



# News Release

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## *Homeowners, Renters and Businesses Urged to Prepare for the Unexpected*

### *SBA Partners with Agility Recovery Solutions to Provide Disaster Preparedness Tools For Businesses*

**WASHINGTON** – With the June 1 start of another Atlantic hurricane season, the U.S. Small Business Administration and Agility Recovery Solutions are launching a new Web site to help small businesses develop an emergency preparedness plan before disaster hits, and reminding homeowners and renters to plan ahead as well.

“Regardless of where you live, it’s a good idea to be ready for any kind of crisis,” said SBA Administrator Karen Mills. “Every threat, from wind storms, floods, wildfires and earthquakes, to power outages and computer system failures, reminds us to be proactive when it comes to building strategies to survive a disaster and recover quickly. Recent disaster events demonstrate the need for preparedness to reduce the risk to life and property.”

Weather experts are predicting this year’s storm season may be the most intense since 2005, when Hurricanes Katrina, Rita and Wilma devastated the Gulf Coast states.

In an effort to encourage businesses to plan ahead, the SBA has teamed with Agility Recovery Solutions, a firm that has provided business continuity and disaster recovery tools to small companies for 21 years. Today the SBA and Agility launched the *Prepare My Business* ([www.preparemybusiness.org](http://www.preparemybusiness.org)) Web site. *Prepare My Business* provides tips on how small business owners can develop their own disaster preparedness plans, and features interactive tools such as monthly webinars on business continuity planning.

“It is critical that small businesses have a written disaster preparedness plan in place so that they are ready to deal with the challenges that often come without notice, and get their businesses back up and running” said Administrator Mills.

Disaster preparedness for homes and businesses should include:

- **A written emergency response plan.** Find evacuation routes from your home or business and establish meeting places. Make sure everyone understands the plan beforehand. Keep emergency phone numbers handy. Business owners should designate a contact person to communicate with other employees, customers and vendors. Ask an out-of-state friend or family member to be your “post-disaster” point of contact, a person to call to provide information on your safety and whereabouts.

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- **Adequate insurance.** Disaster preparedness begins with having adequate insurance coverage, at least enough to rebuild your home or business. Homeowners and business owners should review their policies to see what is not covered. Businesses should consider “business interruption insurance,” which helps cover operating costs during the post-disaster shutdown period. Flood insurance is essential. To find out more about the National Flood Insurance Program, visit the Web site at [www.floodsmart.gov](http://www.floodsmart.gov).
- **Making copies of important records.** It’s a good idea to back up vital records and information saved on computer hard drives, and store those items at a distant offsite location. Computer data should be backed up routinely. Copies of important documents should be kept in fire-proof safe deposit boxes.
- **A “Disaster Survival Kit.”** The kit should include a flashlight, a portable radio, extra batteries, a first-aid kit, non-perishable packaged and canned food, bottled water, a basic tool kit, plastic bags, cash, and a disposable camera to take pictures of the property damage.

In addition to the *Prepare My Business* site, more preparedness tips for businesses, homeowners and renters are available on the SBA’s Web site at [www.sba.gov/disasterassistance](http://www.sba.gov/disasterassistance). To learn more about developing an emergency plan, visit the Federal Emergency Management Agency’s Web site Ready.gov at [www.ready.gov](http://www.ready.gov), or call 1-800-BE-READY to receive free materials.

The SBA makes low-interest loans to homeowners, renters and non-farm businesses of all sizes. Homeowners may borrow up to \$200,000 to repair or replace damaged real estate. Individuals may borrow up to \$40,000 to cover losses to personal property.

Non-farm businesses and non-profit organizations of any size may apply for up to \$2 million to repair or replace disaster damaged business assets and real property. Small businesses and non-profits that suffered economic losses as a direct result of the declared disaster may apply for a working capital loan up to \$2 million, even if the property was not physically damaged.

To learn more about the SBA’s disaster assistance program, visit the Web site at [www.sba.gov/disasterassistance](http://www.sba.gov/disasterassistance).

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