

Does Disaster Assistance Promote Resilience?



Introduction

Flood vulnerability has increased as development and urbanization grows in flood-hazard areas. The U.S. Small Business Administration (SBA) Disaster Loan Program is the largest source of disaster assistance to homes and businesses impacted by disasters. Little research has examined if recovery programs influence mobility after a disaster, particularly across different segments of the population and community. This research is aimed at measuring the utility of SBA loans in Galveston County businesses.

It aims to find:

- Are there patterns in human mobility?
- What are the effects of recovery assistance on mitigation behaviors in residents and businesses using the U.S. Small Business Administration (SBA) disaster loan program--the largest recovery program available to residents and businesses after a disaster?

Methodology

Step 1) Gather a random sample of businesses eligible for the SBA loan in Galveston County

Organized into an excel spreadsheet and researched for contact information online.

Step 2) Send surveys to small businesses

Online surveys are made through the Qualtrics Survey Program and are sent through emails and postcards (which include a QR code for business owners to access and scan)

Step 3) Reach out to small business owners for responses

Phone calls are made to businesses in the sample that didn't have emails. A script was made and interviews were set up with businesses that were open to them.

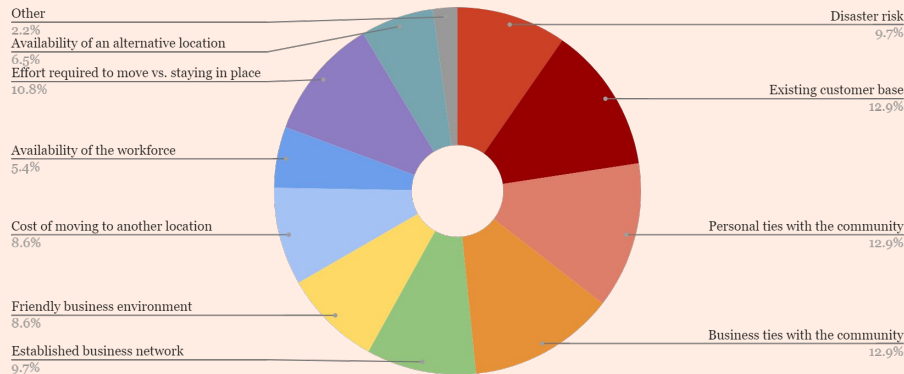
Step 4) Gather responses from surveys

Categorize responses from surveys by converting into spreadsheet.

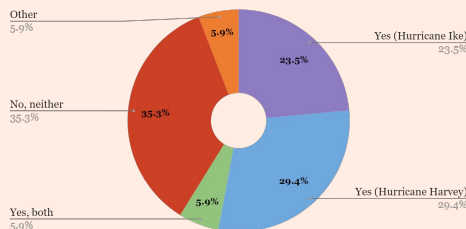
Step 5) Create charts based on gathered data

Results From Survey

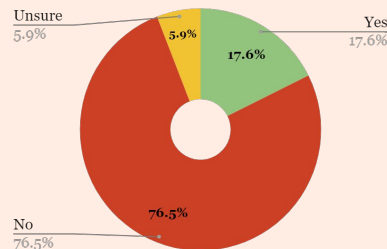
What reasons would influence your decision to move from or stay at your current location (select all that apply):



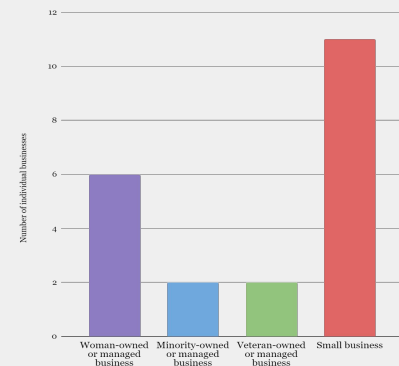
Was this business ever approved for a Small Business Administration (SBA) loan following a hurricane event (even if at another location)?



Did you portion any of the funds to make the business physically more resistant to a future flood or wind event?



Business Identities



Our Findings

Businesses have a lot to consider when deciding on their location and to move or not, and based on the results we've gathered, customer and community relationships seem to be the biggest contributing factors. The businesses that were able to be contacted and were open have not moved locations since the previous disasters. A limitation to our survey is that many businesses may have closed/unreachable, which may have skewed this data. Therefore, future research on this topic should be conducted with businesses that have moved or closed.

Only 17.6% of businesses surveyed used any portion of the funds to make their business physically more resistant to a future event. Therefore, businesses susceptible to these kinds of disasters may require advising and training in order to better utilize financial assistance towards reinforcing their businesses against damages from future disasters such as hurricanes.