Appendix B
Print and Online Survey Format for Small Business Owners

1. Local Business Impact Assessment - Flood Damages

Flood disasters have caused almost $200,000,000 in damages around the Milwaukee metro area since 2006. For businesses, the cost of recovery and impact on growth can take years. The Urban Planning program at UWM is conducting a study to understand business flood experience and recovery needs.

We would like your help, as a business owner, in identifying the cost of damages, lost production time, financial impact over time, and other problems. Approximately 100 subjects will participate in this study. Please make an attempt to answer the survey as completely and accurately as possible. A report will be shared with a task force consisting of local economic development leaders, business organizations, and disaster management professionals.

Your responses are voluntary and completely confidential, and no individual participant will ever be identified with his/her answers. You may choose to withdraw from this study at any time without penalty. Data from this study will be saved on a password protected computer. Only the involved researchers Sammis White, Ph.D., Cal Stoffel, and Cate Rahmlow will have access to the information. Identifying data will remain anonymous and confidential. Reported information will be compiled to protect your anonymity.

Risks to participants are considered minimal. There will be no costs for participating, nor will you benefit from participating, other than to further research. You may receive this survey from more than one organization. If you have already filled it out, thank you for participating; there is no need to respond again.

By completing and submitting the attached survey, you are voluntarily agreeing to take part in this study. Completing the survey indicates that you have read this consent form and have had all of your questions answered, and that you are 18 years of age or older.

For more information about the study or study procedures, please contact Cate Rahmlow at 414-302-2828, or email Cal Stoffel at stoffelc@uwm.edu.

You may contact the UWM IRB at 414-229-3173 or irbinfo@uwm.edu for questions about your rights or complaints towards your treatment as a research subject.

Thank you for your participation!

2. Local Business Impact Assessment - Business Information

* 1. Name of organization which you received this survey from:

* 2. Business information:

| Company: |       |
| Contact: |       |
| Address: |       |
| City:    |       |
| ZIP:     |       |
| Email:   |       |
| Phone:   |       |
3. Type of business

- Commercial / B2B
- Education
- Government
- Health Care
- Hospitality
- Manufacturing

Other (please specify)

4. Number of employees at your company:

Full Time:

Part Time:

5. How long has your business been in operation?

Years

3. 2010 Local Business Impact Assessment - Flood Damages

1. What happened to your business during the flood in 2010 and immediately afterward? (check all that apply)

- Stayed open; Physical damage to structure
- Stayed open; Damage to contents or customer areas
- Closed; Physical damage to structure
- Closed; Damage to contents or customer areas
- Closed; Lack of access (employees, customers, or suppliers)
- Nothing significant occurred
- Other

2. How long was your business closed immediately after the flood in 2010?

- It did not close
- 1-3 days
- 4-6 days
- 7 or more days
- It was permanently closed
3. Did you incur direct flood damages to any part of your business? This could include the structure/foundation, inventory/product, or equipment/office/assets.

- Yes
- No

4. 2010 Local Business Impact Assessment - Flood Damages

1. Amount of direct flood damages in dollars (estimate). If you incurred no damages for a category, please enter ‘0’.

<table>
<thead>
<tr>
<th>Category</th>
<th>Damage Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Structure/Foundation</td>
<td></td>
</tr>
<tr>
<td>Inventory/Product</td>
<td></td>
</tr>
<tr>
<td>Equipment/Office/Assets</td>
<td></td>
</tr>
</tbody>
</table>

5. 2010 Local Business Impact Assessment - Financing Recovery

1. Of the damages to your business, how are you financing recovery? (Please select all that apply)

- I do not have any damages
- Personal savings
- Business savings (retained earnings)
- Bank loan(s)
- Loan(s) from family or friends
- SBA Disaster Assistance Loan
- Other financing (please specify agency, such as Wisconsin Women's Business Initiative Corp. (WWBIC) or an Economic Development Organization)

6. 2010 Local Business Impact Assessment - Recovery
1. In the first week after the 2010 flood, what assistance did you need? (Select all that apply)

- Assessing my options
- Determining financial needs
- Operating expenses under $10,000
- Operating expenses between $10,000 and $25,000
- Operating expenses over $25,000
- Deciding how to rebuild my business
- Physical help to repair my business
- Finding a new location for my business
- Other (please specify)

2. Of those that you just checked, which forms of assistance did you receive? (Select all that apply)

- Assessing my options
- Determining financial needs
- Operating expenses under $10,000
- Operating expenses between $10,000 and $25,000
- Operating expenses over $25,000
- Deciding how to rebuild my business
- Physical help to repair my business
- Finding a new location for my business
- Other (please specify)
3. When did you receive the assistance that you needed?

- Less than 1 week after the flood
- 1 week to 1 month after the flood
- 3 months or longer after the flood
- Not yet

7. 2010 Local Business Impact Assessment - Recovery

1. What forms of assistance do you still need, as of taking this survey, to help overcome the problems created by the 2010 flood?

- Assessing my options
- Determining financial needs
- Operating expenses under $10,000
- Operating expenses between $10,000 and $25,000
- Operating expenses over $25,000
- Deciding how to rebuild my business
- Physical help to repair my business
- Finding a new location for my business

8. 2010 Local Business Impact Assessment - Flood Damages

1. Do you have business insurance?

- Yes
- No

2. Does your business insurance cover flood losses?

- Yes
- No
- Unknown
- I do not have business insurance
3. Does your business insurance cover loss of income?
   - Yes
   - No
   - Unknown
   - I do not have business insurance

4. Which steps have you taken in order to prepare your business for a potential flood or other disaster in the future?
   - IT (information technology) continuity plan
   - Hazard mitigation plan
   - Written disaster recovery plan
   - Discussed disaster recovery plan (not written)
   - I have not taken any steps
   - Other (please specify)

5. Did you register with FEMA for assistance and receive a case number?
   - Yes
   - No

9. 2010 Local Business Impact Assessment - Agency Assistance

1. How satisfied are you with the process to receive a loan through the Small Business Administration (SBA)?

<table>
<thead>
<tr>
<th>SBA loan process</th>
<th>Very Dissatisfied</th>
<th>Dissatisfied</th>
<th>Neutral</th>
<th>Satisfied</th>
<th>Very Satisfied</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
2. Please comment on your experience with the SBA assistance process. What did you like? What did you not like?

10. 2010 Local Business Impact Assessment - Agency Assistance

1. Why did you decide not to register? (check all that apply)
   - Already recovered
   - Bureaucratic process
   - Concerned about the privacy of business records
   - Did not know I needed to register to get help
   - Did not need much assistance
   - Did not want a loan
   - Did not want more debt
   - Did not want to use personal assets as collateral for a loan
   - Process too long
   - Other (please specify)

11. 2010 Local Business Impact Assessment - Additional Comments

1. Please share any comments or concerns regarding the flooding in 2010 which you believe would be helpful.
12. 2009 Local Business Impact Assessment - Flood Damages

* 1. Did your business at this location experience flood damage in the summer of 2009?
   - Yes
   - No

13. 2009 Local Business Impact Assessment - Flood Damages

* 1. Amount of direct flood damages from 2009 in dollars (estimate).
   - Structure/Foundation
   - Inventory/Product
   - Equipment/Office/Assets

2. How did you finance recovery from damages in 2009? (Please select all that apply)
   - I do not have any damages
   - Personal savings
   - Business savings (retained earnings)
   - Bank loan(s)
   - Loan(s) from family or friends
   - SBA Disaster Assistance Loan
   - Other financing (please specify agency, such as Wisconsin Women’s Business Initiative Corp. (WWBIC) or an Economic Development Organization)

3. Please share any comments or concerns regarding the flooding in 2009 which you believe would be helpful.

14. 2008 Local Business Impact Assessment - Flood Damages

* 1. Did your business at this location experience flood damage two years ago in the summer of 2008?
   - Yes
   - No
15. 2008 Local Business Impact Assessment - Flood Damages

* 1. Amount of direct flood damages from 2008 in dollars (estimate).
   - Structure/Foundation
   - Inventory/Product
   - Equipment/Office/Assets

2. How did you finance recovery from damages in 2008? (Please select all that apply)
   - I do not have any damages
   - Personal savings
   - Business savings (retained earnings)
   - Bank loan(s)
   - Loan(s) from family or friends
   - SBA Disaster Assistance Loan
   - Other financing (please specify agency, such as Wisconsin Women's Business Initiative Corp. (WWBIC) or an Economic Development Organization)

3. Please share any comments or concerns regarding the flooding in 2008 which you believe would be helpful.

16. Local Business Impact Assessment - Additional Information

* 1. May we contact you for further information if it is needed?
   - Yes, send me an email
   - No, thanks

17. Local Business Impact Assessment - Flood Damages

Thank you for participating. Your input is extremely valuable.