



PROVIDING KNOWLEDGE AND TOOLS TO LIVE WITH NATURAL HAZARDS

Make Your Business **Disaster** Resilient

A guide for business disaster preparedness

Natural hazards are part of living in the United States. As disasters in the recent past attest, such hazards will occur, often without notice, and **can result in significant harm to your business' vitality**. The most efficient way to recover from a disaster is to take measures to avoid property and operational losses before a disaster.

Why Prepare Your Business?

Taking pre-disaster measures can help maintain business operations after a hazard event. Having a plan and knowing about post-disaster assistance can ensure that you're back in business quickly and able to provide products and services to your community.

Did You Know?

- **91%** of Americans live in places of **moderate to high risk** of earthquakes, volcanoes, tornadoes, wildfires, hurricanes, flooding, and high-wind damage.
- According to U.S. Department of Labor Statistics over **40%** of all companies that experience a disaster **never reopen** and over 25% of the remaining companies close within two years.
- Business closure can be avoided by implementing pre-disaster measures and taking advantage of post-disaster assistance.
- A FEMA study shows that **for every \$1** spent on pre-event measures **\$4 of future loss is saved**.
- After a disaster, businesses of all sizes, including non-profits, can apply for **low-interest loans** to cover both physical damage and revenue loss up to **\$2 million** from the U.S. Small Business Administration.

What Can You Do?

There are five simple steps you can take:

1. GET INFORMED

- Determine the hazards in your area.
- Know what your insurance will cover.

2. DEVELOP A PLAN

- Determine the business operations and equipment needed to keep your business open. Consider communication and financial systems.
- Develop strategies in collaboration with suppliers and customers to maintain your day-to-day operations after a disaster.

3. ASSESS CRITICAL RESOURCES

- Develop and maintain an inventory of the critical assets required by your business.
- Clarify which utilities are vital for operation.
- Inform critical employees of their roles.

4. REDUCE POTENTIAL DAMAGE

- Develop and prioritize a list of measures to protect your critical physical assets.
- Implement affordable pre-disaster measures as soon as you can.
- Consider getting business interruption and hazard-specific insurance.

5. PROTECT EMPLOYEES AND BUSINESS PARTNERS

- Ensure that employees and their families are prepared at home.
- Do the same for your most critical suppliers and

How To Plan For Specific Hazards?

Hazard events can impact your business in a variety of ways. Planning ahead for these situations can help to minimize the impact and speed up the recovery process. Below is a list of pre-event measures you can take for different hazard situations to protect your business.

Earthquake

- Determine earthquake hazard levels in your area. <http://earthquake.usgs.gov/hazards/>.
- Anchor large equipment properly.
- Anchor tall bookcases and file cabinets.
- Determine whether your building is vulnerable such as, if it is built with unreinforced masonry.
- Install latches on drawers and cabinet doors.
- Mount framed pictures and mirrors securely.
- Restrain desktop computers and appliances.

Flood and Tsunami

- Determine the risk of flooding for your area. <http://water.usgs.gov/pubs/>.
- Install flood water resistant flooring, such as tile or sealed concrete.
- Elevate vulnerable equipment off the floor using platforms.
- Anchor fuel tanks.
- Raise electrical outlets.

Storms

- Know where to monitor storm conditions and learn about your local warning system. <http://www.spc.noaa.gov/products/www/>.
- Protect unsecured items that are outside your business (e.g., lumber, equipment, fuel tanks).
- Remove dead or rotting trees that could fall.
- Check the roof for signs of deterioration or leaks; make sure all drains and gutters are clear.
- Protect all windows and other openings, for example with shutters.
- Install hurricane/tornado straps in your roof.

Wildfire

- Monitor fire activity in your area. <http://activefiremaps.fs.fed.us/>.
- Clear vegetation and combustible materials near your building.
- Trim branches from nearby trees.
- Replace roofing with fire-resistant materials.
- Cover chimneys and other similar vents with wire mesh.
- Maintain an adequate outside water source.
- Install gutter covers to reduce debris build-up. The covers and gutters will still need maintenance, but not as often.

Want More Information?

The following resources offer comprehensive guidelines on how to effectively prepare your business.

- <http://www.fema.gov/business/index.shtm>
- <http://www.preparemybusiness.org/>
- <http://www.ready.gov/business/index.html>
- www.redcross.org/preparedness
- www.sbaonline.sba.gov/services/disasterassistance
- www.prep4agthreats.org/All-Hazard-Preparedness/

This material was created by the **Resilience Institute**. The Resilience Institute is part of Western Washington University's Huxley College of the Environment. It facilitates scholarship, education, and practice on reducing social and physical vulnerability to natural hazards through sustainable community development. The Institute promotes sustainable development strategies as a way to minimize loss and enhance recovery from disasters.

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