

# 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.



U.S. Small Business Administration

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