



FEMA

Disaster News

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IT'S GOOD BUSINESS TO PREPARE FOR DISASTER

LITTLE ROCK, Ark. — Restoring business is an important part of Arkansas' recovery from recent severe storms, tornadoes and flooding. Businesses that plan for disaster *before* it strikes generally have less damage, economic loss and down time than those that do not. It's a good reason, say federal and state officials, to include disaster preparations in the normal course of business planning.

The Federal Emergency Management Agency (FEMA), the Arkansas Department of Emergency Management (ADEM) and the U.S. Small Business Administration (SBA) endorse disaster readiness for businesses — not only as a means to reduce damage and loss but also as a way to help a community recover after a disaster.

State Coordinating Officer Richard Griffin of ADEM said, "Businesses that reopen quickly after disasters not only serve as engines of recovery, they also help to restore a sense of normalcy to the community."

Businesses should consider several elements in preparing for a disaster. Not only is it important to protect the staff, building, data and company inventory during a damaging event, it is also critical to prepare a plan to continue operations in case almost everything is destroyed. A good plan may include provisions to relocate to a pre-identified site, retrieve data (including employee, customer and vendor records), and operate efficiently with a smaller staff of key individuals.

Federal Coordinating Officer Ken Riley of FEMA said, "One of the biggest problems businesses face in the aftermath of a natural disaster is a diminished workforce, unless it is family-owned business. Good planning could help avoid this problem."

An important part of any business plan should be to acquire insurance to cover loss and damage in the event of severe storms, flooding or tornadoes. Flood insurance is the best protection that business owners have against the devastating financial losses that floods cause. For more information, call the NFIP General Information toll-free number **1-800-638-6620** or visit www.floodsmart.gov for information on coverage, cost and how to buy flood insurance. Additional information can also be found at www.ready.gov.

"One of the benchmarks of a community's recovery after a disaster is the number of businesses back in operation," said Griffin. "Those who prepare an effective disaster plan — and that includes a plan

(more)

to continue operations in the aftermath of widespread destruction — will be able to contribute the most to a community's recovery.”

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. SBA loans cover costs of repair or replacement of damaged real estate, personal property and business assets not fully covered by insurance or other aid, and for small businesses, such loans cover working capital needs caused by the disaster.

There are Internet resources available to help with disaster planning for businesses.

FEMA provides a step-by-step approach to emergency planning, response and recovery for companies of all sizes in its *Emergency Management Guide for Business and Industry*, a checklist for business recovery and other “how to” resources at www.fema.gov/business.

The Institute for Business and Home Safety, www.ibhs.org/business_protection/, developed the *Open for Business* Toolkit, which provides the means to develop both property protection and business continuity plans for small-business owners.

More preparedness tips for businesses are available on the SBA's Web site at <http://www.sba.gov/services/disasterassistance/disasterpreparedness/index.html>.

For information about SBA's disaster loan assistance, call the SBA toll-free at **1-800-659-2955** or visit SBA's Web site at www.sba.gov/services/disasterassistance. Hearing impaired individuals may call toll-free **(800) 877-8339**.

Homeowners, renters, and business owners, who sustained losses in the declared counties from the severe storms, tornadoes, and flooding may apply for assistance by registering online at www.fema.gov or by calling **1-800-621-FEMA (3362)** or **1-800-462-7585 (TTY) for the hearing- and speech-impaired**. The toll-free telephone numbers will operate from 8 a.m. to 6 p.m. Monday through Saturday.

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The Arkansas Department of Emergency Management (ADEM) is the state's homeland security and emergency management agency. The agency works to identify and lessen the effects of emergencies, disasters and threats to Arkansas by developing effective prevention, preparedness, mitigation, response and recovery actions for all disasters and emergencies.

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terrorism.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

Editors: For more information on Arkansas disaster recovery, visit www.fema.gov or <http://www.adem.arkansas.gov/>.

Disaster recovery assistance is available to any individual without regard to race, color, sex, religion, national origin, age, disability, English proficiency or economic status.