monthly rate for their service, or they charge a fee for each transaction that they process, or both. Additionally, some e-commerce options require you to link to another service, such as PayPal, that may charge its own fees. Make sure you fully research all the fees involved with e-commerce before deciding on a service. You may have to adjust your product prices or service rates to compensate for these fees.
2. **Taxes.** Most e-commerce platforms have settings that allow you to charge taxes on your e-commerce products and services, such as sales tax. Make sure you know which of your goods and services should charge a tax, and how much that tax rate is.
3. **Shipping.** If your business sells physical products, you'll need to address fulfillment options. Depending on your type of business, you may be able to accomplish this through options such as delivery or pick-up, which should be available through your e-commerce provider. However, for many businesses, you'll need to ship your products to your customers. Most e-commerce providers have built-in functionality to add shipping charges to transactions, purchase shipping labels, and add tracking information to the order. Others may require you to connect your e-commerce account to a shipping provider, such as [ShipStation](#), [Shippo](#), [Pirate Ship](#), or [Stamps.com](#).

Remote Work

An online pivot can also include the transition to remote working for employers and employees. Following the widespread transitions after the COVID-19 pandemic in 2020, working from home is more accessible than ever. Platforms such as [Microsoft Teams](#), [Zoom](#), and [Slack](#) have made online communications accessible to businesses. All of these platforms support ease of communication through instant messaging, video calls, and voice calls. This allows for scheduling client meetings and meetings in-house between employees. Businesses can also host webinars to provide information about products and services offered.

It should be noted, however, that remote work is not without its drawbacks. According to [an article from SWAAY](#), the lack of personal interaction that comes with remote work can result in workers feeling isolated and disconnected from their workplace, or have challenges navigating the new work environment (Hawes-Saunders, 2023). It's important to provide opportunities for employees to chat, check in, and engage in team-building activities. Also make sure that expectations are clearly communicated regarding work hours, communication methods, goals, cybersecurity, and other workplace norms.

Other Online Operations

While shifts to e-commerce and remote work models are the most common ways to take business operations online, there are many other business functions that can also be conducted fully online, although perhaps in a modified form.

Does your company offer lessons or classes in a particular topic? Consider taking this service online through webinars or pre-recorded video courses. Does your business offer consultations? Consider providing that service via videoconference or phone instead of in person.

Whatever your business's in-person operations may be, examine each in turn and determine whether it might be replaceable with an online or remote equivalent. Some operations might be easily transferred online, while others might require more adjustment. Some operations might simply be ill-suited to be pivoted online. This will ultimately depend on the needs of your business and the severity of the disaster impact in your area.

Fundraising After a Disaster

Businesses may experience heavy losses during a disaster. These can be caused by the destruction or damage of business property, sudden decline in employees or stakeholders, or lost revenue. Fundraising is one way businesses might begin to recover from these damages.

A common fundraising option for disaster recovery is to launch a crowdfunding campaign through an online service, such as [GoFundMe](#) or [BetterWorld](#). A crowdfunding campaign such as this can be set up quickly online and shared through the business's social media and newsletter.

Steps to make a crowdfunding campaign:

1. Create a user account and follow the prompts to set up the fundraiser. There is no fee to set up a fundraiser.
2. Share the fundraiser on social media accounts, and update your website to spotlight the fundraising efforts.
3. Post updates for the fundraiser on social media accounts and create posts thanking current donors.
4. Once the fundraiser is complete, set up the bank transfer through the crowdfunding website. Make sure to view the website's pricing policies so you know how much of the funds

will be deducted to cover the fundraising company's fee. (Compare pricing for [GoFundMe](#) and [BetterWorld](#).)

As an alternative to using sites like GoFundMe, your business might run its own fundraising campaign through an e-commerce service like PayPal to solicit donations directly. All business owners can link their PayPal accounts onto their website using ["donate" buttons](#).

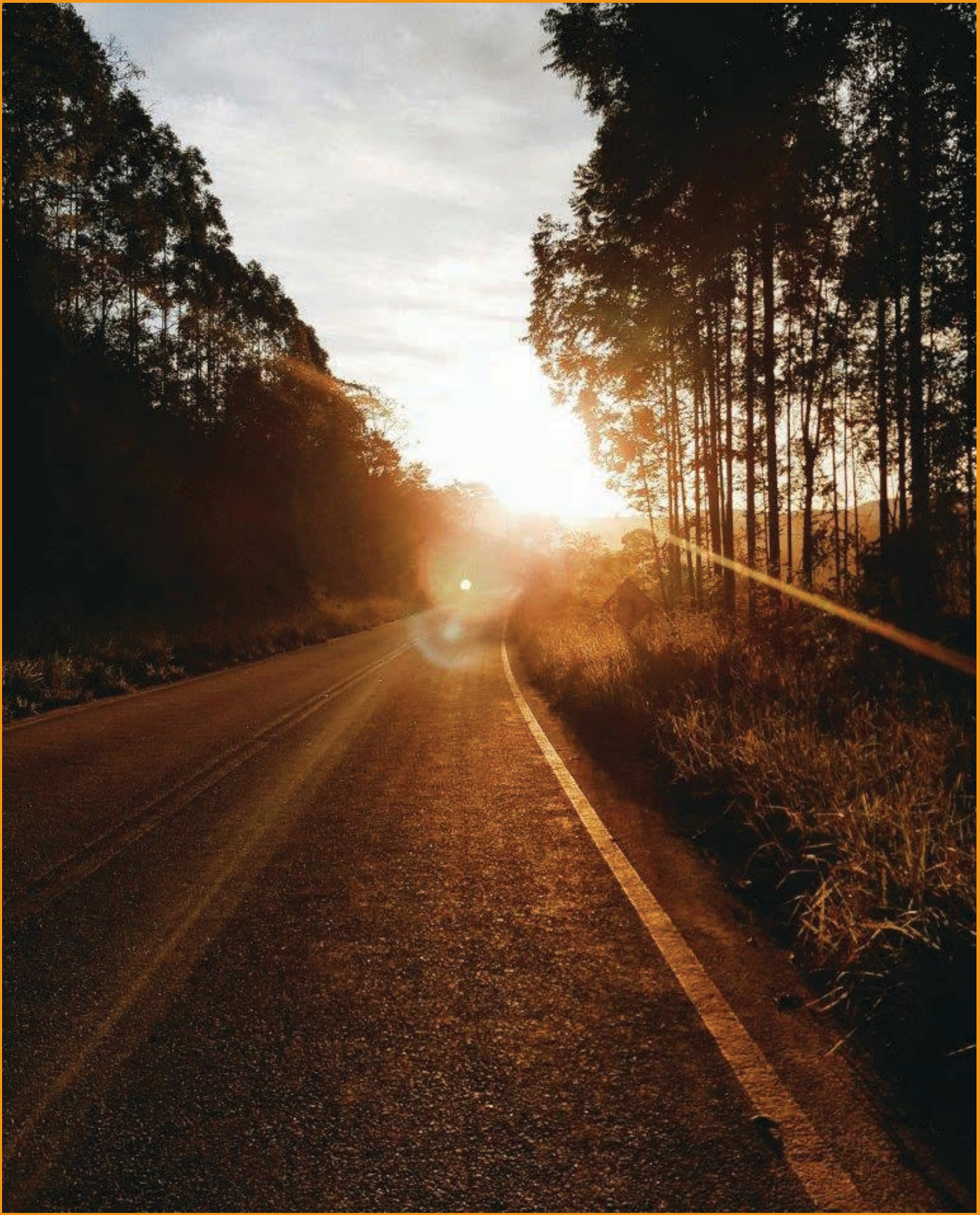
Social media posts promoting your fundraising campaign can be created using free tools such as [Canva](#), an online tool for professional visual design. Social media platforms like Facebook and Instagram also offer graphic templates that can be used when creating social media posts.

Once a fundraising campaign has been initiated, the founder of the campaign should provide updates on the status of the fundraiser to show the impact of the donations and the overall progress of the campaign. Here is an example template post of what that could look like:



References

- Boyter, G. (2023). 16 ways to build a better social media presence. SproutSocial. <https://sproutsocial.com/insights/building-social-media-presence/>
- Bulach, A. (2024). How to Start an E-Commerce Business in 2024. Forbes. <https://www.forbes.com/advisor/business/software/how-start-ecommerce-business/>
- Dublino, J. (2024). 12 Tips for Building an Effective Business Website. Business News Daily. <https://www.businessnewsdaily.com/9811-effective-business-website-tips.html>
- Farrah, D. & Hardy, A. (2024). How To Make A Small Business Website In 2024. Forbes. <https://www.forbes.com/advisor/business/how-to-make-a-website-for-your-business/>
- Google Business Profile Help. (n.d.). Edit your Business Profile on Google. <https://support.google.com/business/answer/3039617?hl=en>
- Google for Small Business. (n.d.). Build your online presence in just a few steps. Google. <https://smallbusiness.withgoogle.com/intl/en-ssa/online-presence-guide/>
- Hawes-Saunders, D. (2023). Pivoting For Remote Work Success. SWAAY. <https://swaay.com/pivoting-for-remote-work-success>
- Kidd, L. (2022). 7 Ways to Increase Your Online Presence. Forbes Books. <https://books.forbes.com/blog/7-ways-increase-your-online-presence/>
- Webflow Team. (n.d.). How to structure your website (and why it's important). Webflow. <https://webflow.com/blog/website-structure>
- Workspace Digital. (2020). Best Social Media Platforms For Different Industries. <https://workspace.digital/best-social-media-platforms-for-different-industries/>



Section 3: Disaster Recovery

Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

Overview

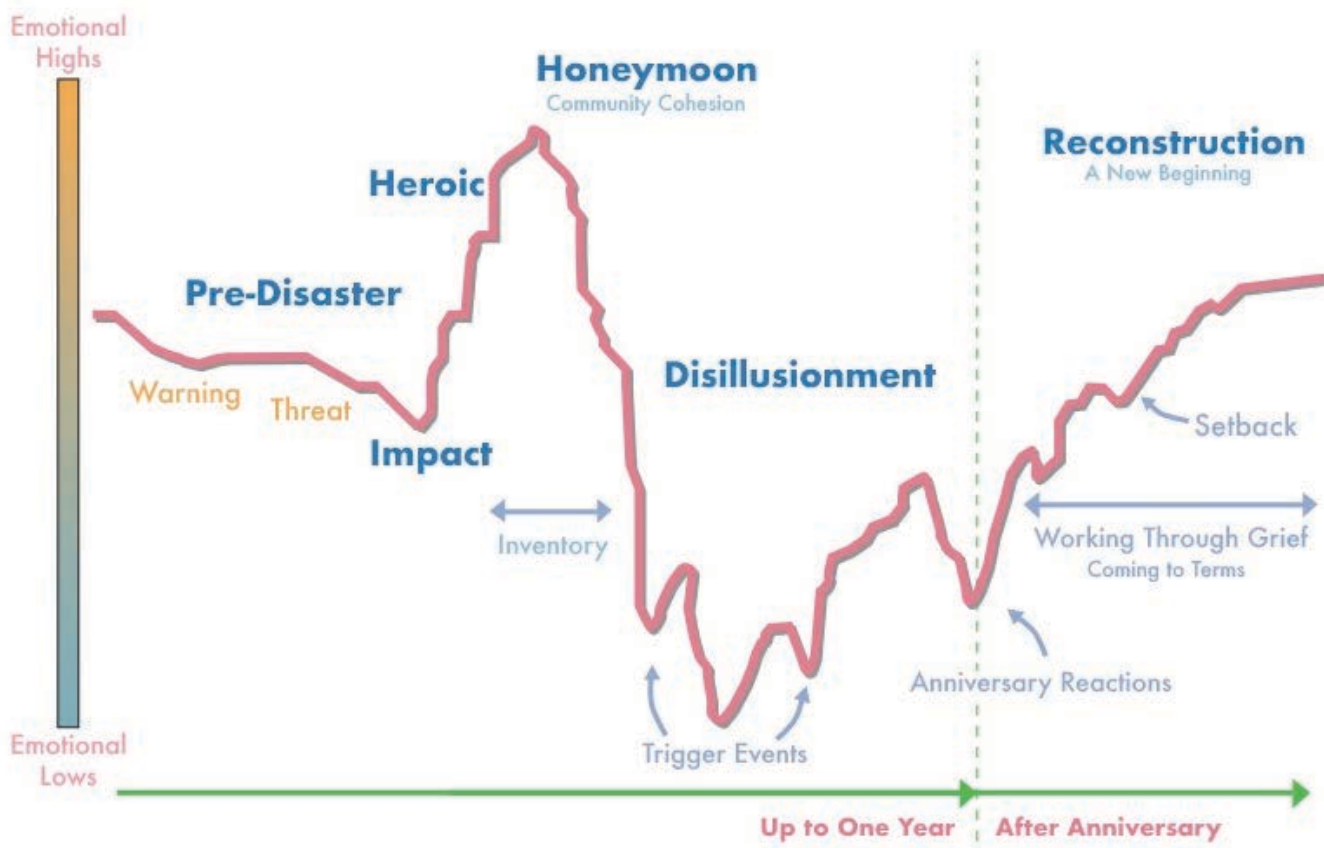
The information in this section is intended to assist small businesses as they recover from the impacts of a disaster. While [disaster preparedness](#) is ultimately the best way to mitigate disaster impacts, it is also true that disasters often come without warning or bring with them unexpected challenges. Further, certain efforts to mitigate your business's losses only become possible during the recovery phase, such as submitting insurance claims or applying for recovery loans.

This section addresses recovery under three different categories: [financial recovery](#), which discusses support that may be available via insurance, loans, grants, or other sources of aid; [physical recovery](#), which discusses the health and safety of business employees and resolving structural damage to business property; and [community recovery](#), which discusses a disaster's impact on community morale, mental health, and other expected changes.

Finally, this section concludes by discussing the post-disaster process of returning to a "new normal," something that will look different for each individual, each business, and each community, and will vary depending on the nature of the disaster. Some disasters make it impossible for communities or businesses to return to a pre-disaster state of normalcy, but there is always a way forward. Finding that way forward is a gradual process that must be navigated collectively and at every level of the impacted community.

Phases of Disaster Impact and Recovery

As you recover from the impacts of a disaster, it can be helpful to track your progression through these six phases of impact and recovery. Whether which phase you and your community are in can help you plan ahead and endure periods of doubt and despair. These phases, and their following descriptions, come from [Cropwatch](#), an agricultural institute of the University of Nebraska, Lincoln (Chasek, 2020).



1. Pre-Disaster
2. Impact
3. Heroic
4. Honeymoon
5. Disillusionment
6. Reconstruction

Pre-Disaster: This phase only occurs if there is warning of an impending disaster, and is marked by uncertainty and fear.

Impact: This phase occurs during the disaster itself. Communities experience a wide range of emotional reactions as they “weather the storm.”

Heroic: This phase starts once the disaster has subsided. Community members display high levels of activity and a sense of community altruism. The first waves of outside support and relief efforts arrive.

Honeymoon: A phase during which disaster assistance is readily available and communities bond over the rebuilding process. There are high levels of community cohesion and optimism. This phase is often brief.

Disillusionment: This phase begins as impacted communities realize the limits of their resources and the many challenges of rebuilding. The cohesion and optimism of the honeymoon phase turns to discouragement and stress. Individuals often cope in harmful ways including substance use, isolation, and anger. This phase can last for a long time—months or even years—and can be extended by “trigger events” that occur during this phase. Trigger events can be anniversaries of the disaster or other events that remind the community what they lost in the disaster.

Reconstruction: This phase often begins around the one-year anniversary of the disaster and continues for a long time. Individuals and communities begin to see progress in rebuilding and recovery efforts; adjustment to a “new normal” begins.

Financial Recovery

Getting Started

Report Damages to Unlock Funding

If your business property has sustained damages during a disaster, reporting those damages immediately is your key to unlocking funding, financial relief, and aid. Report damages to your local emergency manager. Take photos of the damage and make a list for insurance purposes. Your county assessor will likely have resources that can help during this process.

Avoiding “Duplication of Benefits”

As you begin to recover from the impact of the disaster, be careful not to accept assistance from two different regulated sources for the same service. (If a federal agency is funding repairs to your place of business, you can’t also accept an insurance payment for such repairs.) This is called a [duplication of benefits \(DOB\)](#), sometimes called double-dipping (FEMA, 2021-a). Bear this in mind when you apply for a grant, loan, or insurance claim. If a duplication of benefits does occur, you will be asked to return duplicated funds to the sender.

In some cases, you may be permitted to accept assistance from multiple sources for the same service if the assistance from the first source is not sufficient to fully complete the service. Be

sure to check with the organization if you believe you may require assistance from multiple sources to fulfill the same need.

Always Start Local

The recommendations and resources listed in this section are meant to broadly help business owners in the North State recover from a variety of disaster impacts. As such, your local area may have programs and resources available to you that are not mentioned here. Before you apply for more general state or federal relief, always check with your county or nearest city to learn what additional options may be available.

Insurance

Submitting a Claim

The following advice comes from the [Insurance Information Institute](#) (III, n.d.).

- Make an itemized list of your damages, as detailed and as comprehensive as possible. Include structural damages, loss of equipment, loss of product, and damage to vehicles.
- Prepare necessary information, such as the value of lost property or the estimated cost of building repairs. If you make any repairs on your own—whether temporary or permanent—keep a record of those expenses.
- Take pictures of debris or destroyed items.
- Contact your insurance company to report your claim. This can often be done online, through an app, or over the phone.
- Make sure your insurance company knows how to get ahold of you if you've evacuated or had to relocate.

What to Expect

After you've reported a claim, your insurance company will either send you a proof-of-loss form, which you can fill out yourself, or they will schedule a time for an insurance adjuster to inspect the site and guide you through the claims process. Depending on the type(s) of damage and your business's coverage, your insurer may assign multiple adjusters to assess your business's damages. If you are able and it is safe to do so, you should meet the adjuster at the property when they arrive.

[California law](#) requires insurance companies to swiftly respond to insurance claims (Fight for Survivors, n.d.). After your initial contact with the insurance representative (when they send you forms and give instructions to complete them), the insurance company has 15 days to acknowledge that they have received your completed forms and any supporting claim documents. After this acknowledgment, the insurer must decide on your claim within 40 days. If your claim is approved, the insurer must make a final payment within 30 days. All told, insurance companies must pay approved claims no more than 85 days after you first make contact to begin the claims process.

Loans

Aside from insurance, loans are the most common form of financial relief available to small businesses who have been impacted by a disaster. The following loans options are a good place to start getting your business back on its feet.

SBA Disaster Assistance

The U.S. Small Business Administration (SBA) provides low-interest disaster loans to help businesses and homeowners recover from declared disasters. These loans may help you repair physical damage, fund mitigation measures, recover from economic injury, or compensate

for operating expenses if a reserve-military employee is called to active duty. Note that your business must be located in a [declared disaster area](#) to qualify for SBA Disaster Assistance. The following table provides summary information from the [SBA website](#) (SBA, n.d.-a).

SBA Loan Type	Purpose/Use	Restrictions	Maximum Amount for Businesses	Collateral
Physical Damage Loans *	Repair or replace property, equipment, machinery, fixtures, inventory, or leasehold improvements.	May not be used to upgrade or expand a business, except as required by building codes.	Up to \$2 million. Proceeds from insurance coverage on business property may be deducted from the eligible loan amount.	Real estate preferred. Collateral required for loans over \$25,000 in Presidential declarations and \$14,000 in agency declarations.
Mitigation Assistance	Recovering from, or preparing for, disaster threats such as wind, flood, wildfire, earthquake, or hail.	SBA must approve mitigation measures before loan increase is approved.	Up to 20% loan increase for mitigation improvements and building upgrades.	800-659-2955 for more information.
Economic Injury Disaster Loans *	Cover financial obligations and operating expenses such as healthcare benefits, rent, utilities, and fixed debt payments.	Only available when small businesses are unable to obtain credit elsewhere.	Up to \$2 million.	Real estate preferred. Collateral required for loans over \$25,000.
Military Reservist Loan	Cover ordinary and necessary operating expenses. This loan is meant to compensate small businesses if an essential employee is a military reservist and is called to active duty.	May not be used to cover lost income or lost profits. May not be used in lieu of regular commercial debt, to refinance long-term debt, or to expand the business.	Up to \$2 million.	Collateral required for loans over \$50,000. Real estate is accepted as collateral when available.

* Physical Damage Loans and Economic Injury Disaster Loans may be combined if the total combined loan amount does not exceed \$2 million.

Disaster Relief Loan Guarantees

California's [Disaster Relief Loan Guarantees](#) help mitigate the risk assumed by a traditional lending institution. A bank is more willing to provide access to capital if there is a guarantee in place that would repay up to 95% of the loan should there be a default. Applicants must begin the application process by contacting a [participating lender](#) in their area. (For residents in the

North State, the nearest participating lender is the [California Capital Financial Development Corporation](#).) Each participating lender has slightly different terms in terms of the amount of the loan they will guarantee and the maximum loan amount. Contact a specific participating lender to learn more or to start the application process.

USDA Emergency Farm Loans

The Farm Service Agency’s [emergency loan program](#), which is triggered during natural disasters or emergencies declared by the Secretary of Agriculture or the President, helps eligible farmers and ranchers rebuild and recover from sustained losses. Farmers located in affected counties and contiguous counties may be eligible to borrow 100% of actual production or physical losses up to \$500,000. Applicants must be able to demonstrate a 30% primary crop reduction or a loss of quality, such as receiving a 30% reduced price for damaged crops. Loan funds may be used to restore or replace essential property, pay production costs, pay essential family living expenses, reorganize the farming operation, or refinance certain debts. All emergency loans must be fully collateralized.

Grants

Many grants are available for both pre- and post-disaster funding. These grants are not necessarily specific to small businesses, but small businesses may still be eligible. See the requirements for each grant before applying.

State Supplemental Grant Program

California’s [State Supplemental Grant Program \(SSGP\)](#) provides grant funds to people in disaster areas declared by the President, in which the federal assistance to Individuals and Household Program (IHP) has been implemented. In cases where a recipient has reached the maximum IHP assistance, FEMA will automatically transfer their application information to SSGP. There is no separate application process (CDSS, n.d.).

Disaster Case Management Program

FEMA-funded [Disaster Case Management Program \(DCMP\)](#) provides supplemental services to vulnerable populations during a Presidential major disaster declaration that includes Individual Assistance. The DCMP is a limited-term partnership that helps individuals or households address unmet needs caused by the disaster (CDSS, n.d.).

FEMA Grants

FEMA offers numerous grant funds for pre- and post-emergency and disaster-related projects, including recovery initiatives, innovative research, and other programs. [FEMA grants](#) are broken into several categories, although only two are relevant to emergencies and disaster response at the individual, household, or organizational level: Preparedness Grants and Hazard Mitigation Assistance Grants (FEMA, n.d.-a).

Grant Name	Brief Summary
Preparedness Grants	Numerous grants that support citizens and first responders in preparing for, protecting against, responding to, recovering from, and mitigating disasters and emergencies. See webpage for list of available grants in this category. Refer to the Preparedness Grants Manual for additional information.
Hazard Mitigation Assistance Grants	Several grant opportunities to fund eligible mitigation measures that reduce disaster losses. See webpage for different mitigation grant options. Refer to the Hazard Mitigation Assistance Program and Policy Guide for additional Information.

Other Grants

While the above grants are the most common grants for disaster impact and recovery, other grants may be available as well. It would be wise to regularly search grant databases for sources of funding that might be relevant to your business. Two popular grant databases include [Grants.gov](#) and [GrantWatch](#).

Other Aid

Other sources of funding and other assistance may be available for both individuals and businesses who have been impacted by disasters. Here are a few that might apply to you and your business.

Paycheck Protection Program (PPP) Loan Forgiveness

Borrowers who participated in the Paycheck Protection Program during the COVID-19 pandemic may apply for [loan forgiveness](#) using the SBA's [direct forgiveness portal](#) (SBA, n.d.-b). PPP forgiveness may also be granted by the lender. Contact your lender for additional information.

Assistance for Farmers and Ranchers

The USDA offers a [variety of programs](#) to help farmers and ranchers recover from natural disasters. The programs are divided into the following categories (FSA, n.d.-b).

Livestock Assistance	Farm Loans
<p>Livestock Forage Disaster Program (LFP): helps livestock producers who face grazing losses.</p> <p>Livestock Indemnity Program (LIP): helps livestock producers who experience higher-than-normal mortality caused by severe weather or certain animal attacks.</p> <p>Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish (ELAP): helps producers of livestock, honeybees, or farm-raised fish who have experienced losses due to disease, severe weather, or other conditions not covered by LFP and LIP.</p> <p>Emergency Livestock Relief Program (ELRP): helps compensate livestock producers who have been approved for the 2021 LFP for increases in supplemental feed costs.</p>	<p>Emergency Loan Program: helps producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine laws.</p> <p>Disaster Set-Aside Program: allows producers who have existing direct loans with FSA, and who are unable to make scheduled payments, to move up to one year's payment to the end of the loan.</p>
Farmland Damage	Crop Losses
<p>Emergency Conservation Program (ECP): helps farmers or ranchers repair damage to farmlands caused by natural disasters; helps put in place water conservation methods during severe drought.</p> <p>Emergency Forest Restoration Program (EFRP): helps owners of non-industrial private forests restore forest health damaged by natural disasters.</p>	<p>Noninsured Disaster Assistance Program (NAP): pays covered producers of covered noninsurable crops when natural disasters result in lost inventory, low yields, or prevented planting. Eligible producers must have purchased NAP coverage for the current crop year.</p> <p>Tree Assistance Program (TAP): helps qualifying orchardists and nursery tree growers to replant or rehabilitate trees, bushes, and vines damaged by natural disasters.</p>

IRS Small Business Assistance

The IRS offers [relief for individuals and businesses](#) impacted by disaster-related losses, primarily in the form of [tax deductions](#). Casualty and theft losses can be reported using [Form 4684](#), with separate sections available for individual loss and business loss. The IRS also publishes workbooks to help [individuals](#) and [businesses](#) calculate any losses caused by casualty, disaster, or theft (IRS, n.d.).

FEMA Disaster Assistance

FEMA offers multiple forms of post-disaster assistance, including financial assistance, to individuals and families impacted by a declared disaster. Further information and applications for aid can be found at the [DisasterAssistance.gov](#) website.

FEMA also offers an [Emergency Food and Shelter Program](#) which supplements and expands ongoing efforts to provide shelter, food, and supportive services to individuals and families who are currently experiencing or at risk of experiencing hunger or homelessness. Applicants can apply through the [EFSP website](#).

Payroll and Funds

Even when a disaster interrupts your business operations, your financial obligations keep going. This [two-page form](#) will help you track your business's financial needs and obligations (OFB-EZ, n.d.). The following advice may also be helpful.

- Prioritize your ongoing financial obligations, such as lease payments, insurance, payroll, etc.
- Designate an employee to be in charge of handling these financial obligations.
- It will be helpful to have redundant options available for receiving, transferring, and expending funds. Some options include EFTs (direct deposit), paper checks, cash, and card payment options.
- If you've set aside an emergency cash fund, now is the time to use it.

Detecting Scams

Unfortunately, newsworthy disasters often provide an opening for scam artists to prey upon disaster victims. As you begin the recovery process, exercise caution when you interact with unknown persons, even those that purport to be from a relief organization, government agency, or recovery-related business (such as contractors for building repairs). As a general rule, it is good to be wary and skeptical of any unsolicited communications. Make sure all communications (or persons claiming to represent an organization) are legitimate before disclosing any personal information or agreeing to anything. Here are some common warning signs and pointers to keep yourself safe from predatory scams.

Common Warning Signs:

- Receiving a communication that is a continuation of something you don't remember starting. (Confirming a donation you never made, notifying you of an aid disbursement you never applied for, etc.)
- Being contacted through unconventional means, such as social media.
- Being asked to pay a fee when applying for disaster assistance.
- Being asked to transfer funds in an unconventional fashion (wire transfers, cash).

“Ineligible” for FEMA Aid? Maybe Not.

When you apply for FEMA aid, your application may get returned to you as “ineligible,” perhaps immediately after submitting. If this happens, read your determination letter very carefully! Depending on the situation, FEMA may simply require additional information, or your application may have been missing necessary documents. Your determination letter will specify why FEMA considers you ineligible and will list actions you can take that may change the decision.

- Being asked for personal information through unsecured channels (over the phone, via text message, google form, or an unverified link).
- Persons who are reluctant to show proof of identity or leave you with their contact information.
- Persons who offer a limited-time “deal” for repairs, cleanup, or other aid.
- Persons who aggressively push you toward a certain action or won’t take “no” for an answer.

Best Practices for Avoiding Scams:

- Independently verify all communications through official channels.
- Be the person initiating the correspondence.
- Ask for proof of identification.
- Ignore requests from organizations you haven’t heard of.
- Don’t open suspicious emails or text messages; if you do, don’t click any links or open any attachments.
- Don’t share identity information or banking information unless you are certain the request is authentic and secure.
- When searching online for resources, don’t click on results that say they are “sponsored” or “advertisements.” There’s a chance these might be fraudulent links made by scammers to trick you.

Also beware of these specific scams following a disaster, described below (IC3, 2022; FCC, n.d.; FEMA, 2021-c; United Way, n.d.).

Home Repair Scams

After a disaster that has resulted in structural damage, scam artists may impersonate contractors or roofing companies and claim to offer repair services. Beware of any contractors that offer limited-time discounts, require payment upfront, or behave in a pushy or aggressive manner. Also beware of companies that are unfamiliar or lack a local, physical address. Legitimate contractors will be registered with the [California Contractor’s State License Board](#) (CSLB) and can easily be verified.

Impersonating Government or Insurance Company Representatives

Many scam artists will pose as government officials or insurance representatives to trick you into sharing your identifying information, including your social security number and other personal information, which the con artist can then use to commit identity theft. When seeking government aid or settling an insurance claim, it is safer if you initiate contact. If an agency initiates contact instead, ask for identification, and verify that all unsolicited communications are authentic before responding.

Donation Scams

Scam artists may also pose as a charitable organization—or perhaps a specific individual or family impacted by the disaster—to solicit and steal “donations.” Beware of charities asking for donations to be sent as wire transfers or mailed cash. Avoid any charities not verified by the [Wise Giving Alliance](#) or the [IRS](#). You can also use [Charity Navigator](#) to find reputable charities. Report suspected disaster fraud to the [National Center for Disaster Fraud](#) or the [FBI](#).

Report Anticompetitive Conduct

In the aftermath of a disaster, FEMA works alongside [state and local governments](#) to solicit competitive bids for cleanup and rebuilding contracts. In these situations, two or more acting parties sometimes make agreements to reduce or eliminate competition by engaging in bid rigging, price fixing, or dividing the customer or market allocation. These agreements, generally made in secret, force customers and tax payers to pay higher prices and undermine the competitive process. Report possible violations using the Department of Justice’s [Complaint Center](#).

Physical Recovery

Information in this section addresses business's needs to recover from the physical impacts of a disaster, including damage, destruction, harm, and other tangible needs. Refer to FEMA's [Recovering from Disaster](#) handbook for a more detailed breakdown of these topics (FEMA, n.d.-c).

Stay Safe

Above all, it is important that you, your employees, and your customers stay safe in the event of a disaster. Follow your emergency action plans, obey evacuation orders, and seek medical attention in the event of any injuries.

Do not return to the business site until officials say it is safe to do so. When you do return, beware of potential hazards. These might include gas leaks, exposed wiring or downed power lines, broken glass or other debris, or toxic leaks.

Beware of animals that may be in the area, or even residing in empty or damaged buildings. They might be lost pets, but could be wild or dangerous animals. Use a stick to poke through debris.

Do not enter a structure if:

- You smell gas.
- The property is still flooded.
- Authorities have not declared it safe to enter.

Inform local authorities about any health and safety issues you encounter when returning to the building, including nearby hazards such as washed-out roads or dead animals. Report all damages to your local emergency authorities.

File Claims

Take pictures and keep an itemized list to document all damages. When you're ready to do so, contact your insurance company as soon as possible to begin the claims process. Be sure to avoid any duplication of benefits between insurance coverage and other sources of aid. Find out more about insurance [here](#).

Make Repairs

If possible, hold off on repairs until you know what your insurance (or other aid) will and won't cover. However, some repairs can't necessarily wait that long. You may decide to perform your own repairs or settle on temporary repairs to get your business running sooner. If you do, be sure to document these repairs and retain records of the costs. These may be needed by your insurance company.

Relocate (if necessary) or Pivot Online

If your place of business has been rendered unsafe or otherwise uninhabitable by a disaster, your best course of action is to find an alternative location from which you can conduct your business operations. Reaching out to your local business support organizations (like an SBDC, Chamber of Commerce, or other similar organizations) can be a good way to gather current information on possible places you could temporarily house your business. If you need to lease your alternative location, you may be able to negotiate the terms of the lease with the landlord.

If a sufficient alternative location is not available for you to resume in-person operations, you may be able to pivot your business online instead. From meetings to commerce and beyond, you may be able to fulfill most or all of your business operations remotely. Read more about your ability to pivot online in [Section 2](#) of this playbook.

Finding Opportunities Post-Disaster

While disasters frequently cause staggering damages, losses, and business interruptions, there are certain ways in which disasters also provide unique opportunities.

Renovations and Remodeling

If a disaster has damaged or destroyed your place of business, or otherwise made it impossible for regular operations to resume at that site (as was the case during the lockdown phase of the COVID-19 pandemic), this may be a rare opportunity to remodel or renovate your place of business. Since the business will not be open to the public during this time anyway, such improvements will not result in additional customer losses the same way they would during normal operations. Additionally, if a contractor is already going to be working on the building (to make repairs or to rebuild), you may be able to save on added labor costs by having all building changes performed at once, rather than hiring a contractor later as a separate operation.

Resiliency Improvements

Regardless of any structural damage to the building, disasters provide an opportunity to learn from any damages, losses, or financial impacts, and to make your business more resilient in the face of future disasters. This is a good time to take stock of your business. What damages or losses did your business incur? How was the business impacted by the disaster? What are changes you can make, within your power, to withstand or avoid these types of impacts in the future?

Expand Online Operations and Social Media Presence

As a subcategory of other resiliency improvements, a disaster may provide the necessary impetus to fully develop a business's online and social media presence – not merely as a temporary solution to mitigate disaster impacts, but as a permanent and critical element of the business's identity and relationship with its customers, clients, and partners.

Community Recovery

When large-scale disasters strike, the impact goes beyond individuals, families, and businesses. The major shifts caused by disasters may significantly impact whole communities as its members grapple with changing status quos, an altered sense of communal self-image, and individual and collective traumas.

This section addresses some of the common challenges communities face during disaster recovery. Please also refer to the [Communities After Disasters](#) handbook, by the Institute of Medicine of the National Academies, for a more detailed look at community recovery (IMNA, 2015).

Expect Population and Cultural Shifts

In the event of highly destructive or toxic disasters, it may become difficult or undesirable for residents to remain in the area. These impacted communities may experience a significant population shift as residents relocate out of the area, eventually to be replaced by new incoming residents as disaster recovery progresses.

As a business, try to anticipate the ways this sudden population change may affect your business needs. The population drop in your area means that would-be customers and employees will be leaving the area. This might impact your business directly if your business loses customers or employees, but beware of indirect impacts as well. Businesses or services you rely on (such

as distributors, suppliers, warehouses, manufacturers, processing facilities, custodial services, etc.) may also be directly impacted, which could indirectly affect your business.

Additionally, expect the culture of your community to change significantly during disaster recovery—and know that it may never return to a pre-disaster “normal.” According to the Communities After Disasters workbook, a community is a group of people who share common cultural values, religious beliefs, self-defined interests, or who dwell in the same geographic area. Between the physical destruction caused by the disaster and the subsequent population shift, many of the things that previously defined the community may undergo a sudden or gradual shift, causing a period where the collective sense of community must be redefined. This community makeup will shift again when new residents migrate to the area.

Communicate Consistently

In the first stages of disaster recovery (which may last several weeks or longer), many aspects of life that were once familiar and routine will be disrupted. One of the best things you can do to mitigate this disruption is to communicate regularly and consistently as a business. This will help you stay up to date with the latest information regarding recovery efforts, and will also help your customers and business partners reliably find your business. Even a small update can reassure the community that your business is still here and communicating transparently.

Try to maintain open channels of communication on multiple levels: with your customers, with your business partners, with neighboring businesses, with your business support organizations, and with the community at large. Your business’s messaging and tone will likely shift to include voicing solidarity, encouragement, and support for the community. This communication can take different forms—social media, email newsletters, phone calls, etc.—but make sure people know how and when they can get ahold of you. This information should be posted in an easy-to-find location on your website and at the entrance of your place of business. Make sure there’s a way people can leave you a message outside of business hours. (If your voicemail inbox is full, it’s time to make some room.)

Take Care of Mental Health Needs

Everyone who sees or experiences a disaster is affected by it in some way; the nature of this affect will vary from person to person. Expect that members of your community will need time to process the impacts of the disaster and take care of their mental health needs. This may impact you, your employees, your customers, or your business partners.

Check with local faith-based organizations, volunteer groups, or professional counseling services to learn about counseling services that may be available. Crisis counseling might also be available through FEMA, state, or local government services.

Read more about the emotional impact of disasters in the “Coping with Disaster” section of FEMA’s [Recovering From Disaster](#) handbook (FEMA, n.d.-c).

Do Something for the Community

If your business is in a position to do so, consider launching a special product, project, or event specifically dedicated to benefiting the community and aiding in disaster recovery. Some efforts of this nature might include:

- Sell a version of your company’s product that is specifically themed around disaster recovery. Donate all proceeds from that product’s sale toward recovery efforts.
- Partner with an artist to create and sell a memento (t-shirt, tree ornament, bookmark, postcard, etc.) that commemorates something that was destroyed during the disaster

(such as an important local landmark or historical structure). Donate all proceeds from that product's sale toward recovery efforts.

Such undertakings not only support cleanup and rebuilding efforts, they also help communities heal in the wake of a disaster.

One example of this type of community effort is Sierra Nevada Brewing's campaign surrounding [Resilience IPA](#) to support Camp Fire recovery efforts in 2018 (Snider, 2019). Sierra Nevada—based in Chico, near the Camp Fire's impact zone—announced that they would be releasing Resilience IPA and donating all proceeds to support Camp Fire cleanup and recovery. Sierra Nevada also made the Resilience IPA recipe available to other breweries who wanted to participate, who in turn also donated their proceeds to support Camp Fire relief. By January 2019, only two months after the Camp Fire, roughly 1,500 breweries had joined Sierra Nevada in producing Resilience IPA, raising an estimated \$15 million for relief efforts. The success of Resilience IPA has since led other breweries to launch [similar campaigns](#) as a way to raise recovery funds for their own local disasters (Maui Brewing Co., n.d.).

Finding the New Normal

Disasters have a tendency to permanently change a community's demographics, culture, economy, workforce, and industry mix. Oftentimes, returning to a pre-disaster state of normalcy is simply not possible. For this reason, "recovery" is a process of moving forward, recognizing the ways that circumstances have changed and learning to adapt to the new environment. This new status quo is often called the "new normal," and the process of adapting to a new normal requires time, patience, cooperation, and trial and error.

Expect Change and Adjustment

It is difficult to tell how similar—or different—the new normal will be from the community's pre-disaster state. There's nothing wrong with hoping for your community's recovered state to resemble the "old normal" as much as possible. However, clinging to vestiges of the old days may have two disadvantages: first, it may romanticize and idealize the way things were before the disaster, which may be misleading for recovery efforts; second, setting your sights on pre-disaster norms may cause you to ignore important changes that need to be addressed. Remain open to change as you continue along the path toward recovery.

Revisit and Update your Business Plan

Now is a good time to revisit your business plan and identify aspects that need to be updated to align with your post-disaster new normal. Look for ways that assumptions about your location or customer population may need to be revised. Also consider how the disaster has impacted your business partners, your employees, and your procedures.

It may be helpful to repeat this review process at pre-determined intervals while your community continues to recover from the disaster, since the community's understanding of the new normal will gradually become more stable with time.

Be Patient and Remain Flexible

This is a time when your business, employees, stakeholders, business partners, and surrounding community members are learning to find a state of normalcy after the disaster. Many (if not most) former norms may no longer apply during this period of transition. Adjusting to your post-disaster norms will take time. This is true for all impacted persons and organizations.

Be patient as new norms are established. As your business institutes changes to adapt to the new normal, do so in gradual stages and have a backup plan in place, if at all possible. Be

understanding when things don't go entirely to plan. Treat any failures as opportunities for growth and improvement, and remember that the rest of your community is experiencing much of the same challenges.

Ask for Help

Your business will likely experience many challenges during this time, and some of them may feel insurmountable, even with aid being provided from outside sources. Don't be afraid to ask for help if your business needs it. Asking for help can take many forms. You might seek advice from neighboring businesses or request resources from your local small business support organizations. You might host a fundraising campaign or crowdfund to meet a particular need. You might also start or join a small group of businesses who agree to support each other collaboratively, sharing knowledge, strategies, or other resources to help one another survive this challenging time.

The important thing is that you recognize that there are people—perhaps thousands of them—who want to see your business succeed, and will offer their support if your business is willing to communicate its needs.



References

- California Department of Social Services (CDSS). (n.d.). *Disaster Grant Assistance for Individuals and Families*. <https://www.cdss.ca.gov/inforesources/disaster-services-branch/disaster-grant-assistance>
- California Infrastructure and Economic Development Bank (IBank). (n.d.). *Disaster Relief Loan Guarantees*. <https://www.ibank.ca.gov/small-business/disaster-relief/>
- Chasek, T. (2020). *How Communities Heal and Recover After Disaster Strikes*. Cropwatch, University of Nebraska—Lincoln. <https://cropwatch.unl.edu/2020/how-communities-heal-and-recover-after-disaster-strikes>
- Farm Service Agency (FSA). (n.d.-a). *Emergency Farm Loans*. U.S. Department of Agriculture. <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index>
- Farm Service Agency (FSA). (n.d.-b). *Disaster Assistance Programs*. U.S. Department of Agriculture. <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>
- Federal Communications Commission (FCC). (n.d.). *After Storms, Watch Out for Scams*. <https://www.fcc.gov/consumers/guides/after-storms-watch-out-scams>
- Federal Emergency Management Agency (FEMA). (2020). *Reasons Why FEMA May Have Found You Ineligible*. <https://www.fema.gov/fact-sheet/4562/reasons-why-fema-may-have-found-you-ineligible>
- Federal Emergency Management Agency (FEMA). (2021-a). *Duplication of Benefits: What It Means*. <https://www.fema.gov/fact-sheet/duplication-benefits-what-it-means>
- Federal Emergency Management Agency (FEMA). (2021-b). *Got Rejected by FEMA? Read Your Letter Carefully*. <https://www.fema.gov/press-release/20210510/got-rejected-fema-read-your-letter-carefully>
- Federal Emergency Management Agency (FEMA). (2021-c). *Survivors: Beware of Fraud, Scams After Disasters*. <https://www.fema.gov/press-release/20210927/survivors-beware-fraud-scams-after-disasters>
- Federal Emergency Management Agency (FEMA). (2023-a). *Hazard Mitigation Assistance Program and Policy Guide*. https://www.fema.gov/sites/default/files/documents/fema_hma_guide_08232023_v1.pdf
- Federal Emergency Management Agency (FEMA). (2023-b). *Common Reasons for FEMA’s Eligibility Decisions*. <https://www.fema.gov/fact-sheet/common-reasons-femas-eligibility-decisions>
- Federal Emergency Management Agency (FEMA). (2024). *Preparedness Grants Manual*. https://www.fema.gov/sites/default/files/documents/fema_gpd-fy-24-preparedness-grants-manual.pdf
- Federal Emergency Management Agency (FEMA). (n.d.-a). *FEMA Grants*. <https://www.fema.gov/grants>
- Federal Emergency Management Agency (FEMA). (n.d.-b). *Emergency Food and Shelter Program*. <https://www.fema.gov/grants/emergency-food-and-shelter-program>

Federal Emergency Management Agency (FEMA). (n.d.-c) *Recovering From Disaster*. https://www.fema.gov/pdf/areyouready/recovering_from_disaster.pdf

Fight for Survivors. (n.d.). *How Long does an Insurance Company Have to Settle a Claim in California?* Greenberg Gross LLP. <https://www.fightforsurvivors.com/faqs/how-long-does-insurance-company-have-to-settle-claim-in-california/>

Institute of Medicine of the National Academies (IMNA). (2015). *Healthy, Resilient, and Sustainable Communities After Disasters*. The National Academies Press. <https://nap.nationalacademies.org/catalog/18996/healthy-resilient-and-sustainable-communities-after-disasters-strategies-opportunities-and>

Insurance Information Institute (III). (n.d.). *Filing a Business Insurance Claim after a Disaster*. <https://www.iii.org/article/filing-business-insurance-claim-after-disaster>

Internal Revenue Service (IRS). (n.d.). *Disaster assistance and emergency relief for individuals and businesses*. <https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses>

Internet Crime Complaint Center (IC3). (2022). *Cyber Criminals Impersonating Brands Using Search Engine Advertisement Services to Defraud Users*. Federal Bureau of Investigation. <https://www.ic3.gov/Media/Y2022/PSA221221>

Maui Brewing Co. (n.d.). *Kokua Project*. <https://mauibrewingco.com/kokua/>

OFB-EZ. (n.d.). *Know Your Finances*. Institute for Business & Home Safety. <https://ibhs1.wpenginepowered.com/wp-content/uploads/8.Know-Your-Finances-OFB-EZ.pdf>

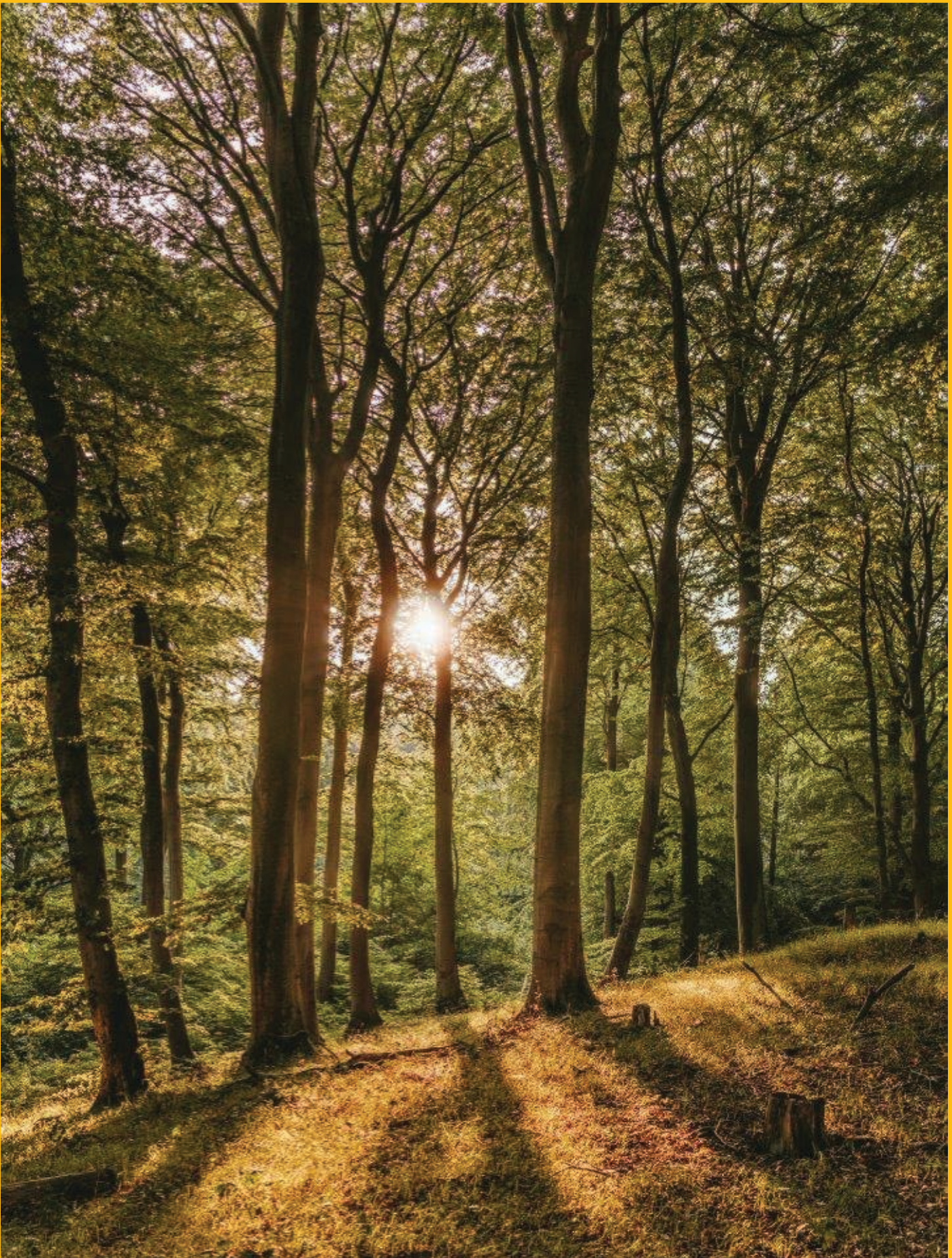
Snider, M. (2019). *With help from 1,500 breweries, Sierra Nevada Resilience IPA set to raise \$15 million for Camp Fire relief*. USA Today. <https://www.usatoday.com/story/money/business/2019/01/04/sierra-nevada-resilience-ipa-camp-fire-relief/2462369002/>

United Way. (n.d.). *Watching Out for Cons and Scams after Disasters*. <https://www.unitedway.org/my-smart-money/immediate-needs/ive-experienced-a-natural-disaster/watching-out-for-cons-and-scams-after-disasters>

U.S. Department of Justice (DOJ). (n.d.) *Disaster Recovery*. <https://www.justice.gov/atr/disaster-recovery>

U.S. Small Business Administration (SBA). (n.d.-a) *Disaster assistance*. <https://www.sba.gov/funding-programs/disaster-assistance>

U.S. Small Business Administration (SBA). (n.d.-b) *PPP loan forgiveness*. <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/ppp-loan-forgiveness>



Introduction

Disaster
Preparedness

Mitigating Loss by
Pivoting Online

Disaster
Recovery

Appendix:
Resources

Appendices

Appendix A: Resources

Federal Resources

- [Business Casualty, Disaster, and Theft Loss Workbook](#) - IRS
- [Crisis Communication Plans](#) - Ready.gov
- [Disaster Assistance](#) - SBA
- [Disaster Assistance](#) - FEMA
- [Disaster Assistance Programs](#) - USDA
- [Disaster Declaration Search](#) - SBA
- [Disasters Preparedness Business Guide](#) - Ready.gov
- [Disaster Relief](#) - IRS
- [Emergency Food and Shelter Program](#) - FEMA
- [Emergency Farm Loans](#) - USDA
- [FEMA Grants](#)
- [Grants.gov](#)
- [Personal Casualty, Disaster, and Theft Loss Workbook](#) - IRS
- [National Risk Index](#) - FEMA
- [PPP Loan Forgiveness](#) - SBA
- [Recovering from Disaster Handbook](#) - FEMA
- [Small Business Resiliency Guidebook](#) - SBDC
- [Hazard-Specific Ready Business Toolkits](#) - Ready.gov
- [United Policyholders](#)

State Resources

- [California Capital Financial Development Program](#)
- [California State Hazard Mitigation Plan](#)
- [CalOSBA Outsmart Disaster](#)
- [Disaster Grant Assistance for Individuals and Families](#)
- [Disaster Preparedness for Businesses](#) - CalOES
- [Disaster Relief Loan Guarantees](#) - IBank
- [GrantWatch](#)
- [Loan Guarantee Participating Lenders](#) - IBank
- [Small Business Guide to Commercial Insurance](#) - CDI

County Resources

- [Butte County Hazard Mitigation Plan](#)
- [Colusa County Hazard Mitigation Plan](#)
- [Glenn County Hazard Mitigation Plan](#)
- [Lassen County Hazard Mitigation Plan](#)
- [Modoc County Hazard Mitigation Plan](#)
- [Plumas County Hazard Mitigation Plan](#)
- [Shasta County Hazard Mitigation Plan](#)
- [Siskiyou County Hazard Mitigation Plan](#)
- [Tehama County Hazard Mitigation Plan](#)

Appendix B: Technical Guides for Pivoting Online

LinkedIn for Business Owners (Personal Account)

1. Complete your LinkedIn profile:

Set up your profile completely with a professional-looking photo and include your experience with relevant keywords related to the services offered by your business.

You can also customize your profile to showcase your business's expertise, experience, services, and the unique value you can offer to potential clients.

2. Search for leads:

In order to find potential clients for your business, you can use LinkedIn's "Advanced Search" feature by following these steps:

Step 1: Log in to your LinkedIn account and click on the "Search" bar at the top of the page.

Step 2: Select "People" from the drop-down menu.

Step 3: Click on the "All filters" option on the right side of the search bar.

Step 4: Enter relevant keywords related to the services offered by your business.

Step 5: Add additional parameters such as location, industry, company size, job title, and other relevant criteria.

Step 6: Click on the "Search" button to view the search results.

Once you have the search results, you can browse through the profiles of potential clients and identify those who may be interested in your company's services.

3. Use relevant keywords:

You can use some relevant keywords that accurately describe your business in your LinkedIn profile to make it easier for potential clients to find you and your company.

4. Connect with people you know:

Personalize your connection request: When sending a connection request, you can personalize your message by mentioning how you know them and why you want to connect with them.

Connect with your employees: You can connect with your employees and encourage them to put your company (LinkedIn page) in their job experiences.

Use LinkedIn's "People You May Know" feature: It suggests connections based on your current network to find people you know and would like to connect with.

You can also send personalized messages to potential clients, connect with them, and start building relationships. It's important to ensure that your messaging is tailored to the specific needs of the client and that you provide value and demonstrate your expertise to build trust and establish a relationship.

5. Use LinkedIn's "People Also Viewed" and "Impressions of your post" features:

"People Also Viewed" Feature:

Step 1: Log in to your LinkedIn account and go to your profile page.

Step 2: Select the "People Also Viewed" section on the right-hand side of your profile page.

Step 3: You will see a list of other LinkedIn profiles of people who viewed your profile.

Step 4: You can click on any of the profiles listed to view their profile and connect with them.

"Impression of your post" Feature:

Step 1: Log in to your LinkedIn account and click on the post that you want to view impressions for.

Step 2: Click on the three dots in the top right corner of the post and select "View post analytics."

Step 3: You will see the performance report of your post, including the number of times the post was viewed and audience engagement such as likes, comments, and shares.

Step 4: You can use this information to keep track of the performance of your posts and improve your content strategy.

LinkedIn for Business (Page)

In order to create a LinkedIn page for your business, you must have a LinkedIn personal account. Follow these steps below to create a LinkedIn Page:

Step 1: Log in to your LinkedIn account.

Step 2: Select "Work" on the upper-right corner of your LinkedIn homepage.

Step 3: Scroll down and click "Create a Company Page."

Step 4: Select the Page type: "Small business."

Step 5: Enter your business name and your work email address.

Step 6: Continue to fill out business information, including a company's description, logo, website URL, and also industry.

Step 7: Click "Continue" when you finish and check the verification box to confirm that you have the right to act on behalf of the company.

Step 8: Preview all the information again and click "Create page."

If you receive a red error message, try troubleshooting tips for creating your Page.

1. Engage with your network:

Share updates: We highly recommend you share updates about your services, projects, and industry news on your LinkedIn Page. Posting frequently can keep your network informed and engaged.

Comment and share: It is a good practice to engage with your network by commenting on and sharing posts from other professionals in the industry.

Tag connections: You can also tag your connections in related posts or share articles that you think your connection may have interest in, which helps build relationships with your networks.

Utilize hashtags: When you use relevant hashtags, it will increase the visibility of your posts and make them more discoverable to users outside of your network.

Respond to messages: It is important to respond to the messages your LinkedIn account receives in a timely and professional manner as it builds trust and credibility with your potential clients or partners.

Host webinars: You can host webinars or live events on LinkedIn to engage with your network and share your business's expertise.

2. Connect with your potential clients:

Identify potential clients: You can customize your search bar based on parameters such as location, industry, job title, or company size to find business opportunities.

Personalize your connection request: When sending a connection request, you can personalize it by mentioning something specific about your potential client's profile and company.

Follow up: If the connection request is accepted, you can message the potential client, thanking them for connecting and expressing your interest.

Message with purpose: When messaging a potential client, you should write a clear message to showcase how your services or expertise can benefit their business.

Group messaging: LinkedIn Page has the feature to create and manage groups. This feature can be used to create a group of interested potential clients and engage with them using group messaging.

3. Join LinkedIn groups:

Here are the steps to join LinkedIn groups:

Step 1: Log in to your LinkedIn account.

Step 2: Select "Work" on the upper-right corner of your LinkedIn homepage.

Step 3: From the dropdown menu, select "Group".

Step 4: Use the search bar to find groups related to your industry.

Step 5: Click "Request to join" on the group you want to join.

Step 6: Wait for approval from the group administrator.

Step 7: Once you're approved, you can start connecting with other members or start engaging in group discussions.

4. Share valuable content:

Here are some content ideas that your business can share on your LinkedIn Page:

News: Share the latest news related to your industry

Case studies: You can also share success stories or case studies that highlight your business's work and services. This can include testimonials from satisfied clients. It

will help provide insights into your company's expertise and show the impact of your company.

Infographics: You can create or share infographics that visually present data or statistics related to the environment, which can help attract a wider audience.

How-to guides: You can post detailed content that provides guides and tips on how your business has a positive impact on its customers

Industry events: You can share your thoughts or experiences after attending relevant industry events or conferences.

5. Using Analytics tool on LinkedIn:

LinkedIn Pages has built-in analytics that allow your business to track your performance and measure the impact of messaging and engagement. It also helps you make better data-driven decisions and improve your media strategy.

Below is a brief guide describing how to use LinkedIn's Analytics tool:

Step 1: Log in to your LinkedIn account and go to your LinkedIn page.

Step 2: Select "Analytics" tabs located in the top navigation bar of your LinkedIn page.

Step 3: You will see an overview of your page's analytics, including the numbers of page views, unique visitors, and information about followers.

Step 4: Use the left-hand navigation bar to look at different types of analytics such as updates, followers, and visitors.

Step 5: Set date ranges, compare different criteria, and then filter the results.

Step 6: The information provided by these analytics can aid you in determining the types of content that are most popular among your audience.

LinkedIn Social Media Tips and Suggestions

1. Text-only Posts:

A coherent text-only post about personal experience, company's history, or sharing some of your hiring experiences will attract the audiences and promote your business in a natural way. Longer posts will be truncated but will also include a 'see more' link that will allow users to view the entire post.

Include hashtags and external links that relate to the content in your post. Also, try to keep posts short (typically no more than 1,000 words) and "talk" to your audience through your post.

2. Image Posts:

Posts that include images often draw more attention than those without. Posts with images can be used to illustrate the growth of your company, share interesting statistics about the industry, or give your posts a more personal touch.

Posts with multiple images can also be a useful tool. A series of images or photos is great for product launches, ad campaigns, listing services, providing behind-the-scenes narratives, etc. You can use these posts to engage with your audience.

LinkedIn allows you to upload images with either portrait or landscape orientation but as a general rule, it is best to stick with one orientation per post. It is also a good practice to add captions for each image.

3. **LinkedIn Articles:**

LinkedIn Articles can be used to help attract your target audience with in-depth information on a specific topic that relates to your business. You can either publish an article or repost an article from an existing post to share your opinion.

We encourage you to use headers, bullet points, images, statistics, infographics, hashtags, or videos. You can also add a cover image to your articles. Make sure that you have knowledge and experience in the content of your posts.

4. **Document Posts:**

Document posts are another way to share valuable content with your audience. Documents are not limited to PDFs, Word, PowerPoint, etc. You can share something that might be helpful for the audience or share documents about relevant topics that give your target audience a closer look into what's inside your business.

5. **Carousel Posts:**

Carousel posts offer an image slider that allows the audiences to swipe through two to five images. This post type is good for showing your company culture, behind-the-scenes tours, or a client's experience with your business.

For carousel posts, we highly encourage you to keep the images in similar size, avoiding including text in the image slider, and add an "action" call at the end of the presentation. For example, you can show how your business has grown in the last few years, what types of services you offer, and the last image will be the link to your website and your contact information.

6. **LinkedIn Polls:**

LinkedIn Polls allow users to ask questions and receive responses from their audience. LinkedIn Polls are a great way to gather information and feedback from your audience and get to know industry trends.

To create a poll on LinkedIn, follow these steps:

Step 1: Click the "Create a post" button in LinkedIn.

Step 2: Choose "Create a Poll" on the right corner at the bottom.

Step 3: Enter your questions and at least two answers options (up to 4 options).

Step 4: Choose the poll duration (one day to two weeks).

Step 5: Add a relevant caption, then click "Publish."

We strongly recommend using all four answer options in Polls. Also, try to keep your questions relevant and brief. Later on, you can share the information you gathered from the poll in a new LinkedIn post.

Optimize Your Use of LinkedIn

To optimize your use of LinkedIn, you'll want to:

1. Complete your LinkedIn profile page:

Company Overview: Complete a short summary that tells your audience what your company is all about. Include information such as your products and services; what makes your company unique; and the mission, vision, and goals of your business.

Logo and Header Image: You should include a relevant logo and/or header image so that your target audience can have an overview of your business. According to LinkedIn analytics, companies with a logo image can see up to six times more traffic to their Page than those without. We recommend you use Canva.com to design an updated logo.

Address: Adding a physical address for your company on a LinkedIn page will earn more trust from your audience.

Website URL: We encourage you to include your website URL on your LinkedIn Page to make sure it is easy to access for users who discover your business through LinkedIn.

Company size: Including your company size helps the audience know more about you and also attracts customers who are interested in working with small businesses.

Industry: When prospective customers search for businesses on LinkedIn, they often use "Industry" as one of their criteria. By adding industry to your LinkedIn Page, it helps the potential clients find you.

2. Make your LinkedIn Page SEO friendly:

Add keywords: In your company's description and specialties, include powerful and rich keywords and sentences up to 156 characters (Google's search preview limit).

Create linking opportunities: Ask your employees to link to your LinkedIn Page or ask them to follow your Page on their LinkedIn if possible.

3. Interact with your followers and audience through various means:

Share content on a regular basis: We recommend you post at least twice a week to boost engagement with the audience.

Include photos or videos: The richer media you use for your posts, the more engagement and interaction your LinkedIn Page will receive.

Leverage associated hashtags: This is a new LinkedIn Page feature that allows Page owners to add up to three industry- or business-related hashtags to their page. By using hashtags, small business owners can interact with each hashtag's feed and grow their connections with other business LinkedIn pages in the same industry.

Tips for SEO and Website Development

Instructional and Informational Articles:

- [SEO Starter Guide: The Basics](#) - Google
- [Understanding Google Page Experience in Google Search Results](#) - Google
- [How AI is Powering a More Helpful Google](#) - Google
- [Important SEO Techniques of 2024](#) - Delta Marketing
- [UX Design 101: Making a Great Website](#) - Forge and Smith
- [How to Make a Small Business Website](#) - Forbes

Recommendations:

- Further developing your website to be more interactive and polished will help with overall consumer satisfaction—people eat with their eyes first.
- Including personalization (such as background information and photographs of the people within the company) will help to provide credibility.
- Know your core web vitals: “a set of metrics that measure speed, responsiveness, and visual stability.”

The use of well-manicured websites and the tracking of data can be helpful tools in promoting the welfare of a business—as a company’s online presence is frequently tracked back to their website. Company websites should strongly reflect brand identity, boast simple navigation tools, and include clearly stated information about the business. It is also beneficial to consider adding information about personnel within the company to provide credibility. Currently, there are a plethora of website creating platforms—such as SquareSpace—that help to guide business owners in producing their own personalized website without worrying about building the actual framework or layout of the website.

SEO Optimization

Once a website is created, the next step is to think about how to garner online traffic from your consumers. It is necessary to understand that websites are ranked by prevalence in open-internet searches. Depending on how well a website is constructed, it could be ranked lower in search results, which is something that should be avoided. According to Delta Marketing, “. . . 75% of searchers never go past the first page of search results” ([Delta Marketing](#), 2022). The use of “keywords” or “key phrases” can be a tremendous help in avoiding this. In open internet searches, single keywords such as “environment” are far too broad and should instead “long tail keywords” should be used. “Long tail keywords” are phrases composed of three to four words and are more effective when creating a search engine optimization campaign for your website. These long tail keywords can be used throughout your website in places like informational paragraphs, headings, meta descriptions, or even included as alt text for photographs.

Finding the right keywords for your website can be difficult. To remedy this, look to websites like Google Suggest, AnswerThePublic.com, or Question DB. These websites function by scanning the internet for questions or related topics that your target audience asks about online. To help, here are some long tail keywords and key phrases that may be useful: “how much does an environmental site assessment cost,” “what does an environmental assessment include,” “what are environmental site assessments,” “site environmental risk assessment,” “environmental site investigation,” “do I need an environmental search,” “how much does an environmental site assessment cost,” “phase 1 environmental site assessment,” “when is an environmental impact assessment required,” and “environmental site investigation.” These phrases can also be used as prompts when identifying potential information to be included on your website.

SEO involves a variety of techniques such as keyword research and optimization, on-page optimization, content creation, and technical optimization. These techniques help to make websites more attractive to search engines and users, which leads to a higher chance in search results for relevant queries. We suggest you some methods below to improve the SEO of your website:

1. Keyword Research

Keyword research is important to optimize your SEO. Use keywords that are related to your business and industry.

Encourage your current or past clients to rate your business with Google ratings. A greater star rating increases the likelihood of your business appearing early in search results.

By conducting keyword research, you will be able to identify the most relevant and high-traffic keywords for your business. After that, you can optimize your website's pages, meta descriptions, and headings using those keywords.

The steps to conduct keyword research include:

Step 1: Write down relevant topics related to your business or website. Some suggestions are products, services, industry trends, or other topics you think your audience might be interested in.

Step 2: Use keyword research tools such as Google Keyword Planner, Ahrefs, or Moz Keyword Explorer that help you identify relevant keywords for which your target audience is searching. Also, these tools can assist you with data on search volume, competition, or related words.

Step 3: Benchmark competition: You can also search for your competitors or other companies related to your industry and identify keywords they are using on their websites and in their content.

Step 4: Long-tail keywords: Long-tail keywords are longer and often have lower search volume; however, they are easier to rank. By combining keywords and long-tail keywords, your SEO will be improved and better target prospective clients.

Step 5: Group keywords by topic: After brainstorming all the keywords you can think of, you can organize the list of keywords into groups based on topics. This will help you create content that contains specific keywords and improve your website's content.

Step 6: Prioritize keywords: You can also prioritize your list of keywords based on search volume, relevance to your business, and competition. You can try to utilize the most important and relevant keywords.

2. On-page Optimization

On-page optimization is the process of changing the content and HTML code of your website's pages to improve the visibility for specific keywords.

Some techniques you can use for on-page optimization include:

Title tags: Use descriptive and unique titles for each page on your website. We recommend using no more than 60 characters and precisely describing the content of the page.

Meta descriptions: You can also write a unique and relevant meta description for each page. The meta description can be up to 155 characters and include the content of the page.

Headings: Use concise and descriptive headings to arrange the content on your pages. We suggest using H1 tags for main headings and H2-H6 tags for subheadings.

Content optimization: You can optimize the content of your website based on relevant and high-traffic keywords in the body text, headings, and image alt text. However, you should avoid overusing keywords as it can negatively impact your website's overall ranking.

URL structure: For URL structure, we recommend you include short and relevant keywords. It is highly suggested not using dynamic parameters in your URLs as they can make it difficult for search engines to understand.

Internal link: You can link to other pages on your website using relevant and descriptive anchor text. Internal linking helps users navigate your website smoothly and improves the visibility of your pages.

By implementing these techniques, you can improve the relevance of your website's pages for keywords and also improve your website's ranking in search engine results pages.

3. Website Speed

Website speed refers to how fast a website loads and responds to user requests. It is measured by page load time which is how much time it takes for a web page to fully load. Google prioritizes websites that load quickly compared to ones that load slowly.

These suggestions can help you to improve your website speed:

Compress images: We suggest you use image compression tools to reduce the size of images on your website without reducing their quality. It helps speed up page load times and reduce the amount of data that needs to be transferred.

Minify code: You can also apply minification tools to remove unnecessary characters from your HTML, CSS, and JavaScript files, which can improve page load times.

Use caches: By implementing browser caching to store accessed files on a user's device, reducing the need to download them every time they visit your website.

Optimize server response time: When you use a fast web hosting server, you can optimize server configuration by reducing the number of HTTP requests made by your website.

Remove unnecessary plugins and scripts: You can also go to page settings to remove unnecessary plugins and scripts to help reduce page load times.

4. Build High-Quality Backlinks

High-quality backlinks are links from other websites that are trustworthy and relevant to your website's content. High-quality backlinks play a vital role in improving SEO because they help search engines identify your website as credible. These links are important to improve your website's search engine rankings.

There are ways to build high-quality backlinks:

Build high-quality content: We encourage you to provide high-quality content such as blog posts, infographics, or videos that attract your audience.

Guest posting: You can also advertise your business by writing guest posts on other websites.

Outreach: In order to expand the visibility of your website, you can reach out to other websites in the industry that are related to your business and ask them to link back to your content.

Social media: You can share the content of your website on your social media platforms like LinkedIn, Facebook, or Instagram (if applicable) and encourage your audience to follow as well.

Directory listings: We suggest you submit your website to the relevant directories.

Infographics: Descriptive and clean infographics can encourage your audience to share and link.

5. Mobile Optimization

Mobile optimization is the process of designing a website that is optimized and easy to navigate on mobile devices such as smartphones or tablets. This includes optimizing the website's layout, content, and functionality for those who access the website with mobile devices. Search engines such as Google prioritize mobile-friendly in their search results. If your website is not fitted for mobile devices, it may not rank as high in search results, which leads to low website visibility and traffic.

Here are some techniques to optimize the mobile version of your website:

Utilize responsive design: Responsive design refers to the adaptability of websites in different screen sizes and devices.

Local search: To enhance local search by including your business name, address, and phone number on your website and make sure it is consistent across all online and social media platforms. This will increase visibility in local search results.

Apply mobile-friendly navigation: If possible, try to make your website easy to navigate on a small screen such as smartphones. It can improve user experience and help your website rank higher in search engine results.

Focus on user experience: In order to increase user engagement, you can adjust your website and provide a positive user experience on mobile devices with fast load times and an easy-to-use table of contents.

6. Meta Tags

Meta tags refer to HTML tags that provide information about a web page to search engines and other applications that use the page's metadata. Meta tags are included in the webpage's HTML code but are not visible on the actual webpage. By optimizing meta tags with relevant keywords and descriptions, your website visibility and click-through rates will be improved in search engine results. We suggest you use meta-tags ethically and not overuse keywords.

Here are types of meta tags that can help you optimize your website:

Title tags: Title tags provide the title of the webpage and always display in the search engine results page. We recommend you practice and apply descriptive and keyword-rich title tags to increase click-through rates and search engine visibility.

Meta description: Meta descriptions refer to a brief summary of the webpage and also display in the search engine results page. By using compelling and succinct meta descriptions and including relevant keywords, your SEO will be improved.

Header tags: Header tags (H1, H2, H3, and etc.) build structure to the content on a webpage. You can take advantage of them to organize content and include relevant keywords.

Alt tags: These tags are used to describe images on a webpage and also include relevant keywords. By providing descriptive and keyword-rich tags, you can improve accessibility and search engine visibility.

Robots meta tags: Robots meta tags are used to control how search engines index a web page. Also, they prevent certain pages from indicating the preferred version of a webpage.

7. Local SEO

Local SEO focuses on optimizing a website for local search queries. By optimizing a website and its content in an effective way so that your website can appear in search engine results pages when users search for business or services in their area. Local SEO can improve your website's visibility in local search results, which attracts more local customers and enhances the website's click through rates.

Here are some local SEO techniques we suggest for your business:

Create a Google My Business profile: We recommend you create a Google My Business profile with precise and up-to-date information about your business such as business name, address, phone number, website URL, and also hours of operation.

Build local citations: You can list your business on local directories such as Yelp, Apple Maps, YellowBook, or Bing and make sure all your business information is consistent across the platforms.

Encourage online reviews: We suggest you encourage your clients to leave online reviews on these platforms: Google, Yelp, LinkedIn, and other platforms. Positive reviews can improve your reputation and attract more customers.

Use local schema markup: Local schema markup is a type of structured data that provides additional information to search engines about a local business such as its name, address, phone number, or business hours. You can add this markup to the relevant pages on your website.