



# News Release

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**Contact:** Carol Chastang (202) 205-6987  
**Internet Address:** <http://www.sba.gov/news>

## September is National Preparedness Month

### *Homeowners, Renters and Businesses are Encouraged to Plan Before Disaster Strikes*

**WASHINGTON** – Recent floods in the Midwest and hurricanes/tropical storms in Texas and Florida have cost homeowners, renters and businesses millions of dollars in damages. These events serve as reminders to the public to have a disaster preparedness plan in place.

National Preparedness Month, sponsored by the U.S. Department of Homeland Security (DHS), is designed to enhance the public's awareness of the necessity of having an emergency plan in place to respond to a natural or man-made disaster. The U.S. Small Business Administration is one of the many government and private sector coalition partners participating in this fifth annual National Preparedness Month.

“There's a tendency – and it's human nature – to think that a large-scale disaster is not going to happen where you live,” said SBA Acting Administrator Sandy K. Baruah. “Accepting the inevitability of an emergency, and then taking responsibility for your own recovery are the necessary first steps toward protecting your family, your assets, and your community.”

To prepare for disasters, SBA offers the following tips:

- **Develop a solid emergency response plan.** Find evacuation routes from the 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. Individuals and business owners should ask an out-of-state friend, colleague or family member to be a “post-disaster” point of contact, supporting the flow of information about short-term relocations, recovery, additional sources of assistance, etc.
- **Make sure you have adequate insurance coverage.** 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 or isn't 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 [.floodsmart.gov](http://floodsmart.gov).

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- **Copy important records.** It's a good idea to back up vital records and information saved on computer hard drives, and store that information at a distant offsite location. Computer data should be backed up routinely. Copies of important documents and CDs should be stored in fire-proof safe deposit boxes.
- **Create 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 digital camera to take pictures of the property damage after the storm.

More preparedness tips for businesses, homeowners and renters are available on the SBA's Web site at [sba.gov/services/disasterassistance/disasterpreparedness/index.html](http://sba.gov/services/disasterassistance/disasterpreparedness/index.html). The Institute for Business and Home Safety ([ibhs.org](http://ibhs.org)) also has information on protecting your home or business. To learn more about developing an emergency plan, visit the DHS's Ready Campaign Web site at [ready.gov](http://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 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/services/disasterassistance/index.html](http://www.sba.gov/services/disasterassistance/index.html).

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