

# Small Business & Nonprofit Disaster Preparedness Guide

## Three Steps to Getting Ready



### 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 quicker. A “back to business” self-assessment can help you to assess your risks for common hazards like hurricanes, wildfires, flooding, or even cyberattacks.

- Resources to assess your risk: [The Federal Emergency Management Agency’s \(FEMA\) Ready Business Risk Assessment](#)
- Resources to help address the impacts of hazards: [FEMA’s Business Impact Analysis](#)



### Step 2: Create a plan

Your response plan is your roadmap to recovery after a disaster, 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. Consider the following:

- The Internal Revenue Service’s (IRS) [guide on preparing your business](#) for a disaster
- The Federal Emergency Management Agency (FEMA) [emergency preparedness checklist and toolkit](#)
- The Insurance Institute for Business & Home Safety’s (IBHS) [DisasterSafety.org Planning Guide for Businesses](#)
- For preparation tips visit [ready.gov/business](#)

Focus on disasters that pose a realistic risk to your business or nonprofit. Consult the following resources to lessen the financial impact of disasters and reopen your business quickly.

Topic	Resource	Tips
Hurricanes	<a href="#">Checklist</a>	<a href="#">Safety Tips</a>
Tornadoes	<a href="#">Checklist</a>	<a href="#">Safety Tips</a>
Wildfires	<a href="#">Checklist</a>	<a href="#">Safety Tips</a>
Floods	<a href="#">Checklist</a>	<a href="#">Safety Tips</a>
Hail	<a href="#">Checklist</a>	<a href="#">Safety Tips</a>

Learn more at:  
[SBA.GOV/PREPARE](#)



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## ✓ Step 3: Execute your plan

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

### Helpful Resources

FEMA's [Organizations Preparing for Emergency Needs \(OPEN\)](#) is a self-guided training designed to teach small business owners and nonprofits how to identify risks, locate resources, and take preparedness actions.

**Do you need help after a disaster?** See how the SBA can help you recover from the economic impacts of a pandemic or other disasters. Visit our [Recovery Hub Resources](#), and check [sba.gov/disaster](#) to see whether there is a disaster declaration in your state, region, or area.

### Get financial assistance after a disaster

You may be eligible for a low-interest disaster recovery loan through the SBA for damaged and destroyed assets in a declared disaster. These include repair and replacement costs for real estate, personal property, machinery, equipment, inventory, and business assets. There is no cost to apply, and you are under no obligation to accept a loan if approved. To learn more about available SBA disaster assistance loans, visit [sba.gov/disaster](#)

**Submit your SBA disaster loan request as soon as possible.**

### Check to see which of these loans applies to you:

- [Home and Property Disaster loans](#)
  - [Check](#) the documents you'll need to begin your SBA loan application.
- [Economic Injury Disaster loans](#)
- [Military Reservist Economic Injury Disaster loans](#)

After a disaster, taking simple actions can strengthen your business to avoid future unplanned costs or even save lives. Ask your SBA representative how your physical damage loan can be increased by up to 20% for mitigation projects. See examples of projects at [sba.gov/mitigation](#).

### Learn More

Contact SBA's Disaster Assistance Customer Service Center at **1-800-659-2955**. If you are deaf, hard of hearing, or have a speech disability, please dial **7-1-1** to access telecommunications relay services.

### Get Free Business Counseling

Visit [sba.gov/localassistance](#) to connect with one of our SBA resource partners (SCORE, Small Business Development Center, Women's Business Center, or Veterans Business Outreach Center) today.

