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Disasters—both natural and man-made—can prove costly, if not crippling, for businesses. From record-setting snowstorms and floods to hackers and data loss, disasters and their impact have been leading the news quite a bit recently. Being prepared for the worst has never been more important.

To help you out, we've compiled a list of essential resources to help you prepare for, and respond to, disasters of all shapes and sizes.

SBA Disaster Assistance Loans

Most people associate the Small Business Administration (SBA) with loans to help businesses grow and expand. The SBA also provides low-interest, long-term Business Disaster Loans for up to \$2 million in losses not covered by insurance or other means. Learn more about [SBA Business Disaster Loans](#).

Disaster-related Tax Deductions

If your business has been affected by disaster, you will no doubt want to know what you can deduct from your federal taxes. Read more about the IRS's guidelines for writing off [disaster-related business losses](#).

Prepare Your Business

Roughly 40 to 60 percent of businesses never recover from a crippling disaster, according to the SBA. Being prepared is the key to keeping your business going after disaster strikes. Check out the SBA's [PrepareMyBusiness.org](#) site for more information on preparing for everything from fires to data recovery. The Federal Emergency Management Agency (FEMA) also publishes [extensive tips and disaster preparedness resources for businesses](#).

The U.S. government also publishes extensive information on what federal agencies are doing to adapt to climate change. [Those reports hold valuable lessons for private businesses](#), including information about the impact climate change is having on transportation infrastructure and supply-chain networks, and what businesses can do to mitigate risks.

BusinessUSA's Disaster Resources Tool

The tools listed above are a great starting point, but there are many more resources to help businesses mitigate risk. For more information, check out the [BusinessUSA disaster preparedness tool](#), which highlights additional resources to help with disaster preparedness and recovery.

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