

Protect Against Future Disasters

Don't Wait

Take steps now to protect your home or business and reduce property damage with the help of the U.S. Small Business Administration (SBA). Those affected by a disaster can rebuild stronger by increasing their SBA disaster assistance loan up to 20% of the verified physical damage to make mitigation improvements. Generally, borrowers have 2 years after loan approval to request an increase for higher rebuilding costs, code-required upgrades or mitigation.

Consider these projects with your increased loan

Flood Mitigation

- seal your roof deck
- landscape your property to improve water runoff and drainage
- elevate structures
- relocate your home or business outside the flood plain
- add a sump pump
- convert your lowest floor to flexible space less likely to be damaged in a flood



Wildfire Mitigation

- install a Class A fire-rated roof
- install 1/8-inch mesh screening over all vents to keep embers out of eaves and vents
- install noncombustible gutters, fences and gates
- remove roof and gutter debris that can be ignited by airborne embers
- replace single-pane windows with dual- or multi-pane tempered glass windows



Wind Mitigation

- strengthen structures to protect against high wind damage
- brace or upgrade to wind-rated garage doors
- upgrade to pressure-rated windows
- install hurricane roof straps
- install a safe room or storm shelter built to FEMA guidelines



Earthquake Mitigation

- strengthen and retrofit masonry buildings and concrete facilities that are vulnerable to ground shaking
- install window film to prevent shattered glass injuries
- anchor rooftop-mounted equipment



Get Started

Call **(800) 659-2955** or visit **[sba.gov/disaster](https://www.sba.gov/disaster)** to find a Disaster Recovery Center near you, and ask about increasing your loan for mitigation purposes. There is no cost to apply, and you are under no obligation to accept a loan if approved.



U.S. Small Business Administration

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