



Small Business Disaster Recovery Steps in North Carolina

1. **Assess and Document Damage:** After a disaster, the first step is to assess the extent of the damage to your property, equipment, inventory, and other business assets. Document everything thoroughly with photos, videos, and detailed notes to have a clear record. This is crucial for reporting the incident to insurance providers and other agencies, ensuring you capture the full scope of the loss.
2. **Contact Insurance Carrier:** Once the damage is documented, notify your insurance provider immediately to begin the claims process. Provide them with the documentation of the damage and work closely to understand the timeline and requirements for receiving compensation. Be proactive in following up and ensuring all paperwork is correctly filed to expedite the claim.
3. **Contact FEMA:** If the disaster qualifies for federal assistance, contact the Federal Emergency Management Agency (FEMA). FEMA offers resources, grants, and low-interest loans to help businesses recover from federally declared disasters. Register as soon as possible to receive assistance and stay informed about any additional support FEMA may offer during recovery. **1-800-621-FEMA** <https://www.disasterassistance.gov/>
4. **Contact SBA:** The U.S. Small Business Administration (SBA) provides disaster recovery loans to businesses affected by disasters. These loans can help cover the costs of repairs, rebuilding, and operational recovery. Reach out to the SBA for guidance on the loan application process and gather the necessary documentation to apply for financial assistance. Often, FEMA and SBA will work with local agencies to provide support the Disaster Recovery Centers (DRCs) and Business Recovery Centers (BRCs). **1-800-659-2956**
<https://www.sba.gov/funding-programs/disaster-assistance/hurricane-helene>
5. **Contact Lending Organizations** for Bridge Loans or Rapid Recovery Loans: You may be able to apply for bridge loans to provide for cash needs in the short term. When those funders are identified, information will be provided here.
6. **Contact Suppliers:** Notify your suppliers about the disaster and discuss how it might affect your orders, deliveries, and supply chain. Collaborating with suppliers early helps minimize disruptions and may offer temporary adjustments to payment terms or delivery schedules, allowing your business to get back on track faster.
7. **Contact Creditors:** If your business has existing loans or financial obligations, inform your lenders about the disaster. Many financial institutions offer disaster relief options, such as loan deferments, payment restructuring, or temporary interest rate reductions, to help ease financial strain during recovery.
8. **Get Help from the SBCN (Small Business Center Network):** The Small Business Center Network (SBCN) in North Carolina provides free counseling, resources, and support to small businesses recovering from disasters. Reach out for guidance on navigating recovery, accessing grants or loans and assistance with applications, and obtaining referrals to other necessary resources. The SBCN can also offer specialized seminars or consultations to help you rebuild your business effectively. To schedule an appointment, go to www.ncsbc.net