

Disaster Preparedness Checklist for Businesses & Nonprofits

Tornadoes



Tornadoes can be extremely destructive and deadly. Unlike hurricanes or tropical storms, tornadoes may form suddenly, appear within minutes, leaving you little time to react. Wind speeds can exceed 200 mph and cause tremendous damage to anything in its path. **We cannot stress strongly enough the importance of being prepared.**

The following checklist will help you prepare your business or nonprofit in the event of an occurrence.

Before the Tornado

- ☐ Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.
- ☐ Have a plan to provide an emergency notification warning system to employees, visitors, and customers.
- ☐ 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 an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.
- ☐ Regularly update your employees' emergency contact information.
- ☐ Review your insurance policy to understand what it covers and what it doesn't.
- ☐ Look for the following tornado warning signs: dark, often greenish skies; dark, low-lying clouds; large hail; and/or a loud roar similar to that of a freight train.



To learn more about the
Tornado Risk Index in your area, visit
<https://hazards.fema.gov/nri/tornado>

Already have a current SBA Physical Damage Disaster loan? Talk to your SBA representative about increasing your loan by up to 20% for mitigation projects to protect against future disasters. This can include things like building a safe room, which can help keep you safe from future tornadoes.

During the Tornado

- ☐ Stay away from windows and do not open them.
- ☐ Mobile homes/ work trailers, even if tied down, offer little protection from tornadoes and should be abandoned.
- ☐ Go to a predesignated shelter area such as a safe room, basement, storm cellar, or the lowest building level. If there is no basement, go to a closet, interior hallway, or the center of an interior room on the lowest level, away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside..
- ☐ Life safety is paramount.

For more information, examples of mitigation projects, additional checklists, and other resources, visit sba.gov/mitigation.

After a Tornado

- ☐ Ensure the workplace is safe for re-entry. A third-party inspector may be necessary to achieve proper safety protocol.
- ☐ 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.

Your Employees

- ☐ Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.
- ☐ Have contact information for all employees, vendors, and clients on hand.
- ☐ During an evacuation, have a central point of contact and meeting location.
- ☐ During an evacuation, redirect telephone land lines to cell phones, an answering service, or voice over IP (VoIP).
- ☐ Following the tornado, based upon the damage, notify all personnel about next steps.



**DISASTER
RECOVERY**

Businesses ■ Homeowners
Renters ■ Nonprofits

[SBA.GOV/MITIGATION](https://sba.gov/mitigation)