

EDOName

Comprehensive Emergency Management Plan



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This document was created in collaboration with Florida's Division of Emergency Management, Emergency Support Function 18 – Business, Industry, and Economic Stabilization, Florida's Department of Economic Opportunity, and Enterprise Florida, Inc.

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Introduction

WHY EMERGENCY PLANNING IS NECESSARY

From the federal government to individual businesses, and everyone in between, planning for sudden, unexpected situations is critical. “Due to Florida’s unique coastal geography, the state is vulnerable to many natural hazards, including flooding, tropical cyclones (tropical depressions, tropical storms and hurricanes), tornados, and wildfires. The state’s heavy economic reliance on agriculture and tourism industries also makes Florida vulnerable to freezing temperatures, drought, and biological hazards. Technological hazards are those that are direct result of the failure of a man-made system or the exposure of a population to a hazardous material. Florida is vulnerable to nuclear power plant accidents, hazardous materials incidents, mass communication failures, major power disruptions, and critical infrastructure disruption/failure. Finally, man-made hazards include terrorist attacks and mass migration events. Florida faces both of these hazards due to the high number of facilities within the state associated with tourism, military, and government activities and the state’s close proximity to oppressed and politically unstable regimes in the Caribbean.” [*Florida Comprehensive Emergency Management Plan, 2010*]

An emergency plan provides guidance during an emergency, clearly defining objectives, roles and responsibilities and accelerating the resumption of normal activities.

COMPREHENSIVE EMERGENCY MANAGEMENT

Comprehensive emergency management involves preparing for and carrying out emergency functions to mitigate, prepare for, respond to, and recover from emergencies and disasters.

The State of Florida has adopted a Comprehensive Emergency Management Plan (CEMP) which integrates with the emergency management plans and programs of the federal government. The state CEMP has three parts: the Basic Plan, Emergency Support Function Annex, and Incident-Specific Annexes.

At the local level, each of Florida’s 67 counties is required to develop its own comprehensive emergency management plan, consistent with the state CEMP.

The state and county CEMPs are the master operations plans for preparing for, responding to, recovering from, and mitigating all emergencies and all catastrophic, major and minor disasters. The plan is equally appropriate for natural, technological, or man-made emergencies or disasters.

- **Mitigation:** The State of Florida’s mitigation efforts help to ensure that the residents, visitors and businesses in Florida are safe and secure from natural, technological and human-induced hazards by reducing the risk and vulnerability before disaster occurs.
- **Preparedness:** Preparedness activities ensure governments and their residents and visitors are ready to react promptly and effectively during an emergency. Preparedness activities include obtaining information on threats, planning an organized response to emergencies, providing preparedness training for emergencies, conducting drills and exercises to test

emergency plans and training, obtaining and maintaining emergency equipment and facilities, establishing intergovernmental coordination arrangements, and conducting public education related to emergencies.

- **Response:** Response includes those actions that must be carried out when an emergency exists or is imminent. Activities include notifying key officials and warning the public of emergency situations; activating emergency facilities; mobilizing, deploying, and employing personnel, equipment, and supplies to resolve the emergency situation; and providing emergency assistance to the affected local population.
- **Recovery:** Recovery consists of both short-term and long-term activities.
 - Short-term recovery** operations are conducted to restore vital services, such as electrical power, water, and sewer systems, clear roads in affected areas, and to provide emergency assistance to disaster victims. Disaster relief programs to help restore the personal, social, and economic wellbeing of private citizens will be administered by non-profit disaster relief and charitable organizations, and local, state, and federal disaster relief programs.
 - Long-term recovery** focuses on restoring communities to a normal state by assisting property owners in repairing or rebuilding their homes and businesses and assisting local governments, school districts, and other public non-profit agencies in restoring or reconstructing damaged infrastructure. State, local and non-government organizations will administer the provisions of federal and state disaster relief funds to provide for restoration and recovery of vital facilities.

[Florida Comprehensive Emergency Management Plan, 2010]

The state coordinates its emergency response activities through 18 Emergency Support Functions (ESFs). Each ESF is lead by a primary state agency and supported by additional state agencies.

ESF 1 – Transportation

Provide or obtain transportation support.

Lead Organization: Dept. of Transportation

ESF 2 – Communications

Provide telecommunications, radio and satellite support.

Lead Organization: Dept. of Management Services, Div. of Comm.

ESF 3 – Public Works and Engineering

Provide support in restoration of critical public services, roads and utilities.

Lead Organization: Dept. of Transportation

ESF 4 – Firefighting

Support detection and suppression of wild land, urban and rural fires.

Lead Organization: Dept. of Financial Services; State Fire Marshal

ESF 5 – Information and Planning

Collect, analyze and disseminate critical disaster information to SERT members.

Lead Organization: Division of Emergency Management

ESF 6 – Mass Care

Manage temporary sheltering, mass feeding and distribution of essential supplies for disaster victims.

Lead Organization: Dept. of Business & Professional Regulation; Dept. of Children & Families

ESF 7 – Resource Management

Provide logistical and resource support to other organizations through purchasing, contracting, renting and leasing supplies.

Lead Organization: Dept. of Management Services, Div. of Purchasing

ESF 8 – Health and Medical Services

Provide health, medical care and social service needs.

Lead Organization: Dept. of Health

ESF 9 – Search and Rescue

Provide rescue services.

Lead Organization: Dept. of Financial Services, State Fire Marshal

ESF 10 – Environmental Protection

Respond to actual or potential hazardous materials discharges and other situations threatening the environment.

Lead Organization: Dept. of Environmental Protection

ESF 11 – Food and Water

Secure bulk food, water and ice to mass care sites.

Lead Organization: Dept. of Agriculture and Consumer Services

ESF 12 – Energy

Support response and recovery from shortages and disruptions in supply and delivery of energy resources.

Lead Organization: Public Service Commission; Florida Energy & Climate Commission

ESF 13 – Military Affairs

Provide military resources to support logistical, medical, transportation and security services.

Lead Organization: Dept. of Military Affairs, Florida National Guard

ESF 14 – External Affairs/Public Information

Disseminate disaster related information to the public.

Lead Organization: Exec. Office of the Governor; Office of Comm.

ESF 15 – Volunteers and Donations

Coordinate utilization and distribution of donated goods and services.

Lead Organization: Volunteer Florida

ESF 16 – Law Enforcement

Coordinate the mobilization of law enforcement and security resources.

Lead Organization: Dept. of Law Enforcement

ESF 17 – Animal Protection

Provide rescue, protective care, feeding and identification of animals separated from their owners.

Lead Organization: Dept. of Agriculture and Consumer Services

ESF 18 – Business, Industry and Economic Stabilization

Assist local economic development, workforce and business support organizations. *Lead Organization: Dept. of Economic Opportunity*

RELATIONSHIP TO OTHER PLANS

EDOName is responsible for the safety and protection of itself and the business community in the event of a disaster. This EDOName Comprehensive Emergency Management Plan provides for the employment of local economic development resources in partnership with other local organizations and government entities as well as state organizations and government agencies to carry out operational strategies to achieve emergency management objectives in sudden unexpected situations.

This plan complements the *CountyName County Comprehensive Emergency Management Plan*, and the *State of Florida Comprehensive Emergency Management Plan*, including *Appendix XVIII: Emergency Support Function 18 – Business, Industry, and Economic Stabilization*.

Relationship to County Emergency Management Plans: This plan provides for coordination with county officials to aid recovery from unexpected emergencies and disasters, and effectively integrate support from neighboring counties and among municipalities within the county when statewide mutual aid agreements (SMAA) are activated.

Relationship to State Emergency Management Plans: This plan provides for integration of county response operations with the state agencies responding to emergency situations in Florida at the request of the county. ESF 18 (Business, Industry and Economic Stabilization) will work with local and regional economic, workforce and tourism development partners “to coordinate local, state and federal agency actions that will provide immediate and short-term assistance for the needs of business, industry and economic stabilization.” [*Florida Comprehensive Emergency Management Plan, 2010*]

Purpose

The purpose of the EDOName Comprehensive Emergency Management Plan (CEMP) is to:

- provide preparedness and response assistance for EDOName staff in the event of an unexpected emergency;
- provide broad-level planning and guidance for preparedness, response, and recovery activities to assist the business community in CountyName County;
- describe EDOName's role in supporting county governments and state agencies during an emergency or major disaster;
- describe the actions that EDOName will initiate, in coordination with county and state partners; and
- describe the mechanisms to deliver immediate response and recovery assistance.

Roles and Responsibilities

In accordance with Florida's Comprehensive Emergency Management Plan (CEMP), the following are highlights of federal, state, and county roles during an emergency or disaster. A more thorough description of roles and responsibilities can be found in the state CEMP. Roles focused on business, industry and economic stabilization, performed by economic development agencies and organizations, are found in the following chapter, Operational Overview.

STATUTORY & JURISDICTIONAL RESPONSIBILITIES

Federal Government

Under the National Response Framework and other federal emergency plans, the federal government may provide assistance to a state upon the request of the Governor or when a primary federal jurisdiction is involved.

State of Florida

- Prepare a state Comprehensive Emergency Management Plan (CEMP) that is integrated into and coordinated with the emergency management plans and programs of the federal government.
- Maintain a State Emergency Operations Center (SEOC) that can accommodate the State Emergency Response Team (SERT) and State Watch Office (SWO). The SWO is a single point to disseminate information and warnings to government officials regarding an actual or imminent emergency or disaster.
- Conduct annual disaster preparedness training activities with state and local agencies.
- Activate the State Emergency Response Team (SERT) and specialized response teams in advance of an actual emergency.
- Coordinate the state's emergency response activities through its 18 Emergency Support Functions (ESFs).
- Maintain an inventory of state emergency equipment and supplies available to deploy.
- Maintain a program to require that all evacuation shelters are compliant with American Red Cross ARC 4496 standards.
- Administer the Emergency Management, Preparedness and Assistance Trust Fund.
- Ensure county emergency management plans are coordinated and consistent with the state CEMP.
- Assist federal government agencies during a disaster.

County Government

- Develop a county emergency management plan that is consistent with the state Comprehensive Emergency Management Plan (CEMP).
- Conduct education for county residents regarding disaster assistance.

- Ensure ability to maintain and operate a 24-hour warning point and coordinate public information activities during an emergency or disaster.
- Coordinate the emergency management needs of all cities and communities in the county and establish mutual aid agreements with neighboring counties.
- Maintain cost and expenditure reports associated with emergencies and disasters.
- Issue evacuation orders (if applicable).
- Declare a local state of emergency (LSE) and request assistance from the state (if applicable).

EMERGENCY DECLARATION PROCESS

Authority to Declare a State of Emergency

The authority to declare a state or local state of emergency is identified in Chapter 252, Florida Statutes. At the local level: a mayor, city manager, or board of county commissioners can declare a local state of emergency. At the state level, the Governor is empowered with this responsibility. At the national level, the President of the United States can declare an area a disaster area. [*Florida Comprehensive Emergency Management Plan, 2010*]

County Emergency Declaration Process

In the event of an emergency or disaster, the impacted counties will coordinate the emergency response effort within their political jurisdictions (county and municipalities). If necessary, a county will activate the Statewide Mutual Aid Agreement (SMAA) for the exchange of emergency mutual aid assistance with neighboring counties and among municipalities within the county. This agreement is strictly for emergency purposes only. When the event is beyond the capacity of the local government, the county emergency management agency will request state assistance through the State Emergency Response Team (SERT). [*Florida Comprehensive Emergency Management Plan, 2010*]

State Emergency Declaration Process

If the emergency or disaster has the potential to exceed the capabilities of counties or state agencies, the Governor will declare a state of emergency for those impacted areas or areas in which the emergency or disaster is anticipated. Such a proclamation by the Governor is also required to activate the full range of federal disaster recovery programs available to the state and a condition for requesting interstate mutual aid through the Emergency Management Assistance Compact (EMAC). The main components of the process for declaring a state of emergency are as follows:

- The public is alerted to and/or warned of an imminent or actual event.
- A county declares a local state of emergency.
- The Director of the Florida Division of Emergency Management (FDEM) determines that the state of emergency is required, and determines the specifics and justification for the declaration.

- The Director of FDEM recommends to the Governor that a state of emergency be declared. The Division prepares an executive order and forwards it to the Executive Office of the Governor for approval.
- The State Emergency Response Team (SERT) initiates protective measures to assist local governments.
- The SERT initiates response and recovery activities to assist impacted counties.
- The State Coordinating Officer notifies the Federal Emergency Management Agency (FEMA) of the imminent or actual event and requests assistance, if necessary. [*Florida Comprehensive Emergency Management Plan, 2010*]

Presidential Emergency or Major Disaster Declaration

Pursuant to Title 44, Code of Federal Regulations, the Governor may request that the President of the United States issue an emergency or a major disaster declaration. Before making a request, the Governor must declare a state of emergency and ensure that all appropriate state and local actions have been taken. [*Florida Comprehensive Emergency Management Plan, 2010*]

Operational Overview

In order to assure that preparations of CountyName County will be adequate to assist businesses in responding to and recovering from emergencies and disasters, Florida's economic development organizations are tasked with creating and maintaining a comprehensive emergency management program. Economic development organizations are responsible for coordinating with state, county and local government, workforce, tourism and other business support agencies and organizations, as well as private agencies that have a role in emergency management.

The strategic intent is to provide local, state and federal assistance to affected businesses in the State of Florida in a comprehensive, coordinated, unified, and expedited manner to restore business operations and economic stability as quickly as possible.

BUSINESS, INDUSTRY AND ECONOMIC STABILIZATION RESPONSIBILITIES

Enterprise Florida

- Act as liaison between state government and agencies and economic development organizations.
- Provide economic development organizations with a template for an Emergency Management Plan consistent with the state CEMP.
- Assist economic development organizations with access to business resources from state agencies that support ESF 18.
- Communicate disaster updates to economic development organizations on an as needed basis (e.g., daily, weekly).
- Encourage economic development organizations to participate in conducting Business Damage Surveys.
- Supply economic development organizations with business disaster information and guidance upon request.

Economic Development Organizations

- Coordinate with the SBDC's and county government along with other sources of business damage impact information to ensure that information is provided to the county and ESF 18 regarding the overall physical and economic damages to the business community, as well as business preparedness, response and recovery matters, before, during and after the emergency or disaster.
- Coordinate with county government and other sources of business damage impact information to determine general business needs and to determine the desire and need of the community to request activation of the Florida Small Business Emergency Bridge Loan Program and/or Business Assistance Centers and workshops.

- Coordinate with the local SBDC's efforts to support public education, press releases, media interviews, and distribution of printed materials that describe the available resources and business assistance initiatives, including Business Assistance Centers and workshops that are being activated in CountyName County.
- Coordinate with SBDC's to facilitate pre and post disaster event workshops for educating and training businesses in disaster preparation, business continuity planning and recovery.
- Provide business recovery assistance to businesses in all industry sectors in CountyName County through networks of state, regional and local partners.

ORGANIZATION

EDOName staff will be assigned emergency management roles and responsibilities based on skills and experience. Economic development organizations will enlist the aid of qualified subject matter experts and operations personnel from the public and private sector at the local, state and federal levels as needed to conduct public education and training programs, staff Business Assistance Center(s), conduct workshops and administer loan and grant programs.

OPERATIONAL OBJECTIVES

Preparedness Objectives

Preparedness activities ensure that EDOName is ready to react promptly and effectively during an emergency or disaster.

- Develop and maintain an Emergency Management Plan consistent with the state and county CEMPs.
- Educate and train the business community, local and regional organizations, and staff.
- Assist in annual dissemination of disaster planning and safety information for businesses through news releases, electronic advisories, and/or printed materials.
- Develop and maintain contact lists of emergency coordinators in state, county and city government and other designated business support organizations, as well as key media and political contacts.

Response Objectives

Response activities are those that must be carried out when an emergency exists or is imminent.

- Actively liaison with CountyName County Emergency Operations Center (EOC), Enterprise Florida and ESF 18 to keep abreast of scope and nature of emergency and response plans and actions.
- Coordinate initial Business Damage Survey Assessment and relay responses to the County EOC and the state ESF-18.

Recovery Objectives

Recovery consists of short- and long-term activities to restore the economic wellbeing of businesses and promote the resumption of normal business activities in the affected area.

- Continue to coordinate assessments of general business impact (in terms of physical damage, employment, lost revenue, lost customers, etc.).
- Coordinate with state, regional and local agencies/organizations to compile estimates of physical damage to CountyName County to determine the need to request activation of the Florida Small Business Emergency Bridge Loan.
- Coordinate with the local SBDC to identify three to four qualified volunteers from local banks to participate on loan committees if the Florida Small Business Emergency Bridge Loan program is activated.
- Coordinate with the local SBDC and federal, state, regional and county agencies to establish a Business Assistance Center and conduct business resource workshops.
- Contact and maintain communications with Enterprise Florida and ESF 18 and local tourism, workforce and business support organizations.
- Participate in long-term recovery activities involving county, state and federal agencies. Coordinate with tourism, workforce and business support organizations.

Implementation Plan

A DETAILED BLUEPRINT

The previous chapters have outlined the importance of having an emergency management plan; the responsibilities of various state and local government agencies and organizations; and the overarching objectives at each stage of an emergency/disaster.

The implementation plan provides a detailed blueprint for accomplishing business and economic preparedness, response and recovery objectives, while adhering to the established roles and responsibilities of all involved parties as set forth in the integrated federal, state and county comprehensive emergency management plans.

The implementation plan follows the action phases of an emergency/disaster, as defined in the state comprehensive emergency management plan: preparedness, response and recovery. In review, the action phases can be summarized as follows:

- **Preparedness** activities ensure governments and their residents and visitors are ready to react promptly and effectively during an emergency.
- **Response** includes those actions that must be carried out when an emergency exists or is imminent.
- **Recovery** consists of both short-term and long-term activities. Immediate activities are comprised of restoring vital services and providing emergency assistance to disaster victims. Longer-term activities focus on restoring communities to a normal state.

[Mitigation activities are not covered, as they generally fall under the auspices of government agencies and organizations, rather than economic development organizations.]

The implementation plan includes checklists; staff assignments; detailed templates; and instructions and guidelines for administering programs and services in each phase. References to forms, templates and examples (highlighted in **green**) are also found throughout the plan. These supporting materials can be found in the Technical Guide.

PREPAREDNESS CHECKLIST

Emergency preparedness activities are necessary to ensure a prompt and effective reaction during an emergency. Preparedness activities should be conducted on an annual basis, at a minimum. Because hurricanes represent the most common emergency/disaster threat in the state of Florida, **it is recommended that this checklist be reviewed in May of each year** to coincide with the beginning of hurricane season.

- Review and update EDOName Comprehensive Emergency Management Plan (CEMP).
- Designate staff member to act as liaison with CountyName County Emergency Operations Center (EOC).
- Designate staff member to act as liaison with Enterprise Florida, ESF 18 and other state agencies and organizations.
- Confirm Emergency Coordinator(s), and record in **Emergency Coordinators & Alternate Locations** section.
- Review and update staff assignments and record in **Preparedness Staff Assignments** matrix.
- Secure up to two alternate emergency office locations and record in **Emergency Coordinators & Alternate Locations** section.
- Maintain a remote office and web server location for data back-up.
- Review and update vital office records, including **inventory of building contents, insurance coverage**, and financial records. Use **templates** in **Technical Guide**, if necessary.
- Review emergency procedures with staff.
 - Distribute an updated CEMP to all staff
 - Distribute an updated staff emergency contact list/cascade system to all staff
 - Location of fire extinguishers
 - Location of building emergency exits
 - Location of first aid kits
 - Medical Emergency: Dial 911 and notify Emergency Coordinator
 - Fire: Dial 911 and notify Emergency Coordinator
 - Bomb Evacuations: Proceed to assigned location outside building
 - Conduct disaster drill
- Confirm each staff member has a family emergency plan in place.
- Work with local SBDC to secure two Business Assistance Center locations and record in **Business Assistance Center Locations** section.
- Work with local SBDC to identify members to serve on a Business Assistance Center Volunteer Team and record in **Business Assistance Center Locations** section.
- Work with local SBDC to identify three to four qualified volunteers (e.g., bankers, EDO staff, SBDC staff) to participate on loan committees if the Florida Small Business

Emergency Bridge Loan program is activated and record in **Small Business Emergency Bridge Loan Volunteers** section.

- Review and update emergency contact lists and record in corresponding **Emergency Contacts** sections.
 - EDOName Staff
 - EDOName Vital Records
 - CountyName County & Local Government, Chambers of Commerce
 - State & Federal Agencies
 - Businesses
 - Legislative
 - Media
- Review and update location lists and record in **Important Emergency Preparedness Locations** section.
 - CountyName County Emergency Public Shelters
 - Small Business Development Centers (SBDCs)
 - Workforce Boards
- Inform key businesses and community partners of Business Disaster Plan template (www.floridadisaster.org/business).
 - Business Contacts
 - Chambers of Commerce
 - CountyName County Tax Collector's Office
 - Libraries
 - CountyName County Public Works
 - CountyName County Administration
 - CountyName County Emergency Operations Center (EOC)
 - City Hall
 - Other local agencies or community contacts
- Coordinate with local SBDC to conduct training session with Business Assistance Center Volunteer Team.
- Coordinate with CountyName County EOC to prepare 50 "Welcome" kits for FEMA, SBA and other emergency workers that contain the following:
 - EDOName contact list
 - CountyName County Emergency Operations Center (EOC) contact list
 - CountyName County emergency shelter locations
 - Business Assistance Center (BAC) locations
 - Business Damage Assessment Survey
 - CountyName County map

PREPAREDNESS STAFF ASSIGNMENTS

Area of Responsibility	Description	Lead Staff Member
Comprehensive Emergency Management Plan (CEMP)	<ul style="list-style-type: none"> Review and update plan as necessary Distribute plan to staff Inform businesses and key community contacts of Business Disaster Plan template (www.floridadisaster.org/business) Follow up with businesses to ensure an emergency plan is in place 	
Emergency Coordinator	<ul style="list-style-type: none"> Review emergency procedures with staff Maintain staff emergency contacts/cascade system Secure alternate office locations Maintain emergency contact lists Maintain location lists Coordinate with county EOC to prepare "Welcome" kits 	
Vital Records	<ul style="list-style-type: none"> Maintain inventory of building contents Review insurance coverage and make copies of policy Make copies of financial records 	
Data Back-up	<ul style="list-style-type: none"> Maintain a remote office and web server location Back up all computer files and print critical information 	
State Agency Liaison	<ul style="list-style-type: none"> Provide communication link between Enterprise Florida, ESF 18 and EDOName Confirm State Agency Liaison is on Enterprise Florida and ESF 18 distribution lists Participate in disaster update communication events (conference calls, meetings, etc.) 	
County Emergency Operations Center Liaison	<ul style="list-style-type: none"> Provide communication link between EOC and EDOName Confirm EOC Liaison is on EOC distribution lists Participate in EOC training Obtain security badge for EOC Liaison to permit access to Emergency Operations Center 	
Business Assistance Center	<ul style="list-style-type: none"> Coordinate with SBDC to secure Business Assistance Center locations Coordinate with SBDC to identify and recruit Business Assistance Center Volunteer Team Coordinate with SBDC to train Business Assistance Center Volunteer Team members 	
Small Business Emergency Bridge Loan	<ul style="list-style-type: none"> Coordinate with SBDC to identify and recruit three to four volunteers for Small Business Emergency Bridge Loan Bank Review Committee 	

EMERGENCY COORDINATORS & ALTERNATE LOCATIONS

Emergency Coordinator(s)

EDOName Emergency Coordinators are responsible for selecting and organizing staff for emergency operations and will liaison with emergency response personnel (fire, police) while evacuating staff during an emergency.

Emergency Coordinator 1

Cell #

Emergency Coordinator 2

Cell #

Office Locations

In the event EDOName office cannot be reopened immediately following an emergency or disaster, arrangements have been made to relocate the office to one of the following locations.

Emergency Office Location 1

Address

Phone/Fax (if applicable)

Emergency Office Location 2

Address

Phone/Fax (if applicable)

Emergency Office Location 3

Address

Phone/Fax (if applicable)

BUSINESS ASSISTANCE CENTER LOCATIONS

A Business Assistance Center will be opened if the scope of the emergency or disaster warrants providing recovery programs and services to the business community. Consideration should be given to locating the center near a designated Disaster Recovery Center or other public relief center.

Locations

Business Assistance Center Location 1

Address

Phone/Fax (if applicable)

Business Assistance Center Location 2

Address

Phone/Fax (if applicable)

Volunteer Team

The following individuals and/or companies have agreed or are target organizations to provide team members to staff the Business Assistance Center.

Organization / Company	Name	Telephone (office; cell)	Email
		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	

SMALL BUSINESS EMERGENCY BRIDGE LOAN VOLUNTEERS

Volunteers who can provide financial expertise will be required to properly administer the Small Business Emergency Bridge Loan program. The following people have agreed to be available to provide loan processing and/or review services. Coordinate with the local SBDC.

Review Committee

Company / Organization	Name	Telephone (office; cell)	Email
		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	

EMERGENCY CONTACTS | EDONAME STAFF

Name	Business Cell	Personal Cell	Home
EDO Director	xxx.xxx.xxxx	xxx.xxx.xxxx	xxx.xxx.xxxx
EDO Staff			

Cascade System



Note: Each staff member calls the next person after his or her name. If that person is not available, go to the next staff member; however, continue to try to reach the original staff member. The last person in the cascade will be responsible for contacting the team lead to confirm that all staff members have been contacted, and team leads will in turn contact the Director/President.

EMERGENCY CONTACTS | EDONAME VITAL RECORDS

As the result of an emergency or disaster, it may be necessary to contact the following companies to file claims, obtain/verify vital records, and suspend or engage services or product orders to facilitate response and recovery activities.

Company	Address	Reference Number (policy, account, etc.)	Contact	Telephone (office; cell)	Email
Insurance Company				O: xxx.xxx.xxxx C: xxx.xxx.xxxx	
Accounting Firm					
Office Building Management Company					
Vendor					

EMERGENCY CONTACTS | COUNTY, LOCAL

Contacts should be established within key county and local government agencies and organizations. These contacts are critical members of the network responsible for executing response and recovery activities.

County Government

Organization / Department	Name	Telephone (office; cell)	Email
Director, CountyName County Emergency Operations Center		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	
CountyName County Emergency Operations Center			
Storm Information Hotline (SIHL)			
CountyName County Sheriff's Office			
CountyName County Animal Services			
CountyName County Health Department			
ESF 18 County Contact (if applicable)			
Other County Emergency Organization			

Municipal Government

Key City Departments	Name	Telephone (office; cell)	Email
Mayor		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	
Fire Chief			
Police Chief			
Public Works Director			
Public Information Director			
Other City Emergency Organization			
Other City Emergency Organization			

Chamber of Commerce

Organization	Name	Telephone (office; cell)	Email
	Executive Director/President	O: xxx.xxx.xxxx C: xxx.xxx.xxxx	
	Public Affairs/Communications Director		
	Other Contact		

	Other Contact		
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EMERGENCY CONTACTS | STATE AND FEDERAL AGENCIES

Contacts should be established within key state and federal agencies and organizations. These contacts are critical partners in accomplishing response and recovery activities.

Key State Agencies / Departments	Name	Telephone (office; cell)	Email
Enterprise Florida		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	
ESF 18			
State Coordinating Officer (SCO)			
State Emergency Operations Center (SEOC)			
State Watch Office (SWO)			
State Emergency Response Team (SERT) Chief			
Small Business Administration (SBA)			
Federal Emergency Management Agency (FEMA)			
Other			
Other			

EMERGENCY CONTACTS | BUSINESSES

Local small businesses should be contacted annually to ensure emergency plans are in place. In the event of an emergency or disaster businesses should be contacted to communicate emergency information, assess business damage, and provide emergency business services.

Businesses

Company	Name	Telephone (office; cell)	Email
Pull list from economic development organization database.		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	

EMERGENCY CONTACTS | LEGISLATIVE

In the event of a catastrophic emergency or disaster, key legislators may be petitioned for aid, including activation of the Small Business Emergency Bridge Loan program.

Legislator	District	Telephone	Email
State Senator http://www.flsenate.gov/Senators/			
State Senator			
State Representative http://www.myfloridahouse.gov/Sections/Representatives/representatives.aspx			
State Representative			
State Representative			
State Representative			
U.S. Representative https://writerep.house.gov/writerep/welcome.shtml			
U.S. Senator http://www.senate.gov/general/contact_information/senators_cfm.cfm?State=FL			
U.S. Senator			

EMERGENCY CONTACTS | MEDIA

Key media outlets will be instrumental in both push and pull communications regarding emergency warnings, business closures, and availability of business assistance programs.

Media Outlet	Contact	Telephone (office; cell)	Fax or Email
ABC Affiliate		O: xxx.xxx.xxxx C: xxx.xxx.xxxx	
CBS Affiliate			
NBC Affiliate			
Other television network (e.g., FOX, local affiliate, Spanish-speaking, etc.)			
Radio station			
Radio station			
Radio station			
Primary newspaper			
Secondary newspaper			

NOAA Weather Radio Channel: FM 162.475 MHZ
24-hour continuous broadcast of weather conditions

IMPORTANT EMERGENCY PREPAREDNESS LOCATIONS

Contacts should be established with emergency preparedness locations. These contacts will be critical referral organizations for those businesses and individuals seeking emergency assistance and will also be resources during the implementation of response and recovery activities.

Emergency Public Shelters

Shelter Name	Address	Contact	Telephone (office; cell)	Fax or Email
			O: xxx.xxx.xxxx C: xxx.xxx.xxxx	

Small Business Development Centers (SBDCs)

SBDC Address	Director	Telephone (office; cell)	Email	Website
Find locations at www.sba.gov/sbdc		O: xxx.xxx.xxxx C: xxx.xxx.xxxx		

Workforce Boards

Workforce Board Address	Director	Telephone (office; cell)	Email	Website
Find locations at www.workforceflorida.com/boards/index.htm		O: xxx.xxx.xxxx C: xxx.xxx.xxxx		

RESPONSE CHECKLIST

Emergency response activities should be conducted as soon possible **once an actual or imminent emergency or disaster is announced.**

- EOC Liaison attends emergency briefing at CountyName County EOC.
- State Agency Liaison attends ESF 18/Enterprise Florida's pre-emergency conference call.
- Conduct pre-emergency staff meeting.
 - Review and update staff assignments and record on **Response Staff Assignments** matrix.
 - EOC Liaison briefs staff regarding CountyName County EOC response activities.
 - State Agency Liaison briefs staff regarding state response activities.
- Ensure data has been backed up at a remote location and critical information has been printed and is in a secure location.
- Ensure copies of vital information, such as **inventory of building contents, insurance coverage/policy** and financial records have been stored in a secure location.
- Confirm alternate emergency office locations and update **Emergency Coordinators & Alternate Locations** if necessary.
- Notify media of alternate emergency office locations.
- Pack an office emergency supply kit as follows:
 - Copy of the EDONAME CEMP for each staff member
 - 50 "Welcome" kits for FEMA, SBA and other emergency workers
 - Batteries
 - Camera and film
 - Camcorder and tapes/DVDs
 - Cell phones and chargers
 - Disposable plates, cups, utensils, napkins, etc.
 - Extension cords / surge protectors
 - Food supplies (non-perishable items)
 - Fax machine
 - First aid kit
 - Flashlights
 - Generator
 - Laptop computers, battery packs, power cords and Internet cables
 - Manual can opener
 - Microwave
 - Paper towels
 - Radio
 - Trash bags
 - Wipe-boards for messages
- Move office emergency supply kit to alternate emergency office location.

- Coordinate with SBDC to contact Business Assistance Center Volunteer Team and put members on alert.
- Coordinate with SBDC to confirm Business Assistance Center locations are available.
- Coordinate with SBDC and CountyName County EOC to activate Emergency Business Hotline.
- Notify media of Emergency Business Hotline.
- Email disaster warning bulletin and Emergency Business Hotline number to businesses, using [Disaster Advisory Notice](#) example.
- Launch [disaster preparedness web page](#) on EDOName website. Use the example provided in the **Technical Guide** if needed.
- Post emergency notices on disaster preparedness web page.
- Follow up with businesses to confirm an emergency plan is in place.
- Send staff home to secure personal property after office assignments are completed.

RESPONSE STAFF ASSIGNMENTS

Area of Responsibility	Description	Lead Staff Member
Comprehensive Emergency Management Plan (CEMP)	<ul style="list-style-type: none"> Distribute plan to staff Follow up with businesses to ensure an emergency plan is in place 	
Emergency Coordinator	<ul style="list-style-type: none"> Conduct pre-emergency staff meeting Confirm alternate office locations Pack an office emergency supply kit and move it to alternate office location 	
Vital Records	<ul style="list-style-type: none"> Ensure copies of building contents inventory, insurance coverage/policy and financial records are in a secure location 	
Data Back-up	<ul style="list-style-type: none"> Back up all computer files on remote server Print critical information and keep in a secure location 	
State Agency Liaison	<ul style="list-style-type: none"> Participate in disaster update communication events (conference calls, meetings, etc.) Brief staff 	
County Emergency Operations Center Liaison	<ul style="list-style-type: none"> Participate in EOC emergency briefing Obtain security badge for EOC Liaison to permit access to Emergency Operations Center (if not already done) Brief staff 	
Business Assistance Center	<ul style="list-style-type: none"> Coordinate with SBDC to confirm Business Assistance Center locations Coordinate with SBDC to contact Business Assistance Center Volunteer Team and place on alert Coordinate with SBDC and county EOC to activate Emergency Business Hotline 	
Public Awareness / Communications	<ul style="list-style-type: none"> Communicate Emergency Business Hotline number to media Email disaster warning bulletin and Emergency Business Hotline number to businesses Inform media of alternate office locations Launch disaster preparedness web page on EDOName website Post emergency notices on EDOName website 	

RECOVERY CHECKLIST

Emergency recovery activities are designed to restore vital services, provide emergency assistance to disaster victims, and restore communities to a normal state. These activities should commence **within 24 hours or as soon as safely possible** once an emergency or disaster has occurred.

- Executive Director/President initiates staff cascade system.
- EOC Liaison attends emergency briefing(s) at CountyName County EOC.
- State Agency Liaison attends ESF 18/Enterprise Florida's post-emergency conference call(s).
- Conduct post-emergency staff meeting (can be a conference call).
 - EOC Liaison briefs staff regarding CountyName County EOC recovery activities.
 - State Agency Liaison briefs staff regarding state recovery activities.
 - Review and update staff assignments and record on **Recovery Staff Assignments** matrix.
- Evaluate office damage and determine whether office can be re-opened.
- Notify insurance company of damage, if applicable.
- Open alternate emergency office location, if necessary.
- Confirm activation of Emergency Business Hotline.
- Reinform media of Emergency Business Hotline number.
- Resend disaster warning bulletin email and Emergency Business Hotline number to businesses, using [Disaster Advisory Notice](#) example.
- Update emergency notices on EDOName website.
- Coordinate with county EOC and SBDC to facilitate completion of [Business Damage Assessment Surveys](#).
 - Respond to calls to the Emergency Business Hotline
 - Respond to emails from impacted businesses
 - Conduct door-to-door business visits
- Coordinate submission of Business Damage Assessment Surveys to county EOC, ESF 18 and Enterprise Florida.
- Using data gathered from Business Damage Assessment Surveys and polling other government and partner organizations, determine severity of emergency or disaster damage and assess local response capabilities. Use checklist below to prompt state of emergency declaration(s), from local to presidential, as the situation warrants.
 - Confirm that the County has declared a local state of emergency (LSE).
 - Confirm that the County has activated the Statewide Mutual Aid Agreement (SMAA).
 - Confirm that the County has requested that the Governor declare a state of emergency for the impacted area(s).
 - Request a copy of the Executive Order declaring a state of emergency.

- Confirm that the Governor has requested a presidential emergency declaration or major disaster declaration.
- Request a copy of the presidential emergency declaration or major disaster declaration.

- Submit a letter to legislative delegation requesting that the Governor initiate a budget amendment to fund the Small Business Emergency Bridge Loan Program. Letter may be drafted using the sample [Legislative Letter](#). (Letter can be submitted by EDOName, CountyName County EOC, or both.)
- Contact DEO or ESF 18 to request activation of the Small Business Emergency Bridge Loan program (if appropriate).
- Coordinate with SBDC to conduct conference call or meeting with Small Business Emergency Bridge Loan volunteer committee to confirm availability and participation.
- Coordinate with ESF 18 to obtain approved Small Business Emergency Bridge Loan Application (including Spanish version).
- In coordination with SBDC, distribute Small Business Emergency Bridge Loan Application to affected businesses.
- Publicize availability of disaster relief programs and Small Business Emergency Bridge Loan program to businesses through media, website, chambers of commerce, and local government and partner organizations.
- In coordination with SBDC, determine necessity of opening a Business Assistance Center.
- Coordinate with SBDC to set up Business Assistance Center using following **guidelines** and **Sample Business Assistance Center Flow Chart** templates (if applicable).
- In coordination with SBDC, conduct on-site meeting for Business Assistance Center staff and volunteers.
- In coordination with SBDC, open Business Assistance Center within 72 hours of determining need.
- In coordination with SBDC, publicize opening of Business Assistance Center through media, website, chambers of commerce, and state and local government and partner organizations, using [Business Assistance Center Fact Sheet](#) and [Business Assistance Center FAQs](#).
- In coordination with SBDC, conduct business resource workshop(s) for business community using [Business Disaster Recovery Workshop](#) sample announcement and agenda.

RECOVERY STAFF ASSIGNMENTS

Area of Responsibility	Description	Lead Staff Member
Comprehensive Emergency Management Plan (CEMP)	<ul style="list-style-type: none"> ▪ Initiate staff cascade system ▪ Prompt state of emergency declarations, from local to presidential, as required by severity of emergency/disaster ▪ Obtain copies of state of emergency declarations 	
Emergency Coordinator	<ul style="list-style-type: none"> ▪ Conduct post-emergency staff meeting ▪ Open alternate office location, if necessary 	
Vital Records	<ul style="list-style-type: none"> ▪ Notify insurance company of damage, if applicable ▪ File insurance claim(s), if necessary 	
State Agency Liaison	<ul style="list-style-type: none"> ▪ Participate in disaster update communication events (conference calls, meetings, etc.) ▪ Brief staff ▪ Request activation of Small Business Emergency Bridge Loan program, if necessary ▪ Obtain approved Small Business Emergency Bridge Loan Application (including Spanish version) 	
County Emergency Operations Center Liaison	<ul style="list-style-type: none"> ▪ Participate in EOC emergency briefing(s) ▪ Brief EDO staff 	
Business Assistance Center	<p>In coordination with SBDC:</p> <ul style="list-style-type: none"> ▪ Confirm activation of Emergency Business Hotline ▪ Coordinate completion and submission of Business Damage Assessment Surveys ▪ Open Business Assistance Center, if needed ▪ Conduct on-site training with Business Assistance Center Volunteer Team ▪ Distribute Small Business Emergency Bridge Loan Application ▪ Conduct business resource workshop(s) 	
Public Awareness / Communications	<ul style="list-style-type: none"> ▪ Re-communicate Emergency Business Hotline number to media ▪ Inform media of alternate office locations ▪ Resend disaster warning bulletin to businesses ▪ Update emergency notices on EDOName website ▪ Publicize Small Business Emergency Bridge Loan, business resource workshops, and other relief programs ▪ Publicize opening of Business Assistance Center 	

BUSINESS ASSISTANCE CENTER

A Business Assistance Center (BAC) is designed to assist businesses with disaster recovery efforts. The BAC will serve as a one-stop center within CountyName County where business owners may apply for assistance from the Federal Emergency Management Agency (FEMA), Small Business Administration (SBA), Small Business Development Centers (SBDC), Workforce Florida (WFI), Department of Economic Opportunity (DEO), Florida Retail Federation (FRF), and Enterprise Florida (EFI).

BUSINESS ASSISTANCE CENTER | ADMINISTRATION

Location

The Business Assistance Center (BAC) should be located as near to the area(s) most directly impacted by the disaster event as possible. A facility that is near a designated Disaster Recovery Center or other public relief center is preferred if that facility can provide the necessary accommodations as outlined below.

It is recommended that the center be obviously and distinctly identified. Ensure that individual counseling that takes place there is adequately available to employers and does not distract from the mission of the assistance center that is set up to provide assistance to individual citizens by federal and state government agencies.

Facility

Ideally, the Business Assistance Center facility should have enough space to accommodate:

- Reception area
- Individual offices to facilitate private conversations with business owners
- Conference room for team meetings and overflow
- Document storage area
- Space for copier and fax machine

Organization

1. Business Assistance Center Manager: **[Insert staff name]**

This individual is responsible for managing and coordinating the operations of the center. He or she facilitates the delivery of services by representatives from FEMA, U.S. Small Business Administration, Small Business Development Centers and other organizations that support the business and economic recovery of the affected area.

The manager has authority over general operations and personnel. The manager should conduct daily briefings with the staff to review issues, new information, current objectives, and answer questions. The manager is responsible for the overall image, quality, and support being provided by the center.

2. Reception and Telephone Response Staff: **[Insert staff name]**

The reception and telephone staff are the first point of contact for small business owners. They are responsible for directing small business owners to the proper resource to address their issue(s) and provide necessary guidance. The reception and telephone staff should

keep an updated list of all individuals working in the area with contact information. Reception and telephone staff are also responsible for providing limited administrative support to Business Assistance Center personnel. This may include copying and packaging of documents for distribution to small business owners who request assistance.

3.

Staff & Organization Representatives *[Insert staff name(s)]*

** No member of the support team is permitted to participate in any type of business solicitation during his or her tenure in the Business Assistance Center.*

Business Assistance Center staff and organization representatives should possess the following skills and attributes:

- **Patience:** Staff members must be willing to listen, understand, and be compassionate toward the small business owners and individuals they are trying to assist.
- **Honesty:** Tell the truth. If you do not know whom to call, note the name and number of the person requesting assistance and establish a deadline for a response.
- **Communication Skills:** Share issues, concerns, knowledge, ideas, and lessons with other team members during the daily briefing. Introduce the person you are working with to other team members as necessary. Ask for help if needed.
- **Subject Matter Knowledge:** Team members should become familiar with the materials in the small business package provided to small business owners and individuals. Each team member should possess contact information for critical services that might be useful to the small business community.

Proposed Team Members

Small Business Administration (SBA) Representatives: One of the key members of the support team is the Small Business Administration. Two or more representatives will be needed (based on volume). These individuals should be very knowledgeable concerning the SBA loan program and should possess all appropriate forms and related financial support information. Further, the representatives should understand the FEMA grant programs and, where appropriate, the Florida Small Business Emergency Bridge Loan program.

County Loan Specialists – Bridge Loan Program: Two or more (based on volume) individuals with detailed knowledge of the Florida Small Business Emergency Bridge Loan program should be available in the center. These individuals should also be familiar with the SBA loan program and FEMA grant programs.

County Building Regulation and Recovery Specialist (if available): This individual will provide advice and counsel on issues that directly involve CountyName County regulations and programs, including local permit issues, taxes, fees, support, and emergency regulations as they pertain to the local county.

General Business Recovery Specialists: Two or more (based on volume) individuals who are skilled in understanding overall business continuity and recovery operations. These individuals will act as an advocate of the small business owner by listening and sharing their knowledge in managing recovery challenges. They will also escalate issues as needed.

Each General Business Recovery Specialist should have general knowledge in as many of the following areas as possible:

- FEMA registration
- SBA loan requirements and application process

- Documentation/record keeping (tracking information for insurance, taxes, etc.)
- Debris/waste removal
- Insurance
- Real estate (landlord/tenant issues)
- Building and safety permit process
- Qualified contractor information
- Department of Health concerns
- IRS considerations
- Special funding offers at the local level
- Media-related issues

General Business Recovery Specialists may be recruited from:

- Small Business Development Centers
- SCORE
- Economic development organizations
- Universities and community colleges
- Non-Profit associations and foundations
- Business continuity planners
- Veterans groups
- Retired business professionals
- Private sector business – corporate humanitarian relief (Fortune 500)
- Regional Workforce Boards
- Chambers of Commerce
- Tourism boards
- Members of EDOName board of directors or other identified business leaders

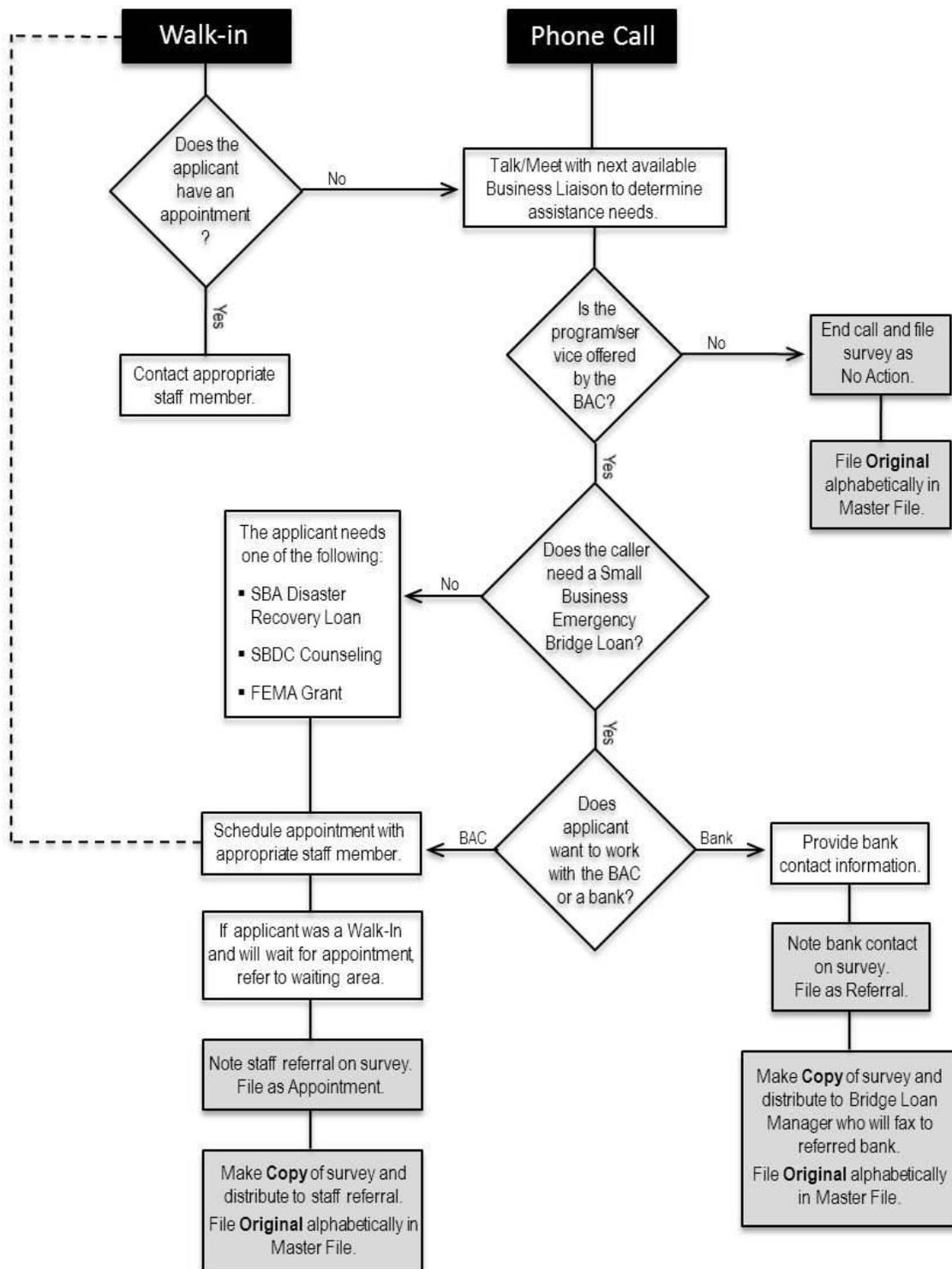
Information Dissemination

The Business Assistance Center should have the following types of information available (where applicable) to small business owners seeking assistance:

- FEMA loans, grants and other programs and services
- SBA loans, grants and other programs and services
- Small Business Emergency Bridge Loan Application
- Debris/waste clean-up information
- Insurance information

- Contractor information
- Permitting information
- Public health services
- IRS information
- Unemployment information
- General CountyName County contact information

SAMPLE BUSINESS ASSISTANCE CENTER FLOW CHART



Appendices

Plan appendices are for reference purposes and serve to define acronyms and terms used in the EDOName Comprehensive Emergency Management Plan. The appendices also include a robust list of federal, state and county agencies and organizations that directly provide emergency support and services, or provide vital information regarding an emergency or disaster.

A broader listing of acronyms and definition of terms can be found in the Florida Comprehensive Emergency Management Plan.

The appendices are presented as follows:

- Acronyms
- Glossary
- References

ACRONYMS

The following is an abbreviated list of the acronyms used in this document and several that may be encountered in other emergency management plans and documents. A more comprehensive list of acronyms may be found in the Florida Comprehensive Emergency Management Plan.

ADA	Americans with Disabilities Act
ARC	American Red Cross
ARES	Amateur Radio Emergency Services
BOCC	Board of County Commissioners
CDBG	Community Development Block Grant
CEMP	Comprehensive Emergency Management Plan
CERT	Community Emergency Response Team
COG	Continuity of Government
CRT	Community Response Team
CSA	County Staging Area
DEM	Division of Emergency Management
DEO	Department of Economic Opportunity (State of Florida)
DRC	Disaster Recovery Center
DUA	Disaster Unemployment Assistance
EAS	Emergency Alert System
ECO	Emergency Coordination Officer
E/I/C	Emergency(ies), Event(s), Incident(s) or Crisis(es)
EIDL	Economic Injury Disaster Loan
EMAC	Emergency Management Assistance Compact
EOC	Emergency Operations Center
ESC	Essential Services Center
ESF	Emergency Support Functions 1 - 18
FDEM	Florida Division of Emergency Management
FEIL	Florida Emergency Information Line
FEMA	Federal Emergency Management Agency
HMGP	Hazard Mitigation Grants Program
LSA	Logistical Staging Area
LSE	Local State of Emergency

LTRO	Long Term Recovery Organization
NAWAS	National Warning System
NGO	Non-Governmental Organization
PDA	Preliminary Damage Assessment
PDRP	Post-Disaster Redevelopment Plan
SBA	Small Business Administration
SBDC	Small Business Development Center
SCO	State Coordinating Officer
SEOC	State Emergency Operations Center
SERT	State Emergency Response Team - Emergency State Functions 1-18
SMAA	Statewide Mutual Aid Agreement
SWO	State Watch Office

GLOSSARY

The following definitions are for terms used in this document and terms that may be encountered in other emergency management plans and documents. A more comprehensive list of terms can be found in the Florida Comprehensive Emergency Management Plan.

Alternate Site: A site held in readiness for use during an emergency or disaster to maintain the business continuity of an organization's mission critical activities. The term applies equally to office or technology requirements.

Backup: A process, by which data, electronic or paper based, is copied in some form to be available if the original data is lost, destroyed or corrupted.

Base Camps: Temporary facilities located near the disaster area to accommodate emergency workers.

Business Assistance Center (BAC): One-stop center where business owners may apply for assistance from appropriate state agencies.

Business Disaster Planning: The process of developing an approved set of arrangements and procedures to insure a business can respond to a disaster and resume its critical business functions within a required time-frame objective.

Business Income Coverage: Insurance coverage for loss of business income that resulting from a suspension of business operations due to damage to a building or personal property caused by a covered cause of loss.

Business Income for Dependent Properties: Coverage for loss of business income due to damage to a building or personal property at another business that said business is dependent on for operations. The four types of dependent properties are businesses that furnish materials or services for said business, businesses that purchase material or services from said business, businesses that manufacture products for said business' customers, and leader locations (e.g., an anchor store that attracts customers to said business).

Call Tree: A structured cascade process that enables a list of persons, roles and/or organizations to be contacted as a part of an information or plan invocation procedure.

Cascade System: A system whereby one person or organization contacts others who in turn initiate further contacts as necessary.

Civil Authority Insurance: Insurance that covers loss of income if access to said business is prohibited by civil authorities because of damage to other property as a result of a covered cause of loss. Coverage is provided for up to two consecutive weeks from the date of the civil authority action.

Community Relations Team: Primary functions are to identify and report local unmet human needs and to inform disaster victims of disaster assistance programs.

Contingency Plan: A specific planned response to an event that is highly unlikely, but is possible, to occur.

Cyclone: An area of low atmospheric pressure with winds blowing around it, counterclockwise in the Northern Hemisphere, clockwise in the Southern Hemisphere.

Damage Assessment: The process of assessing the financial/non-financial damage following a disaster. It usually refers to the assessment of damage to physical assets (e.g. vital records, building, sites, technology) to determine what can be salvaged or restored and what must be replace.

Data Mirroring: A process whereby critical data is copied instantaneously to another location so that it is not lost in the event of a disaster.

Denial of Access: The inability of an organization to occupy its normal working environment; often due to an emergency services policy.

Disaster: A sudden, unplanned calamitous event that causes great damage or loss.

Disaster Field Office: Once a Presidential Declaration is received, state and federal agencies co-locate in a Disaster Field office.

Disaster Mitigation: Activities taken to eliminate or reduce the level of risk to life and property from hazards.

Disaster Preparedness: Activities, programs, and systems developed prior to a disaster that are used to support and enhance mitigation, emergency response, and recovery.

Disaster Recovery Centers: Set up within the disaster area to provide information to the victims of a disaster on the complete range of disaster assistance programs available to them.

Emergency: Any natural or man-caused situation that results in or may result in substantial injury or harm to the population or substantial damage to or loss of property.

Emergency Operations Center (EOC): A facility that serves as a central location for the coordination and control of all emergency preparedness and response activities.

Emergency Public Information: Information that is disseminated primarily in anticipation of an emergency or at the actual time of an emergency; in addition to providing information, frequently directs actions, instructs, and transmits direct orders.

Emergency Support Function: A functional area of response activity established to facilitate coordinated federal delivery of assistance required during the response phase to save lives, protect property and health, and maintain public safety. These functions represent those types of federal assistance that the state likely will need most because of the overwhelming impact of a catastrophic event on local and state resources.

Essential Service: A service without which a building would be disabled. Often applied to utilities (water, gas, electricity, etc.).

Evacuation: Organized, phased and supervised dispersal of civilians from dangerous or potentially dangerous areas, and their reception and care in safe areas.

Evacuation Order: Once issued, a mandatory order for evacuation under law in the State of Florida.

Exercise: An announced or unannounced execution of the business continuity plan intended to implement existing plans and/or highlight the need for additional plan development. A way of testing part of a business continuity plan, an exercise may involve invoking the business continuity plan procedures.

Federal/State/Local Damage Assessment: Once the state has received the preliminary incident damage assessment information, the state and the federal management agency will initiate a joint damage assessment with the affected county government.

First Responder: Local police, fire, and emergency medical personnel who first arrive on the scene of an incident and take action to save lives, protect property, and meet basic human needs.

Hurricane: A tropical cyclone with winds of 74 mph or more.

Hurricane Advisory: A method for disseminating hurricane and storm data to the public every six (6) hours.

Hurricane Eye: The relatively calm area near the center of the storm. In this area winds are light and sky often partly covered by clouds.

Hurricane “Season”: The portion of the year having relatively high incidence of hurricane. In the Atlantic, Caribbean and Gulf of Mexico it is usually regarded as the period from June through November.

Hurricane Warning: A warning that one or both of the following dangerous effects of a hurricane are expected in a specified coastal area in 24 hours or less:

Hurricane Categories:

Category 1 – 74-95 mph sustained winds

Category 2 – 96-110 mph sustained winds

Category 3 – 111-130 mph sustained winds

Category 4 – 131-155 mph sustained winds

Category 5 – above 155 mph sustained winds

Hurricane Watch: An announcement for specific areas that a hurricane or an incipient hurricane condition poses a threat to coastal and inland communities.

Lead Agency: The federal department or agency assigned lead responsibility under U.S. law to manage and coordinate the Federal response in a specific functional area. There are two lead agencies: the FBI for Crisis Management, and FEMA for Consequence Management. Lead agencies support the overall Lead Federal Agency (LFA) during all phases of the response.

Levels of Activation:

Level 1 – Full Scale Activation

All state organizations report to the State Emergency Operations Center for 24-hour activities

Level 2 – Partial Activation of State Emergency Response Team

A limited activation of core Emergency Support Functions and personnel at the State Emergency Operations Center.

Level 3 – Monitoring Activation

At this level, the division communication's personnel provide a steady stream of information to state and local agencies.

Liaison Officer: An agency official sent to another agency to facilitate interagency communications and coordination.

Logistical Staging Area: Serves to receive, classify, store, transport relief equipment and supplies procured by the state during a disaster.

Mission Critical Activities (or functions): The critical operational and/or business support activities (either provided internally or outsourced) without which the organization would quickly be unable to achieve its business objectives(s), e.g. services and/or products.

Mobile Standby: A transportable operating environment – often a large trailer – complete with office facilities and computer equipment that can be delivered and set up at a suitable site at short notice.

National Hurricane Center (NHC): National Weather Service office in Coral Gables, FL, that tracks and forecasts hurricanes and other weather in the Atlantic, Gulf of Mexico, Caribbean Sea, and parts of the Pacific.

Presidential Emergency: Public Law 100-707 allows for federal assistance through this Declaration. The governor requests this assistance if the situation meets the criteria for a declaration.

Public Information Officer: This headquarters or the field office official is responsible for preparing and coordinating the dissemination of public information in cooperation with other responding federal, state, and local agencies.

Rapid Impact Assessment Teams: These teams may be deployed after a disaster. They assess the immediate human needs and damages to the community's infrastructure.

Rapid Response Teams: State and local emergency workers who are deployed into the impacted area to augment impacted local operational capabilities.

Recovery: Recovery, in this document, includes all types of emergency actions dedicated to the continued protection of the public or to promoting the resumption of normal activities in the affected area.

Reverse Cascade System: A reversal of the cascade system that enables the whereabouts and safety of personnel to be established.

Risk Analysis: The process of identifying the risks to an organization, assessing the critical functions necessary for an organization to continue business operations, defining the controls that are in place to reduce organization exposure, and evaluating the cost for each such control.

Risk Categories: Risks of similar types are grouped together under key headings; otherwise know as "risk categories". These categories include reputation, strategy, financial, investments, operation infrastructures, business, regulatory compliance, people, technology and knowledge.

Risk Mitigation: Measures taken to reduce exposures to risks.

SBDCs: Small Business Development Centers (SBDCs) provide management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations.

Vital Record Location: A designated storage location for holding vital records. Must be secure and away from the normal business site.

REFERENCES

The Florida Division of Emergency Management (FDEM) is an excellent resource for emergency and disaster planning. The website provides a wealth of information and is a good beginning reference point: www.floridadisaster.org.

Additional references are provided below, grouped by category.

Federal Agencies & Organizations

Blueprint for Safety blueprintforsafety.org

Citizen Corps www.citizencorps.gov

Department of Homeland Security www.dhs.gov

Disaster Contractors Network www.dcnonline.org

DisasterHelp.gov www.disasterhelp.gov/hurricane.shtm

Federal Alliance for Safe Homes www.flash.org

Federal Business Assistance www.ready.gov

Federal Emergency Management Agency (FEMA) www.fema.gov

Institute for Business & Home Safety www.ibhs.org

IRS Tax Relief in Disasters www.irs.gov/taxtopics/tc515.html

Small Business Administration (SBA) www.sba.gov

Small Business Development Centers (SBDC) www.sba.gov/sbdc

US Fire Administration www.usfa.fema.gov

Federal Agencies & Organizations
State Agencies & Organizations
Regional Planning Councils
Florida Emergency Management
Regional Red Cross Chapters
Relief Agencies
Weather Agencies & Organizations

State Agencies & Organizations

Building a Safer Florida www.buildingasafeflorida.org

Disaster Contractor Networks www.dcnonline.org

Flood Insurance www.floodsmart.gov

Florida Association of Counties www.fl-counties.com

Florida Citizen Corps www.floridadisaster.org/citizencorps

Florida DEM/Hurricane Awareness www.prh.noaa.gov/cphc/HAW

Florida Department of Community Affairs www.dca.state.fl.us

Florida Department of Health www.doh.state.fl.us

Florida Department of Law Enforcement www.fdle.state.fl.us

Florida Emergency Operation Center www.floridadisaster.org/eoc/update/home.asp

Florida Highway Patrol Highway Closures www.fhp.state.fl.us

Florida League of Cities www.flcities.com

Florida Small Business Development Center (SBDC) Network www.floridasbdc.com

State Emergency Response Commission (SERC) www.floridadisaster.org/cps/SERC/mbr.htm

State of Florida Family Disaster Planning Website www.floridadisaster.org/family

Volunteer Florida www.volunteerflorida.com

Regional Planning Councils [keep only appropriate organization, delete all others]

Apalachee Regional Planning Council www.thearpc.com

Central Florida Regional Planning Council www.cfrpc.org

East Central Florida Regional Planning Council www.ecfrpc.org

North Central Florida Regional Planning Council www.ncfrpc.org

Northeast Florida Regional Planning Council www.nefrpc.org

SFRPC-South Florida Regional Planning Council www.sfrpc.com

SWFRPC-Southwest Florida Regional Planning Council www.swfrpc.org

Tampa Bay Regional Planning Council www.tbrpc.org

Treasure Coast Regional Planning Council www.tcrpc.org

West Florida Regional Planning Council www.wfrpc.dst.fl.us

Withlacoochee Regional Planning Council www.wrpc.cc

Florida Emergency Management [keep only appropriate organization, delete all others]

Alachua County Emergency Management www.alachuacounty.us/Depts/PublicSafety/em.aspx

Baker County Emergency Management www.bakercountyfl.org

Bay County Emergency Management www.bcem.co.bay.fl.us

Bradford County Emergency Management www.bradford-co-fla.org

Brevard County Emergency Management www.embrevard.com

Broward County Emergency Management www.broward.org/Emergency/Pages/Default.aspx

Charlotte County Emergency Management www.charlottecountyfl.com/emerg.htm

Citrus County Emergency Management www.sheriffcitrus.org/EM

Clay County Emergency Management www.claycountygov.com

Collier County Emergency Management www.collierem.org

Columbia County Emergency Management www.columbiacountyem.com

DeSoto County Emergency Management www.co.desoto.fl.us/index.php

Duval County Emergency Management www.coj.net/Departments

Escambia County Emergency Management www.escambia-emergency.com

Flagler County Emergency Management www.flagleremergency.com

Franklin County Emergency Management www.franklincountyohio.gov/emahs

Gadsden County Emergency Management www.cityofgadsden.com/Default.asp?ID=142

Gilchrist County Emergency Management gilchrist.fl.us/em/index.html

Gulf County Emergency Management www.gulfcounty-fl.gov/EmergencyManagement.cfm

Hamilton County Emergency Management www.hamcoem.com

Hardee County Emergency Management www.hardeecounty.net/eoc

Hendry County Emergency Management www.hendryfla.net

Hernando County Emergency Management www.co.hernando.fl.us/em

Highlands County Emergency Management www.hcbcc.net

Hillsborough County Emergency Management www.hillsboroughcounty.org/emergency

Indian River County Emergency Management www.irco.gov/Departments

Jackson County Emergency Management www.emergencymanager.org

Jefferson County Emergency Management www.co.jefferson.fl.us/EMS-CEO_files/EMS-CEO.htm

Lake County Emergency Management www.lakecountyfl.gov

Lee County Emergency Management www.lee-county.com/publicsafety.htm

Leon County Emergency Management lcs.leonfl.org/em.htm

Levy County Emergency Management www.levydisaster.com

Liberty County Emergency Management www.libertycountyem.com

Madison County Emergency Management www.madisoncountyfl.com/emergencymanagement

Manatee County Emergency Management www.mymanatee.org/home/government.html

Marion County Emergency Management www.marionso.com/em.php

Martin County Emergency Management www.martin.fl.us/GOVT/depts/esd/EMA

Miami-Dade County Emergency Management www.miamidade.gov/oem

Monroe County Emergency Management www.monroecounty-fl.gov

Nassau County Emergency Management www.nassaufl-em.com

Okaloosa County Emergency Management www.co.okaloosa.fl.us/dept_ps_em_mgmt_cert.html

Okeechobee County Emergency Management www.okeechobeeec.com

Orange County Office of Emergency Management www.ocoem.com

Osceola County Emergency Management www.osceola.org/index.cfm/sDepartment

Palm Beach County Emergency Management www.pbcgov.com/publicsafety/emergencymanagement

Pasco County Office of Emergency Management www.pascocountyfl.net/oem/index.asp

Pinellas County Emergency Management www.pinellascounty.org/emergency/default.htm

Polk County Emergency Management www.polk-county.net/index.aspx

Putnam County Emergency Management www.putnam-fl.com/brd/PCPS/EmergencyService.htm

Santa Rosa County Emergency Management www.santarosa-emergency.com

Sarasota County Emergency Management www.sarasotaeoc.net

Seminole County Emergency Management www.seminolepublicsafety.org/em.htm

St. Johns County Emergency Management www.co.st-johns.fl.us/BCC.html

St. Lucie County Emergency Management www.stlucieco.gov/eoc/index.htm

Sumter County Emergency Management www.bocc.co.sumter.fl.us/index.html

Taylor County Emergency Management www.taylorcountygov.com/em/index.htm

Union County Emergency Management www.unionsheriff.us

Volusia County Emergency Management www.volusia.org/emergency

Wakulla County Emergency Management www.tallytown.com/redcross/wakulla

Walton County Emergency Management www.waltonso.org/divisions

Washington County Emergency Management www.washingtonfl.com/emergencymgmt/eoc.htm

Regional Red Cross Chapters [keep only appropriate organization, delete all others]

Alachua County Chapter, Gainesville www.alachua.redcross.org

Brevard County Chapter, Melbourne www.brevardcounty.redcross.org

Broward County Chapter, Ft. Lauderdale www.arcbcc.org

Capital Area Chapter, Tallahassee www.tallyredcross.org/arc_florida.html

Central Florida Chapter, Orlando www.centralflorida.redcross.org

Central Panhandle Chapter, Panama City www.centralpanhandle.redcross.org

Charlotte County Chapter www.americantowns.com/fl/portcharlotte

Coast to Coast Chapter, Daytona www.daytonaredcross.org

Columbia County Chapter, Lake City florida.hometownlocator.com/fl/columbia/lake-city.cfm

Florida Coast to Coast Chapter, Daytona Beach www.daytonaredcross.org

Greater Miami & The Keys, Miami www.miamiredcross.org

Indian River Chapter, Vero Beach www.redcross.org/fl/indianriver

Lee County Chapter, Fort Myers www.arclcc.org

Manatee County Chapter, Bradenton www.manateeredcross.org

Martin County Chapter, Stuart www.martinredcross.org

North Treasure Coast Chapter, Vero Beach www.northtreasurecoast.redcross.org

Northeast Florida Chapter, Jacksonville www.neflorida.redcross.org

Northwest Florida Chapter, Pensacola www.florida.redcross.org

Palm Beach County Chapter, West Palm Beach www.redcross-pbc.org

Polk County Chapter, Winter Haven www.polkcountyfl.redcross.org

Southwest Florida Chapter, Sarasota www.southwestflorida.redcross.org

Tampa Bay Chapter, Tampa Bay www.redcrosstbc.org

Relief Agencies

American Red Cross www.redcross.org

Catholic Charities USA www.catholiccharitiesusa.org/disaster

Catholic Relief Services www.catholicrelief.org

Church World Service Emergency Response www.cwserp.org

Church World Service www.churchworldservice.org/index.html

Citizen Corps www.citizencorps.gov

CRWRC Christian Reformed World Relief Committee www.crwrc.org

Florida Council of Churches www.floridachurches.org

Florida Interfaith Networking in Disaster www.findflorida.org

Florida Salvation Army Disaster Services www.salvationarmyflorida.org

Florida Voluntary Organizations Active in Disaster www.flvoad.org

Habitat for Humanity www.habitat.org

Humane Society Disaster Center www.hsus.org/disaster_center.html

Lutheran Disaster Response www.elca.org/dcs/disaster

Mennonite Disaster Services www.menno-disaster-service.org

NVOAD- National Organizations Active in Disaster www.nvoad.org

Salvation Army www.salvationarmyusa.org

United Church of Christ Wider Church Ministries www.ucc.org/global/disaster

Weather Agencies & Organizations

AccuWeather State Radar Image www.accuweather.com/index.asp?partner=msnbc

Current Watches and Warnings www.nws.noaa.gov/alerts/fl.html

FEMA Hurricane Info www.fema.gov/hazard/hurricane/index.shtm

FEMA Storm Watch www.fema.gov/fema/trop.htm

Florida Disasters Info and Files www.nsis.org/disasters/disasters-files.html

Florida Regional Weather www.srh.noaa.gov/data/TBW/RWRFL

Florida State Information (NWS) iwin.nws.noaa.gov/iwin/fl/fl.html

Florida State Weather Roundup iwin.nws.noaa.gov/iwin/fl/hourly.html

Florida Weather Bureau www.florida-weather.com

Florida Weather Center www.weathercenter.com

Geostationary Satellite Server: Hurricane www.goes.noaa.gov/g8hu.html

NASA GOES Satellite Imagery www.ghcc.msfc.nasa.gov/GOES

National Hurricane Center www.nhc.noaa.gov

National Weather Service (NWS) www.nws.noaa.gov

NOAA GOES Satellite Server www.goes.noaa.gov/g8hu.html

NOAA www.noaa.gov

NOAA Hurricanes www.hurricanes.noaa.gov

NOAA Imagery www.osei.noaa.gov

NRL Monterey Tropical Cyclone Images [kauai.nrlmry.navy.mil/sat-bin/tc home](http://kauai.nrlmry.navy.mil/sat-bin/tc%20home)

NWS Severe Weather Awareness www.weather.gov/os/severeweather/index.shtml

Skywarn Storm Spotter Network www.skywarn.org

The Florida Weather Bureau www.florida-weather.com

The Weather Channel - Florida

www.weather.com/weather/us/states/Florida.html

Weather Information Network - W.I.N. www.broadcast-weather.net

Weather Online: Florida Local Weather www.weatheronline.com/weather/localweather.php

Weather Underground: Florida www.wunderground.com/US/FL

Weather Online! Florida Weather www.weatheronline.com

Yahoo! Weather - Florida weather.yahoo.com/regional/US/FL.html

Technical Guide

The Technical Guide provides examples as well as working forms and templates that can be utilized to build emergency planning websites, communicate with constituencies, and streamline and expedite data gathering processes and program administration. The documents in the Technical Guide are arranged in the order in which they are first mentioned in the EDOName CEMP, and include the following:

1. Inventory of Building Contents
2. Insurance Coverage
3. Disaster Advisory Notice (sample template)
4. Disaster Preparedness Web Page (sample template)
5. Pre-Disaster Building Survey
6. Post-Disaster Press Release (guidelines)
7. Business Damage Assessment Survey
 - i. English
 - ii. Spanish
 - iii. Creole
8. Legislative Letter (sample template)
9. Small Business Emergency Bridge Loan Program (examples)
 - Fact Sheet
 - Hoja de Datos (Spanish version Fact Sheet)
 - Provisions
 - Administration
 - Procedures
 - Application
 - Promissory Note
 - Use of Proceeds for Business Purposes
 - Assignment of Proceeds
 - Settlement Statement
 - Payment Coupon
 - Bank Closing Checklist
 - Bank Review Committee Meeting Minutes (sample template)
10. Disaster Relief Programs for Businesses Fact Sheet

Small Business Emergency Bridge Loan Applications and related materials will be issued for each specific disaster. The forms provided in this Technical Guide are for example purposes only. For the most current documents, visit www.floridadisaster.org.

11. Business Assistance Center Fact Sheet
12. Business Assistance Center FAQs
13. Business Disaster Recovery Workshop (sample template)

Data and Records

Data or Record	Number of Copies	Off-Site Location	Person Responsible
Formulas and trade secrets			
Mortgage and property information			
Financial statements and tax information			
Insurance policy(ies)			
Employee records			
Customer database			
Supplier database			
Backup computer files			
Product inventory			
Other			

Equipment Protection

(This is a checklist for equipment protection measures that can be taken prior to disaster events.)

Equipment	Number	Method	Person in Charge	Done
Office Electronics				
Telephone(s)				
Computer(s)				
Printer(s)				
Copier(s)				
Fax Machine(s)				
Furniture and Appliances				
Other				

Insurance may be one of the few consolations a business owner may have after a disaster. Here are some tips to make dealing with insurance companies less confusing.

Preparedness

- **Before** an emergency or disaster, take photographs or videos of your building and its contents.
- Prepare a list of insured property and items. The list should include a description of the item, date of purchase or age, cost at time of purchase, and estimated replacement cost. Keep canceled checks or receipts for insured property and items to show the adjuster in the event you need to file a claim.
- Obtain a detailed estimate for repairs for possible damages **before** a disaster occurs.
- Ask your insurance agent about flood insurance. Flood damage caused by rising water is covered under flood insurance, which is required in some areas if you have a mortgage. The federal government underwrites flood insurance, but most insurance adjusters can handle the claims.
- Check your policy(ies) or consult your insurance agent to determine whether your policy will pay for tree removal in the event one should fall on your business structure.

Recovery

- It may take days for an insurance adjuster to make an appointment to visit your business. Be patient.
- Before the adjuster arrives, prepare a list of damaged and destroyed property. The list should include a description of the item, date of purchase or age, cost at time of purchase and estimated replacement cost. If you have canceled checks or receipts for those items, collect them to show the adjuster.
- Follow up with videos or photographs of damaged areas.
- **Only make those repairs that are essential** to prevent further damage to your business.
- **Do not make permanent repairs** without consulting your insurance agent.
- Keep all receipts for all work done on your business.
- Be aware of unsolicited and uncertified repair and recovery firms who may approach you immediately following an emergency or disaster.

Review your business insurance coverage with your agent prior to an emergency or disaster. Obtaining answers to the following questions will help your business to be better prepared to file insurance claims after an emergency or disaster event.

Agent Information

AGENT NAME _____ PHONE _____ FAX _____

ADDRESS (CITY, STATE ZIP) _____ EMAIL _____

PRIMARY POLICY # _____ BUSINESS INTERRUPTION POLICY # _____ FLOOD INSURANCE POLICY # _____

Does the policy cover the cost required to upgrade the building to code if it is damaged? Yes No

Maximum cost for upgrade \$ _____

What perils or cause of loss does the primary policy cover?

What exclusions exist and what are the deductibles?

What does my policy require me to do in the event of a loss?

What type of records and documentation will the insurance company want to see?

This is a sample draft email to local businesses. Customize with logo, contact information and the nature of the emergency or disaster to fit the situation.

[Insert EDO logo]

DISASTER ADVISORY NOTICE

*EDOName provides information before, during, and after an emergency or disaster.
Please take a few moments to review the important information provided below.*

Join us for a post-disaster conference call to assess the nature and severity of damages to businesses in CountyName County, and to determine whether there is a need to activate Business Assistance Centers to provide relief programs to the business community.

[Insert Date/Time (duration)]

[Insert Call-in Number & Passcode (if required)]

For Additional Information:

[Insert EDO Contact Name]

[EDO Contact Number]

Pre-Disaster Preparation

EDOName has established a [Disaster Preparedness](#) [insert active link] page on its website. This page provides valuable forms, checklists and resources to prepare you for an emergency. Please take a few minutes to review the information provided before [Insert name of emergency/disaster] impacts our area to ensure that you can quickly react once the threat has passed.

Print a copy of the [Business Damage Assessment Survey](#) [insert active link] prior to [Insert name of emergency/disaster] so that you have it available to quickly assess any damage to your business. By reporting your damage to us, we can provide this information to local, state and federal officials to determine the level of financial assistance required in the CountyName County. Your completed survey can be returned to EDOName via fax: [xxx.xxx.xxxx] or email [xxx@xxx].

[County Hazards Preparation Website](#) [insert active link]

[Florida Division of Emergency Management](#) [insert active link: www.floridadisaster.org]

Emergency Business Hotline: [xxx.xxx.xxxx]

If you have further questions, please contact us:

EDOName

[Insert EDO Contact Number]

This is sample content for a Disaster Preparedness web page to add to your website. Customize with logo, contact information and the nature of the emergency or disaster, if necessary.

Disaster Preparedness

Preparation and planning are key elements in keeping Florida open for business after a disaster. An **emergency plan** provides guidance during an emergency, clearly defining objectives, roles and responsibilities and accelerating the resumption of normal business activities.

This page provides valuable tools and resources to help your business prepare for, respond to, and recover from an emergency or disaster. Please take a few minutes to review the information provided to ensure that you can quickly react once a threat has passed.

Preparedness activities ensure businesses are ready to react promptly and effectively during an emergency. Preparedness activities should be reviewed on an annual basis, at a minimum. Preparedness activities to consider:

- conduct training for emergencies
- conduct drills to test emergency plans
- obtain and maintain emergency equipment and facilities
- create a business continuity plan
- review and update vital office records (inventory of business equipment, insurance coverage, financial records, etc.)

Response includes those actions that must be carried out when an

PREPAREDNESS FORMS & TEMPLATES

[Business Disaster Plan](#)

Inventory of Building Contents [\[make title hyperlink to template\]](#)

Insurance Coverage [\[make title hyperlink to template\]](#)

Pre-Disaster Building Survey [\[make title hyperlink to template\]](#)

emergency exists or is imminent. Response activities to consider:

- notify staff and key off-site executives of emergency situation
- assess and document business damage (existing physical damage and projected economic damages)
- activate emergency facilities

RESOURCES

EDOName
[\[Insert Contact Name\]](#)
[\[Insert Number\]](#)

[\[Insert EDO logo\]](#)

[Florida Division of Emergency Management \(FDEM\)](#)

CountyName County EOC
[\[make name hyperlink to website\]](#)

CountyName County Emergency Management
[\[make name hyperlink to website\]](#)

[Florida Small Business Development Centers](#)

[National Hurricane Center](#)

[Federal Emergency Management Agency \(FEMA\)](#)

RECOVERY PROGRAMS

Relief Programs for Businesses
[\[make name hyperlink to document\]](#)

Small Business Emergency Bridge Loan Program
[\[make name hyperlink to document\]](#)

Small Business Emergency Bridge Loan Program (Spanish version)
[\[make name hyperlink to document\]](#)

Business Assistance Center
[\[make name hyperlink to document\]](#)

Business Assistance Center: FAQs
[\[make name hyperlink to document\]](#)

Recovery activities are conducted to restore vital services, such as electrical power, water, and

<p>RESPONSE FORMS & TEMPLATES Business Damage Assessment Survey [make title hyperlink to template] News Release [make title hyperlink to template]</p>

sewer systems, clear debris, and restore communities to a normal state by assisting business owners in repairing or rebuilding their businesses. Recovery activities to consider:

- make immediate/temporary repairs necessary to secure property and ensure safety
- file insurance claims
- visit Business Assistance Center and apply for business disaster assistance (loans, grants, etc.)
- make permanent repairs to business property

EDOName is responsible for the safety and protection of itself and the business community in the event of a disaster. If you wish to be added to our disaster updates distribution list, and/or if you have additional questions, please contact us:

[\[Insert EDO Contact Name\]](#)

[\[Insert EDO Contact Number\]](#)

[\[Insert EDO Logo\]](#)

These are some press release guidelines that may be helpful if a business needs to inform the public about business damages/closure and/or injuries/fatalities.

For Immediate Release

[Insert Date]

[Insert Time]

Contact: [Insert Company Name]

[Insert Company Contact]

Phone: [Insert Contact Phone #]

Email: [Insert Contact Email]

[Insert Headline] be brief and to the point

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Provide a description of what happened to the company. Include concrete facts: date, time, location, damages, number of injuries, etc. Communicate who, what, when, where, why, and how. Then consider the following points, if pertinent. What is the actual news? Why this is news? The people, products, items, dates and other things related with the news. The purpose behind the news.

Describe action being taken by the company. Company is responding to the situation by... Police/fire/FBI are assisting the company to contain situation/conduct an investigation/determine further actions, etc. Company is notifying stakeholders/employees/public via website/media releases, etc. The company is establishing a family support center/other outreach.

In the meantime, the company remains open for business/is closed and is temporarily forwarding telephone calls to xxx.xxx.xxxx, is resuming business operations on [insert date facility will open] at an alternate facility located at [insert location].

Additional information will be released during a press conference scheduled for/through another media release/on the company website, etc. at [insert date/time]/once it becomes available.

Include a paragraph to describe the company, its core business and the business policy. At the end of this section point to the company website. The link should be the exact and complete URL.

*The information provided in this survey will be shared among various state and local agencies to expedite implementation of appropriate disaster relief programs for businesses. This survey assists the State with determining if relief services for businesses, including the Small Business Emergency Bridge Loan, should be activated. If activated, Small Business Emergency Bridge Loans are for **physical damage to a business only.***

COMPANY NAME

FEDERAL TAX ID (FEIN)

STATE TAX ID

ADDRESS (CITY, STATE ZIP)

COUNTY

CONTACT

EMAIL

PHONE

1. What type of business are you in?

- Manufacturing Wholesale Service
- Retail Transportation Tourism *
- Other _____

* If you are a tourism-related business (e.g., attraction or accommodation), please be sure to answer the additional questions at the end of this survey.

2. Are you currently open for business? Yes No Open in alternate location

If No, when do you anticipate reopening? Within 30 days 30 – 60 days 60+ days Will not reopen

3. Did your business suffer damage? Yes No

If yes, was the damage Physical Economic Both physical & economic

4. Did you or will you lose business due to the emergency/disaster? Yes No5. Do you have an estimate of the cost to your business due to [insert name of emergency/storm/disaster]? Yes No

If Yes, how much? \$0 \$1 - \$100K \$100K - \$250K \$250K - \$500K \$500K+

6. How many employees (FT & PT) do you currently have? _____

7. Did you lay off employees, or will you lay off employees? Yes No

If Yes, number of temporary lay-offs _____ Expected lay-off period _____

8. Have you registered with FEMA? Yes No

If No, please visit www.disasterassistance.gov to register.

9. Other key factors hindering business operations.

- Access to business Debris removal Product supply
- Financial/business loans Short-term capital Long-term capital
- Training/personnel Water damage Insurance settlement
- Employees' transportation needs Customer base Construction/contractor

10. If your business space is not usable, what type of space is needed?

- Office Industrial Flex Retail None

SF needed _____ Length of time needed

Needed permanently? Yes No

11. for access to business relief services and programs?

Would you like to schedule an appointment
 Yes No

Check type(s) of assistance your business is interested in

receiving:

- Emergency Bridge Loan** A short-term loan up to who have been in operation for at least one full year their business. *Bridge loans are not available for temporary business closure.*
- SBA Physical Disaster Business Loans** Loans are of any size for uninsured losses up to \$2M to repair or conditions. Loans may be used to replace or repair real and leasehold improvements.
- SBA Economic Injury Disaster Loans (EIDLs)** businesses that sustain economic injury as a direct loans are made to businesses without credit available necessary operating expenses that would have been
- Small Business Development Center Business** will provide general business counseling to help access

\$25,000 available to small business owners and have verifiable, physical damage to economic injury due to decreased sales or

available to qualified applicant businesses replace business property to pre-disaster estate, equipment, fixtures and inventory

Loans up to \$2M are available for small result of a disaster. These working capital elsewhere to help pay ordinary and payable barring the disaster.

Counseling Certified business analysts traditional SBA loans.

Please answer the following questions *only if you accommodate* business.

are a tourism (attraction or

Are you currently accepting visitors? Yes No

No

If No, when do you expect to start accepting visitors? _____

	Open Operating Normally	Open Operating with Limited Hours	Closed Operating After Cleanup	Closed No Open Date Determined	Other/Comments
Status of Attraction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Status of Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Status of Lodging	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Percentage of rooms available to the public	_____				
Status of Beaches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Status of Restaurant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

To expedite the assistance application process, following to scheduled appointment:

business owners should bring the

- Federal Tax I.D. (FEIN) # and State Tax I.D. #
- Unemployment Compensation Account # (if
- Driver's License & business licenses
- Financial statements for prior 2 – 3 years (audited

applicable)

or P&L)

- Federal tax returns for prior 2 years
- Banking information (e.g. account numbers etc..)

Important Numbers (Insert if applicable)

Business Assistance Center	[insert phone number]
County Emergency Information Hotline	[insert phone number]
Federal Emergency Management Agency (FEMA)	800.621.FEMA (3362)

La información proporcionada en la presente encuesta será compartida entre diversos estados y organismos locales con el fin de acelerar la implementación de programas de asistencia adecuados ante desastres para los negocios. Esta encuesta ayuda al Estado a determinar si los servicios de asistencia para los negocios, incluido el préstamo puente de emergencia para pequeños negocios, deberían ser activados. En ese caso, los préstamos puente de emergencia para pequeños negocios se aplicarán solamente por **daño físico**.

Nombre de la empresa:
 Núm. de identif. fiscal federal (FEIN):
 Núm. de identif. fiscal estatal:
 Dirección n.º 1:
 Dirección n.º 2:
 Ciudad:
 Estado:

Código de área:
 Nombre del contacto:
 Correo electrónico:
 Teléfono:

1) ¿Qué tipo de negocio posee?

Industria	Mayorista	Servicios
Minorista	Transporte	Turismo*
Otro:		

* Si su negocio está relacionado con el turismo (por ej., atracciones u hospedaje), deberá responder las preguntas adicionales que se encuentran al final de esta encuesta.

2) ¿Está su negocio actualmente abierto?

Sí No Abierto en domicilio alternativo

En caso negativo, ¿cuándo tiene previsto volver a abrirlo?

Dentro de 30 días 30-60 días 60+ días No volverá a abrir

3) ¿Sufrió daños su negocio?

Sí No

En caso afirmativo, describa el tipo de daño:

Físico Económico Físico y económico

4) ¿Ha perdido o perderá su negocio debido a esta emergencia o desastre?

Sí No

5) ¿Puede calcular aproximadamente el costo del daño que esta emergencia o desastre causó en su negocio?

Sí No

En caso afirmativo, determine un monto:

\$0 \$1-\$100,000 \$100,000-\$250,000 \$250,000-\$500,000 Más de \$500,000

6) ¿Cuántos empleados trabajan actualmente (de jornada completa y de jornada parcial)?

7) ¿Ha despedido o despedirá a algún empleado?

Sí No

En caso afirmativo, proporcione la cantidad de despidos temporarios:

Período de desempleo estimado:

8) ¿Se registró en la FEMA (Agencia Federal para el Manejo de Emergencias)?

Sí No

Si no lo hizo, ingrese a www.disasterassistance.gov para registrarse.

9) Otros factores clave que obstaculizan la actividad comercial:

Acceso al negocio	Extracción de escombros	Suministro de productos
Préstamos comerciales o financieros	Capital a corto plazo	Capital a largo plazo
Capacitaciones/Empleados	Abastecimiento de agua dañado	Liquidación del seguro
Transporte de empleados	Base de clientes	Necesidades relacionadas con la construcción o con el contratista

10) Si el espacio físico de su negocio no es utilizable, ¿qué tipo de espacio necesita?

Oficina Industrial Flexible Minorista Ninguno

Metros cuadrados requeridos:

Tiempo necesario:

Permanentemente:

Sí No

11) ¿Desea programar una cita para acceder a los programas y servicios de asistencia para negocios?

Sí No

Cerrado: se reactivará después de la limpieza
Cerrado: no se determinó fecha de apertura
Enviar el formulario

Enfòmasyon ou bay nan keksyonè sa a ap pataje ant diferan òganis leta ak lokal pou pèmèt mete sou pye pi vit bonjan pwogram sekou nan ka dezaz pou biznis. Keksyonè sa a ap ede Eta a detèmine si yo ta dwe aktive sèvis sekou pou biznis, tankou Small Business Emergency Bridge Loan [Prè Relè Dijans pou Ti Biznis]. Si yo aktive Small Business Emergency Bridge Loans se pou **donmaj fizik** nan biznis sèlman.

Non Konpayi an:

Nimewo Idantite Fiskal Federal (FEIN):

Nimewo Idantite Fiskal nan Eta a:

Adrès 1:

Adrès 2:

Vil:

Eta:

Zip Kòd:

Non Kontak:

Adrès Imel:

Nimewo Telefòn:

1) Nan ki tip biznis ou ye?

Fabrikasyon
Vant an Detay
Lòt:

Vant an Gwo
Transpò

Sèvis
Touris*

* Si biznis ou a gen pou wè avèk touris (paregzanp, atraksyon oubyen lojman), tanpri pa bliye reponn keksyon anplis ki nan fen keksyonè a.)

2) Èske biznis ou a ouvri kounyeya?

Wi Non Ouvri yon Lòt Kote

Si w reponn non, kilè ou panse w ap relouvri?

Disi 30 Jou

30-60 Jou

60+ Jou

Mwen pap relouvri

3) Èske biznis ou a te donmaje?

Wi Non

Si w reponn wi, èske donmaj la te:

Fizik

Ekonomik

Ni Fizik ni Ekonomik

4) Èske ou te oubyen pwal pèdi kliyan poutèt ijans/dezas sa a?

Wi

Non

5) Èske ou gen yon estimasyon konbyen ijans/dezas sa a koute biznis ou?

Wi Non

Si w reponn wi, konbyen?

\$0 \$1-\$100K \$100K-\$250K \$250K-\$500K \$500K+

6) Konbyen anplwaye (A Plentan ak A Tan Pasyèl) ou genyen kounyeya?

7) Èske w te voye anplwaye ale, oubyen èske w pwal voye anplwaye ale?

Wi Non

Si w reponn wi, konbyen ou voye ale tanporèman?

Pou konbyen tan ou panse w ap bezwen voye yo ale?

8) Èske w enskri nan FEMA?

Wi Non

Si w reponn non, tanpri vizite www.disasterassistance.gov pou enskri

9) Lòt faktè epòtan ki jennen fonksyònman biznis la:

Aksè a biznis la	Retire debri	Livrezon pwodwi
Prè finansye/pou biznis	Kapital akoutèm	Kapital alontèm
Fòmasyon/pèsonèl	Donmaj poutèt dlo	Règleman asirans
Transpò anplwaye	Kliyantèl	Bezwen konstriksyon/sèvis

10) Si w pa kapab sèvi avèk espas biznis ou a, ki tip espas ou bezwen?

Biwo Endistriyèl Fleksib Magazen Ankenn

Kantite pye kare ou bezwen:

Kantite tan ou bezwen l:

Ou bezwen l nèt:

Wi Non

11) Èske w ta renmen pwograme yon randevou pou aksè a sèvis ak pwogram sekou pou biznis?

Wi Non

Make tip asistans biznis ou a enterese resevwa:

Emergency Bridge Loan [Prè Relè Dijans] Yon prè akoutèm rive jiska \$25,000 ki disponib pou pwopriyete ti biznis ki gen ant 2 ak 100 anplwaye, k ap fonksyone depi omwen tout yon ane epi ki gen donmaj fizik ki kapab verifiye nan biznis yo. *Prè relè yo pa disponib pou pèt ekonomik poutèt vant yo diminye oubyen biznis la fèmen tanporèman.*

Soumèt Fòmilè Sa a

This is a sample draft letter to a legislator to request funding for the Small Business Emergency Bridge Loan program. Customize with name, address, and the nature of the emergency or disaster to fit the situation.

Date

The Honorable **Legislator Name**
Representative/Senator, State of Florida
Address
City, State Zip

Dear **Representative/Senator**,

I am writing to you on behalf of the business community in CountyName County. **[Name of emergency/disaster]**, which recently impacted CountyName County, has not only adversely affected residential properties, but business properties and economic vitality as well. Local small businesses are in need of economic recovery assistance to make repairs to their physical business, as well as to sustain operations in the aftermath of this disaster.

As you know, once the Governor has declared a state of emergency, he then has the option to activate the Small Business Emergency Bridge Loan Program by Executive Order. If you are not familiar with this program, its purpose is to provide a source of expedient cash flow to Florida small businesses impacted by a disaster. These short-term, interest-free working capital loans are intended to "bridge the gap" between the time a major catastrophe hits and when a business has secured longer term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims or federal disaster assistance.

This letter serves to officially request that you advocate for the business community in CountyName County and petition the Governor to activate the Small Business Emergency Bridge Loan Program.

Thank you in advance for your support.

Sincerely,

[Insert name]

[Insert title]

EDOName

For the most current SBEBL documents, visit www.floridadisaster.org

History

The Small Business Emergency Bridge Loan program was created in the aftermath of Hurricane Andrew in 1992. There is no statute authorizing this program; however, the option to activate the program is presented to the Governor by state legislators when a disaster is of significant magnitude to warrant a Presidential Disaster Declaration. The Department of Economic Opportunity manages the program.

Purpose

The Small Business Emergency Bridge Loan is a short-term loan program for small businesses that are experiencing difficulty surviving or re-starting operations as a result of an emergency or disaster's physical impact on the business.

Amount

The minimum loan will be \$1,000. The maximum loan will be \$25,000.

Term

Loan terms are 90 or 180 days. The term will be based on individual business circumstances.

Interest

Loans will be interest-free for the term of each loan. (Penalties for non-payment begin at the expiration of the established term of each loan: 12% per annum on the unpaid balance for the first 180 days following the expiration of the term; 18% per annum on the unpaid balance thereafter.)

Eligibility

Those eligible to apply for loans under the program will include:

- Small businesses established at least one year prior to the emergency or disaster.
- Small business with a minimum of two employees. Documentation of employee compensation must be provided at the time of application. (Self employed individuals may be eligible on a case-by-case basis.)
- Small businesses with a maximum of 100 employees.
- The need for the loan and use of proceeds must be directly related to the physical impact of the emergency or disaster, including impact to building, inventory and equipment – not the economic impact/injury.
- Small businesses that have received a Small Business Emergency Bridge Loan in the aftermath of a prior emergency or disaster **AND** have paid the loan back in full.

Loan Recipient

Loans will be made to individuals who are at least 50% owners of the business. Only one loan per individual and/or per business will be available.

Use of Proceeds and Dedicated Sources of Repayment

Borrower will be required to sign agreements that (a) proceeds of this loan will be used only for purposes of maintaining or restarting the business in the designated area; and (b) loans will be repaid from insurance proceeds, personal funds or proceeds of other financing obtained in connection with the effects of the emergency or disaster.

Applications under this program will be accepted for approximately four to six weeks after the emergency or disaster, contingent upon the availability of funds.

For the most current SBEBL documents, visit www.floridadisaster.org

Historia

El Programa de Small Business Emergency Bridge Loan fue creado después del Huracán Andrew en 1992. No hay estatuto que autoriza este programa; sin embargo, la opción para activar el programa es presentada al Gobernador por legisladores del estado cuando un desastre es de magnitud significativa de originar una Declaración Presidencial de Desastre. El Department of Economic Opportunity maneja el programa.

Propósito

El Small Business Emergency Bridge Loan es un programa a corto plazo de préstamo para pequeña empresas que experimentan dificultad para sobrevivir o reinician operaciones a consecuencia de una emergencia o impacto físico de desastre en el negocio.

Cantidad

La cantidad mínima del préstamo será de \$1,000 y la máxima de \$25,000.

Plazo

Los términos de préstamo son 90 o 180 días. El plazo se decidirá con base a las circunstancias individuales de cada negocio.

Intereses

Préstamos serán sin intereses para el término de cada préstamo. (Penalidades por incumplimiento empiezan con el vencimiento del término establecido de cada préstamo: 12% al año en el saldo para los primeros 180 días que siguen el vencimiento del término; 18% al año en el saldo después de los 180 días hasta que el préstamo es cancelado en su totalidad.).

Beneficiarios

Los beneficiarios que pueden solicitar estos préstamos incluyen:

- Los pequeña empresa establecidas por lo menos un año antes de la emergencia o el desastre.
- Empresas pequeñas con un mínimo de dos empleados. La documentación de compensación de empleado debe ser proporcionada en el momento de aplicar. (Trabajadores independientes pueden tener derecho, pero será basado en las circunstancias individuales de cada negocio)
- La necesidad para el préstamo y el uso de fondos debe ser relacionado directamente al impacto físico de la emergencia o el desastre, incluyendo impacto a la construcción, el inventario y el equipo – no al impacto económico.
- Las pequeñas empresas que han recibido un préstamo del Small Business Emergency Bridge Loan después de una emergencia o en desastres previos y han pagado el préstamo anterior en su totalidad.

Destinatario del Préstamo

Préstamos serán hechos a individuos que son por lo menos 50% de propietarios del negocio. Sólo un préstamo por individuo y/o por el negocio estará disponible.

Uso de la Cantidad Prestada y Fuentes Para Pagarla

El prestatario será requerido a firmar acuerdos que (A) fondos de este préstamo serán utilizados sólo con el propósito de mantener o reiniciar el negocio en el área designada; y (B)

préstamos serán pagos con los fondos del seguro, fondos personales o fondos de otra financiación obtenida con respecto a la emergencia o el desastre. Las aplicaciones bajo este programa serán aceptadas por aproximadamente cuatro a seis semanas después de la emergencia o el desastre, sujeto a la disponibilidad de fondos.

For the most current SBEBL documents, visit www.floridadisaster.org

There is no statute authorizing the Small Business Emergency Bridge Loan program; however, the option to activate the program is presented to the Governor by state legislators when a disaster is of significant magnitude to warrant a Presidential Disaster Declaration. The Department of Economic Opportunity manages the program. Economic development organizations are instrumental in administering the loan program at the local level.

PROGRAM PROVISIONS

Purpose

The Small Business Emergency Bridge Loan is a short-term loan designed to provide temporary working capital to viable, established small businesses in CountyName County, that have experienced adverse impacts as a result of a catastrophic emergency or disaster, and that, as a result of this event, are experiencing difficulty surviving or continuing business operations. The purpose of the program is to facilitate business survival and rapid restoration of business operations during the time between the storm and the receipt of other financing or financial assistance.

Amount

The minimum loan amount will be \$1,000; the maximum will be \$25,000.

Term

Loans will be for a period of 90 days or 180 days, based on individual business circumstances.

Interest

Loans will be interest-free for the term established for each loan.

Penalties

Penalties for non-payment will begin at the expiration of the established terms of each loan, and will be as follows:

- 1% per month, non-compounding (12% APR) on the unpaid balance for the first 90 days following expiration of the established term;
- 1.5% per month non-compounding (18% APR) on the unpaid balance thereafter.

Documentary Stamps

Documentary stamps will be paid directly from the FloridaAgency loan fund when completed closing documents for each loan are received from participating banks.

Eligibility

Those eligible to apply for loans under the guidelines of the program include:

- a. Small businesses established in CountyName County for at least one year.
- b. Small businesses with a minimum of two employees. (*Self-employed individuals may be eligible on a case-by-case basis*).
- c. Small businesses with a maximum of 100 employees.
- d. Small businesses with a need for the loan; use of proceeds must be directly related to the impact of the emergency or disaster.

Loan Recipients

Loans will be made to individuals who are at least 50% owners of the business. Only one loan per individual and/or business.

Use of Proceeds

A borrower will be required to sign an agreement that proceeds of the loan will be used only for purposes of maintaining or restarting the business in the designated area. Use of proceeds to pay off debts already incurred for qualifying business maintenance or restart purposes may be authorized on a case-by-case basis.

Dedicated Source Of Repayment

A borrower will be required to certify that the proceeds of anticipated insurance claims, other loans applied for or to be applied for, and/or financial assistance grants will be used to repay the loan.

Application Period

Applications will be accepted under this program through for approximately four to six weeks following the emergency or disaster, contingent upon availability of funds.

PROGRAM ADMINISTRATION

Source and Amount of Funds

Up to [insert \$ amount] will be available for this program under a contract (“Contract”) between the Department of Economic Opportunity (DEO) and the FloridaAgency.

Location of Funds

Funds will be deposited in a loan program account of the FloridaAgency and will be invested in short-term interest bearing securities.

Issuance of Checks

The FloridaAgency will issue checks based upon the actions of loan committees formed under the program, as further described below.

Receipt and Handling of Payments

Loan payments will be made directly by borrowers to the FloridaAgency for deposit to the loan program account. Funds received will be refunded to the State of Florida from this account on a periodic basis pursuant to the terms and conditions of the Contract.

Bank Involvement

All funds loaned and used to pay for documentary stamps will be state funds drawn from the FloridaAgency loan program account noted above. While participating banks will not be financially involved in the loans themselves, they will be involved in the acceptance of loan applications, the decision-making processes, and related communication with applicants, as further described below. Participating banks are also encouraged to assist borrowers as appropriate to repay their loans.

Loan Files, Records, and Related Administration

The FloridaAgency will maintain all loan files and records and will, as appropriate, issue statements to borrowers concerning outstanding balances, penalty fees (if any) applied, and other reasonable information according to the procedures to be established.

The FloridaAgency will prepare and submit periodic reports to DEO summarizing the status of the program pursuant to the Contract.

For the most current SBEBL documents, visit www.floridadisaster.org

PROGRAM PROCEDURES

Application

1. An example of a Small Business Emergency Bridge Loan Application is included in this **Technical Guide**. Following a disaster, the Florida Department of Emergency Management (FDEM) will issue approved applications and related materials.
2. Applications will be distributed by participating banks and by other means and organizations as appropriate. A bank representative, whenever possible, should review the loan program and the application with each applicant at the time the application is provided. The Department of Economic Opportunity (DEO) and the Florida Agency will work with local organizations to distribute informational materials and press releases as appropriate.
3. Applicants will bring their completed application and related information, in person, to a participating bank in the designated area.
4. Participating banks will make one or more experienced loan officers available to review the application with the applicant, verifying the applicant's identity (e.g., driver's license) and ensuring that the application and accompanying information (if any) are sufficiently complete for consideration by a bank review committee.

Additional information may be required (e.g., copies of business or personal tax returns).

If the application is complete, the officer will accept it from the applicant, note the date and time accepted, establish an application file, and assign an application number as further described below.

If the application is not sufficiently complete, the officer will advise the applicant concerning additional requisite information and either retain the application folder pending receipt of the supplemental information, or return it to the applicant to be accepted when complete (preferable).

5. Each participating bank will be assigned an identifying number, and each participating loan officer at that bank will also be assigned an identifying number. Applications will be numbered and tracked per the following guidelines.

Participating Banks:

Bank A – 01

Bank B – 02

Participating Bank Officers:

Officer A – 01

Officer B – 02

Each bank officer will assign a number in sequence, beginning with 001 and continuing as s/he receives and accepts applications.

Example: *Application Number 02-01-005 is the fifth (005) loan application accepted by officer A (01), of bank B (02).*

Loan Processing

A receiving bank will be responsible for the further processing of completed applications before they are presented to a bank review committee. **This generally will involve obtaining and reviewing credit reports of the applicant or business partners, co-signers, et al., as needed; contacting business or bank references; and other activities as appropriate.**

Documentation and notes relating to these activities should be recorded on the application form

or added to the application file. These loan-processing activities will be provided on a pro bono basis by the participating bank.

Bank Review Committee and Committee Actions

1. The Small Business Emergency Bridge Loan Bank Review Committee (“Bank Review Committee”) will be convened as required to act on all applications within one week or less of the completion of their processing by a participating bank. Meeting scheduling, arrangements and coordination will be handled by [TBD].
2. The Bank Review Committee will consist of a minimum of five individuals, including:
 - a. Three loan officers representing different participating local banks.
 - b. A representative of an appropriate economic development organization.
 - c. A representative of DEO, SBDC, or FloridaAgency.
3. To the extent feasible, applications will be considered in the order received and accepted as complete.
4. Each application will be presented to the Bank Review Committee by an officer of the receiving bank, who will not participate as a member of the committee in voting on that application.
5. Action on each application will be by motion of a member of the Bank Review Committee, seconded by another member, and based on concurrence of a majority of the committee.
6. Approval or denial of an application may be made conditional – for example, on receipt of additional information from the applicant, or a requirement that the loan be co-signed by the borrower’s spouse. If such conditional action is taken, it will generally be the responsibility of the presenting bank officer to communicate additional conditions to the applicant and to perform any other required activities prior to closing.
7. An officer of the bank receiving and processing the application will informally communicate the results of final Bank Review Committee action to the applicant. FloridaAgency will also provide written notification of declination decisions to the applicant within [insert #] working days of the Bank Review Committee meeting.
8. At each Bank Review Committee meeting, at least one member of the committee will be designated to take notes of facts presented, discussion, and action of the committee on each application. These notes may be recorded longhand, on a form similar to the Bank Review Committee Meeting Minutes template included in this **Technical Guide**.
9. Bank Review Committee meetings will be chaired by the representative from DEO or the FloridaAgency.
10. Subsequent to each Bank Review Committee meeting, the chairman will confirm the following:
 - a. Collection of the meeting notes and all application files acted upon.
 - b. Verification that each file is marked with the name of the applicant, application number, and the date and action of the Bank Review Committee regarding the application. FloridaAgency will retain these files.
 - c. Preparation of a Bank Review Committee meeting summary that includes:
 1. The date, time and location of the meeting.
 2. The number of the meeting in sequence from the beginning of the program.
 3. The names of meeting participants, including members of the Bank Review Committee and any non-member participants (e.g., bank officers presenting

- applications, but not acting as members of the Bank Review Committee at any time during the meeting).
4. The name of the applicant, loan number, loan amount requested, and action of the Bank Review Committee on each application reviewed at the meeting, including any conditions established.
 5. A summary showing the total number of applications considered, the number and total amount of loans approved, the number of applications declined, and the number of applications, if any, on which action was deferred.
- d. Preparation and transmittal of a letter to each applicant whose application was declined.
1. Presenting officers should contact all applicants whose applications they presented and which were acted upon by the Bank Review Committee (whether approved, declined or deferred) to communicate results of committee action, and, in the case of applications that were approved, to schedule a time and place for loan closing.

Closing Documents

Closing documents will include:

1. Promissory Note
2. Use of Proceeds for Business Purposes
3. Assignment of Proceeds
4. Settlement Statement
5. Payment Coupons
6. Properly completed check for loan proceeds
7. Information packet concerning SBA Disaster and Economic Injury Loan Programs

Scheduling and Conduct of Closings

1. The Bank Review Committee will deliver or forward closing documents and check drafts to the appropriate participating bank for closing.
2. An experienced bank officer of the participating bank, preferably the officer who was involved in accepting or processing the application, will, in every case, conduct the closing.
3. Closings will be scheduled at times and places reasonably convenient to both the applicant and the closing officer. Those scheduling closings need to be aware of any requirements for co-signature of loans and arrange for co-signers to also be present.
4. At the time and place of closing, the closing officer will again verify the identity of the applicant and co-signer(s) (obtain a copy of driver's license(s)), review the terms of the loan with the applicant, and proceed with closing – completing the Loan Closing Checklist and providing the applicant with the check prepared by FloridaAgency and copies of closing documents as indicated on the checklist. This may include obtaining from the applicant or co-signer additional materials or agreements relating to conditions that may have been established by the Bank Review Committee (e.g., a copy of a current occupational license).

Following closing, the closing officer will make and retain copies of all closing documents and materials received from the applicant and forward the original executed closing documents and copies of related materials to FloridaAgency for the master file.

Collections

Procedures for collection and processing of loan payments and related correspondence with applicants will be developed by FloridaAgency and DEO and will generally not involve the participating banks except as they may assist borrowers to set aside funds for making payments when due, and/or provide alternative financing of balances due.

For Office Use Only

Application Number _____ - _____ - _____

_____	_____	LEGAL _____
BUSINESS NAME	FEDERAL TAX ID	STATE TAX ID

_____	_____
ADDRESS (CITY, STATE ZIP)	PHONE

UNEMPLOYMENT COMPENSATION ACCOUNT # _____

DATE BUSINESS STARTED (MONTH/YEAR) _____

Business Location (if different than above)

_____	_____
ADDRESS (CITY, STATE ZIP)	PHONE

DATE BUSINESS OPENED AT THIS LOCATION (MONTH/YEAR) _____

TYPE OF BUSINESS (100 CHARACTER LIMIT) _____

Business Structure
 Sole Proprietorship
 Partnership
 S-Corp
 C-Corp
 LLC
 LLP
 Self-Employed

Number of Employees (FTEs) _____

Majority Business Owner (only the majority owner may apply for this loan)

_____	FULL _____	SOCIAL SECURITY NUMBER _____	DRIVER'S LICENSE NUMBER _____
NAME			

_____	TITLE _____	DATE OF BIRTH _____
	PERCENT OWNERSHIP _____	

_____	HOME _____
ADDRESS (CITY, STATE ZIP)	PHONE

Licenses (check all that apply)
 Saltwater Products
 Shellfish
 Business Occupation
 Processing Plant
 Seafood Dealer
 Charter Boat Captain
 Contractor
 Other

If the applicant is the holder of any commercial fishing or saltwater products/seafood process license(s), applicant must complete the Saltwater Products/Seafood Processing Licenses Addendum on page 3.

Credit and Financial Information (Please attach additional information, such as tax returns, if available.)

_____	_____
ANNUAL REVENUE: CURRENT FISCAL YEAR	ANNUAL REVENUE: PRIOR FISCAL YEAR

_____	TOTAL _____
PAYROLL	PRE-TAX INCOME

Banking Relationship *(attach additional page(s) as necessary)*

_____	_____	_____
BANK NAME	CONTACT	TELEPHONE
_____	_____	_____
ACCOUNT TYPE	ACCOUNT NUMBER	
_____	_____	_____
ACCOUNT TYPE	ACCOUNT NUMBER	
_____	_____	_____
ACCOUNT TYPE	ACCOUNT NUMBER	

Other Credit/Vendor Relationships *(attach additional page(s) as necessary)*

_____	_____	_____
CREDIT COMPANY/VENDOR NAME	CONTACT	TELEPHONE
_____	_____	_____
ACCOUNT TYPE	ACCOUNT NUMBER	
_____	_____	_____
ACCOUNT TYPE	ACCOUNT NUMBER	

Statement of Physical Damage and Planned Use of Proceeds (500 character limit) *(attach additional page(s) as necessary)***Expected Source of Repayment** *(check all that apply)*

- Personal Funds
 Business Funds
 Insurance Proceeds
 Bank Loan
 Government Loan
 USDA Crop Loss Assistance
 Other

Requested Term 90 days 180 days

The undersigned, by signature on this document, verifies that the above information is true and complete, that he/she has authority to apply for this loan, **and intends to repay using funds available to him/her or the business and by applying for _____, the proceeds of which would be used to repay this loan.** The undersigned understands that EDOName, and/or other financial institutions assisting EDOName in the administration of this loan program for the State of Florida, may investigate the credit of the applicant or co-applicant(s) for purposes limited to this application only, **and hereby authorizes such investigation.**

The information on this application, and/or additional information obtained in connection with its processing, as authorized above, is confidential, and shall not be released to any party without the written permission of the applicant(s) except for audit review by state or federal agencies and upon request by financial institutions or agencies considering an extension of credit to the applicant(s). Misrepresentation of information on this application could result in prosecution for fraud.

_____ By _____

_____ TITLE DATE

SALTWATER PRODUCTS/SEAFOOD PROCESSING LICENSES ADDENDUM

(To be completed ONLY by Saltwater Products/Seafood Processing businesses.)

WHOLESALE SEAFOOD DEALER NUMBER

SHELLFISH PROCESSING PLANT CERTIFICATION

CHARTER BOAT CAPTAIN

OTHER

Licenses (valid – current year) *(attach additional page(s) as necessary)*

LICENSE TYPE

ENDORSEMENT TYPE

LICENSE #

LICENSE TYPE

ENDORSEMENT TYPE

LICENSE #

LICENSE TYPE

ENDORSEMENT TYPE

LICENSE #

LICENSE TYPE

ENDORSEMENT TYPE

LICENSE #

LICENSE TYPE

ENDORSEMENT TYPE

LICENSE #

Commercial Landings and Sales by species and Saltwater Products License, Wholesale/Retail Dealer License
(attach additional page(s) as necessary)

YEAR CALENDAR

For use by loan processor only.

Application Number _____ - _____ - _____

- Driver's License/Personal Identification Verified Tax Return(s) Attached _____ Personal Business
CALENDAR YEAR
- Personal Business
CALENDAR YEAR

Credit Report Comments

Credit References and Other Comments

Loan Committee Action

- Approved Denied _____ _____ _____
AMOUNT APPROVED TERM DATE

Conditions

- Saltwater Products/Seafood Dealer License Verified Date _____
- Shellfish Processing Plant Certification Verified Date _____
- Apalachicola Bay Oyster Harvesting License Verified Date _____
- Reported Marine Fisheries Trip Ticket Landings Verified Date _____

Comments

- Status of Prior Florida Small Business Emergency Bridge Loan Verified Date _____
- None Outstanding Installment Balance Outstanding Collection Action

Accepted as Complete

NAME BANK By

PRINT NAME DATE TIME

For the most current SBEBL documents, visit www.floridadisaster.org

[Insert emergency/disaster name]

Loan Number

BORROWER

DATE

The undersigned (each of them jointly and severally, if more than one), hereinafter called "Borrower(s)", of

ADDRESS (CITY, STATE ZIP)
COUNTY

for value received promise(s) to pay to the order of _____ which together with
LENDER NAME

its assigns and successors is called "Payee", at its offices at _____

ADDRESS

or to

at

AUTHORIZED AGENT NAME

ADDRESS

which is designated as an authorized agent of Payee for accepting payments of this loan, the following:

The principal sum of _____ Dollars \$ _____, is due and
LOAN

AMOUNT (WRITTEN OUT)

payable in full on _____ .
DATE

The principal together with interest thereon from the date hereof is due as described below.

General Terms:

Interest Rate: A fixed rate of zero (0) percent per annum will be charged for the term of this note. If the principal is not repaid when due, a FIXED RATE of one (1) percent per month for each month past due up to a maximum of three (3) percent will be charged for a period of ninety (90) days from the due date of this note. Principal outstanding beyond ninety (90) days from the due date of this note will be charged a FIXED RATE of one and one-half (1½) percent per month for each month past due beyond ninety days, not to exceed eighteen (18) percent per annum until paid.

Prepayment: There is no prepayment penalty.

Authority: The undersigned has full authority to obligate the borrower.

Collection Costs: Each Borrower, jointly and severally, (1) promises to pay any and all collection costs including reasonable attorney fees, whether incurred in connection with collection, trial, appear or otherwise; (2) waives presentment, demand, notice of dishonor and protest; and (3) waives right to jury trial.

Venue: Any litigation brought to enforce the terms of this Promissory Note shall be filed in the Circuit Court in and for CountyName County, Florida.

Borrower(s):

Witness:

BY TITLE

ADDRESS (CITY, STATE ZIP)

Note: Absence of a witness to borrower(s)'s signature does not affect the validity or effectiveness of this instrument.

Notary:

STATE OF FLORIDA

COUNTY OF COUNTYNAME

The forgoing instrument was acknowledged before me this _____ day of _____, 20_____, by

_____.

Personally Known _____ or Produced Identification _____

Type of Identification Produced _____

By _____

ADDRESS _____

By _____

ADDRESS _____

The undersigned agrees that any applicable proceeds from insurance claim(s)

(_____ Claim # _____)

INSURANCE COMPANY NAME

CLAIM NUMBER

or other financing including, but not limited to, U.S. Small Business Administration loans, conventional financing, or financial assistance from other sources, will be applied to the repayment of this loan.

BORROWER SIGNATURE

PRINTED NAME

DATE

BORROWER SIGNATURE

PRINTED NAME

DATE

The undersigned, representing both the borrower(s) and the lender of funds from the Small Business Emergency Bridge Loan program hereby requests the U.S. Small Business Administration to consider this document a formal request that proceeds from any financial assistance sought by the borrower(s) be used for repayment of this loan.

BORROWER

AGENT

LOAN ADMINISTRATOR

DATE

For the most current SBEBL documents, visit www.floridadisaster.org

BORROWER

LOAN NUMBER

ADDRESS (CITY, STATE ZIP)
NOTE NUMBER

\$

LOAN AMOUNT

New Proceeds in the amount of _____ Dollars \$ _____

LOAN AMOUNT (WRITTEN OUT)

dated _____ .

\$

CHECK NUMBER

OFFICIAL

IN THE AMOUNT OF

AUTHORIZED SIGNATURE

PRINTED NAME

DATE

AUTHORIZED SIGNATURE

PRINTED NAME

DATE

Small Business Emergency Bridge Loan Payment Coupon

For the most current SBEBL documents, visit www.floridadisaster.org

Remit payment to:

[insert payee name]

[insert payee address]

[insert payee address]

Due Date:

Loan Number _____

Amount Due _____

Social Security Number _____

Late Payment Penalty

A fixed rate of zero (0) percent per annum will be charged for the term of this note. If the principal is not repaid when due, a FIXED RATE of 12 percent per annum will be charged for a period of 180 days from the due date of this note. Principal outstanding beyond 180 days from the due date of this note will be charged a FIXED RATE of 18 percent per annum until paid.

Payment Remitted: \$ _____

Check #: _____

For questions or problems, including the amount of penalty fee(s), if any, please call [xxx.xxx.xxxx].

Small Business Emergency Bridge Loan Payment Coupon

Remit payment to:

[insert payee name]

[insert payee address]

[insert payee address]

Due Date:

Loan Number _____

Amount Due _____

Social Security Number _____

Late Payment Penalty

A fixed rate of zero (0) percent per annum will be charged for the term of this note. If the principal is not repaid when due, a FIXED RATE of 12 percent per annum will be charged for a period of 180 days from the due date of this note. Principal outstanding beyond 180 days from the due date of this note will be charged a FIXED RATE of 18 percent per annum until paid.

Payment Remitted: \$ _____

Check #: _____

For questions or problems, including the amount of penalty fee(s), if any, please call [xxx.xxx.xxxx].

For the most current SBEBL documents, visit www.floridadisaster.org

Received/Verified with Application:

- Copy of current **Occupational License** or license number _____
- Copy of **Driver’s License** of each Borrower, Endorser or Guarantor
- Promissory Note** properly completed and appropriately signed by Borrower(s) and Endorser(s), if any, and witnessed
- Use of Proceeds for Business Purposes** completed and signed by Borrower(s)
- Assignment of Proceeds** completed and signed by Borrower(s)
- Settlement Statement** completed and signed by Borrower(s)
- Corporate Borrowing Resolution** properly completed and appropriately signed, IF required.

Provide to Borrower:

- Copy of executed **Promissory Note**
- Copy of signed Use of **Proceeds for Business Purposes**
- Copy of signed **Assignment of Proceeds**
- Copy of Signed **Settlement Statement**
- Payment Coupon(s)
- Properly completed check for loan proceeds

Closing Official:

SIGNATURE

PRINTED NAME

of _____

NAME OF ORGANIZATION

DATE

For the most current SBEBL documents, visit www.floridadisaster.org

A regular meeting of the Small Business Emergency Bridge Loan Bank Review Committee was held on [insert date] in [insert city], Florida.

Members Present

[insert list of members present: first & last name, company]

Members Present Via Phone

[insert list of members present via phone: first & last name, company]

Staff Present

[insert list of staff present: first & last name, company]

Agenda

- I. Agenda Item
- II. Agenda Item

PROCEEDINGS

A quorum being present, [insert name] called the meeting to order at [insert time].

Insert Name of Agenda Item I

Insert summary of Agenda Item I. Summary should be brief and written in past tense, third person.

Insert any Motions regarding Agenda Item I, as follows:

[Insert name] made a motion to approve [insert motion], which was seconded by [Insert name], and approved unanimously.

If no Motions were made, delete this text.

Insert any summary needed to describe the following Resolution.

Insert any Resolutions regarding Agenda Item I.

If no resolutions were made, delete this text.

Insert Name of Agenda Item II

Insert summary of Agenda Item II. Summary must be brief and written in past tense, third person.

Insert any Motions regarding Agenda Item II, as follows:

[Insert name] made a motion to approve [insert motion], which was seconded by [Insert name], and approved unanimously.

If no Motions were made, delete this text.

Insert any summary needed to describe the following Resolution.

Insert any Resolutions regarding Agenda Item II.

If no resolutions were made, delete this text.

The meeting was adjourned at [insert time].

Respectfully Submitted by,

[insert name]

There are many state and federal services and programs available for businesses and individuals affected by catastrophic emergencies or disasters. Programs include short-term loans and grants to cover operating or repair expenses, tax relief programs, unemployment benefits, and technical assistance. The information below is not comprehensive, but provides a representation of the programs and services available.

Grant & Loan Programs

Small Business Emergency Bridge Loan

State of Florida

This emergency loan program provides up to \$25,000 in 0% interest loans for terms of 90 or 180 days for business owners who have sustained physical damage to their businesses to use while waiting for insurance or other assistance. Businesses must have been in operation for one full year prior to the date of the emergency or disaster, and have a minimum of two but no more than 100 employees.

850.681.3601 or 407.956.5600

Florida Small Business Recovery Grant

Department of Economic Opportunity (DEO)

Florida Small Business Recovery Grants provide up to \$5,000 to approved businesses that are unable to maintain operation and keep their workers employed due to a natural disaster. A business must have 25 or fewer employees, have been in existence for at least 12 months prior to the natural disaster, established an unemployment compensation account and have one or more employees unable to work as a result of the natural disaster.

850.245.7105 | www.floridajobs.org

Economic Injury Disaster Loan

U.S. Small Business Administration (SBA)

Loans of up to \$2 million, available to small businesses and small agricultural cooperatives suffering substantial economic injury as a direct result of a disaster. These working capital loans are made to businesses, without credit elsewhere, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster.

800.827.5722 | www.sba.gov/disaster_recov/

Physical Disaster Loan

U.S. Small Business Administration (SBA)

Qualified businesses of any size may apply for a Physical Disaster Loan of up to \$2 million for uninsured losses as a direct result of a disaster. Loans may be used to repair or replace real estate, equipment, fixtures, inventory and leasehold improvements to pre-disaster condition.

800.827.5722 | www.sba.gov

Emergency Small Business Loan – Farm Service

U.S. Department of Agriculture

Low interest FSA Emergency loans for farm operators in counties declared as federal disaster areas and contiguous counties may be used to restore or replace property, pay production and living expenses, reorganize the farming operations and refinance certain debt.

352.379.4500 | disaster.usda.gov

Emergency Conservation Program – Farm Service Agency

U.S. Department of Agriculture

ECP provides emergency funding and technical assistance for farmers to rehabilitate farmland damaged by natural disasters.

352.379.4500 | disaster.usda.gov

Disaster Debt Set-Aside Program – Farm Service Agency

U.S. Department of Agriculture

FSA borrowers in designated disaster areas or contiguous counties, who are unable to make their scheduled payment on any debt, may be authorized to have certain set-asides to allow operations to continue.

352.379.4500 | disaster.usda.gov

Noninsured Crop Disaster Assistance – Farm Service Agency

U.S. Department of Agriculture

Farmers with damaged non-insurable crops or who have been prevented from planting due to a natural disaster may receive assistance through this program if they have paid the \$100 administrative service fee for NAP coverage and file a timely notice of loss with FSA.

352.379.4500 | disaster.usda.gov

Economic Development Administration (EDA)

Disaster loans and grants to public and nonprofit organizations to assist businesses with recovery efforts.

404.730.3022 | www.doc.gov/eda/

Unemployment Assistance & Programs**Disaster Unemployment Assistance**

Department of Economic Opportunity (DEO)

Unemployment benefits for individuals unemployed as a result of the disaster that are not covered by regular state or private unemployment insurance. Applicants have 30 days to file after the disaster is announced.

850.245.7105 | www.floridajobs.org

Mobile Business Assistance Unit

Department of Economic Opportunity (DEO)

The Mobile Business Assistance Unit is a self-contained vehicle equipped with state-of-the-art telecommunications equipment capable of being deployed inside or outside of the vehicle. The unit has the capability to provide a full range of employment, reemployment and unemployment compensation services. Procedures and scheduling forms can be found on the website.

850.245.7105 | www.floridajobs.org/workforce/mobile_default.html

National Emergency Grant

Department of Economic Opportunity (DEO)

National Emergency Grants provide employment and training assistance to workers affected by major disasters or dislocations, mass layoffs, and other extraordinary circumstances. Funds may be expended to provide employment and training activities (retraining, job search, assessment, etc.) to enable workers who will not be recalled to qualify for new employment.

850.245.7105 | www.floridajobs.org

Short Time Compensation for Employers Program

Department of Economic Opportunity (DEO)

Short Time Compensation (STC) is a temporary alternative work style that will assist employers in keeping their work force intact. The program permits prorated unemployment compensation benefits to employees whose work hours and earnings are reduced as part of an STC plan to avoid total layoff of some employees.

850.245.7105 | www.floridajobs.org

Mobile Assistance Centers (MACs)

Small Business Development Centers (SBDCs)

The SBDCs have two RVs outfitted as self-contained business assistance centers. When disaster strikes, they are deployed and provide housing and workspace for several Certified Business Analysts to assist clients.

866.737.7232 | www.FloridaSBDC.org

Federal and State Services

FEMA

Disaster victims can obtain additional information and apply for disaster assistance through FEMA in various ways. A toll free number has been established by FEMA for disaster victims to apply for certain types of disaster programs and obtain information about others.

800.621.FEMA (3362) | www.sba.gov

Florida Chamber of Commerce

The "Digital Disaster Preparedness" program is a free service offered to Florida businesses by the Florida Chamber of Commerce in cooperation with AppRiver to preserve incoming email should that company's email server stop functioning due to disaster-related damage.

866.223.4645 | www.appriver.com/hurricane2007/

Florida Department of Agriculture and Consumer Services

License, insurance and consumer complaint information on building contractors.

800.435.7352 | doacs.state.fl.us

Florida Department of Environmental Protection

The department can issue an order to reduce regulatory processes and provide flexibility for restoring services quickly during a disaster.

850.245.2118 | www.floridadep.org

Florida Department of Insurance

Small business insurance information assistance.

850.922.3132 | www.dol.state.fl.us

Florida Department of Management Services

850.921.0266

Florida Emergency Network Secure Site

Website for state agencies, EOC offices, city, and county to order supplies during a declared emergency.

dms.myflorida.com/fensecure

The Florida Emergency Supplier Network (for vendors)

This network identifies and groups needed commodities and services by type and/or distribution channel, based on experience. Coordinates suppliers of emergency commodities and services for membership in the FESN. Also collects and organizes information and makes it accessible to government buyers during emergency operations.

dms.myflorida.com/fesn

The Florida Emergency Purchasing Network (for volunteers)

This network coordinates purchasing volunteer efforts during declared emergencies and organizes the delivery of specialized training through the Division of Emergency Management. Also collects and organizes FEPN information and makes it accessible to emergency logistics officials requiring procurement assistance during emergency operations.

dms.myflorida.com/feqn

Florida Department of Revenue

The Florida Department of Revenue will waive penalties and interest during the emergency period for impacted taxpayers who are unable to file returns and/or make tax payments on time. 800.352.3671 | sun6.dms.state.fl.us/dor/

Florida Division of Emergency Management Communication

Formal communication capabilities have been established with the Florida Division of Emergency Management (FDEM) to provide efficient and effective assistance during pre-and-post disaster periods.

www.floridadisaster.org/fl_county_em.asp

Florida Retail Federation

In the event of a disaster FRF provides outreach to retailers via its website and member industry communications. FRF also coordinates logistical needs and trouble-shoots for priority retailers for essential commodities.

850.222.8308 | www.frf.org

Department of Veterans Affairs

Assistance with death, pensions, insurance settlements, and adjustments to home mortgages held by the Department of Veterans Affairs.

800.827.1000 | www.floridavets.org/

IRS Excise Tax

IRS will waive tax penalties on disasters on a case-by-case basis.

800.829.1040 | www.irs.gov/newsroom/index.html

Small Business Resource Network

The Small Business Continuity Services Resource Network (SBCSRN) is a database of Florida professionals identified to fill niche areas for recovery technical assistance in support of small business and the Florida economy.

904.620.2489 | www.sbrn.org

Visit Florida

Visit Florida implemented complimentary Cover Your Event (CYE) insurance. This supplemental insurance covers any costs directly related to re-booking a meeting should it be displaced due to a named hurricane/disaster. CYE ensures that you can plan your meeting with confidence

and take full advantage of Florida's unsurpassed venues any time of year, while benefiting from those outstanding summer and fall values.

850.205.3800 | www.meetings.visitflorida.com/cms/d/contact_us.php

Business Emergency Hotline: [xxx.xxx.xxxx]

What is a Business Assistance Center?

Business Assistance Centers (BACs) are opened in counties affected by a catastrophic emergency or disaster. The purpose of BACs is to assist local small businesses with disaster recovery efforts. BACs are one-stop centers where small business owners may apply for assistance from a variety of state and federal agencies, including:

- Enterprise Florida (EFI)
- **Federal Emergency Management Agency (FEMA)**
- Florida Agency for Workforce Innovation (AWI)
- Florida Retail Federation (FRF)
- Small Business Development Centers (SBDCs)
- **U.S. Small Business Administration (SBA)**
- Workforce Florida (WFI)

Who is eligible for Business Assistance Center programs?

Any business located in CountyName County is eligible to seek BAC programs and services. Owners of businesses located outside of CountyName County should contact the center in the county where their business is located.

What programs are available at the Business Assistance Center?

The recovery programs and services offered at BACs will vary depending on the nature and scope of the emergency or disaster. Examples of recovery programs and services that may be available include:

Small Business Emergency Bridge Loan

This emergency loan program provides up to \$25,000 in 0% interest loans for terms of 90 or 180 days for business owners who have sustained physical damage to their businesses to use while waiting for insurance or other assistance. Businesses must have been in operation for one full year prior to the date of the emergency or disaster, and have a minimum of two but no more than 100 employees.

SBA Physical Disaster Loan

Qualified businesses of any size may apply for a Physical Disaster Loan of up to \$2 million for uninsured losses as a direct result of a disaster. Loans may be used to repair or replace real estate, equipment, fixtures, inventory and leasehold improvements to pre-disaster condition.

SBA Economic Injury Disaster Loan

Loans of up to \$2 million, available to small businesses and small agricultural cooperatives suffering substantial economic injury as a direct result of a disaster. These working capital loans are made to businesses, without credit elsewhere, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster.

Pre- and Post-Disaster Business Planning

Certified Business Analysts from Small Business Development Centers are available to provide general business counseling to help access traditional Small Business Administration (SBA) loans.

Filing Insurance Claims

A representative from the Florida Department of Financial services will provide information regarding filing insurance claims and Florida law affecting insurance claims for damages occurred.

National Emergency Grant

National Emergency Grants provide employment and training assistance to workers affected by major disasters or dislocations, mass layoffs, and other extraordinary circumstances. Funds may be expended to provide employment and training activities (retraining, job search, assessment, etc.) to enable workers who will not be recalled to qualify for new employment. A representative from the regional workforce board will provide information to businesses on how to file for this benefit when a business is non-operable due to event-related damage from a disaster.

What documentation should business owners bring to the Business Assistance Center?

- Business tax returns, including Schedule C and any other schedules (prior 3 years)
- Copy of all required licenses (e.g., occupational, city, business tax, etc.)
- Current profit & loss statement and balance sheet (within 90 days)
- Current schedule of liability
- Inventory list
- Personal tax returns for all principals (one year)

Important Phone Numbers

EDOName	xxx.xxx.xxxx
Agricultural and Consumer Services	800.435.7352
Attorney General's Price Gouging Hotline	866.966.7226
Elder Services Hotline	800.963.5337
Employment/Unemployment – General Questions	800.204.2418
FEMA Registration	TTY: 800.462.7585 800.621.3362
Florida Emergency Information Line (FEIL)	800.342.3557
Florida Power & Light Hotline	800.4.OUTAGE (800.468.8243)
Medical Staffing Volunteers Requested	850.488.0595, press 3
National Flood Insurance Program – General Questions	800.427.4661
Salvation Army Donation Hotline	800.996.2769
State of Florida, Department of Financial Services	800.227.8676
State of Florida, Department of Insurance	800.227.8676
Unemployment Compensation Claims	800.204.2418

U.S. Small Business Administration (SBA)

800.827.5722

Volunteer and Donations Hotline

800.FLHELP1 (800.354.3571)

Top Frequently Asked Questions

1. What is a Business Assistance Center?
2. I have had damage to my business, what should I do?
3. What relief programs are available at the Business Assistance Center?
4. Who is eligible for Business Assistance Center programs?
5. My business is not located in CountyName County. Where do I go for assistance?
6. What programs can I qualify for?
7. What documentation should business owners bring to the Business Assistance Center?
8. If I am approved for assistance, when will I receive the funds?
9. What volunteer opportunities are available at the Business Assistance Center?
10. Whom should I contact to volunteer?

1. **Question: What is a Business Assistance Center?**

Answer: A Business Assistance Center is a one-stop center where business owners may apply for assistance from the U.S. Small Business Administration (SBA), Department of Economic Opportunity (DEO), Regional Workforce Development Board and Small Business Development Centers (SBDCs).

2. **Question: I have had damage to my business, what should I do?**

Answer: Contact your insurance company. You are also encouraged to register with FEMA (www.fema.com) before seeking assistance at the BAC.

3. **Question: What relief programs are available at the Business Assistance Center?**

Answer: The recovery programs and services offered at BACs will vary depending on the nature and scope of the emergency or disaster. Examples of recovery programs and services that may be available include:

Small Business Emergency Bridge Loan

This emergency loan program provides up to \$25,000 in 0% interest loans for terms of 90 or 180 days for business owners who have sustained physical damage to their businesses to use while waiting for insurance or other assistance. Businesses must have been in operation for one full year prior to the date of the emergency or disaster, and have a minimum of two but no more than 100 employees.

Physical Disaster Loan

Qualified businesses of any size may apply for a Physical Disaster Loan of up to \$1.5 million for uninsured losses as a direct result of a disaster. Loans may be used to repair or replace real estate, equipment, fixtures, inventory and leasehold improvements to pre-disaster condition.

Economic Injury Disaster Loan

Loans of up to \$1.5 million, available to small businesses and small agricultural cooperatives suffering substantial economic injury as a direct result of a disaster. These working capital loans are made to businesses, without credit elsewhere, to help pay

ordinary and necessary operating expenses that would have been payable barring the disaster.

Pre- and Post-Disaster Business Planning

Certified Business Analysts from Small Business Development Centers are available to provide general business counseling to help access traditional Small Business Administration (SBA) loans.

Filing Insurance Claims

A representative from the Florida Department of Financial services will provide information regarding Florida law affecting insurance claims for damages occurred and filing insurance claims.

National Emergency Grant

National Emergency Grants provide employment and training assistance to workers affected by major disasters or dislocations, mass layoffs, and other extraordinary circumstances. Funds may be expended to provide employment and training activities (retraining, job search, assessment, etc.) to enable workers who will not be recalled to qualify for new employment. A representative from the regional workforce board will provide information to businesses on how to file for this benefit when a business is non-operable due to event-related damage from a disaster.

4. Question: Who is eligible for Business Assistance Center programs?

Answer: Any business, owner or principal in CountyName County.

5. Question: My business is not located in CountyName County. Where do I go for assistance?

Answer: Owners of businesses not located in CountyName County should contact the economic development organization in the county in which their business is located. Regional economic development organizations can be found online at www.eflorida.com/regions or by calling 407.956.5600.

6. Question: What programs can I qualify for?

Answer: A business liaison at the BAC will help determine which programs are best suited to your situation and will assist you with the application process.

7. Question: What documentation should business owners bring to the Business Assistance Center?

Answer: Prior to visiting the BAC, all disaster victims should register with FEMA (www.fema.com). To expedite the assistance application process, business owners should bring the following:

- Business tax returns, including Schedule C and any other schedules (prior 3 years)
- Copy of all required licenses (e.g., occupational, city, business tax, etc.)
- Current profit & loss statement and balance sheet (within 90 days)
- Current schedule of liability
- Inventory list
- Personal tax returns for all principals (one year)

8. Question: If I am approved for assistance, when will I receive the funds?

Answer: The intent of the program is to release approved funds as quickly as possible. It is estimated that funds will be dispersed within two weeks of approval.

9.

Question: What volunteer opportunities are available at the Business Assistance Center?**Answer:** Volunteers are needed to help staff the following functions:

- Loan application processing (banking professionals only)
- Business Damage Assessment survey completion
- Administrative support
- Guest reception / telephone
- Spanish translation

10. Question: Whom should I contact to volunteer?**Answer:** EDOName, at xxx.xxx.xxxx or [insert email]

This is a sample draft agenda for a workshop sponsored by the Business Assistance Center. Customize with logo, contact information, the agencies that will be attending the meeting, and agenda items. The following sample agenda is scheduled to last approximately 1½ hours, with 5 minutes for the welcome and 15-20 minutes for each of agenda topics.

[Insert EDO logo]

BUSINESS DISASTER RECOVERY WORKSHOP

This event is free to local small businesses.

[Insert Date]

For Additional Information:

[Insert Time (duration)]

[Insert EDO Contact Name]

[Insert Location]

[Insert EDO Contact Number]

Join us for a Business Disaster Recovery Workshop. Representatives from the following agencies will provide information on disaster recovery programs and services available to the business community.

- Federal Emergency Management Agency (FEMA)
- U.S. Small Business Administration (SBA)
- Florida Division of Emergency Management
- State of Florida
Emergency Support Function 18 – Business, Industry and Economic Stabilization
- Enterprise Florida
- Workforce Florida
- Florida Department of Financial Services

AGENDA

Welcome	EDOName
Emergency Repairs & Permit Process	CountyName County Representative
Business Assistance Center Services	EDOName
Workforce Issues	Regional Workforce Director
Disaster Damage Mitigation	Florida Division of Emergency Management
Disaster Assistance for Businesses	FEMA, SBA, State of Florida
Questions / Closing Remarks	EDOName