



THE OFFICIAL MONROE COUNTY BUSINESS PREPAREDNESS GUIDE



BUSINESS RECOVERY

A disaster plan and adequate insurance are the keys to recovery.

Preparation helps to minimize damage which helps speed up the recovery time.

Because of the link between local business recovery and the community, a speedy recovery by businesses after a hurricane is essential. Businesses create and sustain the economic strength of a community by providing employment, goods, and services.

Damage Assessment

- Assess the damage
- Contact insurance company
- Take photographs and/or video of damage
- Dollar amount for all damage-related costs
- Keep all receipts for purchases and repair work
- Separate damaged from undamaged property
- Inventory damaged property
- Keep damaged property on hand until the insurance adjuster assesses the damage
- Assess the value of damaged property and the impact of business interruption
- Protect undamaged property by making temporary repairs
- Contact contractors to assist in building repairs
- If possible remove smoke, water and debris
- Assess remaining hazards and maintain property security

DISASTER ASSISTANCE

Disaster assistance money is provided to individuals, families and businesses in an area whose property has been damaged or destroyed following a Presidential-declared disaster; and whose losses are not covered by insurance. Loans can be made available to businesses that have suffered an economic loss due to a declared disaster. Businesses affected by a disaster are notified through television, radio and newspaper of the assistance that is available.

Below are a few of those agencies that can assist.

Federal Emergency Management Agency (FEMA)

Your first point of contact should be FEMA. They do not offer grant assistance to businesses. But, they do act as a referral agency for business owners.

Small Business Administration (SBA)

They are the most common source of assistance for businesses after a disaster. They can provide Physical Disaster Business Loans and Economic Injury Disaster Loans for Small Businesses. Both are low interest loans.

U.S. Department of Agriculture (USDA)

Can provide assistance to landowners, farmers, ranchers and producers during disasters to repair or replace damaged property not covered by insurance, and to provide working capital.

Farm Service Agency (FSA)

They provide emergency loans to help farmers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Monroe County Emergency Management

490 63rd St, Suite 150 (Ocean)
www.monroecountyem.com
305-289-6018

Monroe County Sheriff's Office

www.keysso.net
Emergencies only: 9-1-1
Non-Emergencies: 305-289-2371

Florida Division of Emergency Management

www.floridadisaster.org
800-342-3557

Federal Emergency Management (FEMA)

www.fema.gov
1-800-621-3362 (TTY/TDD 800-462-7585)

Small Business Administration

www.sba.gov/disaster_recovery
800-659-2955

U.S Department of Agriculture (USDA)

www.usda.gov
202-720-2791

Farm Service Agency (FSA)

www.fsa.usda.gov
352-379-4500

Florida Department of Financial Services

www.myfloridacfo.com
800-227-8676

Florida Governor's Office

www.flgov.com

Department of Homeland Security

www.ready.gov



MONROE COUNTY INFO HOTLINE:
800.955.5504

VISIT OUR WEBSITE

SIGN UP FOR EMERGENCY ALERTS

STAY INFORMED

WWW.MONROECOUNTYEM.COM



40% of Small Businesses that close due to disasters NEVER re-open. Do not let your business become a statistic.

How quickly your company can get back to business after a disaster depends on emergency planning. While recognizing that each situation is different, especially for the Keys, your business can be better prepared if it plans carefully, puts emergency procedures in place, and practices for all kinds of emergencies.

Be prepared to assess the situation. Use common sense and available resources to take care of yourself, your co-workers and your business. Classify what is critical to survival and recovery. Assess your internal and external functions to establish which staff, materials, procedures and equipment are needed to keep the business operating. Creating a disaster plan will benefit your business through:

- Expediting recovery
- Employee safety
- Reduced insurance premiums
- Reduced economic loss
- Property protection
- Proactive decision making before a disaster

The best defense against devastation is preparation. Being prepared can mean staying in business following a disaster. Businesses are the key to economic stability in any community. Take the first step toward protecting your business — go to www.ready.gov/business and create a disaster plan. Your plan should:

- **List procedures.** Assign responsibilities.
- **List important phone numbers and addresses.** Include local and state emergency management agencies, major clients, contractors, suppliers, realtors, financial institutions, insurance agents etc.
- **Communicate with customers.** Post notices outside your premises; contact clients by phone, email or regular mail etc.
- **Protect Your Building.** Include protection for the building as well as the contents.
- **Communicate with suppliers.** You could still suffer losses due to the inability of suppliers to deliver services.
- **Keep Duplicate Records.** Back-up computerized data files regularly and store them off-premises.
- **Store important documents** (insurance policies, financial, inventory etc), in a safe deposit box and make sure they're up-to-date.
- **Take pictures or videos** of interior and exterior of your business, to assist you with Insurance or Tax claims.
- **Identify critical business resources.** Determine what is required to run the business at another location if needed.
- **Secure company vehicles.** Find an alternate place to move your vehicles.
- **List Emergency Equipment** and supplies needed.

When an evacuation takes place at work, employees often don't know what to take with them. Below is a checklist of suggested items for an Business Evacuation Kit. This is not a complete list and some items may not be applicable in your situation.

Suggested Items to include in your Business Evacuation Kit:

- Cell Phone containing Emergency Contacts & Charger
- Identification & Wallet/Cash/Credit Cards
- Car/House Keys & Office Keys
- Laptop & Charger
- Office Phone Roster (including personnel contacts)
- Office Floor Plans (possible search/rescue efforts)
- Calendar/Day Planner
- Server Backup Drives
- Disaster Plan
- Flash Drive with critical documents, inventories & insurance information
- First Aid Supplies
- Any Personal Medications
- Password Book/Document
- Basic Office Supplies (pen & paper)
- Network Cables (Ethernet)

Keep in mind when planning for an evacuation:

- Items should be easily accessible and easy to carry.
- Items should be the bare minimum needed in the event of a crisis taking place.

Monroe County Websites

Emergency Management: www.monroecountyem.com
County: www.monroecounty-fl.gov
Weather: www.weather.gov/keywest

Newspapers

Key West Citizen | The Free Press
 The Keynoter | The Reporter
 The Weekly News | The Barometer

Television

Comcast: Monroe County Channel 76
Weather Channel: Channel 27

AM/FM Radio

WWUS US 1 Radio / 104.1 FM
 WCTH Thunder County / 100.3 FM
 WKWM NPR / 91.5 FM
 WEOW / 92.7 FM
 WFKZ SUN FM / 103.1 FM
 WIIS Island/ 106.9 FM
 WCNK Conch Country / 98.7 FM
 WKYZ Pirate Radio / 101.7 FM
 WXKW The X / 104.9

Information Hotline

800-955-5504

