

# Disaster Preparedness for Small Businesses

## Invest in the Future of Your Business

Disasters can take many forms and the financial cost of rebuilding after a disaster can be overwhelming. You'll be in a better position to recover and continue operations should disaster strike.

## Be Prepared

### Step 1: Assess your risk.

Every business has unique vulnerabilities and weaknesses. Knowing which disasters are most likely to affect your business can help you to return to operations faster. A back to business self-assessment can help you to assess your risk for the following hazards:



FLOODS



TORNADOES



HURRICANES



EARTHQUAKES



WILDFIRES

### Step 2: Create a plan.

Your response plan is your roadmap to recovery, so it should be tailored to your business's specific needs and operations. It should address immediate priorities and be easy to access. Checklists and online toolkits are effective resources to help you develop your plan. Find step by step guidance, including Spanish language materials at [ready.gov/business](https://www.ready.gov/business). Consider the following:



STAFF



PROPERTY



SUPPLY CHAIN



EQUIPMENT



IT

### Step 3: Execute your plan.

Practice your plan with your staff so you're ready when a disaster occurs.

## Get Started

Submit your SBA disaster loan application as soon as possible. Then ask your SBA representative about increasing your loan for mitigation purposes. There is no cost to apply, and you are under no obligation to accept a loan if approved.

## To Learn More

Apply for an SBA disaster assistance loan at [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela), call (800) 659-2955 or visit [sba.gov/disaster](https://sba.gov/disaster) to find a Disaster Recovery Center near you.



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# Protect Against Future Disasters

## Don't Wait

Take steps now to protect your home or business and reduce property damage with the help of the U.S. Small Business Administration (SBA). Those affected by a disaster can rebuild stronger by increasing their SBA disaster assistance loan up to 20% of the verified physical damage to make mitigation improvements. Generally, borrowers have 2 years after loan approval to request an increase for higher rebuilding costs, code-required upgrades or mitigation.

## Consider these projects with your increased loan

### Flood Mitigation

- seal your roof deck
- landscape your property to improve water runoff and drainage
- elevate structures
- relocate your home or business outside the flood plain
- add a sump pump
- convert your lowest floor to flexible space less likely to be damaged in a flood



### Wildfire Mitigation

- install a Class A fire-rated roof
- install 1/8-inch mesh screening over all vents to keep embers out of eaves and vents
- install noncombustible gutters, fences and gates
- remove roof and gutter debris that can be ignited by airborne embers
- replace single-pane windows with dual- or multi-pane tempered glass windows



### Wind Mitigation

- strengthen structures to protect against high wind damage
- brace or upgrade to wind-rated garage doors
- upgrade to pressure-rated windows
- install hurricane roof straps
- install a safe room or storm shelter built to FEMA guidelines



### Earthquake Mitigation

- strengthen and retrofit masonry buildings and concrete facilities that are vulnerable to ground shaking
- install window film to prevent shattered glass injuries
- anchor rooftop-mounted equipment



## Get Started

Call **(800) 659-2955** or visit **[sba.gov/disaster](https://sba.gov/disaster)** to find a Disaster Recovery Center near you, and ask about increasing your loan for mitigation purposes. There is no cost to apply, and you are under no obligation to accept a loan if approved.



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# SBA Disaster Assistance Loans

## BUSINESSES & NONPROFITS



### Business Disaster Loans — up to \$2 million\*

SBA disaster loans are available to businesses, regardless of size, and nonprofits including charitable organizations such as churches and private universities.

Borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. Loans may also be used for structural improvements such as adding a retaining wall or sump pump, clearing out overgrown landscaping, building a safe room or elevating the property to lessen the effect of future disasters.

### Economic Injury Disaster Loans — up to \$2 million\*

These loans are for small businesses, agricultural cooperatives, aquaculture enterprises and nonprofits affected by disaster to help meet working capital needs or normal business operating expenses through the recovery period. Businesses are eligible for these loans regardless of whether or not they have suffered property damage.

*\*The maximum loan for any combination of property damage and/or economic injury is \$2 million.*

## When Disaster Strikes

Even with the best preparedness planning, a disaster can affect your business. But rest assured, the U.S. Small Business Administration (SBA) offers two low-interest loans designed to help you get up and running again as quickly as possible.

## How to Get Started

1



### Apply for an SBA Loan

[disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela)

Find Disaster Recovery Centers at [sba.gov/disaster](https://sba.gov/disaster).

(800) 659-2955 or TTY (800) 887-8339 to request an application.

2



### The Application Process

After an initial credit check, an SBA loss verifier estimates the total cost to repair or replace your damaged property.

An SBA loan officer reviews applications and guides applicants through the process.

3



### Loan Decision

If approved, SBA contacts applicants to discuss the loan.

A case manager assists with closing the loan and scheduling disbursements.



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# SBA Disaster Assistance Loans

## COMMUNITY IMPACT



### Business Disaster Loans — Up to \$2 Million

Businesses and nonprofits can get loans to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets and prepare for future disasters.

### Economic Injury Disaster Loans — Up to \$2 Million

Small businesses, agricultural cooperatives, aquaculture enterprises and most nonprofits can meet working capital needs through the recovery period. These loans are available regardless of whether a business has suffered property damage.

### Home Disaster Loans

Homeowners can get loans up to \$200,000 to repair or replace a primary residence and get additional assistance to mitigate against future disasters. Both homeowners and renters can get up to \$40,000 to repair or replace personal property: furniture, appliances, vehicles, etc.

## Long-term Recovery Help

When disaster strikes, low rates and long terms make U.S. Small Business Administration (SBA) disaster assistance loans an affordable option for businesses and residents in your community. A business does not have to be small to receive SBA disaster recovery assistance.

## How to Get Started

1



### Apply for an SBA Loan

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Find Disaster Recovery Centers at [sba.gov/disaster](https://sba.gov/disaster).

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### The Application Process

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### Loan Decision

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## Facts About Applying

- There is no obligation to accept the loan if it is approved.
- It is not necessary to know how much to ask for when applying.
- There is no need to wait for settled insurance claims, potential FEMA grants or contractor estimates before applying.
- Loans may be used for insurance deductibles, required building code upgrades not covered by insurance or to relocate.



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# SBA Disaster Assistance Loans

FOR HOMEOWNERS & RENTERS



SBA and the Federal Emergency Management Agency (FEMA), our federal partner, work together to help affected individuals get through the challenging period after a disaster. Here's how SBA can help:

## Your Home — Loans up to \$200,000

Homeowners may use loan proceeds to repair or replace a primary residence. Loans may also be used for structural improvements such as adding a retaining wall or sump pump, clearing out overgrown landscaping, building a safe room or elevating the property to lessen the effect of future disasters.

## Your Personal Property — Loans up to \$40,000

Renters or homeowners may use loan proceeds to repair or replace furniture, appliances, vehicles and/or other personal property.

## Low-interest Loans Can Help

If your home or personal property has been damaged or destroyed by a declared disaster, you may be eligible for a loan from the U.S. Small Business Administration (SBA). Our affordable interest rates and competitive terms make SBA disaster assistance loans an attractive option.

## How to Get Started

1



### Apply for an SBA Loan

[disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela)

Find Disaster Recovery Centers at [sba.gov/disaster](https://sba.gov/disaster).

(800) 659-2955 or TTY (800) 887-8339 to request an application.

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### The Application Process

After an initial credit check, an SBA loss verifier estimates the total cost to repair or replace your damaged property.

An SBA loan officer reviews applications and guides applicants through the process.

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### Loan Decision

If approved, SBA contacts applicants to discuss the loan.

A case manager assists with closing the loan and scheduling disbursements.

## Is an SBA Disaster Assistance Loan Right for Me?

We encourage you to submit an application as soon as possible. There is no cost to apply and you are under no obligation to accept a loan if approved. If you are not approved for a loan, we may refer you to FEMA's Other Needs Assistance program.



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