STEAMBOAT SPRINGS CHAMBER

VITALITY IN THE VALLEY

Business Disaster Preparedness & Recovery Guide

A step-by-step resource for Chamber members and their employees

Wildfire | Flood | Severe Weather | All Hazards

How to Use This Guide

Disasters unfold in stages, and so does this guide. It is organized around the four phases every business moves through: preparing before an emergency, responding in the first 72 hours, stabilizing in the weeks that follow, and rebuilding over the months and years after. You do not need to read it cover to cover. Find the stage you are in, work the checklist, and use the resource directory at the back to connect with the right agency or organization.

Wildfire is currently the top hazard in Routt County, and this guide addresses it directly, but every step here works for any disruption: flood, blizzard, avalanche closure, utility outage, hazardous material incident, public health emergency, or economic shock.

Do these three things today (15 minutes)

1. **Register for Routt County Alerts** at routtcountyalerts.com, the county's official emergency notification system. Register your business address and your home address and encourage every employee to do the same.
2. **Know your evacuation zone.** Pre-evacuation and evacuation notices are issued by zone name. Look up the zones for your business and home on the Routt County Emergency Map.
3. **Save the Resource Directory** (last section of this guide) somewhere you can reach if your building and the computers in it are gone. Print a copy for your emergency kit and your vehicle.

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Stage 1: Prepare — Before a Disaster

Between 40 and 60 percent of small businesses hit by a natural disaster never reopen, according to figures cited by the SBA and FEMA. The single biggest predictor of survival is not size or savings, it's whether the business planned ahead. Everything in this section costs little or nothing and can be completed over a few weeks.

1.1 Build Your Business Continuity Plan

The Colorado Small Business Development Center (SBDC) offers a free, self-paced Business Recovery and Resiliency Guide, four short online courses paired with no-cost, confidential one-on-one advising, available in English and Spanish. It walks you through reducing risk, managing a crisis, and restoring operations, with ready-to-use templates and checklists. This is the single best starting point for any Chamber member, and it is built specifically for Colorado businesses. Find it here.

Your plan should answer these questions:

- ☐ **Critical functions:** What are the three to five things your business absolutely must do to stay alive (take payments, fulfill orders, make payroll)? How would you do each one from a different location?
- ☐ **People:** Who does what in an emergency? Who is second-in-command if the owner is unreachable? Keep a current employee roster with personal cell numbers and emergency contacts, stored off-site and in the cloud.
- ☐ **Suppliers and customers:** List key vendors, your top customers, your landlord, lender, insurance agent, and payroll provider with account numbers and contacts.
- ☐ **Records:** Back up financial records, tax returns, insurance policies, leases, licenses, payroll data, and customer lists to the cloud or an off-site drive. Photograph or video your entire premises, inventory, and equipment annually, this becomes your insurance documentation.
- ☐ **Alternate operations:** Identify a backup work location, remote-work capability, and how you would communicate a temporary closure or move to customers.

1.2 Review Your Insurance Before You Need It

Meet with your agent annually and ask pointed questions. Underinsurance is the most common and most painful discovery after a disaster.

- ☐ **Business interruption coverage:** Does your policy replace lost income while you are closed? For how long? Does it cover closures caused by evacuation orders or wildfire smoke, even if your building is not damaged? Ask specifically about "civil authority" coverage.
- ☐ **Hazard-specific gaps:** Standard commercial policies do not cover floods, a serious post-wildfire risk in burn scars, and flood insurance carries a 30-day waiting period. Confirm your wildfire, hail, and snow-load coverage limits.
- ☐ **Replacement cost vs. actual cash value:** Know which you have. Construction costs in the Yampa Valley are high; make sure limits reflect what rebuilding actually costs here.
- ☐ **Deductibles and documentation:** Know your deductibles and what documentation your carrier requires so you can start a claim within hours, not weeks.

1.3 Prepare Your People

- ☐ Collect and maintain emergency contact information for every employee, and make sure employees know how the business will contact them (group text, phone tree, email list) if normal channels are down.
- ☐ Encourage every employee to register for Routt County Alerts, know their home evacuation zone, and build a family emergency plan and go-kit.
- ☐ Decide your pay and leave policies for disaster closures in advance and communicate them. Uncertainty about a paycheck is the first crisis your employees will face.
- ☐ Cross-train staff on critical functions so no single absence stops the business.
- ☐ Share the employee resource list in Section 5 of this guide so your team knows help exists before they need it.

1.4 Draft a Crisis Communications Plan

The Colorado Office of Economic Development and International Trade (OEDIT) and Colorado Tourism Office publish a free Crisis Communications and Recovery Toolkit with templates, media guidance, and sample holding statements. At a minimum, decide now:

- ☐ **One spokesperson.** Designate a single lead spokesperson (and a backup) so your business speaks with one voice. Route all media inquiries to that person.
- ☐ **A pre-written holding statement.** See Section 6 for a fill-in-the-blank template you can adapt in minutes.
- ☐ **Your channels.** Know how you will update customers: website banner, Google Business Profile, social media, email list, and signage. Keep login credentials accessible from outside the office.

1.5 Reduce Your Wildfire Risk

Mitigation is the cheapest disaster dollar you will ever spend. The Routt County Wildfire Mitigation Council offers local guidance, and the Colorado State Forest Service can advise on defensible space.

- ☐ Create defensible space: clear flammable vegetation, wood piles, and debris at least 30 feet from structures; keep gutters and roofs clear.
- ☐ Harden the building where practical: ember-resistant vents, Class A roofing, and clean zones under decks.
- ☐ Follow county fire restrictions for any outdoor operations, and brief staff on them.
- ☐ Review the Routt County Community Wildfire Protection Plan and the county's other emergency plans.

Stage 2: Immediate Response — The First 72 Hours

In the first hours of an emergency, only three things matter: life safety, accurate information, and preserving your ability to recover. Work through this section in order.

2.1 Protect Life First

- ☐ Follow all evacuation orders immediately. Pre-evacuation means get ready and leave if you feel unsafe; evacuation means leave now. Orders are issued by zone through Routt County Alerts and the Integrated Public Alert and Warning System.
- ☐ Account for every employee and any customers on site. Use your pre-built contact list; set a check-in method (group text works well) and a time for the next update.
- ☐ Call 911 for any life-threatening situation. For up-to-date incident information, monitor Routt County Alerts, the Routt County Emergency Map, and Routt County Emergency Management channels, not rumors on social media. The most accurate information will come directly from Routt County and its assigned partner organizations.
- ☐ Do not re-enter an evacuated or damaged building until authorities and, where applicable, a building inspector or utility company say it is safe. Gas leaks, structural damage, and electrical hazards kill people after the disaster.

2.2 Stabilize and Document

- ☐ **Notify your insurance carrier within the first 24–48 hours,** even if you do not yet know the extent of the damage. Ask what documentation they need and whether emergency mitigation expenses (boarding up, water extraction, tarping) are covered; they usually are, and you are generally obligated to prevent further damage.
- ☐ Photograph and video everything before you move, clean, or discard anything. Wide shots and close-ups, inside and out. Keep damaged inventory until the adjuster has seen it or released it.
- ☐ Keep every receipt from day one: emergency repairs, equipment rental, temporary space, mileage, extra payroll. Business interruption claims and SBA loans are built on documentation.
- ☐ Secure the property against further damage and theft once it is safe to do so.

2.3 Communicate Early and Honestly

- ☐ Contact employees first: tell them what you know, what you don't, whether and when to report to work, and how pay will be handled. Silence breeds panic.
- ☐ Post a brief public update on your website, Google Business Profile, and social channels: whether you are open, closed, or relocated, and where updates will appear. Use the holding statement template in Section 6.
- ☐ Notify your landlord, lender, key vendors, and pending customers. Early honesty preserves relationships you will need during recovery.
- ☐ Let the Steamboat Springs Chamber know your status — the Chamber aggregates member impacts, connects businesses to emerging resources, and communicates with visitors and media on behalf of the business community.

Stage 3: Near-Term Recovery — The First Weeks

Once everyone is safe and the immediate danger has passed, the work shifts to money and momentum: getting cash flowing, keeping your team together, and reopening in some form as quickly as is realistic.

3.1 Get Expert Help — It's Free

Do not navigate recovery alone. Your Chamber and the Routt County Economic Development Partnership are here to support you. Additionally, The Northwest Colorado SBDC@northwestsbdc.org, provides confidential, no-cost advising on disaster loan applications, insurance claims, cash flow triage, physical and economic loss estimation, and re-planning. During declared disasters, the SBDC also helps businesses access zero-interest, short-term Emergency Bridge Loans designed to keep you afloat while longer-term funding is processed. The Colorado Disaster Recovery Navigation Tool helps individuals and businesses identify every assistance program they may qualify for.

3.2 Pursue Every Funding Source

Insurance

Your insurance claim is usually the largest single source of recovery money; press it actively. Provide documentation promptly, keep a written log of every conversation with your adjuster, and get settlement offers in writing. If the claim is complex or the settlement seems low, the SBDC can help you evaluate it, and public adjusters or attorneys are options for large disputes.

SBA Disaster Loans

After a disaster declaration, the U.S. Small Business Administration offers two low-interest, long-term loan programs. Apply at sba.gov/disaster or call 800-659-2955:

- **Business Physical Disaster Loans —** up to $2 million to repair or replace real estate, equipment, inventory, and other business assets not covered by insurance. Approved borrowers may also qualify for up to 20% more for mitigation upgrades that protect against future damage.
- **Economic Injury Disaster Loans (EIDL)** working capital for small businesses that suffered economic harm even without physical damage (for example, lost revenue from an evacuation, road closure, or smoke-driven cancellation season). Funds can cover payroll, rent, fixed debts, and bills you cannot pay because of the disaster.

Do not wait for your insurance settlement to apply — the SBA can approve a loan for your total loss and adjust it later, and application deadlines (typically 60 days for physical damage, 9 months for economic injury) pass quickly. Recent SBA disaster loans have included a 12-month deferral before payments begin.

State, local, and philanthropic support

- **The Steamboat Springs Chamber- t**he Chamber partners with local, regional, and federal organizations. We will be your go-to information resource for recovery. Our staff is here to support you and your employees through every step.
- **Yampa Valley Disaster Recovery Fund-**The Yampa Valley Community Foundation, in partnership with United Way of the Yampa Valley, provides locally directed relief and recovery grants after area disasters.
- **Colorado Department of Local Affairs** administers Community Development Block Grants for Disaster Recovery and the Disaster Resilience Rebuilding Program for major declared disasters.

- **OEDIT and the Colorado Tourism Office**- offers post-crisis recovery assistance for tourism-dependent businesses, from grants to marketing support.
- **IRS disaster tax relief**- often extends filing and payment deadlines in declared disaster areas, and casualty losses may be deductible. See irs.gov and talk to your accountant.

3.3 Triage Cash Flow

- ☐ Build a 13-week cash flow forecast. Know exactly when money runs short.
- ☐ Call your business banker, lenders, landlord, and key vendors before you miss a payment. Most will negotiate deferrals or modified terms after a disaster, but only if you call first.
- ☐ Prioritize spending that restores revenue: reopening, even partially or in a temporary location, beats waiting for a perfect rebuild.
- ☐ Track disaster-related expenses separately in your books. It simplifies insurance, SBA, tax, and grant paperwork enormously.

3.4 Take Care of Your Team

Your employees are recovering from the same disaster. The fastest way to lose your workforce is to leave them guessing.

- ☐ **If you cannot keep everyone on payroll,** tell them quickly and help them file for unemployment insurance right away. After federally declared disasters, Disaster Unemployment Assistance extends benefits to people who don't qualify for regular unemployment, including many self-employed workers.
- ☐ Point employees to FEMA individual assistance or 800-621-3362 for home damage, and to the local resources listed in Section 5 for housing, food, and financial help.
- ☐ Watch for signs of stress and share mental health resources openly. If you offer insurance, know what your mental health benefits are. Additionally, Colorado Crisis Services is free, confidential, and available 24/7 by calling or texting 988.
- ☐ Stay in touch with furloughed employees weekly. The businesses that reopen fastest are the ones whose teams come back.

3.5 Communicate Your Comeback

- ☐ Announce you are reopening loudly! Customers often assume closed businesses stay closed. Update Google, your website, social channels, and the Chamber.
- ☐ If the disaster made regional news, remember that perception lags reality: visitors may believe all of Steamboat is closed when only one drainage was affected. Coordinate with the Chamber team to share accurate, real-time images and messaging.
- ☐ Consider a reopening promotion or community event; disasters create strong local loyalty to businesses that communicate well.

Stage 4: Long-Term Recovery — Months to Years

Full recovery from a major disaster is measured in years, not weeks. The goal of this stage is not just to get back to where you were; it is to come back more resilient than before.

4.1 Rebuild Smarter

- ☐ Use rebuilding as a mitigation opportunity: SBA physical disaster loans can be increased up to 20% specifically for improvements that reduce future risk (fire-resistant materials, defensible space, drainage, backup power).
- ☐ Work with the Routt County Regional Building Department early — post-disaster rebuilds may trigger current code requirements, and permit timelines affect your reopening plan.
- ☐ Revisit your insurance with rebuilt values and lessons learned. If business interruption coverage falls short, fix the limits now.

4.2 Plug into Community Recovery

Routt County has done something few communities do: it planned for long-term recovery before a catastrophic wildfire. The Routt County Wildfire Mitigation Council's Long-Term Wildfire Recovery Playbook maps out who leads recovery, where funding comes from, and how the community rebuilds. Routt County Emergency Management, The Yampa Valley Community Foundation, The Steamboat Springs Chamber, United Way of the Yampa Valley, LiftUp, The Wildfire Mitigation Council, and others are also organizing a local COAD (Community Organizations Active in Disasters) to coordinate recovery. After a major disaster, a long-term recovery group will form from these partners and engage with it! Business voices shape decisions about rebuilding, workforce housing, and economic recovery funding.

- ☐ Participate in Chamber and county recovery meetings; collective data on business losses drives state and federal aid decisions.
- ☐ Report your economic impacts when surveyed. Impact documentation is how the region qualifies for programs like CDBG-DR and economic injury declarations.
- ☐ Support fellow members: buy local, refer customers, share space or equipment. Business-to-business support is consistently one of the strongest recovery forces in small communities.

4.3 Rebuild Your Market

- ☐ For tourism-dependent businesses, coordinate recovery marketing with the Chamber and the Colorado Tourism Office, which offers destination recovery support and can amplify accurate “we're open” messaging to visitors.
- ☐ Rebuild your events calendar and group bookings early. Long-lead business takes the longest to return.
- ☐ Consider diversifying revenue (online sales, new seasons, new customer segments), so the next disruption hits less hard.

4.4 Close the Loop

- ☐ Hold a debrief with your team within 90 days of stabilizing: what worked, what failed, what you'd do differently.

- ☐ Update your continuity plan, contact lists, and insurance documentation with what you learned.
- ☐ Schedule an annual review — plans expire quietly. The best time to prepare for the next disaster is while the lessons of the last one are fresh.

Section 5: Resources for Your Employees

A business only recovers if its people do. Share this page with your team before a disaster, not just after. Every resource below serves Routt County residents.

Immediate Safety & Information

Resource	Contact	How they help
Emergencies	911	Life-threatening situations
Routt County Alerts	routtcountyalerts.com	Official emergency alerts by text, call, and email; available in multiple languages; note access and functional needs at registration
Routt County Emergency Map	co.routt.co.us	Live evacuation zones, road closures, incident information
Colorado 211	Dial 2-1-1 or 211colorado.org	Statewide referral line for housing, food, utilities, and disaster services
Watch Duty	Watchduty.org	501 c 3 nonprofit, alerts you of nearby wildfires and flooding in real time.

Mental Health & Crisis Support

Resource	Contact	How they help
Health Solutions West	https://healthsolutionswest.org/	The Western Slope's largest behavioral health care organization
Colorado Crisis Services	Call or text 988 (or 844-493-8255; text TALK to 38255)	Free, confidential 24/7 support for anyone struggling — no crisis is too small
Routt County Crisis Support	routtcountycrisissupport.org	Local advocacy and support for people in crisis
REPS (Reaching Everyone Preventing Suicide)	repsforlife.org	Local suicide prevention and peer support

Financial, Housing & Food Assistance

Resource	Contact	How they help
FEMA Individual Assistance	disasterassistance.gov / 800-621-3362	Grants for home repair, temporary housing, and personal losses after federally declared disasters
Disaster Unemployment Assistance	cdle.colorado.gov	Unemployment benefits after federally declared disasters, including for self-employed and gig workers who lost income

Resource	Contact	How they help
LiftUp of Routt County	liftuprc.org	Food bank plus emergency rent, mortgage, and utility assistance
United Way of the Yampa Valley	unitedwayoftheyampavalley.org	Connects residents to housing, food, childcare, and health programs; coordinates local disaster relief
Routt County Human Services	970-870-5280	SNAP food assistance, Medicaid, childcare assistance, and other public benefits
Integrated Community	970-871-4599	Resource navigation plus interpretation and translation for non-English-speaking community members
SBA Home Disaster Loans	sba.gov/disaster	Low-interest loans for renters and homeowners: up to $100,000 for personal property, up to $500,000 for home repair

Prepare your employees!

- **Talk about pre-planning.** Do your employees have insurance? Do your employees know about renters' insurance? Do your employees know where they would go if they were evacuated?
- Have a go-bag packed and ready.
    - Consider the "5 P's" when packing: People, Pets, Prescriptions, Photos/Personal Items, Papers/Plastics
    - Keep a checklist with your go-bag of items that cannot be packed ahead of time. This could include items like refrigerated medications, laptops/tablets, cash/cards/wallets, phones, charging cords, baby food, pet food, etc.
    - Review your bag at least every 6 months. Swap out food, water, and clothing as necessary. Ensure clothing matches the season. Remove and replace expired items. Check batteries and replace if necessary. Ensure contact information is up to date.
    - Do not overpack. Make sure your go-bag is easy to carry, and you can lift it into your vehicle. Use a duffel bag or smaller wheeled suitcase. Keep your bag organized. Ensure everyone in your family knows where the go-bag is located and who is responsible for grabbing it when evacuating.
- **Where employees can find help.** Many organizations in Routt County are ready to help, including the Chamber! Visit our Employee Resources Page.
- **Prepare pets.** Click to learn actions you can take NOW to prepare yourself and your pets to be able to act quickly when faced with a disaster or other emergency.
- **Communicate with your employees.** People are on edge. Be factual and calm; the more information and resources you can provide, the better.

Section 6: Crisis Communications Quick Guide

Adapted from the Colorado Tourism Office / OEDIT Crisis Communications and Recovery Toolkit. In a crisis, you cannot control events, but you can manage the story if you are fast, honest, and consistent.

The Five Rules

- **One voice.** All statements come from your designated spokesperson. Politely refer every media inquiry to that person.
- **Speed with honesty.** Say what you know, admit what you don't, and never speculate. “We're confirming details and will update by 4 p.m.” beats a guess every time.
- **People first.** Lead every message with safety and concern for people; property and business come second.
- **Own your channels.** Post updates on your own website and social media so you become the source of verified information and share real images if media coverage misrepresents conditions on the ground.
- **Watch your tone.** People are on edge. Be factual and calm; never minimize, joke, or market aggressively during an active emergency.

Fill-in-the-Blank Holding Statement

Use within the first hours — adapt as needed

“My name is [NAME], [TITLE] at [BUSINESS]. We can confirm that [BRIEF FACTUAL DESCRIPTION — e.g., our location was evacuated this afternoon due to the wildfire]. The safety of our employees and customers is our first priority, and [ALL STAFF ARE SAFE AND ACCOUNTED FOR / we are confirming everyone's status now]. We don't yet have complete information and won't speculate. We will post updates at [WEBSITE/SOCIAL CHANNEL] as we know more. Thank you for your patience and concern.”

Section 8: Resource Directory

Print this section and keep a copy off-site. Contact information current as of mid-2026 — verify before relying on it in an emergency.

Local — Routt County & the Yampa Valley

Resource	Contact	How they help
Routt County Emergency Management	970-870-5551 / co.routt.co.us	Emergency alerts, evacuation information, emergency plans, fire restrictions
Routt County Alerts	routtcountyalerts.com (traffic alerts: text ROUTTTRAFFIC to 888777)	Official county emergency notification system (Everbridge)
Steamboat Springs Chamber	steamboatchamber.com	Member support, business status coordination, visitor communications, connection to emerging recovery resources

Resource	Contact	How they help
Northwest Colorado SBDC	970-328-3414 / mailto:info@northwestsbdc.org	Free confidential business advising: continuity planning, disaster loans, insurance navigation, loss estimates
Yampa Valley Entrepreneurship Center (CMC Steamboat)	coloradomtn.edu	Business counseling and planning assistance
Routt County Economic Development Partnership / Northwest Colorado Development Council	RECEDP.org	Regional economic development, grant navigation, financing connections
Yampa Valley Community Foundation	yvcf.org	Yampa Valley Disaster Recovery Fund — local relief and recovery grants
United Way of the Yampa Valley	unitedwayoftheyampavalley.org	Disaster relief coordination and health & human services connections
Routt County Wildfire Mitigation Council	routtwildfire.org	Wildfire mitigation guidance; Long-Term Wildfire Recovery Playbook
Routt County Human Services	970-870-5280	Public benefits for affected employees and families

State of Colorado

Resource	Contact	How they help
Colorado SBDC — Business Recovery & Resiliency Guide	sbdc.colorado.gov	Free four-part recovery course with templates, in English and Spanish, plus statewide advising
SBDC Disaster Relief Program	sbdc.colorado.gov / oedit.colorado.gov	Activated for declared disasters; staffs Disaster Assistance Centers; helps access Emergency Bridge Loans
OEDIT / Colorado Tourism Office Crisis Communications & Recovery Toolkit	oedit.colorado.gov/crisis-communications-and-recovery-toolkit	Communications templates, media guidance, tourism recovery assistance
Division of Homeland Security & Emergency Management (DHSEM)	dhsem.colorado.gov	State emergency coordination; Colorado Disaster Recovery Navigation Tool; disaster information hub
Department of Local Affairs — Disaster Recovery	dlg.colorado.gov/disaster-recovery	CDBG-Disaster Recovery grants; Disaster Resilience Rebuilding Program
Colorado Dept. of Labor & Employment	cdle.colorado.gov	Unemployment insurance and Disaster Unemployment Assistance for employees
Health Solutions West	https://healthsolutionswest.org/	The Western Slope's largest behavioral health care organization

Resource	Contact	How they help
Colorado Crisis Services	Call/text 988	24/7 free, confidential mental health support
Colorado 211	Dial 2-1-1 / 211colorado.org	Statewide health, human services, and disaster resource referrals

Federal

Resource	Contact	How they help
SBA Disaster Assistance	sba.gov/disaster / 800-659-2955 / mailto:disastercustomerservice@sba.gov	Business Physical Disaster Loans and EIDL (up to $2 million); home loans for employees
FEMA	disasterassistance.gov / 800-621-3362	Individual assistance for households; Disaster Recovery Centers
Ready.gov Business	ready.gov/business	Free business continuity planning templates and toolkits
IRS Disaster Relief	irs.gov (search “disaster relief”)	Filing/payment deadline extensions and casualty loss guidance in declared disaster areas

This guide was compiled by the Steamboat Springs Chamber from the Colorado SBDC Business Recovery and Resiliency Guide, the OEDIT/Colorado Tourism Office Crisis Communications and Recovery Toolkit, Routt County emergency plans and Emergency Management resources, the Routt County Wildfire Mitigation Council Long-Term Wildfire Recovery Playbook, and federal SBA and FEMA program information. It is a starting point, not legal, financial, or insurance advice.