



U.S. Small Business Administration

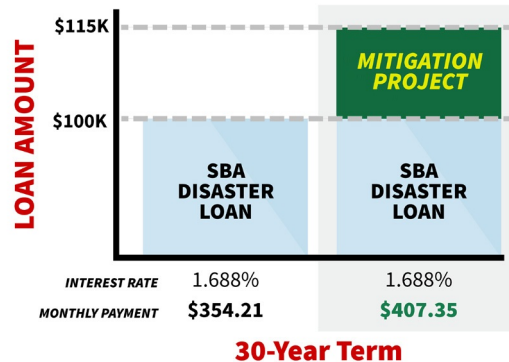
DISASTER ASSISTANCE
Businesses • Homeowners • Renters • Nonprofits

Prepare Now and Protect Against Future Disasters

Disasters can cause tremendous damage to people and property. Disaster preparation and mitigation efforts are key to saving lives and property. The best time to deal with a disaster is before it even happens. Take inventory today and begin the process of shoring up your home and business while there's still time.

After a disaster has been declared, an SBA disaster assistance loan can be used to make property improvements that eliminate future damage or can save lives. Disaster loans can be increased by up to 20% to make building upgrades. Even simple things can strengthen your home or business so you can avoid damage and unexpected remediation expenditures in the future. The cost of mitigation upgrades can be very cost-effective when spread over 30 years.

Mitigation Affordability



An extra **\$52/month (\$1.73/day)** can finance **\$15,000** for mitigation upgrades when added to an SBA disaster loan. *(Deferment is not included in this example.)*

Consider these mitigation projects:



Hail

- Install hail protection, like hail guards, shields, or wire mesh, around your HVAC equipment
- Upgrade your building's materials (shingles, windows, skylights, or siding) to withstand significant impact
- Upgrade to steel gutters and downspouts



Flood

- Landscape your property to improve water runoff and drainage
- Elevate structures or convert your lowest floor into a "flexible space" where items can easily be moved
- Add a sump pump to move standing water
- Seal your roof's decking



Earthquake

- Strengthen and retrofit masonry and concrete buildings that are vulnerable to ground shaking
- Install window film to prevent injuries from shattered glass
- Anchor rooftop-mounted equipment



Wildfire

- 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



Wind

- Strengthen structures to protect against high wind damage
- Brace or upgrade to wind-rated garage doors
- Install hurricane roof straps
- Install a safe room or storm shelter built to FEMA guidelines

Get Started Today Call **(800) 659-2955** to ask about increasing your loan for mitigation purposes or visit sba.gov/mitigation for more information. If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.