



MEMA



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FEMA

# Disaster News

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## Disaster Preparedness Urged For Mississippi Businesses

**Clinton, Miss.** – One fourth of all businesses that close because of a disaster never reopen, according to the Institute for Business and Home Safety. But businesses that have a disaster preparedness plan – and implement it – typically have less damage, loss and downtime than those that do not.

The recent tornados and flooding in Mississippi affected many businesses. With this in mind, the Mississippi Emergency Management Agency and the Federal Emergency Management Agency urge business owners and managers to increase their chance of surviving this or any other type of event by being ready *before* disasters happen.

“Local businesses are a cornerstone in a community’s recovery,” said MEMA Director Mike Womack. “When businesses reopen, residents have access to resources and commodities without having to travel great distances and those businesses provide critical sales tax revenue to local governments.”

A business disaster preparedness plan should include measures to protect the organization’s staff, building, data and inventory during a damaging event. It’s critical to plan for continuing operations if the worst happens and the main business premises are unusable due to disaster damage. A sound plan typically includes a pre-identified site where the business can temporarily relocate; means to retrieve data, including employee, customer and vendor records; and a method for operating effectively with a smaller staff of key individuals.

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 in the FEMA publication library at [www.fema.gov](http://www.fema.gov). Additional preparedness information can be found at the Department of Homeland Security’s site: [www.ready.gov/business](http://www.ready.gov/business). FEMA’s Private Sector Division serves as a central point of information and collaboration between federal disaster response/recovery efforts and the private sector – businesses, associations, for-profits, academic institutions and other non-governmental organizations.

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The U.S. Small Business Administration also has a preparedness guide for business at [www.sba.gov](http://www.sba.gov); search for “disaster planning guide.” The SBA provides federal disaster assistance for businesses in designated counties in a disaster declaration. SBA disaster loan assistance provides low-interest loans up to \$2 million for physical and economic disaster-related losses for businesses of all sizes.

Planning ahead also includes purchasing insurance, but not all perils are covered by typical commercial business policies. Flooding is a risk for many Mississippi businesses, even those not located in most high risk areas, and so business owners are encouraged to consider purchasing flood insurance as a precaution. The source for flood insurance information is the National Flood Insurance Program. Businesses can find insurance agents who sell NFIP policies at [www.floodsmart.gov](http://www.floodsmart.gov).

Reduce the possibility of your business being out of commission because of a disaster. Plan now!

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*FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

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