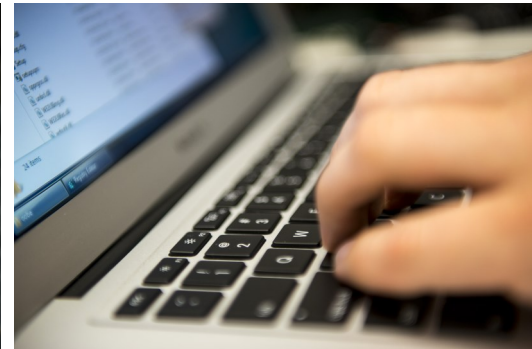


# Central Florida Development Council



## Disaster Preparation & Business Continuity Planning

5.12.2015

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# Emergency Hotlinks



## **Financial and Recovery Assistance**

- Employment/ Unemployment questions: [www.floridajobs.org](http://www.floridajobs.org)
- Contractor licensure: [www.myfloridalicense.com/dbpr](http://www.myfloridalicense.com/dbpr)
- To report price gouging and/or register a complaint: [www.myfloridalegal.com](http://www.myfloridalegal.com)

**American Red Cross:** [www.redcross.org](http://www.redcross.org)

**FEMA Emergency Plans for Business:** <http://www.fema.gov/pdf/business/guide/bizindst.pdf>

**Florida Department of Economic Opportunity Disaster Recovery Initiative:** <http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative>

**The Institute for Business and Home Safety:** [www.ibhs.org](http://www.ibhs.org)

**CareerSource Polk Business Services Division:** [www.careersourcepolk.com](http://www.careersourcepolk.com)

**Project/Permit Status:** <http://www.polk-county.net/boccsite/Doing-Business/Project-and-Permit-Status-Viewer/>

**Polk County Small Business Assistance Center:** <http://www.cfdc.org/Start-Expand/Start-a-business.aspx>

**Information on SBA disaster loans for businesses:** <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>

**Florida Division of Emergency Management:** [www.floridadisaster.org](http://www.floridadisaster.org)

**Business Planning—Disaster Recovery Kit:** <http://www2.agilityrecovery.com/assets/SBA/drkitsba.pdf>

**IRS Disaster Losses Kit:** <http://www.irs.gov/pub/irs-pdf/p2194.pdf>



# Disaster Checklist



## What to do BEFORE, DURING and AFTER a Disaster

- Know Your Risk. Check your hurricane evacuation level and FEMA flood maps to determine if your business location is vulnerable to storm surge or freshwater flooding. Have your building(s) inspected by a licensed professional to find out if your workplace is vulnerable to hurricane force winds and what is recommended to retrofit.
- Take the Necessary Precautions. If a storm threatens, secure your building. Cover windows. Cover and move equipment/ furniture to a secured area.
- Always Protect Your Data With Backup Files. If dependent on data processing, consider an alternate site. Make provisions for alternate communications and power.
- Make Plans to Work with Limited Cash, No Water, Sewer or Power for up to Two Weeks. Store emergency supplies at the office.
- Protect Your Employees. Employee safety comes first! Prepare, distribute and discuss your business hurricane plan for recovery. Consider providing shelter to employees and their families and helping employees with supplies after the storm. Establish a rendezvous point and time for employees in case damage is severe and communications are disrupted. Establish a call-down procedure for warning and post-storm communications. Provide photo IDs and a letter of authorization to enter the building.
- Contact Your Customers & Suppliers and share your communications and recovery plan in advance. Prepare a list of vendors to provide disaster recovery services.
- Review Your Insurance Coverage. Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider “Accounts Receivable” and “Valuable Papers” coverage and “Income Destruction” insurance. If you have a Business Owners Protection Package, check the co-insurance provisions. Remember: Flood damage typically requires separate coverage. Check your policy for coverage.
- After the Storm or other disaster: use caution before entering your business. Check for power lines, gas leaks and structural damage. If any electrical equipment is wet, contact an electrician. Prepare loss information for insurance claims and get independent estimates of damages. Take pictures before cleanup. Minimize additional damage.

# Business Continuity Planning Checklist



- Copy of emergency contact list of employees and key customers/ clients including all phone numbers.
- Voice mail box number and remote password information and instructions so you can change messages as needed providing information to employees so they can call in for instruction if they can not reach you by phone.
- Copy of insurance policies, agent contact information.
- Copy of listing of emergency vendors (contractors, plumbers, electricians, restoration contractors, mold remediation, etc.) This will save you the time of looking them up. You should also make contact with these making sure they are still in business, they still cover your area and they will be able and willing to provide service to you. Also discuss what type of payment they will take in an emergency situation.
- Back-up files/ tapes or server(s) of electronic data
- Copy of essential policies, emergency procedures, Business Continuity Plans
- General Office supplies: pens, pencils, stapler, tape, paper, plus any special forms, etc. used in your business.
- Pictures of business inside and out. This includes home-based businesses.
- Other Documentation Requirements for an SBA Disaster Loan or other type of assistance that might become available:
- Corporations/ Partnerships: Copy of 3 years tax returns; one year personal tax returns on principles (affiliates with greater than 20% interest); one year tax returns on affiliated business entity
- Sole Proprietorships: Copy of 3 years tax returns with Schedule C Sole Proprietorships, Corporations and Partnerships all need the following:
  - Copy of current Profit & Loss Statement (within 90 days)
  - Copy of listing of inventory
  - Copy of Schedule of Liability
  - Copy of Balance Sheet (as recent as possible)
  - Copy of all of your required licenses including, City business tax license (Occupational), State of Florida professional licenses, etc.

# Hotlines/Websites for Business Emergencies



The Polk County Emergency Management Department operates a Citizens Information Line at (863) 401-2222 which is available 24 hours a day to receive updated information on emergency management operations. Businesses in Polk County may receive daily Situation Reports which include weather information by contacting Billy Abernathy with Emergency Management at [billyabernathy@polkfl.com](mailto:billyabernathy@polkfl.com)

## **Polk County:**

- Polk County Emergency Operation Center: (863) 298-7001 (Primary County contact during a disaster event)
- Polk County American Red Cross Office: (863) 294-5941
- Polk County Sheriff's Office: (863) 298-6200
- Polk County Fire Rescue: (863) 519-7350
- Polk County Hazardous Waste: (863) 284-4319
- Polk County Emergency Management: (863) 519-7350
- Polk County Floodplain Management: (863) 534-6792
- Polk County Utilities Administration: (863) 298-4100; after hours: (863) 534-7351
- Polk County Volunteer Services: (863) 534-5580
- Polk County Elderly Services: (863) 534-5320
- Central Florida Development Council of Polk County: (863) 551-4760 (We have direct links to all municipalities in Polk County)

## **Electric Utility Assistance:**

- Tampa Electric Company: (863) 299-0800
- Duke Energy: 1-800-228-8485 to report a power outage or 1-800-700-8744 for Business & Large Commercial, Industrial
- Lakeland Electric: (863) 834-9535 to report a power outage, fallen power lines, or water outages during normal business hours (7:30am—8:00pm) or 1-866-834-4248 after hours.

## **Hotlines for Financial and Recovery Assistance:**

- FEMA Disaster Assistance Hotline: 1-800-621-FEMA or 1-800-621-3362; TTY 1-800-462-7585
- SBA Disaster Assistance Center: 1-800-659-2955 or visit [www.sba.gov/offices/disaster/dacsc](http://www.sba.gov/offices/disaster/dacsc)
- Unemployment Compensation Claims: 1-800-204-2418; for Reemployment Assistance, go to [www.floridajobs.org](http://www.floridajobs.org)
- To verify contractor licensure: call 1-850-487-1395 or go to [www.myfloridalicense.com/dbpr](http://www.myfloridalicense.com/dbpr)
- To report price gouging call 1-866-966-7226
- Florida Emergency Information Line: FEIL – 1-800-342-3557

# Hotlines/Websites for Business Emergencies



## **Insurance Numbers:**

- AIG Insurance Co. Disaster Claims: 1-877-399-6442
- Allstate Insurance Co. Disaster Claims: 1-800-54-STORM or 1-800-547-8676
- Colonial Penn Insurance Co. Disaster Claims: 1-800-523-9100
- Hartford Casualty Insurance Co. Disaster Claims: 1-800-327-3636
- Liberty Mutual Insurance Co. Disaster Claims: 1-800-2CLAIMS or 1-800-225-2467
- Nationwide Mutual Insurance Co. Disaster Claims: 1-800-421-3535
- State Farm Fire & Casualty Co. Disaster Claims: 1-800-STATE-FARM or 1-800-782-8332
- For questions about insurance contact the Florida Department of Financial Services Disaster Assistance at 1-800-22-STORM/1-800-227-8676 or (850) 413-3089

## **Additional Hotlines:**

- Florida Volunteer and Donation Hotline: 1-800-FL-HELP1
- Federal Student Aid Natural Disaster Information Line at 1-800-433-7327 or 1-800-433-3243
- American Red Cross Donations Hotline: 1-866-HELP-NOW or go to [www.redcross.org](http://www.redcross.org).
- American Red Cross Information Hotline: 1-866-GET-INFO or 1-866-438-4636
- Salvation Army Donation Hotline: 1-800-SAL-ARMY or 1-800-725-2769
- Salvation Army Prayer and Spiritual Support Hotline: 1-888-363-2769
- Elder Services Hotline: 1-800-336-2226
- Crisis Counseling: 1-866-518-1825 or 1-772-467-3088
- Hearing/Speech Impaired: 1-800-829-4059

**FEMA Emergency Plans for Business (67 pages):** <http://www.fema.gov/pdf/business/guide/bizindst.pdf>

**Florida Department of Economic Opportunity Disaster Recovery Initiative:** Contact Bob Dennis, Chief, Bureau of Community Revitalization at (850) 717-8445 or go to <http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative>

# Forms for Business Disaster Recovery Use



## Employee Contact Information

Employee Name: \_\_\_\_\_

Employee Number: \_\_\_\_\_

Division: \_\_\_\_\_

Employee Title: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Work Location: \_\_\_\_\_

Work Email: \_\_\_\_\_

Alternate Email: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Mobile: \_\_\_\_\_

Home Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Miles from Home to business: \_\_\_\_\_

Military Reserve: (Y or N)

National Guard: (Y or N)

4 Wheel Drive Vehicle: (Y or N)

Child Care Required: (Y or N)

Physically Challenged: (Y or N)

Medical Description:

Shift Employee Works:

Requires Transportation: (Y or N)

CPR Trained: (Y or N)

Employee Needed – Priority 1:

Employee Needed – Priority 2:

Employee Needed – Priority 3:



# Forms for Business Disaster Recovery Use



## Key Customer Information

Use this form to:

1. Keep a list of your key customers that you need to contact in the event of a disaster,
2. Where these customers can obtain alternative resources until you reopen.

Keep one copy of this list in a secure place on your premises and another in an off-site location.

### CUSTOMERS

1. Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

2. Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

# Forms for Business Disaster Recovery Use



## Supplier Contact Information

Use this form to:

1. Keep a list of the major suppliers you need to contact in the event of a disaster, and
2. Know what their disaster plans are in the event that they experience a disaster.

Keep one copy of this list in a secure place on your premises and another in an off-site location.

### SUPPLIERS

1. Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Materials/Services Provided: \_\_\_\_\_

2. Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Materials/Services Provided: \_\_\_\_\_

# Forms for Business Disaster Recovery Use



## Creditor Contact Information

- Use this form to keep a list of the major creditors you need to contact in the event of a disaster.
- Keep one copy of this list in a secure place on your premises and another in an off-site location.

### CREDITORS

Bank Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_

Bank Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_

Bank Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_

Bank Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_

# Inventories and Vital Records



## Vital Records Inventory

(Example is Provided)

MEDIA TYPE	TITLE/ DESCRIPTION	RESPONSIBLE PARTY	PRIMARY LOCATION	BACK-UP PROTOCOL/ REDUNDANCY	BACK-UP LOCATION	KIT
BUSINESS UNIT						
Software	MS Office Suite w/ Access	Information systems	Department Server	Daily Backup	Remote/Internet BCP - Hot Site	
Software	Payroll	Accounting	Department Server	Daily Backup	BCP - Hot Site	
Software						
Software						
Software						
Data Base	Client List	Accounting	Department Server			
Data Base						
Data Base	Emergency Contact Lists	Administration	Primary Server	Weekly Tape Backup	Hard copies at staff home/ PDA/ Cell phones	√
Data Base						
Data Base						
Word Processing						√
Word Processing						√
Word Processing	Correspondence, grant reports, planning documents	Administration	Primary Server	Weekly Tape Backup	Tape stored off-site	
Paper Files						
Paper Files						√

# Insurance Coverage Worksheet



## Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Primary Policy #: \_\_\_\_\_

Flood Insurance Policy # \_\_\_\_\_

### INSURANCE POLICY INFORMATION

Type of Insurance	Policy No.	Deductibles	Policy Limits	Coverage (General Description)

- |                                      |  |
|--------------------------------------|--|
| Do you need Flood Insurance?         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you need Earthquake Insurance?    | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you need Business Income?         | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you need Extra Expense Insurance? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Insurance Coverage Worksheet



What exclusions exist and what are the deductibles?

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---

---

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

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---

---

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

---

---

---

Other disaster-related insurance questions:

---

---

---

# Computer Software Inventory



Keep one copy of this list in a secure place on your premises and another in an off-site location.  
Provided by IBHS, Operation: Open for Business, [www.ibhs.org](http://www.ibhs.org)

Use this form to:

- Log your computer software serial and license numbers. Attach a copy of your licenses to this document.
- Record the name of the company from which you purchased or leased this software from, and the contact name to notify for your software support.
- Record the name of the company where you store backups of your computer information, including the contact name and how often backups are sent to this location.

SOFTWARE INVENTORY LIST

Software Title and Version	Serial/ Product ID Number	No. Licenses/ License Number	Date Purchased	Cost

# Computer Software Inventory

(Continued...)



## Software Vendor or Leasing Company Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

## Off-site Data Backup Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_



# Computer Hardware Inventory



Provided by IBHS, Operation: Open for Business, [www.ibhs.org](http://www.ibhs.org)

Use this form to:

- Log your computer hardware serial and model numbers. Attach a copy of your vendor documentation to this document.
- Record the name of the company from which you purchased or leased this equipment and the contact name to notify for your computer repairs.
- Record the name of the company that provides repair and support for your computer hardware.
- Keep one copy of this list in a secure place on your premises and another in an off-site location.

## HARDWARE INVENTORY LIST

Hardware (CPU, Monitor, Printer, Keyboard, Mouse)	Hardware Size, RAM & CPU Capacity	Model Purchased	Serial Number	Date Purchased	Cost

# Computer Hardware Inventory

(Continued...)



## Hardware Vendor or Leasing Company Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

## Hardware Supplier/Repair Vendor Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

# Computer Peripheral Inventory



Keep one copy of this list in a secure place on your premises and another in an off-site location.  
Provided by IBHS, Operation: Open for Business, [www.ibhs.org](http://www.ibhs.org)

Use this form to:

- Log your computer Peripherals' serial and license numbers. Attach a copy of your vendor documentation to this document
- Record the name of the company from which you purchased or leased this equipment and the contact name to notify for your computer repairs.
- Record the name of the company that provides repair and support for your computer peripherals.

## PERIPHERAL INVENTORY LIST

<b>Hardware (CPU, Monitor, Modem, Zip Drives, etc.)</b>	<b>Disk capacity, RAM</b>	<b>Model Purchased</b>	<b>Serial/ Product ID Number</b>	<b>Date Purchased</b>	<b>Cost</b>

# Computer Peripheral Inventory

(Continued...)



## Peripheral Vendor or Leasing Company Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

## Peripheral Support Vendor Information

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

# Furniture and Equipment Inventory



List office equipment and furniture required to restore operations. Example provided.

Department: \_\_\_\_\_

Location: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Item Number: \_\_\_\_\_

Vendor Number: \_\_\_\_\_

Stored Offsite: (Y or N)

How to be acquired: Leased from vendor?

Qty Needed – Restore:

Qty Needed - Priority 1

Qty Needed – Priority 2

Qty Needed – Priority 3

Department: \_\_\_\_\_

Location: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Item Number: \_\_\_\_\_

Vendor Number: \_\_\_\_\_

Stored Offsite: (Y or N)

How to be acquired: Leased from vendor?

Qty Needed – Restore:

Qty Needed - Priority 1

Qty Needed – Priority 2

Qty Needed – Priority 3

# Alternate (Recovery) Site Report



The following are temporary facilities where (this team) will recovery their lost functions until temporary or permanent facilities are available.

Site Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

After Hours Contact Information: \_\_\_\_\_

After Hours Number: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Service Provided: \_\_\_\_\_

Notice Required for Site Availability: \_\_\_\_\_

Security ID: \_\_\_\_\_

Directions to Site: \_\_\_\_\_

Other Information: \_\_\_\_\_

# Flood Zones and Maps for Polk County



## Polk County Flood Information

### **Flood Plain Property Information**

The Flood Insurance Rate Maps (FIRM) provide a basis for determining if a property is within a flood plain. The [Federal Emergency Management Agency \(FEMA\)](http://www.fema.gov) adopted the latest flood insurance rate maps for Polk County which can be found here: [msc.fema.gov/portal](http://msc.fema.gov/portal). The flood maps are also available at area libraries, the Lakeland Board of Realtors, the East Polk Board of Realtors and the Polk County Builders Association.

Contact Polk County Floodplain Management for a determination of the property before building at 863.534.6792. Please have your 18-digit property identification number available.

### **Flood Zones**

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area. For more information on flood zones, visit [www.floodsmart.gov/floodsmart/pages/flooding\\_flood\\_risks/defining\\_flood\\_risks.jsp](http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/defining_flood_risks.jsp).

### **Additional Information on Flood Zones:**

- There is a flood insurance policy for low risk areas. Ask your insurance agent for the Preferred Risk Policy.
- All insurance companies can write flood insurance policies. Contact the insurance company that writes your homeowners policy, for an example.
- A flood event, also known as a base flood, is having a one percent probability of being equaled or exceeded in any given year. In Polk County, the storm may drop about 10.6 inches of rain in a 24-hour period. This may also be referred to as the 1% chance flood.
- Polk County's participation in the Community Rating System enables citizens to purchase flood insurance policies with reduced premiums through higher regulatory standards. Polk County has a CRS rating of Class 8, providing policyholders a 10% premium discount.
- The road drainage system or the off road outfall system may need maintenance. Roadway Maintenance Division maintains public roads and drainage systems in unincorporated Polk County. Natural Resources Division maintains some off road drainage systems. Roadway Maintenance Division may be contacted at 863-535-2200, and Natural Resources Division at 863-534-7377.

### **Additional Resources:**

- For free flood assistance and inspections call Polk County Floodplain Management at (863) 534-6792
- For more information about the NFIP or the FloodSmart campaign, visit [FloodSmart.gov](http://FloodSmart.gov).
- To view and download the NFIP Flood Insurance Manual, visit [www.fema.gov/media-library/assets/documents/103209](http://www.fema.gov/media-library/assets/documents/103209)
- To learn more about Map Modernization, visit [hazards.fema.gov](http://hazards.fema.gov).
- You may also visit the Map Service Center at [msc.fema.gov](http://msc.fema.gov) to read more about flood mapping or to find and purchase a flood hazard map covering your area, or call the FEMA Map Assistance Center toll-free at 1-877-FEMA-MAP (1-877-336-2627).

# Post Recovery Plans for Business Development



## Economic and Private Sector

**Economic Vitality is critical to our community.** Following a hurricane or another type of disaster, the Central Florida Development Council (CFDC), as the lead agency under ESF 18—Emergency Support Function — will coordinate preparedness, response and recovery activities in the private and public sectors to support the ongoing economic viability of the community. The CFDC will take the lead in coordinating the economic redevelopment of Polk County with our municipal and economic development partners.

The Business Development component of the CFDC is headquartered at the Lake Myrtle Sports Complex, 2701 Lake Myrtle Park Road, in Auburndale. In the event that this building is damaged in a disaster, staff will relocate to the Polk County Emergency Operation Center or to another available facility. Our ability to protect our website and online capabilities is made possible by alternate sites for our server in a Category Five Hurricane rated building in Lakeland and at another secure facility in the Midwest.

After a disaster, CFDC staff will assess its own work stations and abilities to respond to the situation. As a department of the Polk County Board of County Commissioners, the CFDC will operate as a component of the Polk County Emergency Operation Center (EOC).

The CFDC Business Development staff will be assigned special projects to assist in the recovery of the Polk County business community. **Staff will be dispersed throughout the county to survey businesses and to make business owners aware of any local, state, and federal assistance programs.** The survey will determine the most critical needs of businesses at the time, be they related to power availability, access to capital, debris removal, need for transportation, workforce housing, and other pressing requirements. **In order for the survey of businesses to be completed in a timely manner, the CFDC will coordinate the information gathering with our Economic Development Partners.**

Each company needing assistance will be given a case number and assigned to staff for referral to appropriate agencies for assistance. CFDC staff will then follow up to make certain that all company needs have been addressed.

**Support Agencies:** Fire Rescue Division, Emergency Management, 863-519-7350  
**Coordinating Agencies:** Lakeland Economic Development Council, 863-687-3788  
Haines City Economic Development Council, 863-422-2525  
Winter Haven Economic Development Council, 863-837-5280  
Lake Wales Economic Development Council, 863-676-3445  
Municipal Chambers of Commerce

**The Visitors Bureau will be prepared to assist utility companies in a similar fashion going forward.**  
[www.visitcentralflorida.org](http://www.visitcentralflorida.org)



# Post Recovery Plans for Business Development



## **Land and Building Assistance**

The Central Florida Development Council has access to an up-to-date land and building inventory of available (for lease or purchase) office buildings, warehouses, and speculative facilities which may be used for a multitude of uses, including manufacturing.

**In the event of a disaster, CFDC staff will work with company managers and representatives of properties to quickly relocate business operations in available buildings, either for short term or permanent needs. CFDC staff will also assist FEMA officials identify properties for their post-disaster activities.**

## **Labor and Training Assistance for Businesses**

The CFDC uses the services of CareerSource Polk to assist Polk County companies in the recruitment and retention of the labor force. The CareerSource Polk Business Services Division is a nationally acclaimed cooperative initiative of the Polk County Workforce Development Board, Inc. and CFDC Inc. of Polk County, Florida providing valuable solutions to businesses. Whether hiring, training, motivating or retaining your workforce is your goal, the Business Services Division of CareerSource Polk will provide dedicated service at no cost to you.

After a disaster, CareerSource Polk would be the lead agency responsible for providing quick access to impacted businesses in the areas of job placement and training as well as special assistance to companies needing to downsize or relocate their workforce.

For additional information on CareerSource Polk, please visit their website at [careersourcepolk.com](http://careersourcepolk.com) or call 863.508.1100.

## **Permitting Assistance**

The CFDC has established close working relationships with the numerous permitting agencies in Polk County, including the Florida Department of Transportation, the Florida Department of Environmental Protection, the Southwest Florida Water Management District, the Polk County Health Department, and with City and County offices. CFDC staff would mobilize to provide accelerated permitting assistance to impacted businesses after a disaster to help quickly restore operations and retain their workforce.

# Post Recovery Plans for Business Development



## **Licensed Contractors List**

Experience has shown that following a major disaster involving damages to residences and business facilities, an influx of new contractors arrive in a community to provide services for rebuilding. It is important that the credentials of contractors be verified before any agreement or contract is signed for work. The Polk County Building Department maintains a list of current licensed contractors. This list may be viewed by visiting <http://permitviewer.polk-county.net/contractors.aspx>. Choose the type of contractor needed from the drop-down menu of the licensed type field and a list will populate.

## **Coordination with CFDC Small Business Assistance Center**

CFDC Business Development staff will work closely with their colleagues at the Small Business Assistance Center to coordinate federal and state emergency loans to businesses in the event of a disaster. Information on available loans to businesses will be published in the local news media, posted on the CFDC [www.cfdc.org](http://www.cfdc.org) and SBAC [www.cfdc.org/sbac](http://www.cfdc.org/sbac) websites. Communication is essential to provide information to and gather information from small business impacted by the disaster. The Small Business Disaster Hotline is available at 863-534-6980. The Disaster Hotline will be activated at the time of a storm to provide businesses with guidance on what to do and who to reach out to for additional assistance. Staff will make visits to impacted businesses to facilitate applications for any loans. The Small Business Assistance Center staff will coordinate the processing of applications for the Economic Injury Disaster Loan (Small Business Administration) and the State of Florida Emergency Bridge Loan.

## **Small Business Administration Economic Injury Disaster Loan (EIDL)**

The purpose of the expanded economic injury disaster loan program (EIDL) is to provide funds to eligible small businesses to meet its ordinary and necessary operating expenses that it could have met, but is unable to meet as a direct result of a declared disaster. These loans are intended only to provide the amount of working capital needed by a small business to pay its necessary operating expenses and obligations until operations return to normal. The purpose of these loans is not to cover lost income or lost profits, or losses attributable to an economic downturn. EIDL funds cannot be used to refinance long-term debt or to expand the business. For more information, visit <http://www.sba.gov/content/economic-injury-disaster-loans>

## **State of Florida Emergency Bridge Loan**

The Small Business Emergency Bridge Loan Program is declared by the Governor in the event of a disaster to provide emergency, short-term loans to businesses severely impacted by a disaster. The short-term loans are intended to bridge the gap between the time a major disaster hits and when a business has secured other resources, including profits from a revived business, payment of insurance claims or longer-term loans.

The Florida Small Business Emergency Bridge Loan Program provides a source of expedient cash flow to businesses physically damaged during a major disaster. These short-term loans enable businesses to quickly begin repairs and replace destroyed inventory. Offering an immediate source of cash flow allows impacted businesses to quickly re-open their doors. Short-term loans of up to \$25,000 will be available to owners of small businesses (less than 100 employees). The interest-free loans come in terms of 90-day or 180-day maturities. To be eligible, a business owner must have been operational for one full year prior to the disaster, and have verifiable, physical damage to the business.

A five-member committee comprised of three local bankers, one community representative and one representative from Enterprise Florida, Inc., or the Governor's Office of Tourism, Trade, and Economic Development (OTTED) reviews applications for approval. Loans are usually processed in three to five days.

# CFDC Additional Responsibilities



The CFDC Will Also:

**Produce statistics for the post-disaster economic environment for better marketing business opportunities and discovering needs:** The demographics and economic environment is likely to have dramatic changes after a disaster. For businesses to access the market and their future workforce capabilities, managers will need new population and economic statistics. The CFDC can assist by preparing a post-disaster report and distributing it to the business community via its website.

**Hold an Economic Development planning seminar for the business community after a disaster:** Due to unforeseen changes from a disaster, current economic development strategies may need updating to reflect changed conditions. The CFDC in partnership with Polk Vision and our local economic development offices, will stage a county wide seminar to solicit creative solutions to rebuilding the economy - industry, tourism, medical, retail, research and development.

**Request Temporary Housing for Employees:** If necessary, the CFDC would request that the Polk County planning department or officials in cities allow for the temporary onsite housing of employees in businesses which remain in sound condition following a disaster.

**Undertake A Communications Plan:** The CFDC will reconfigure its website to place important disaster recovery information for businesses on its homepage. Staff, working in association with the Polk County Communications Department, will encourage all news media to tell the business story and to commit airtime and newspaper space to information vital to economic recovery.

# Small Business Emergency Bridge Loan Program



The purpose of the Florida Small Business Emergency Bridge Loan Program is to provide a source of expedient cash flow to Florida small businesses impacted by a disaster.

The Florida Small Business Emergency Bridge Loan Program was first activated following Hurricane Andrew. It has been activated 14 additional times following disasters and has helped more than 2,670 small businesses statewide to receive more than \$63 million in assistance.

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. Keep in mind the program provides a short-term loan of State of Florida public funds, not a grant, with the expectation that repayment will be made out of receipts from other sources of longer term disaster recovery assistance.

In the event of a disaster, the Governor of Florida has the option to activate the Emergency Bridge Loan Program by Executive Order. If the program is activated, this website: [www.floridadisasterloan.org](http://www.floridadisasterloan.org) will contain applications and full instructions for completing and submitting an Emergency Bridge Loan request as well as other disaster recovery resources.

For questions regarding the Florida Small Business Emergency Bridge Loan Program, send an email to: [info@floridadisasterloan.org](mailto:info@floridadisasterloan.org).

## Loan Details

- Amount: Between \$1,000 and \$25,000
- Term: 90 or 180 days
- Interest: Loans will be interest-free for the loan term
- Payments: Payments are not required during the established loan term, but loans must be paid in full by end of the loan term.

# Small Business Emergency Bridge Loan Program

(Sample Application)



## SAMPLE APPLICATION

### (INSERT DISASTER NAME) IN (INSERT COUNTY) COUNTY SMALL BUSINESS EMERGENCY BRIDGE LOAN PROGRAM APPLICATION

DATE: \_\_\_\_\_ AMOUNT REQUESTED: \_\_\_\_\_  
APPLICATION # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Legal Business Name:**

**Federal Tax I.D. #** \_\_\_\_\_ **State Tax I.D. #** \_\_\_\_\_

Address: \_\_\_\_\_

(Street)

\_\_\_\_\_  
(City)

\_\_\_\_\_  
(County)

\_\_\_\_\_  
(State/Zip)

**Unemployment Compensation Account #** \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ - \_\_\_\_\_ Date Business Started: \_\_\_\_\_

(Month/Year)

**Business Location (if other than above):**

Address: \_\_\_\_\_

(Street)

\_\_\_\_\_  
(City)

\_\_\_\_\_  
(County)

\_\_\_\_\_  
(State/Zip)

Telephone: ( ) \_\_\_\_\_ - \_\_\_\_\_

Date Business Started at This Location: \_\_\_\_\_

(Month/Year)

**Type of Business Activity:** (Describe)

**Business Form:** (Circle one):

Sole Proprietorship Partnership S-Corp. C-Corp. LLC LLP Self-Employed

# Small Business Emergency Bridge Loan Program

(Sample Application)



**Number of Employees (FTE):** \_\_\_\_\_

**Majority Business Owner:** *Only the majority owner may apply for this loan.*

Full Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Title: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Percent Ownership: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Address: \_\_\_\_\_

(Street) (City) (County) (State/Zip)

Telephone: ( ) \_\_\_\_\_ - \_\_\_\_\_

**Licenses:** (Circle as many as appropriate.) Saltwater Products Shellfish, Business Occupation, Processing Plant Certification Seafood Dealer Charter Boat Captain, Contractor, Other: \_\_\_\_\_

If the applicant is the holder of any commercial fishing/saltwater products/process license they must complete Page Three of the Application

**Credit and Financial Information:**

Annual Revenue: FY 20 \_\_\_\_ : \_\_\_\_\_ FY 20 \_\_\_\_ : \_\_\_\_\_

Total Payroll: \_\_\_\_\_

Pretax Income \_\_\_\_\_

Please attach additional information such as tax returns if available.

**Banking Relationship:**

Bank Name \_\_\_\_\_ Contact: \_\_\_\_\_

Account #(s)/Type: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ - \_\_\_\_\_

**Other Credit/Vendor Relationships**

Name \_\_\_\_\_ Contact: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ - \_\_\_\_\_

Account #(s)/Type: \_\_\_\_\_

# Small Business Emergency Bridge Loan Program

(Sample Application)



Name: \_\_\_\_\_ Contact: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ - \_\_\_\_\_

Account#(s)/Type: \_\_\_\_\_  
(Attach additional information as needed.)

**Statement of Physical Damage and Planned Use of Proceeds:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Attach additional information as needed)

**Expected Source of Repayment:** (Circle as appropriate): Personal Funds    Business Funds    Insurance Proceeds

Bank Loan                      Government Loan

USDA Crop Loss Assistance    Other: \_\_\_\_\_

**Requested Term:** (Circle one) 90 days    180 days

**Signature:**

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 the **(INSERT EDO)**, and/or other financial institutions assisting the **(INSERT EDO)** in its 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 the above information could result in prosecution for fraud.

Company Name: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_ Title: \_\_\_\_\_

Applicant Name: \_\_\_\_\_ Date: \_\_\_\_\_

# Polk County Post Disaster Business Impact Survey



Case # \_\_\_\_\_ Requires Help \_\_\_\_\_ Requires No Help \_\_\_\_\_ No Answer \_\_\_\_\_  
 Date Called \_\_\_\_\_

Company Name: \_\_\_\_\_  
 Primary Contact: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Email: \_\_\_\_\_

1. (I/We) can see you are back in business, are your hours back to normal?  Yes  No
2. Are your facilities usable?  Fully usable  Partially Usable  Not Usable
- 2.a. If not usable, what type of space is needed?  
 Office  Industrial  Flex  Retail  None
3. Damage to Facilities?  
 Power  Phone  Water  Windows  Equipment  Roof  
 Walls  Other \_\_\_\_\_
4. When do you expect to get back to normal?  
 1-2 weeks  Within a month  1-2 months  Over 2 months  
 Don't know  Indefinite
5. About how many work there? \_\_\_\_\_
6. Are all of your people back to work?  Yes  No
7. Other key factors hindering operations? What areas are creating problems for you?  
 Access to business  Debris removal  Product supply  
 Financial/Business loans  Short-term capital  Long-term capital  
 Legal  Water damage  Training/Personnel  
 Customer base  Personal problems  Insurance settlement  
 Housing  Construction/Contractor needs  
 Employee transportation
8. What percent of your normal revenue are you now generating? \_\_\_\_\_%
9. Which of the following can you now support with your current cash reserves?  
 Payroll  Damage Repair  Inventory  Taxes
10. Do you have business insurance?  Yes  No
11. What kind of business are you in?  
 Manufacturing  Wholesale  Service  Retail  Transportation  
 Tourism  Other \_\_\_\_\_

Square footage desired: \_\_\_\_\_ Length of time \_\_\_\_\_ Permanent? \_\_\_\_\_

Could you benefit from use of office suite(s)?  Yes  No  
 If yes, minimum space needed \_\_\_\_\_ Number of phones/phone lines \_\_\_\_\_ Furniture \_\_\_\_\_  
 Other \_\_\_\_\_

How close to your current location must you be? \_\_\_\_\_