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. 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, call (800) 659-2955 or visit sba.gov/disaster to find a Disaster Recovery Center near you.