

**SBA Disaster Assistance PSA 2009**  
**Karen Mills, SBA Administrator**

Hello. I'm Karen Mills, the Administrator of the U.S. Small Business Administration.

An important part of our mission is to get loans to homeowners, renters, and businesses affected by disaster. This could be an ice storm, flooding, tornado, hurricane, or something else.

I have a few quick tips:

- First, make a disaster preparedness plan for your home and family. Create a disaster kit that includes food, water, batteries, cash, and other essentials.
- Understand the risks in your region. For example, if your home or business is in a storm-prone area, consider installing strong shutters for your windows.
- If you own a business, take steps to protect your records. Make a backup copy. Store it in a secure offsite location.
- Make an appointment with your insurance agent. Ask about things like Business Interruption Insurance, which covers lost profits and expenses if your firm can't operate.
- Finally, develop a crisis communications plan. If a disaster strikes, your employees and customers will need to know how you plan to get back on track.

To learn more, go to our Web site shown below ([www.sba.gov/disasterassistance](http://www.sba.gov/disasterassistance)). Or just walk in to one of our offices [or call (800) 659-2955] and an SBA staff member will be glad to help.

If we each do our part to minimize the impact of a possible disaster, I know we will keep our communities strong no matter what comes our way. Thank you for listening.