

Disaster Preparation & Business Continuity Planning



**Polk County
Board of County
Commissioners**

330 W. Church Street
Bartow, FL 33830

863-534-6000
www.polk-county.net

Emergency Hotlinks

Financial and Recovery Assistance

- Employment/ Unemployment questions: www.floridajobs.org
- Contractor licensure: www.myfloridalicense.com
- To report price gouging and/or register a complaint:
<http://myfloridalegal.com/85256CC5006DFCC3.nsf/0/5D2710E379EAD6BC85256F03006AA2C5?Open&Highlight=0,price,gouging>

American Red Cross: www.redcross.org

FEMA Emergency Plans for Business:

www.fema.gov/pdf/business/guide/bizindst.pdf

Florida Department of Community Affairs Disaster Recovery Program Action Plan:

<http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative>

The Insurance Institute for Business and Home Safety: www.ibhs.org

Polk Works: WorkForce 20/20 - www.polkworks.org

Project/Permit Status: www.polk-county.net/embed.aspx?pg=9

Polk County Small Business Development: www.polksbdc.org

Information on SBA disaster loans for businesses: www.sba.gov and
<https://disasterloan.sba.gov/ela/>

Florida Division of Emergency Management: www.floridadisaster.org

Florida Business Disaster Survival Kit: <http://www.fldisasterkit.com>

IRS Disaster Losses Kit: www.irs.gov/pub/irs-pdf/p2194b.pdf

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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

Polk County Emergency Operation Center (**Primary County contact during a disaster event**): (863) 298-7000 or (863) 298-7001

Polk County American Red Cross Office: (863) 294-5941; Toll Free: 1-888-220-9118

Polk County Sheriff's Office: (863) 298-6200

Polk County Medical Services: (863) 519-7400

Polk County Fire Rescue: (863) 519-7350

Polk County Hazardous Waste: (863) 284-4319

Polk County Emergency Management: (863) 534-5600

Polk County Utilities Administration: (863) 298-4235

Polk County Volunteer Services: (863) 534-5580

Central Florida Development Council of Polk County: (863) 551-4760

(We have direct links to all municipalities in Polk County)

The Polk County Emergency Management Department operates a Citizens Information Line at (863) 534-0321 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

Electric Utility Contact Assistance:

Tampa Electric Company: Cindy Price, (863) 298-6016

Progress Energy: Jerry Miller, (863) 678-4450

Lakeland Electric: John Adkinson, (863) 834-1237

Hotlines for Financial and Recovery Assistance:

- FEMA Disaster Assistance Hotline: 1-800-621-FEMA or 1-800-621-3362
- SBA Business Physical Disaster Assistance Loans and SBA Economic Injury Disaster Loans 800-359-2227 or 800-621-FEMA
- Unemployment Compensation Claims: 1-800-204-2418; Also the website for Employment/ Unemployment questions is www.floridajobs.org
To verify contractor licensure: www.myfloridalicense.com or call 1-850-487-1395.
- To report price gouging call 1-866-966-7226 or go to http://myfloridalegal.com/_85256CC5006DFCC3.nsf/0/5D2710E379EAD6BC85256F03006AA2C5?Open&Highlight=0,price,gouging to register a complaint.
Florida Emergency Information Line: FEIL – 1-800-342-3557

Insurance Numbers:

- AIG Insurance Co. Disaster Claims: 1-877-638-4244
- Allstate Insurance Co. Disaster Claims: 1-800-547-8676
- Colonial Penn Insurance Co. Disaster Claims: 1-800-523-9100
- Hartford Casualty Insurance Co. Disaster Claims: Personal – 1-800-243-5860; Business – 1-800-327-3636
- Liberty Mutual Insurance Co. Disaster Claims: 1-800-526-1547
- Nationwide Mutual Insurance Co. Disaster Claims: 1-800-421-3535
- State Farm Fire & Casualty Co. Disaster Claims: 1-800-732-5246
- For questions about insurance contact the Department of Financial Services Hurricane Assistance Line at 800-22-STORM (1-800-227-8676).

Additional Hotlines

- Florida Volunteer and Donation Hotline: 1-800-FL-HELP1 (1-800-354-3571)
- Tips on reading with children – www.justreadflorida.com or call the Department of Education’s Hurricane Information Line at 1-866-227-7808.
- American Red Cross Donations Hotline: 1-866-HELP-NOW or go to www.redcross.org.
- American Red Cross Information Hotline: 1-866-GET-INFO or 1-866-438-4636
- Salvation Army Donation Hotline: 1-800-996-2769
- Volunteer and Donations Hotline: 1-800-HELP1
- Salvation Army Prayer and Spiritual support Hotline: 1-888-363-2769
- Elder Services Hotline: 1-800-963-5337

FEMA Emergency Plans for Business (67 pages):

www.fema.gov/pdf/business/guide/bizindst.pdf

Florida Department of Community Affairs Disaster Recovery Program Action Plan (17 Pages):

<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:

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: _____

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: _____

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 No

Do you need Earthquake Insurance? Yes No

Do you need Business Income? Yes No

Do you need Extra Expense Insurance? Yes No

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?

Other disaster-related insurance questions:

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

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

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

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

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: _____

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: _____

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

GIS Information and Flood Zones for Polk County

GIS – The Polk County Board of County Commissioners provides businesses and citizen’s access to detailed geographic information systems, including flood zone maps. To access this comprehensive information, please visit:
<http://gispublicview.polk-county.net/viewer.htm>

Polk County Flood Information

Codes and Regulations:

Please refer to the Ordinance No. 00-09, as amended, the Polk County [Land Development Code](#); the Codes of Federal Regulations (CFR) Chapter 44, enforced by the Federal [Emergency Management Agency \(FEMA\)](#) ; and County [Comprehensive Plan, Sections 2.307 and 2.308](#).

Flood Plain Property Information

The Flood Insurance Rate Maps (FIRM) provides a basis for determining if a property is within a flood plain. On December 20, 2000, the [Federal Emergency Management Agency \(FEMA\)](#) adopted the latest flood insurance rate maps for Polk County. Copies of the FIRM panels are available from FEMA, at 1-800-358-9616. 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 the Land Development Division, Floodplain Management Section for a determination of the property before building at (863) 534-6449. Please have your 18-digit property identification number available.

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.

Post Recovery Plans for Business Development

Economic and Private Sector Issues

Economic Vitality is critical to our community. Following a hurricane or another type of disaster, the Central Florida Development Council (CFDC) will work to preserve and restore the industry, and tourism sectors which support a high quality of life for Polk County residents. 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.

During the summer of 2004, the Central Florida Development Council's Convention and Visitors Bureau assisted Tampa Electric Company, Florida Power (now Progress Energy), Lakeland Electric and power companies from throughout the United States by locating motel and hotel rooms for their emergency line crews. As an acknowledgment to the extraordinary service provided by the out of state utility companies, the Visitors Bureau presented employees of the electric companies special offers for tourism related amenities, including attractions, restaurants and accommodations. This highly successful Hurricane Heroes campaign was a major component in Polk County being recognized as an **All America County** in 2007 by the National Civic League.

The Visitors Bureau will be prepared to assist utility companies in a similar fashion going forward. www.visitcentralflorida.org

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. To access the inventory, please click on the Real Estate tab on our website, www.cfdc.org.

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 Polk Works WorkForce 2020 to assist Polk County companies in the recruitment and retention of the labor force. Polk Works WorkForce 2020 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. The program includes seminars, roundtables, and consultations -- mostly offered at no cost to Polk County businesses.

After a disaster, Polk Works 2020 would be the lead agency responsible for providing quick access to impacted businesses in the areas of job placement and training, temporary cash assistance, subsidized childcare and transportation, and special assistance to companies needing to downsize or relocate their workforce.

For additional information on Polk Works WorkForce 2020, please visit their website at www.polkworks.org.

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.

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 www.polk-county.net/embed.aspx?pg=9 and agreeing to the terms and conditions.

In the event of a disaster, the CFDC would place a direct link to the licensed contractors list on its website.

Coordination with CFDC Small Business Development Center

CFDC Business Development staff will work closely with their colleagues at the Small Business Development 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 and SBDC www.polksbdc.org 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**. Staff will make visits to impacted businesses to facilitate applications for any loans.

The Small Business Development 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.

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.

Emergency Bridge Loan Fact Sheet

DRAFT
HURRICANE XXXXXX
SMALL BUSINESS EMERGENCY BRIDGE LOAN PROGRAM
xx/xx/xx

FACT SHEET

- > **Purpose:** A short-term loan program for small businesses in _____ County that are experiencing difficulty surviving or re-starting as a result of HURRICANE XXX's physical impact on the business.
- > **Amount:** The minimum loan will be \$1,000, the maximum \$25,000.
- > **Term:** 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.
- > **Eligibility:** Those eligible to apply for loans under the program will include:
 - a. Small businesses established in _____ County prior to (one year prior)
 - b. Minimum number of employees - two. (Self employed individuals may be eligible on a case-by-case basis.) **DOCUMENTATION OF EMPLOYEE COMPENSATION MUST BE PROVIDED AT THE TIME OF APPLICATION.**
 - c. Maximum size of business - 100 employees.
 - d. Need for the loan and use of proceeds must be directly related to the physical impact of the storm.
 - e. Those who have received a Small Business Emergency Bridge Loan in the aftermath of prior storms **AND** who have paid them back in full.
- > **Loan Recipient:** Loans will be made to individuals who are at least 51% 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 storm.
- > Applications under this program will be accepted through (about 4-6 weeks) contingent on the availability of funds. Attached is a list of sites where loan application forms may be obtained.

8-17-07

Sample Emergency Bridge Loan Application

HURRICANE XXXXXXXX SMALL BUSINESS EMERGENCY BRIDGE LOAN APPLICATION

DATE _____ AMOUNT REQUESTED _____ APPLICATION # _____

Legal Business Name: _____ **Federal Tax I.D. #** _____

Address: _____ **State Tax I.D. #** _____
(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

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: _____ **Telephone:** _____
(Street)

(City) (County) (State/Zip)

Licenses: (Circle as many as appropriate.) Saltwater Products Apalachicola Bay Oyster Harvesting Seafood Dealer
Shellfish Processing Plant Certification Charter Boat Captain Aquaculture Other

Numbers: (valid – current year)

License #1 _____ **Endorsements (type)** _____

License #2 _____ **Endorsements (type)** _____

License #3 _____ **Endorsements (type)** _____

Wholesale Seafood Dealer Number _____ **Shellfish Processing Plan Certification** _____

Charter Boat Captain _____ **Other** _____

(page 1 of 4 - continue on page 2)

Credit and Financial Information:

Annual Revenue: FY 200--- _____ FY 200--- _____
Total Payroll* _____
PreTax Income: _____

* Adequate documentation of payroll, commissions paid, officer compensation, distributions to owners or any other type of compensation is **REQUIRED**.

Commercial landings and sales (by species and Saltwater Products License/Wholesale/Retail Dealer License
Calendar 2006 _____ Calendar 2005 _____

Please attach a separate sheet if necessary.
Please attach tax returns and any other information which may be helpful.

Banking Relationship: Bank Name: _____ Contact: _____
Account #(s)/Type: _____ Telephone: _____

Other Credit/Vendor Relationships

Name: _____ Contact: _____
_____ Telephone: _____
Account #(s)/Type: _____
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 _____ Corporation, and/or other financial institutions assisting _____ Corporation 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 undersigned, by signature on this document **also authorizes the release of his/her reported marine fisheries trip ticket landings and any other related information** to the Office of Tourism, Trade, and Economic Development for the purposes of review per the policies and procedures of the State of Florida's Hurricane XXXXXXXX Small Business Emergency Bridge Loan Program.

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: _____

_____ Date: _____

FOR USE IN LOAN PROCESSING ONLY: (Attach additional sheets as required.)

Application #: _____

Driver's License/Personal Identification Verified: _____

Tax Return(s) Attached: 200--- Personal _____ Business _____

200--- Personal _____ Business _____

Accepted as Complete: Date: _____ Time: _____

BY: _____ (Bank Representative)

Credit Report Comments:

Credit References and Other Comments:

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Loan Committee Action: Date: _____ Approved (circle one): Yes No

Amount Approved: _____ Term: _____

Conditions: _____

Saltwater Products/Seafood Dealer License Numbers Verified: _____ Date: _____

Shellfish Processing Plant Certification Verified: _____ Date: _____

Apalachicola Bay Oyster harvesting License Verified: _____ Date: _____

Reported Marine Fisheries Trip Ticket Landings Verified: _____ Date: _____

Comments: _____

DEP Permittable/Authorized Structure Verified: _____ Date: _____

Comments: _____

Name: _____

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.

Case # _____ Requires Help _____ Requires No Help _____ No Answer _____
Date Called _____

POLK COUNTY POST DISASTER BUSINESS IMPACT SURVEY

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? _____

