

Flood Recovery

Whatcom Business Recovery Task Force: **Lessons Learned**

Washington State
Microenterprise
Association
January 26, 2026



WESTERN WASHINGTON UNIVERSITY
**SMALL BUSINESS
DEVELOPMENT CENTER**



WHATCOM
community
FOUNDATION

Whatcom County
Business Recovery
Task Force (BRTF)

The System

- Federal Resources are NOT immediately available
- Recovery system **intentionally relies** on locals first, then state and finally federal resources
- What is a Presidential declaration?



Whatcom County 2021

As of August 2022

- 2,000 homes damaged
- Almost **600 families** in active Disaster Case Management through Whatcom Long Term Recovery Group
- ~ 1,500 FEMA recipients
 - Average <\$6,000
- > \$150 million in damages estimated
- **30% of homes** in Sumas still **unoccupied**

Flooding is the
most common and costly
disaster in the U.S.



Post-disaster Business Failures

- Lack of working capital
- Under insured
- Limited workforce options
- Diminished customer base



Business Recovery Task Force Members

- WWU SBDC
- Port of Bellingham
- Bellingham/Whatcom Chamber
- Mayors – Everson, Nooksack & Sumas
- Lummi Nation
- State Dept of Commerce
- State Dept of Emergency Management
- FEMA
- Whatcom Community Foundation

GOAL:
Coordinated, multi-jurisdictional response.

Business Recovery Task Force

Information Dissemination – Single Source

- [Flood Recovery | Small Business Development Center | Western Washington University](#)
- Hosted town halls with FEMA, SBA, USDA, IRS and ESD
- Task Force Stakeholder Report Dissemination

Identification and Outreach

- ArcGIS using flood plain map and Dept of Revenue data

Peer Learning / Counsel

Identify and Create Financial Resources



Identification and Outreach

- Mapping and Dept of Revenue Data
- Total number of business in the affected mapped area = 535
- Financial impacts reported by 110 businesses:
 - \$43.6M – inventory and furnishings losses
 - \$8.1M – structural repair/replace
 - (Uninsured = \$15.2M *note this is not under insured*)
- WWU SBDC Flood Outreach Advisor and Disaster Case Managers

Short Term Financing Needs

- System Gap
- Gap or bridge loans needed to help retain businesses, jobs and community resiliency.
- Needed for working capital until funds from insurance or other long-term financing can be secured.
- Grants!



Federal Resources for Business

FEMA Individuals and Households Program

Does not provide grant assistance to businesses, or rental properties that are not occupied by the owner as a primary residence, FEMA applications of this type are automatically referred to the SBA for disaster loan consideration.

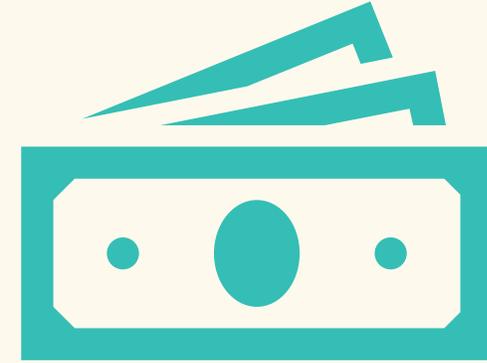
SBA Disaster Loans to Whatcom Businesses – Up to \$2M / 4% -8% / 30 year

Business Loan success rate:

31%

Philanthropy

Getting Money **In** the Door



Clear Communication

- Who is raising funds?
 - Make it easy to give
- Set expectations
 - Needs and priorities
 - How will money be used?
 - Who can access money and how?
 - Communicate updates/changes
- Trauma-informed language
- Accountability
 - Coordinate resources and services
 - What happened, what worked, what could be improved?
 - Own mistakes and share learning

**Help minimize
fraud risk**



RESILIENCE FUND FLOOD RELIEF

\$2,638,496

DISTRIBUTED AS OF OCT 14, 2022

\$1,609,060 DIRECT AID

(CHECKS & GIFT CARDS)



USES: food, shelter, gas, replacing basic belongings, minor car and home repairs

\$658,737 WHATCOM LONG TERM RECOVERY GROUP

\$180,500 SMALL BUSINESS RECOVERY ASSISTANCE*

**This amount granted from WCF, not Resilience Funds*

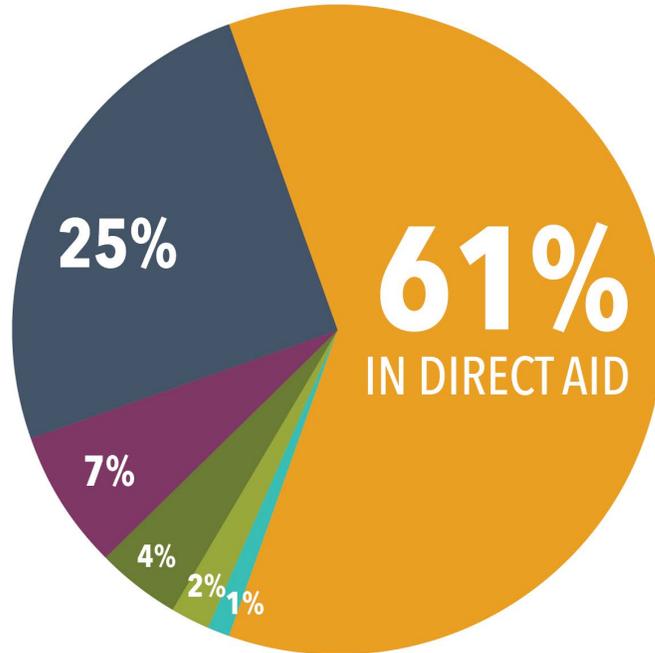


\$110,199 STORAGE & CLEANING SUPPLIES



\$55,000 FOOD (via area food banks)

\$25,000 TEMP HOUSING



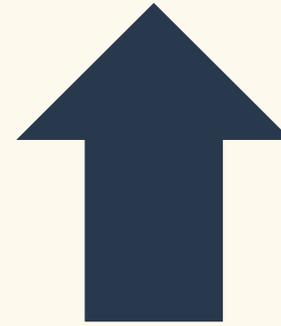
The Resilience Fund

provides **relief and recovery resources** to individuals and families primarily through local nonprofits.

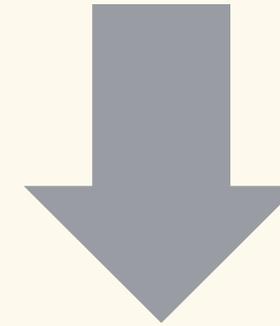
Whatcom Small Business Disaster Recovery + Whatcom Food & Farm Funds

invest in the recovery and resilience of flood affected small businesses to **preserve community character and foster economic viability.**

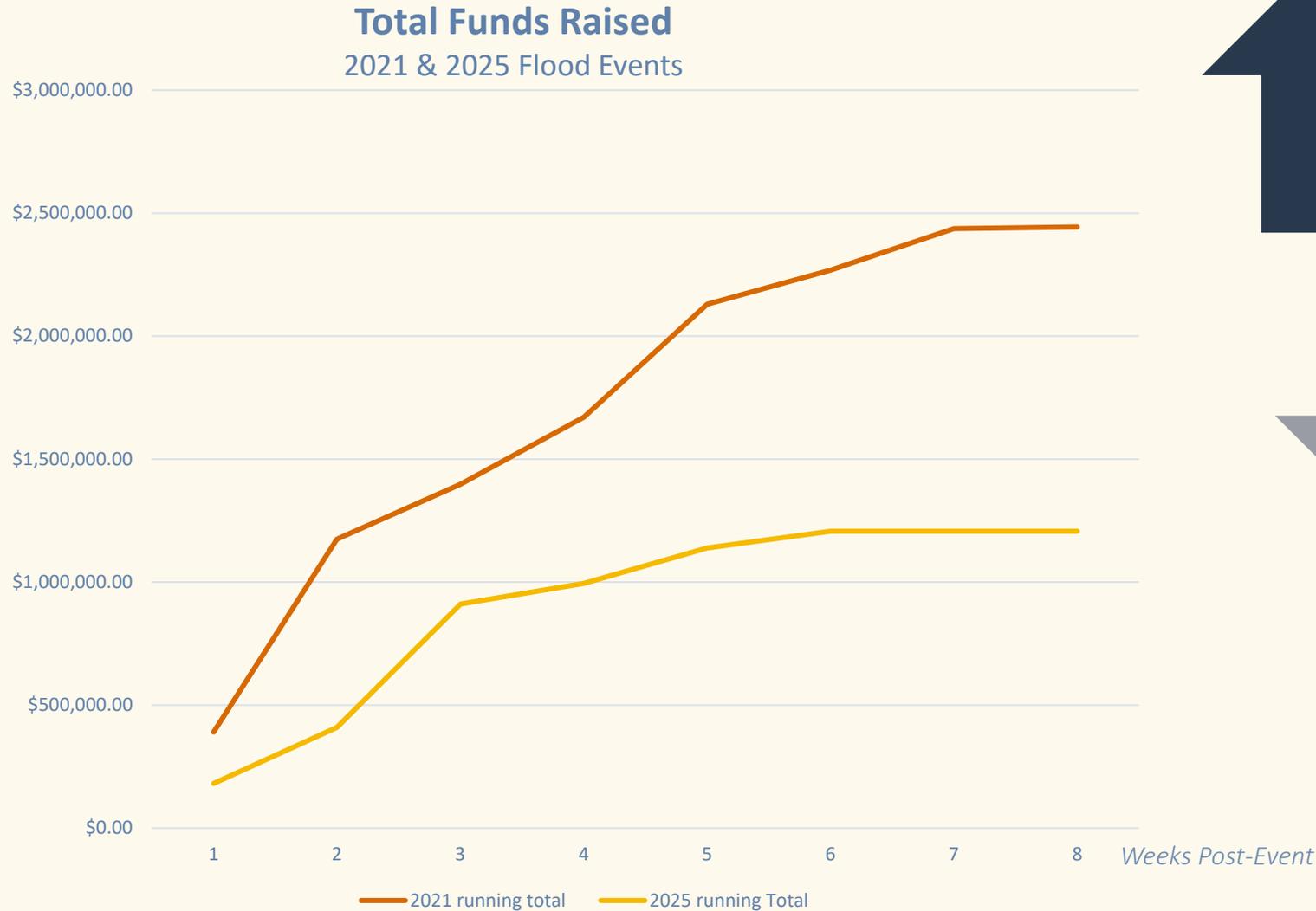
Fundraising



Frequency of events
Broader geography affected



Pace of recovery
Impacts on wellbeing
Economic resilience & growth



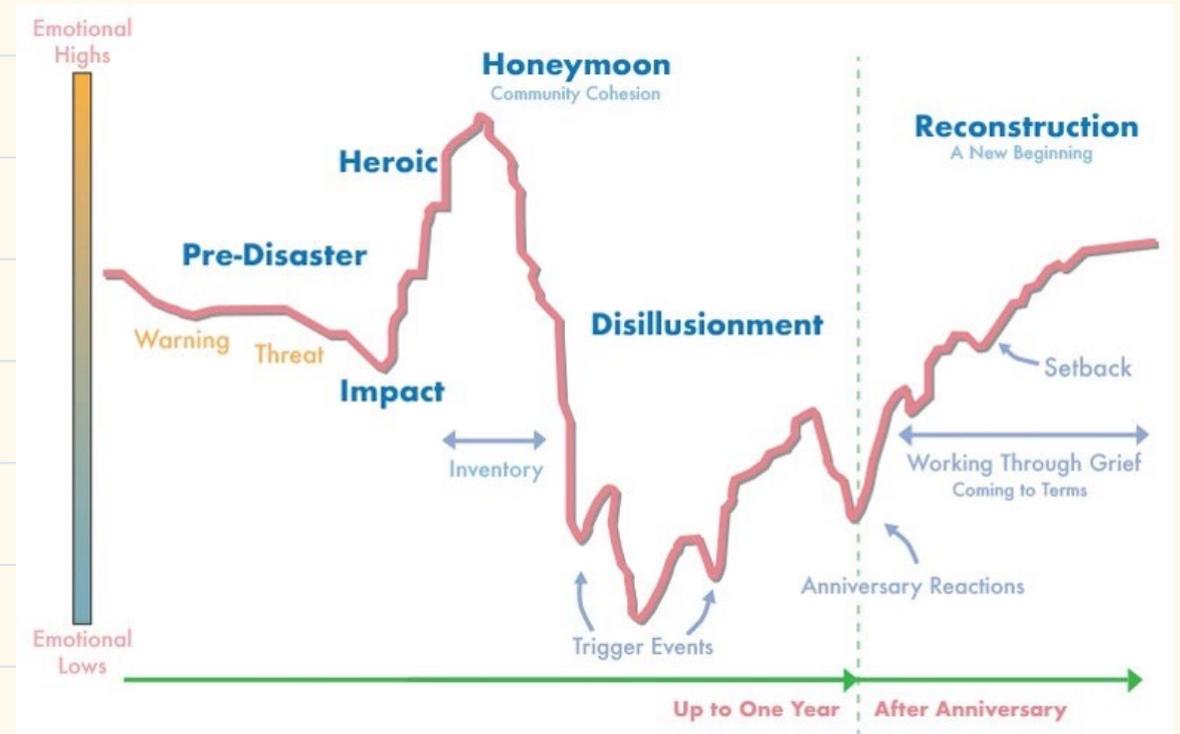
2021-22
6%
Small Business
Recovery

Resilience Fund Contributions
2021 & 2025 Flood Events



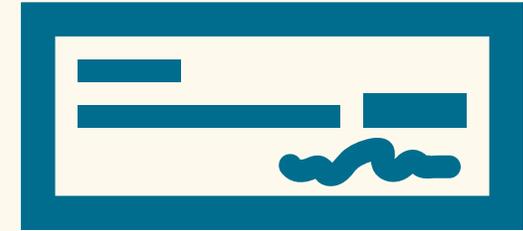
Fundraising & Survivor Needs

Timing matters



Graphic: SAMHSA

Getting Money **Out** the Door



Considerations

- Balancing urgency and long-term
- Trauma and stress
- Priorities and eligibility
- Language barriers
- Things are not always as they appear
- The right tool: loan or grant

Essentials

- Have resources ready
- Choose an accessible platform
- Only ask for information you need or will use to advance goals
- Be clear about expectations, timeline, including updates

**Help minimize
fraud risk**

Advocacy

- Assessment
- Goals
- Strategy
- Coordination
- Collaboration

First-ever
**Washington State
Small Business Disaster
Recovery Fund**
established as a result of
coordinated effort by
SBDC, Port of Bellingham
and WCF



Flood Response: Business Support Means Community Vitality

by Shannon Elmendorf | News | February 17, 2022

Best Field Practices

Talking to business owners after a disaster

- Coordinate with other entities to minimize the number of organizations reaching out to businesses.
- Have something useful to offer.
- Be respectful of disaster-affected business owner's time.
- Wear clothing appropriate to the situation.
- Go to businesses at a quiet time if they're open for business (i.e. not during the lunch rush)
- Meet them where they are – physically, emotionally, mentally.
- Be very clear about why you're there & why it matters to the business owner.
- Don't make promises. Be honest.
- Don't try to fix things. Just listen.
- Ask about what their needs are.
- Use simple, clear language.

Set Appropriate Expectations

2021 Flood Timeline

- November 15, 2021 – Major Flood Event
- January 5 – President approves disaster declaration
- January 18 – SBA opens Business Recovery Center
- February 7 – Disaster Unemployment activated
- June 2022 - Whatcom Community Foundation distributes 25 grants totaling \$125k
- June 2022 – WA state legislature establishes flood recovery fund = \$10M to Nov flood.
- Winter 2023 – NW Disaster Recovery Grant Fund opens for applications

2 months to Business Recovery Center

~3 months to Disaster Unemployment

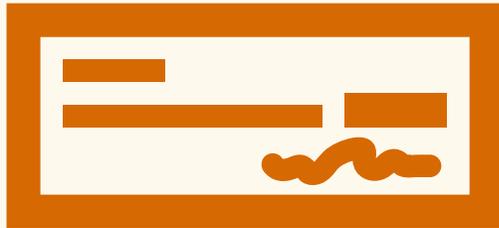
7 months to first grants

14 months to second & last grants

Hard Truths

- Federal assistance is limited
- SBA offers loans (not grants)
- Businesses must be able to handle the debt repayment to qualify for an SBA loan
- Understandably, many business owners are reluctant to take on debt
- Recovery takes years
- The local response is incredibly important

Small Business Assistance | 2021-22



Relief & Recovery Grants Up to \$10M (WA State)

- >\$6M granted + admin \$

\$185,000 (WCF)

- ~25 businesses up to \$5k
- Eligibility mirrored State requirements
- Priorities based on community economic recovery and select demographic groups



Technical Assistance

- One on one outreach to over 80 businesses
- Brought FEMA, SBA, USDA, IRS and ESD together for community education
- Showing up is powerful



\$50,000 in gift cards

- Distributed to flood survivors (\$100 value)
- Redeemable at flood-affected businesses
- Time-limited to encourage redemption; unused amounts may be reissued

Accomplishments

- Raised awareness
- Illuminated interdependence between individual and business relief and recovery
- Established guidelines for small business recovery
- Successfully advocated for State resources
- Connected with many* affected households and businesses
- Assessed lessons learned and recommendations
- Making ongoing improvements



**Flood-affected individuals were still being identified more than 1 year post-2021 flooding event*

Lessons Learned

Assess the Landscape

Partnerships

- What local resources – traditional and non-traditional - are available to lead and help with business recovery?
- Are there strong relationships with state and/or federal agencies?

Communications

- Coordinate among private and public sector partners

Processes

- Are agencies used to working together?
- Are there data sharing agreements in place?
- Advocacy – who and for what?

Build on Assets

Local

- County and city electeds and staff
- Partnerships - What local resources are available to help with business recovery? Local SBDC? If not, look to the banking/credit unions to help review grant applications.
- Processes – Dept of Emergency Mgmt
- Long-Term Recovery Group
- Others (e.g., Nooksack Valley School District)

Regional & National

- State Dept of Emergency Mgmt
- State Dept of Commerce
- Tribal Governments
- Washington State Volunteers Active in Disasters (WA VOAD)
- FEMA
- HUD
- National Funders

Individual and Business Recovery

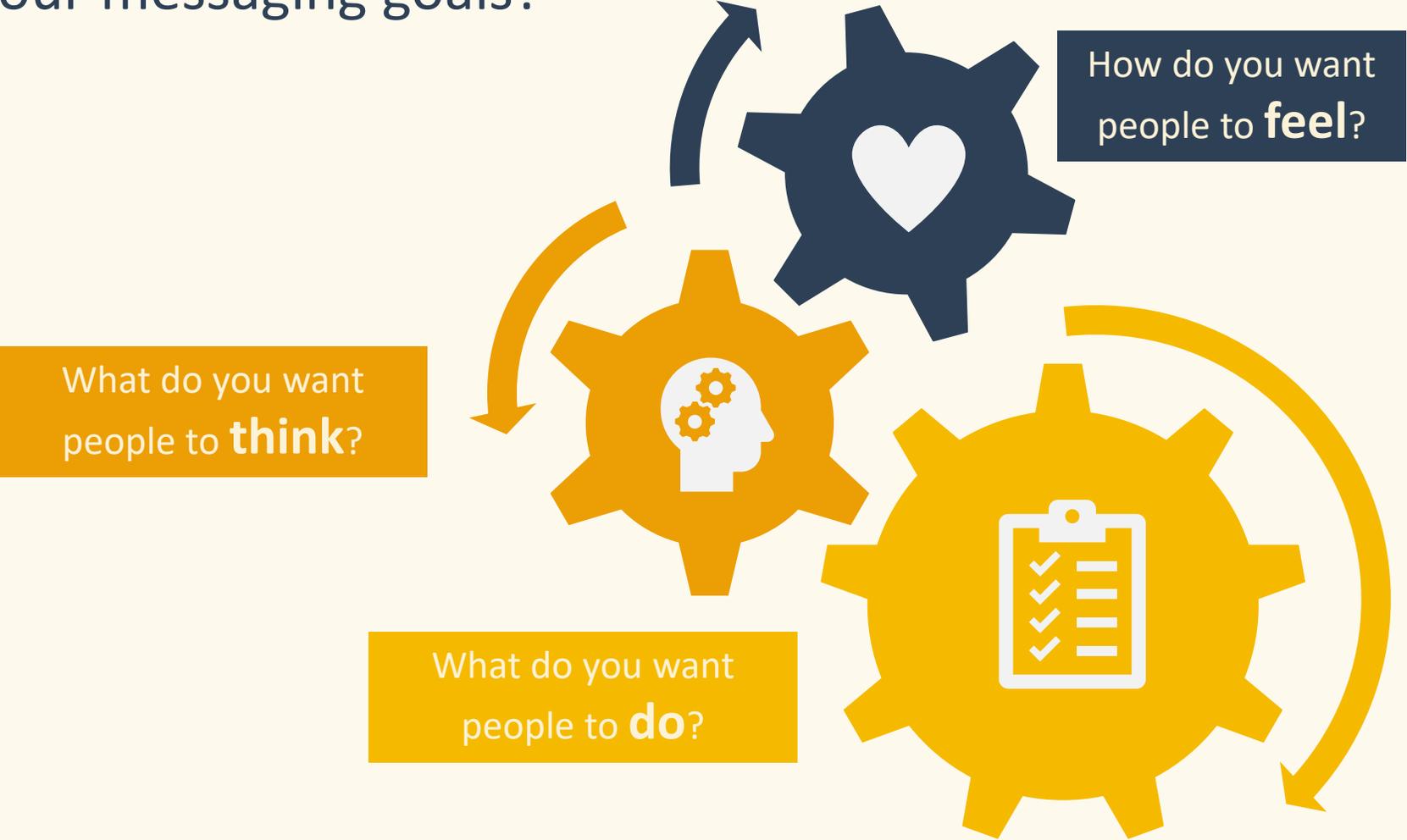
Businesses



People and
Households

Effective Communications

What are your messaging goals?



What Worked

- Community response, including Whatcom Strong (Whatcom LTRG)
- Peer learning
- Regular meetings
- One-stop shop approach for:
 - Intake for individual and business support and referral
 - Giving – cash, in kind* and volunteer time
 - Resource info
- GIS data use
- Regular BRTF reports
- Collective commitment to improvements

Areas for Improvement

- Call Center staffing capacity
- Agreements – clarity re roles, responsibilities, decision making, communication
- Committed resources
- Outreach
- Data collection, sharing and access
- Cross-jurisdictional planning and action – vertical and lateral

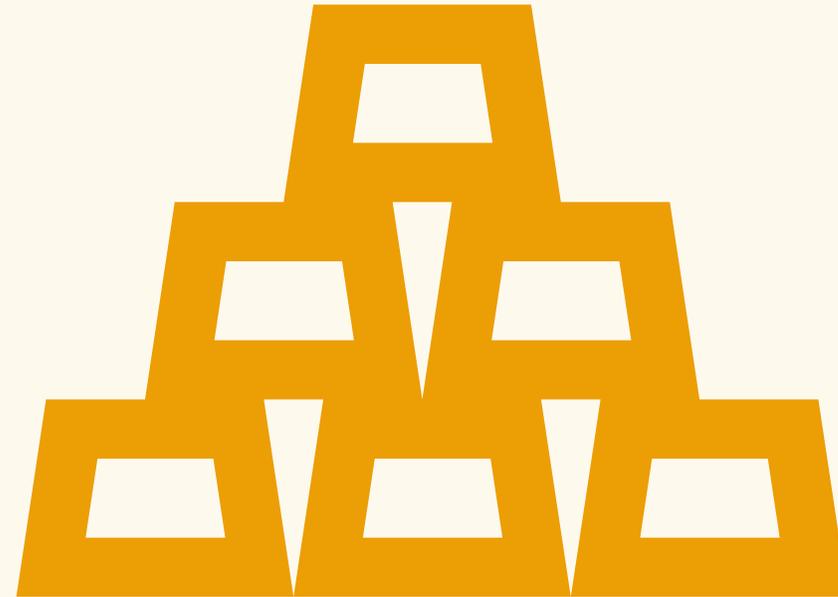
Recommendations

- Advocate for state level natural disaster preparedness, relief and recovery funding
- Ongoing assessment and improvement, including simulations for response to flood/disaster, annually
- Centralized functions (intake/case management, fundraising, resource information)
- Disaster survivor profile/needs database to facilitate integrated case management and coordination
- Clear job/leadership roles, authority, communication, decision making and MOUs between responding agencies, including across jurisdictions
- Formal reporting, regular and right-sized
- Promote giving to local philanthropic funds designed to support disaster recovery

Recommendations

Relief & Recovery Funding

- Rally all potential funders – public and private
- Know the allowable uses and limits of public funding
- Establish community priorities
- Determine alignment between eligibility, priorities and resources
- Spend restricted dollars first



Questions?



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