



**Overview:**

The Stafford Act is a 1988 amended version of the [Disaster Relief Act of 1974](#). It created the system in place today by which a presidential disaster declaration of an emergency triggers financial and physical assistance through the [Federal Emergency Management Agency](#) (FEMA).

**Emergency Assistance Programs for Businesses impacted by disasters:**

Emergency Assistance Programs are identified under Title V of the Robert T. Stafford Act and it includes the process each governor will follow to request a Presidential emergency declaration for their state due to a natural disaster or catastrophic event. Once individual assistance is approved for the declared counties in the state, damage assessments will begin.

Some of the programs include:

**Small Business Administration (SBA)**

**Small Business Administration Business Physical Disaster Loans:**

This SBA program provides businesses, private or nonprofit organizations located in the disaster declared impacted area the ability to apply for a loan to replace, restore damaged property to its condition before the disaster event occurred. **Click her to read view more program details:** <http://www.sba.gov/content/business-physical-disaster-loans>

**Small Business Administration Economic Injury Disaster Loans:**

This SBA program offers small businesses, small agricultural cooperatives, small businesses focused on aquaculture or private nonprofit organizations may apply for disaster relief if they have suffered an economic injury in the presidentially declared disaster impact area. In addition, the program is available even if the organization did not suffer physical damage. Visit the SBA Economic Injury Disaster Loan web page for more details: <http://www.sba.gov/content/economic-injury-disaster-loans>.

[Disaster Assistance](#): The SBA provides various types of loans for businesses of all sizes in the event of a disaster. This includes physical disaster loans, economic injury loans, military reservists' loans, and home and personal property loans. Anyone with questions about disaster loans can call the SBA Customer Service Center at 1-800-659-2955.

**Internal Revenue Service (IRS) Disaster Relief:**

The IRS provides disaster assistance to businesses in federally declared disaster areas based on special tax law provisions which may allow businesses to file their returns or pay taxes on a

IRS Disaster Relief link: <http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1>



**Business Resources: Financial:**

[Tax Relief in Disaster Situations](#). Information from the IRS about special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the president declares their location to be a major disaster area.

[A Blueprint for Emergency Preparedness](#), (PDF, 4 pages - 80 KB). Produced by the State of New Jersey in the wake of the September 11 terrorist attacks, includes a checklist for Back To Business - What To Do After A Disaster that provides helpful steps about getting your business operational again.

[What to Do if Your Business or Farm was Damaged](#). Information from FEMA about business and farm loans available to people who have suffered damage to business property or economic injury.

[Department of Justice Disaster Response Antitrust Division](#). How to identify anticompetitive conduct that occurs after a natural disaster and how to report possible violations to the Antitrust Division.

**Business Resources: Caring for Records and Employees:**

[Disaster Response and Recovery](#). Developed by The U.S. National Archives and Records Administration for preservation and archives professionals, they have information about and guidance on recovering various types of record materials.

[Managing After a Disaster](#). The U.S. Office of Personnel and Management devotes a section of its Management Handbook to managing employees after a disaster.

**Farm Resources:**

[Farm Service Agency Disaster Assistance Programs](#). You are eligible for this program if your county was declared a disaster area by the President or Secretary of Agriculture for disasters occurring between January 1, 2005, and February 28, 2007 (livestock).

[Farmstead Preparedness and Recovery](#). From the Texas Cooperative Extension of the Texas A&M University, what to do to prepare and recover from a disaster.

[The Disaster Handbook](#). Produced by the University of Florida, chapter 6 has detailed information for salvaging many crops and other resources.

**FEMA PRIVATE SECTOR DIVISION  
BUSINESS DISASTER TOOLKIT**



**FEMA**