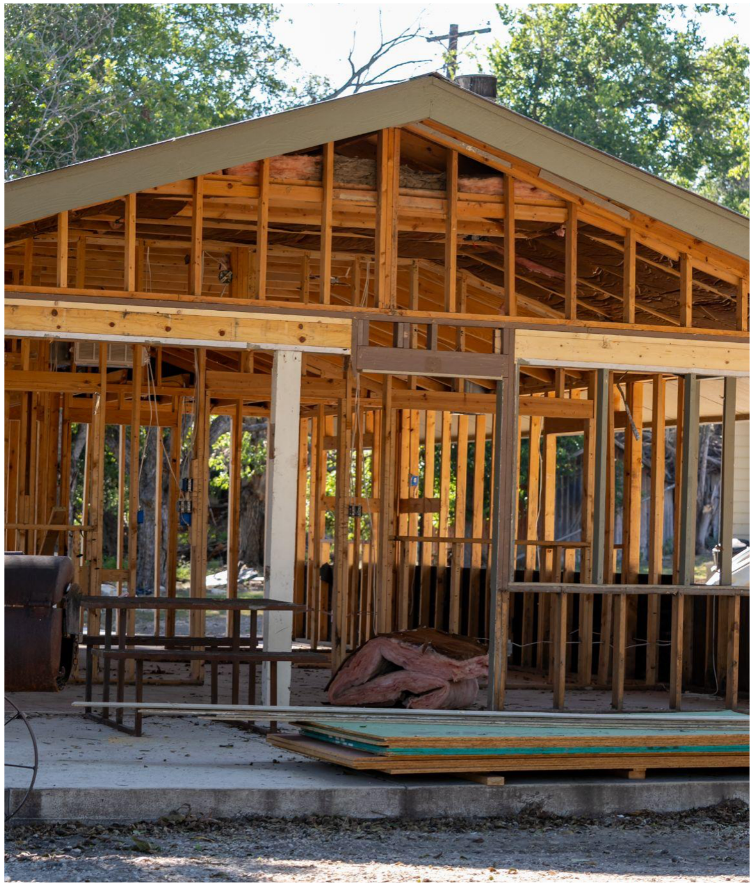
Texas Economic Development Council
Mid-year Conference – June 18, 2026

When Disruption Becomes Routine:

Preparing Texas Small Businesses Before the Next Crisis

Protecting local employers, services, suppliers, and community confidence before disruption strikes.



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DREAM IT. FUND IT.

Today’s goal: turn disruption into a readiness conversation

A practical framework economic developers can use before the next interruption.

1 Name the survival gap

Which businesses are most likely to close before relief arrives?

2 Identify critical businesses

The local firms that keep residents, workers, and employers functioning.

3 Map partner roles

Who convenes, funds, verifies, communicates, and delivers support?

4 Leave with 90-day action steps

One or more readiness steps your community can start immediately.

LiftFund Since 1994

ECONOMIC IMPACT
$20 billion

LOANS AND GRANTS
35,000+

SUPPORT HOURS
75,000

ACCESS TO FUNDING
$1.5 billion

JOBS CREATED/RETAINED
120,000

A disaster recovery model that has worked at scale

Fast, flexible capital can keep small businesses open long enough for communities to stabilize.

$3B+

community impact for disaster recovery

LiftFund disaster-recovery programs have helped businesses reopen, retain workers and keep local economies moving.

National scale

12,000+	$228M	47,000
businesses rebuilding	recovery capital deployed	jobs sustained

Recent deployment examples

Hill Country Floods

$15M deployed to 500+ businesses

Los Angeles Wildfires

$1.4M deployed to 115 businesses

Pre-positioned partners and capital help communities stabilize in days, not months.

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NO
SAFETY
NET
Inc.

Disruption has become routine

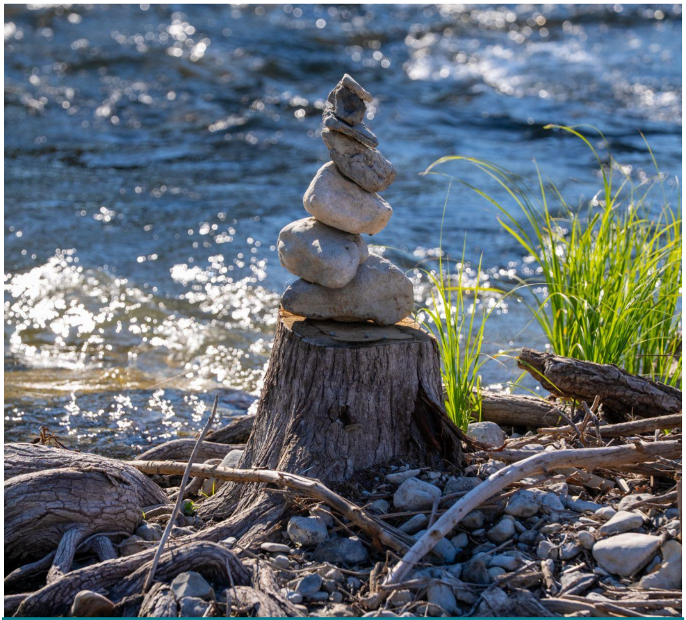
Communities are navigating repeated interruption, not one-time recovery.

2024 **27 U.S. disasters caused more than $1B in damage each.**

For economic developers, disruption can look like:

- Floods
- Freezes
- Fires
- Utility outages
- Road closures
- Cyber incidents
- Supply Chain
- Insurance shocks

The planning challenge: local economies need systems designed for interruption, not only recovery.



The question has shifted from "if" to "when."

Small business continuity is economic development work

Protecting existing businesses protects jobs, tax base, services, suppliers, and community confidence.

Business interruption
Revenue stops; costs continue

→

Employer stress
Payroll, rent, inventory and debt come due

→

Local economy impact
Suppliers, workers and customers feel the disruption

→

Community recovery
Confidence and quality of place either stabilize or decline

For every $1 LiftFund lends, small business owners create about $14 in local economic impact.

Small businesses use capital to pay employees, buy locally, serve customers and keep spending circulating.

- Job retention
- Supply-chain stability
- Sales and property tax base
- Downtown and neighborhood identity
- Workforce return after disruption

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The survival gap

The period between business interruption and usable relief is where closures happen.

Speed matters: days, not months

1

Disruption occurs

Storefront, operations, supply chain or customer flow interrupted

2

Cash flow shock

Revenue drops while payroll, rent, debt and inventory costs continue

3

Relief process

Insurance, federal programs, bank processes and local aid take time

4

Decision point

Owner decides whether reopening is financially possible

The survival gap is not just a funding gap. It is a timing, trust, documentation, and coordination gap.

After disruption, owners need a trusted partner

They need fast, flexible, trusted support that helps them make decisions under stress.

Quick capital

If it does not arrive in time, many businesses cannot reopen.

Flexible solutions

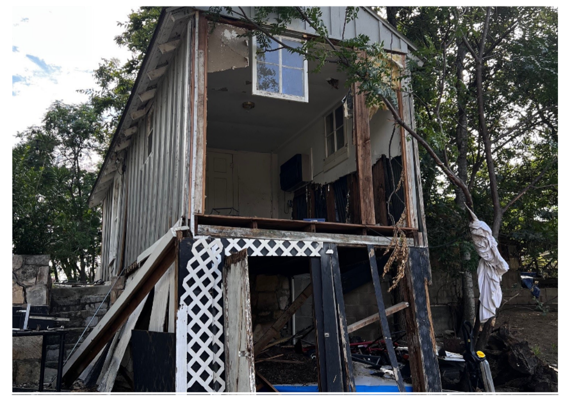
Every business faces a different mix of lost revenue, damage, closures and obligations.

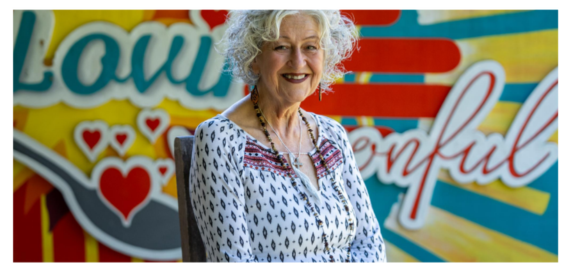
Supportive guidance

Owners need help during an overwhelming and emotional moment.

A trusted partner

Support must be visible in the moment and continue through recovery.





From reactive recovery to proactive continuity

Economic developers can help communities build the table before the disruption.

Reactive recovery

- Identify affected businesses after the event
- Raise flexible funds after the need is visible
- Ask owners to navigate multiple systems alone
- Launch communications after trust is already strained

Proactive continuity

- Map critical businesses before interruption
- Pre-position capital and referral pathways
- Embed continuity questions into BRE visits
- Pre-draft trusted communications and partner roles

Move the work upstream.

Resilience is a shared local effort

No single organization can solve business interruption alone.

Chambers / Main Street
Reach businesses quickly

Government
Aligns with disaster systems

Local leaders
Validate need and open doors

Economic Developers
convene • connect • coordinate

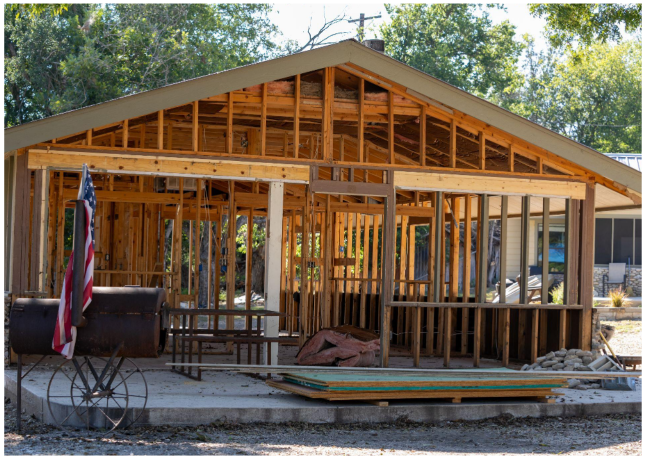
Banks & CRA
Align capital with recovery

LiftFund + CDFIs
Deliver capital and TA through trust

Philanthropy
Enables speed and flexibility

LiftFund Small Business Disaster & Resilience Fund

A standing system designed to bridge the survival gap before traditional relief arrives.



Designed for stabilization first

Keeps businesses open long enough to reach insurance, SBA, FEMA, banks and local recovery systems.

Activates immediately

Ready before the next disaster strikes

Stabilization first

Keeps businesses open long enough to recover

Capital in days, not months

Rapid-response deployment from a standing fund

Complements existing systems

Works alongside FEMA, SBA, insurance and banks

The fund is an example of the broader readiness principle: pre-position relationships, roles, capital and trust.

Fund framing adapted from LiftFund Kerrville source deck.

Where economic developers can lead

Embed small-business continuity into business retention, emergency coordination, and capital planning.

Before disruption

- Add continuity questions to BRE visits
- Map critical small businesses
- Convene EDC, city/county, emergency management, chamber, banks, CDFIs and philanthropy
- Pre-draft trusted business communications

During disruption

- Push verified information through trusted channels
- Triage business needs and cash-flow gaps
- Coordinate referrals to capital and technical assistance
- Identify policy or permitting barriers quickly

After disruption

- Track reopening, jobs retained and supply-chain impacts
- Connect businesses to long-term recovery capital
- Document what worked and what failed
- Update the readiness plan before the next event

Continuity is built before the emergency

The best time to prepare a business for recovery capital is before it needs recovery capital.

Zero-interest capital

Pre-disaster, low- or no-cost loans to strengthen financial stability and reserves.

Business education & coaching

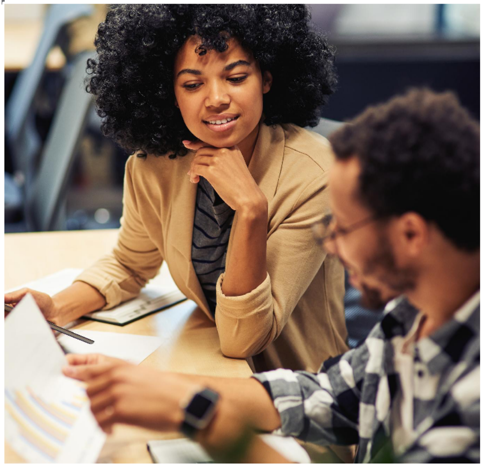
Financial management, operations, resilience training and 1:1 advising.

Capital readiness

Help businesses improve credit, financials and eligibility before they need funding.

Get the basics in order

Financial statements, tax records, insurance, licenses and documentation.



Readiness can be embedded into existing small-business support.

Apply the framework to your community

Looking through the lens of small businesses as community infrastructure, what would your community or organization do differently before, during, and after disruption? What would you keep doing?

1. Identify critical businesses
2. Map the survival gap
3. Build before/during/after actions
4. Choose one 90-day commitment

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One insight, one partner, one action

Each table shares a short answer and a 90-day commitment.

1 **Critical business category**

How would you advocate for small businesses to be a priority?

2 **Partner to bring in earlier**

Who belongs at the table before the next disruption?

3 **Resource to pre-position**

Capital, data, communications, TA, policy, or staffing?

4 **90-day action steps**

What can your community start now?

Prompt: What is one thing your community should do before the next disruption that it is not doing today?

We've heard the why.

Now let's build the how.

Join us in building small business continuity systems before the next disruption.

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