

## Safeguard Your Business – By Disaster and Geography

Understanding the type of natural disasters likely to affect their area is vital as small business owners develop a plan of action in case of an emergency. Planning for the “worst-case” scenario involves gauging the likelihood and consequences of everything from an ice storm to a hurricane, or from a wildfire to a power outage.

The information below can help small business owners recognize the types of natural disasters traditionally striking their state – making it easier to safeguard their business.

### **Blizzards**

- Most affected: Alaska, Idaho, Montana, Wyoming, Colorado, Kansas, Nebraska, S. Dakota, N. Dakota, Minnesota, Iowa, Missouri, Illinois, Wisconsin, Michigan, Illinois, Indiana, Michigan
- Season: December –April

### **Earthquakes**

- Most affected: Washington, Oregon, California, Alaska, Hawaii, Missouri, Arkansas, Tennessee, Kentucky, Illinois, Utah
- Season: Can occur at any time

### **Flash Floods**

- Most affected: S. Dakota, Kentucky, Arizona, Colorado, New Mexico, Texas
- Season: July-September, but can occur at any time

### **Hail**

- Most affected: Illinois, Missouri, Iowa, Minnesota, S. Dakota, Nebraska, Kansas, Oklahoma, Texas, Colorado, Wyoming
- Season: Can occur at any time

### **Heat Waves**

- Most affected: Texas, Oklahoma, Kansas, Arkansas, Missouri, Iowa, Minnesota, Mississippi, Illinois, Wisconsin, Michigan, Indiana, Kentucky, Ohio, Georgia, S. Carolina, N. Carolina, Virginia, W. Virginia, Maryland, Pennsylvania, New York, Delaware, New Jersey, Rhode Island, New Hampshire, Connecticut
- Season: Summer

### **Hurricanes**

- Most affected: Hawaii, Texas, Arkansas, Louisiana, Mississippi, Alabama, Georgia, Florida, S. Carolina, N. Carolina, Virginia, Maryland, Delaware, Pennsylvania, New Jersey, New York, Connecticut, Massachusetts, Rhode Island, Vermont, New Hampshire, Maine
- Season: June-November

### **Ice Storms**

- Most affected: Wyoming, Colorado, N. Dakota, S. Dakota, Nebraska, Kansas, Oklahoma, Texas, Missouri Iowa, Minnesota, Wisconsin, Illinois, Tennessee, Indiana, Michigan, Ohio, W. Virginia, Virginia, Maryland, Delaware, Pennsylvania, New Jersey, New York, Vermont, New Hampshire, Massachusetts, Connecticut, Rhode Island, Maine
- Season: Winter

### **Lake-effect**

- Most affected: Utah, Minnesota, Wisconsin, Michigan, Indiana, Ohio, Pennsylvania, New York
- Season: In the Great Lakes, November-March; In Utah, fall and spring

### **Lightning**

- Most affected: Colorado, Texas, Florida, Georgia, Tennessee, N. Carolina, Michigan, Ohio, Pennsylvania, New York
- Season: Can occur at any time

### Monsoon

- Most affected: Arizona, New Mexico
- Season: June-August

### Nor'easters

- Most affected: Virginia, Maryland, Delaware, Pennsylvania, New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, Maine
- Season: December-March

### River Floods

- Most affected: N. Dakota, S. Dakota, Nebraska, Kansas, Missouri, Iowa, Minnesota, Illinois, Michigan
- Season: Spring, from snow; summer, from rain; every 5-10 years

### Thunderstorms

- Most affected: Arizona, New Mexico, Colorado, N. Dakota, S. Dakota, Nebraska, Kansas, Oklahoma, Texas, Minnesota, Iowa, Missouri, Arkansas, Louisiana, Florida, Mississippi, Alabama, Georgia, S. Carolina, N. Carolina, Tennessee, Kentucky, Illinois, Indiana, Ohio, Wisconsin, Michigan
- Season: Can occur at any time

### Tornadoes

- Most affected: Texas, Oklahoma, Kansas, Nebraska, S. Dakota, Colorado
- Season: Can occur at any time

### Tsunamis

- Most affected: Alaska, Hawaii, Washington, Oregon, California
- Season: Year round; Every 20 years

### Volcanoes

- Most affected: Alaska, Hawaii, Washington, Oregon, California
- Season: Year round

### Wildfires

- Most affected: Alaska, Florida, Washington, California, Oregon, Nevada, Idaho, Montana, Wyoming, Utah, Colorado, New Mexico, Texas, Arizona
- Season: The dry season, May-January

Sources: "Natural Disasters" by Patrick L. Abbott, 2005; National Weather Services; [USA Today Research](#)



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