

# Disaster Preparedness Checklist for Businesses & Nonprofits

## Hurricanes

**Hurricanes generate a series of threats to lives and property.** The most obvious is the threat posed to buildings, equipment, and people by the high winds that characterize such storms. This checklist will help you prepare for a hurricane's effect on your business, employees, and community by highlighting activities you should undertake before, during, and following the event. When the National Hurricane Center issues a watch or warning, use the time available to begin taking the following steps.

### Before the Storm

- Protect/relocate vital records, including your insurance policies. Be sure your risks are protected.
- Review your insurance policy to understand what it covers and what it doesn't.
- Regularly update your employees' emergency contact information.
- Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.
- Back up all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take the backup with you in the evacuation.
- Turn off all non-critical devices such as server monitors and workstations and other non-essential electrical equipment.
- Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the ground floor.
- Determine safe evacuation routes inland as well as alternative routes.
- Inspect and make emergency repairs to drains, gutters, and flashing.
- Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.
- Install windstorm shutters/plywood over windows and doors.
- Keep an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.
- Have cash on hand for post-windstorm needs, such as buying food and supplies, or paying employees and contractors.

#### Take the following steps so that items outdoors will not blow away or cause damage:

- Remove all loose debris.
- Anchor or relocate all nonessential equipment to a safe indoor location.
- Secure storage of flammable liquid drums, or move them to a sheltered area (but never into main facility areas.)
- Anchor all portable buildings (e.g., trailers) to the ground.
- Secure large cranes and other heavy equipment.
- Make sure outdoor signs are properly braced.

- Ensure you know which employees are certified in CPR, EMT, etc.
- Repair and fill above-ground tanks with freshwater.
- Fill fuel tanks of generators, fire pumps, and all company-owned vehicles.
- Remove as many goods as possible from the floor, or ship them out of the facility.
- Shut off natural gas supply in order to minimize fire loss.
- Disconnect the main electrical feeds to the facility, if possible, to prevent a potential fire caused by short-circuiting of damaged equipment.
- Ensure remote access to your company's website so updates about your availability can be made.
- Develop a written crisis management plan to discuss and provide to all employees.
- Conduct regular drills to remind and prepare employees for what to do during an emergency.
- When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
- Identify crucial employees, and ensure they understand what is expected of them during a disaster. For example, employees responsible for IT functions may need to work during a disaster to protect and reestablish your technology systems.
- Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
- If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
- Consider making any travel, hotel, and meal arrangements in advance.
- Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.

## During the Storm

- Patrol the property continuously and watch for roof leaks, pipe breakage, fire, or structural damage. During the height of a windstorm, personnel should remain in a place that has been identified as safe from wind and flood.
- Constantly monitor any equipment that must remain on line.
- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.
- Life safety is paramount.

## After the Storm

- Keep listening to radio, TV, or NOAA Weather Radio All Hazards to make sure the storm has passed.
- Wait until an area is declared safe before entering to secure the site and survey damage.
- Secure 24-hour security if needed.
- Watch for closed roads. If you come upon a barricade or a flooded road, then turn around.
- Communication following a disaster is critical. So, establish a communication plan that works regardless of the nature of the disaster. Provide instructions on when, how, and the specific information to communicate.
- Consider setting up a toll-free number or website to communicate with employees and customers.
- If necessary, contact your insurance agent.
- Survey for safety hazards such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.

- Call in key personnel and notify contractors to start repairs. Make sure safety systems are fully implemented before work is allowed to begin. This means controlling smoking and other open flame sources. Require contractors to share responsibility for establishing fire-safe conditions before and during the job.
- Clean roof drains and remove debris from roof to prevent drainage problems.

**Begin salvage as soon as possible to prevent further damage:**

- Cover broken windows and torn roof coverings immediately.
- Separate damaged goods, but beware of accumulating too much combustible debris inside a building.

Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

For more information, examples of mitigation projects, additional checklists, and other resources, visit [sba.gov/mitigation](https://www.sba.gov/mitigation).

## Your Employees

- Have contact information for all employees, vendors, and clients on hand.
- Use an Alert Notification System to keep all interested parties posted on status updates and next steps.
- During evacuation, have a central point of contact for all employees, and ensure you know where your people are located.
- During an evacuation, consider your phones lines – redirection to cell phones, answering service, Google Voice, or backup lines could be critical.
- Following the storm, notify all crucial people of next steps, based on damage.

In flat areas, storm surges may rush many miles inland. Hurricanes often generate heavy rainfall, which can cause severe flooding over wide areas. Hurricanes also may spawn deadly tornadoes. Flooding and tornadoes may affect areas well inland. You should also prepare for these potential interruptions.

The National Weather Service rates hurricanes by their intensity, using a scale of 1 to 5. The scale categorizes storms according to their sustained winds, the storm surges produced, and expected damage. You are strongly encouraged to develop a hurricane preparedness plan if you're located within areas of risk.



## Know the Terms

**Tropical Depression:** An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 MPH (33 knots) or less. Sustained winds are defined as 1 minute average wind measured at about 33 feet (10 meters) above the surface.

**Tropical Storm:** An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39–73 MPH (34–63 knots).

**Hurricane:** An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 MPH (64 knots) or higher.

**Storm Surge:** A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50–1000 miles wide. Storm surge is by far the greatest threat to life and property along the immediate coast.

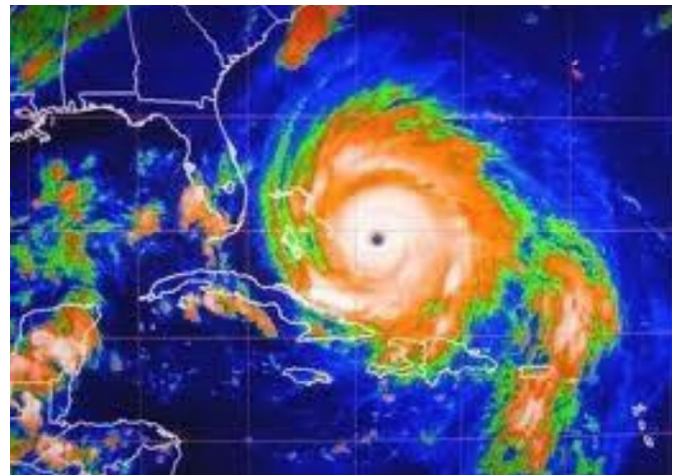
**Storm Tide:** A combination of a storm surge and the normal tide (i.e., a 15-foot storm surge combined with a 2-foot normal high tide over the mean sea level created a 17-foot storm tide).

**Hurricane/Tropical Storm Watch:** Hurricane/tropical storm conditions are possible in the specified area of the watch, usually within 48 hours. Tune in to NOAA Weather Radio, commercial radio, or television for information.

**Hurricane/Tropical Storm Warning:** Hurricane/tropical storm conditions are expected in the specified area of the warning, usually within 36 hours of the onset of tropical storm force winds. Complete storm preparations and immediately leave the threatened area if directed by local officials.

**Extreme Wind Warning:** Extreme sustained winds of a major hurricane (115 mph or greater), usually associated with the eye wall, are expected to begin within an hour. Take immediate shelter in the interior portion of a well-built structure.

**Short-Term Watches and Warnings:** These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.



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