



FEMA



U.S. Small Business Administration

Prepare Now and Protect Against Future Disasters

Disaster preparation and hazard mitigation efforts are key to saving lives and property. SBA and FEMA can provide support for shoring up your home and business today.



Home and Personal Property



Business Physical Disaster

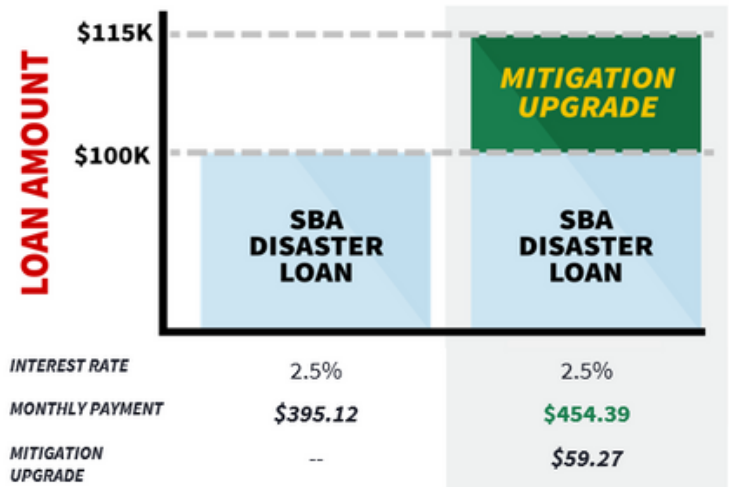
After a disaster, you can use an SBA disaster loan to make your home or business safer and stronger for the future. These loans can be increased by up to 20% to pay for improvements that help prevent damage and protect lives.

Even small changes can make a big difference in keeping your property safe and avoiding costly repairs later. Spreading the cost of these improvements over 30 years makes them more affordable, especially when done while rebuilding after a disaster.

Natural hazard mitigation saves \$6 on average for every \$1 spent on federal mitigation grants.

Source: Natural Hazard Mitigation Saves Interim Report, December 2019

Mitigation Affordability



30-Year Term

How to Apply

- **Assess Your Needs:** Evaluate the extent of damage and determine the necessary funds for recovery and mitigation.
- **Apply:** Visit sba.gov/disaster or call 800-659-2955 to start your application. Deaf and hard-of-hearing individuals may call 7-1-1.
- **Plan Your Strategy (Optional):** Call FEMA’s mitigation hotline 833-336-2487 to speak with subject matter experts who can share mitigation techniques.
- **Request Mitigation Funding:** Inquire about increasing your loan amount for mitigation purposes during the initial loan application process or within two years of receiving the loan.

Mitigation Projects to Consider:



Flood

- Add a sump pump to move standing water.
- Install flood resistant material below the Design Flood Elevation.
- Landscape to improve water runoff and drainage.
- Elevate structures or convert your lowest floor into storage, parking or building access only.



Wind

- Install hurricane roof straps.
- Brace or upgrade to wind-rated garage doors.
- Install a safe room or storm shelter built to FEMA guidelines.
- Strengthen structures to protect against high wind damage.



Wildfire

- Remove all debris from the roof, gutters and out to 5 feet away from the building.
- Install 1/8-inch maximum noncombustible mesh screen over all vent openings to prevent embers from entering the building.
- Install noncombustible materials on the envelope of the house including Class A roof assemblies, gutters and downspouts.



Hail

- Upgrade to steel gutters and downspouts.
- Install hail protection, like hail guards, shields, or wire mesh, around your HVAC equipment.
- Upgrade your building's materials (shingles, windows, skylights, or siding) to withstand significant impact.

Apply for an SBA loan today!

Read about mitigation success stories!

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