

Getting back to business after a disaster depends on preparedness and resiliency planning done today. Small business owners invest a tremendous amount of time, money and resources to make their ventures successful, and yet, while the importance of emergency planning may seem self-evident, it often gets put on the back-burner in the face of more immediate concerns. Disasters come in all shapes and sizes, from natural disasters such as hurricanes and wild fires, to other disasters such as electrical fires, burglaries and cyber attacks. For small business owners, being prepared can mean staying in business following a disaster. An estimated 25 percent of businesses do not reopen following a disaster, according to the U.S. Small Business Administration.

The materials and resources presented here can help small businesses make plans to recover from financial losses and business interruption and to protect their employees, the community and the environment.

Information from the U.S. Small Business Administration

- [Disaster Preparedness Resource Guide](#)
- Disaster Preparedness Checklists: [Hurricanes](#), [Wild Fires](#), [Floods](#), [Tornadoes](#), [Earthquakes](#)
- [A Guide to SBA's Disaster Assistance Programs](#) - self-guided training
- [Find Local Assistance for Disaster Recovery](#)

Other Sources

- [Ready.gov](#) - Plan Ahead for Disasters. Among many resources, the U.S. Department of Homeland Security has made publications available to the public for download at no cost.
- Disaster Safety Tips: [Hurricanes](#), [Wild Fires](#), [Floods](#), [Tornadoes](#), [Earthquakes](#), [Winter Weather](#)
- [Emergency Management Guide for Business and Industry](#) - Federal Emergency Management Agency (FEMA) - This guide provides step-by-step advice to organizations on how to create and maintain a comprehensive emergency management program.
- [Protecting Your Home or Small Business From Disaster](#) - independent study course from the FEMA Emergency Management Institute. Must register for a [FEMA Student ID](#).
- [Preparing Your Business For the Unthinkable](#) - American Red Cross
- [Business Continuity Planning](#) toolkits and resources from the Insurance Institute for Business & Home Safety.

- [Taxpayers and Businesses Guide to Preparing for a Disaster](#) - U.S. Internal Revenue Service
- [Small Business Cybersecurity](#)

SBA Disaster Assistance For Businesses of All Sizes

SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

Find further details on the [SBA disaster assistance](#), including:

- [How to Apply for a Disaster Loan](#)
- [Types of Disaster Loans](#)
- [Current Disaster Declarations](#)
- [Fact Sheets](#)

Additional Small Business Resources

Already in business or thinking about starting your own small business? Check out our various [Small Business Snapshots](#), [Market Research Links](#) and our [Sample Business Plans](#) collection. Remember, you can also receive free professional business advice and free or low-cost business training from your [local Small Business Development Center](#)!

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