

# BUSINESS PARTNERS DISASTER PREPAREDNESS & CONTINUITY GUIDE



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Dear Business Owner:

The Enterprise Charlotte Foundation is pleased to present the *Business Partners Disaster Preparedness and Community Guide*. The Foundation developed this initiative to ensure that all Charlotte County businesses have a detailed "Resource Guide" to assist them in the event of a disaster in the future.

This Guide contains step-by-step disaster recovery information essential for every business owner in Charlotte County. Critical phone numbers and websites and emergency preparation and disaster procedures have been compiled to ensure that your business has a strategy and plan for business continuity should a disaster occur.

I personally encourage you to take the time now to carefully review the enclosed information and to store this document in a safe and secure container with your other critical business backup materials.

The Foundation and its membership will be working diligently with the Economic Development Office and the Enterprise Charlotte Council to improve and ensure the continued economic success for every Charlotte County business owner.

On behalf of the Foundation, I want to thank you for obtaining this Guide, and for your commitment to planning for the long-term growth of your businesses in Charlotte County.

Yours very truly,

A handwritten signature in black ink, appearing to read 'Lane Diedrick', is written over a light blue circular stamp.

Lane Diedrick  
President

LD/kmk

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**OUR MISSION: ENCOURAGE THE RECRUITMENT, EXPANSION AND  
RETENTION OF DIVERSIFIED HIGH IMPACT INDUSTRY**

- CREATE HIGH SKILL – HIGH WAGE JOBS
- DIVERSIFY THE ECONOMY AND TAX BASE

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## **PURPOSE AND OVERVIEW**

This guidebook was developed for Charlotte County business owners. Becoming familiar with the content and completing the forms included herein will help the business owner increase the odds that their business will make it through the next disaster. While targeted to the small business owner, the materials may assist contingency planners working for larger corporations in the development of their programs.

This guidebook will help to:

- Outline what actions may be taken to minimize the disruptive effects of a disaster on the operation.
- Understand the differing roles and responsibilities of government and business owners in private sector disaster recovery.
- Provide the information needed to develop a comprehensive business disaster continuity plan.

The Charlotte County Economic Development Office (EDO) is the coordinating agency for the State of Florida Small Business Emergency Bridge Loan Program to help businesses recover from a natural or manmade disaster in Charlotte County. The specific role of the EDO is outlined in greater detail within the Disaster Response (pages 33-37) and Disaster Recovery (pages 38-48) sections of this guidebook.

In case of an emergency, please contact:

Charlotte County Economic Development Office  
18501 Murdock Circle, Suite 502  
Port Charlotte, FL 33948  
(941) 627-3023

or Charlotte County Emergency Management at (941) 505-4620

## **INTRODUCTION**

### ***The Importance of Continuity Planning***

Ask any business owner why they are in business. If not at the top of the list then inevitably close to the top will be the obvious answer - to stay in business and make money. The reasons for this are as obvious as they are age old - to cover mortgage payments, the children's college tuition, to obtain the amenities required not only to live, but to enjoy life.

As the name implies, a continuity plan is a pre-mediated strategy for continuing business in the event of a disaster. While never a guarantee that a business affected by disaster will go completely unscathed, preparing a continuity plan will help the small business owner minimize potential losses and anticipate the actions they will need to take in the event of a disaster. A continuity plan is not a contingency plan. It does not attempt to spell out in detail who must do what in the event of a specific contingency - such as a store fire, robbery attempt, or power failure - although it may be quite helpful for a business owner to write down step by step procedures for dealing with each of these emergencies. The continuity plan focuses on procedures for minimizing potential losses and ensuring a speedy recovery from disaster.

### ***The Role of Government in Private Sector Disaster Recovery***

The Federal Emergency Management Agency (FEMA) is the federal agency charged with ensuring that America can recover from disasters. Each state has an emergency management office that is charged with a similar responsibility. In Florida, each county also has an emergency management office responsible for dealing with emergencies in their jurisdictions. As the scale and magnitude of a disaster increases and the capabilities of one level of government to manage the disaster are exceeded, the next higher level of government will provide assistance. Most major disasters include the involvement of FEMA, the State of Florida, and the County Emergency Management Office.

Most federal and state programs focus on restoring community infrastructure and ensuring that housing needs are met. The Small Business Administration (SBA) may offer loans to business owners damaged by a disaster to make necessary repairs. Other federal and state programs may be available after a disaster, including Economic Development Administration resources, but these funds are typically not available to small business owners. While local, state, and federal disaster recovery employees will work with small business owners after a disaster, on the whole, most post-disaster recovery resources are not designed to help a small business owner get back in business.

Even though a business owner may benefit greatly from government sponsored disaster recovery programs, such as the SBA disaster loan program, business owners are mostly on their own when it comes to remaining in business. This is why it is critical for all business owners to take steps to reduce their vulnerability and understand the steps that must be taken in the aftermath of a disaster - before a disaster strikes. Because these issues are covered in the development of a business continuity plan, the State of Florida is providing technical assistance and promoting the development of continuity plans to ensure that small businesses are better prepared to survive the next disaster.

## ***Emergency Management***

Emergency management is quite simply the business of minimizing the social and economic impacts of natural and technological hazards. Emergency management has four basic phases, described below:

- ◆ **Mitigation** - Reducing the potential for loss of life and property
- ◆ **Preparedness** - Understanding the effects of disasters, the actions that must be taken to respond to and recover from these events, as well as what can be done to mitigate future losses.
- ◆ **Response** - Handling an emergency as it is impending and occurring
- ◆ **Recovery** - Restoring all aspects of a community damaged by a disaster

A small business owner should consider what actions they plan to take during each phase of emergency management. The business continuity plan provided herein is organized in four sections to address each phase of emergency management. When completed, this plan will establish an operational framework for managing hazards likely to affect a small business. While not exhaustive, the following list outlines the type of emergencies small business owners may face:

**Accidents:** Fire, explosions, power loss, water leaks or plumbing failure, hazardous spill

**Weather:** Severe storms, lightning, tornadoes, hurricanes, floods, freezes, wildfires

**Civil Disturbances:** Criminal incidents, rioting, vandalism

**Terrorism:** Bomb threats, computer viruses, sabotage

## ***The Disaster Resistant & Resilient Business***

Disaster recovery is not complete unless economic recovery is complete. History has demonstrated that it is far easier to rebuild roads, public facilities, and houses, than it is to restore economic vitality to a community affected by a disaster. According to U.S. Department of Labor Statistics, over 40% of all companies that experience a disaster never reopen and over 25% of the remaining companies close within two years.

While the business continuity plan is organized around the four phases of emergency management - mitigation, preparedness, response, and recovery - the rationale behind preparing a plan is basic. Businesses invest time and resources into preparing and implementing a plan to stay in business. To stay in business a small business owner must ensure that his or her operation is disaster resistant - able to withstand the effects of whatever hazard may strike, as well as disaster resilient - able to rebound economically from a disaster and to take advantage of post-disaster market opportunities.

The continuity plan should include all actions related to protecting the business. Exercises should be conducted regularly to ensure that the plan functions well. The underlying need to

develop the continuity plan is the imperative that the business owners protect their facility and operation, their employee base and their clients. Consideration of these issues is provided below:

**Facility and operation protection** - Protection of the facility where business is conducted is essential. A business owner may calculate the cost versus the benefit of installing storm shutters, or making other structural improvements to his or her facility. Some insurance providers give credit for structural improvements that reduce risk. Business owners should check with their insurance provider before a disaster strikes. If a small business owner is left without a building after a storm, he or she will be unable to conduct business. It is also critical to maintain adequate insurance coverage. While loans may be available from the Small Business Administration to help cover disaster related repairs, they may not be enough to cover all losses. Adequate insurance coverage, for wind and flood, will provide assurance that the funds necessary for rebuilding will be available. Finally, business owners should consider whether their suppliers have continuity plans. If a major supplier is affected by a disaster, it may adversely affect the small business owner if alternate arrangements have not been considered. Likewise, if a small business is forced to interrupt operations due to a disaster, provisions should be in place to ensure that suppliers are able to stop or postpone shipments.

**Protecting employees** - A business facility may be as secure as Fort Knox, but if the employees' homes are damaged or destroyed, the employer cannot count on his or her employees to return to work quickly. There is a wide range of activities that a business can take to protect employees - from cost neutral education programs, to investing in employee disaster loss reduction benefits. At little or no extra cost to an employer, articles on hurricane preparedness, the need for shutters or other structural retrofitting, or the importance of purchasing flood insurance may be included in a company newsletter or in a break room. Small business owners may also direct employees to take advantage of state sponsored programs, such as the Fannie Mae Loan Program. Programs that require financial investment include buy back of sick or annual leave to allow employees to purchase and install hurricane shutters. Some companies make available loans to employees to retrofit their homes. All employee assistance programs - both low and moderate cost - help to ensure business continuity after a disaster.

**Protecting clients** - Just as it is critical to protect employees, it is important for businesses to consider what state their client base will be in after a disaster. Any business that relies on a large local market has a vested interest in ensuring that the community recovers from a disaster as quickly as possible. While the protection of the general public is the role of government, business can help protect their vital interests by maintaining close links with state and local emergency management offices, marketing disaster loss reduction, and promoting public awareness. Maintaining a close working relationship with state and local emergency management offices will help ensure that employees will be able to return to work as soon as possible. Disaster needs specific to a business may be directly requested if businesses play a supporting role in a county emergency operations center during a disaster. In addition, the marketing of disaster loss reduction programs is possible for many businesses. Many home repair stores provide a large display of products that homeowners and businesses can use to protect their homes and facilities from storms. Large retailers often display hurricane preparation products in advance of hurricane season. Even if direct marketing of products is not an option for the small business owner, promoting public awareness by providing State of Florida, American Red Cross or other publications free of charge to customers will help to raise awareness of the need to take personal responsibility for disaster loss reduction.

## **DISASTER MITIGATION**

Mitigation is any action taken to reduce potential for loss of life and property. The most important measure that a business owner can take is to have insurance coverage, including flood insurance. While recovery programs may be available to small business owners from the government agencies after a disaster, they are often supplemental or stopgap in nature and are typically provided in the form of loans. Insurance policies are the best means of guaranteeing that funds needed for repairs are available in a timely manner. In addition, business interruption service may be available to cover payroll or other expenses should the business remain out of commission for a period of time. Business owners can also mitigate their facilities by installing impact resistant glass, shutters, or other permanent protective measures. The installation of structural mitigation measures will reduce risk and may also afford insurance premium rate reductions. Business owners may also wish to encourage employees to take similar measures on their residences to ensure that employees will be able to return to work as soon as possible after a disaster.

- Have you taken the necessary steps to protect your building and its contents?
- Has your business conducted a structural/non-structural vulnerability analysis?
- Have agreements been made with current and alternative vendors/suppliers to assure business continuity?
- Have you identified essential employees and vital records?
- Is there an employee or team that has or can be identified to address business continuity and emergency issues, even outside of normal business hours?



# Insurance Coverage (Part 1)

Review the company insurance policy before a disaster. Obtaining answers to the following questions will help your business to be better prepared to file insurance claims after a disaster event.

Insurance Company: \_\_\_\_\_

## Agent Information

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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

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

Business Interruption Policy #: \_\_\_\_\_

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

Does the policy cover the cost required to upgrade the building to code if it is damaged? \_\_\_\_\_

Maximum cost for upgrade \$ \_\_\_\_\_

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

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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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## Insurance Coverage (Part 2)

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

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

- Take photographs or videos of your building and its contents
- Prepare a list of insured property and items. The list should include a description of the item, date of purchase or age, cost at time of purchase and estimated replacement cost. Keep canceled checks or receipts for those items, to show the adjuster in case you need to file claims.
- Obtain a detailed estimate for repairs for possible damages before a disaster occurs.
- Ask your insurance agent about flood insurance. Flood damage caused by rising water is covered under flood insurance, which is required in some areas if you have a mortgage. The federal government underwrites flood insurance, but most insurance adjusters can handle the claims.
- Check your policies/consult with your insurance agent if your policy will pay for tree removal in case they should fall on/near your business structure.
- An insurance adjuster will make an appointment to visit your business. It may take days, be patient.
- Before the adjuster arrives, prepare a list of damaged and destroyed property. The list should include a description of the item, date of purchase or age, cost at time of purchase and estimated replacement cost. If you have canceled checks or receipts for those items, collect them to show the adjuster.
- Follow up with videos or photographs of damaged areas.
- Only make repairs necessary to prevent further damage to your business.
- Do not make permanent repairs without consulting the insurance agent.
- Keep all receipts for all work done on your business.
- Be aware of unsolicited and uncertified repair and recovery firms who approach right after an event

*The Department of Insurance has a hotline to handle questions and complaints. The number is (800) 342-2762. Business hours are from 8 a.m. to 5 p.m. Monday through Friday.*

Source: IBHS (Institute for Business & Home Safety)

## Building Survey (Part 1)

*Protecting your building can be very time consuming and labor intensive. It is important to accomplish as much as possible in advance. Maintaining your building's integrity should be a priority regardless of its location. An effective way to protect a building against disaster is to assess its basic structural integrity to ensure that protective measures have been taken.*

*Make copies of this form for each occupied building.*

**Date of construction** \_\_\_\_\_

**Square Footage of building** \_\_\_\_\_

**Aperture protection – Protective measures may include impact resistant glass, storm shutter, 3/4" plywood cut to fit building openings.**

**(Complete for each window)**

<b>Window Location</b>	<b>Protective Measure</b>	<b>Location of stored shutter</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**(Complete for each door, including garage and bay doors)**

<b>Door Location</b>	<b>Protective Measure</b>	<b>Location of stored shutter</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## Building Survey (Part 2)

Identify objects (air conditioners, water heaters, signage) located on the roof or elsewhere that may be damaged or cause collateral damage in a disaster. Secure through strapping or tie downs as much as possible.

Object	Protective Measure
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Identify utility equipment (electrical switches and outlets, telephone and data lines, refrigeration equipment and air conditioning compressors). Consideration may be given to elevating these items above base flood elevation.

Equipment Location	Elevation	In need of protection
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## KEY EMPLOYEE DATA COLLECTION FORM

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

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

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

City/State/Zip: \_\_\_\_\_

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

Pager: \_\_\_\_\_ Cellular: \_\_\_\_\_

E-mail: \_\_\_\_\_ Alternate number: \_\_\_\_\_

Please return the completed form to:

\_\_\_\_\_

**Note: The information you provide will be a part of the Company's Business Continuity Plan.** In the event of a disaster, management may need to contact you away from work to inform you of changes in work hours or locations. Your contact information will only be available within the recovery plan and will have limited distribution.

## Employee Mitigation Checklist

*Employees may take actions to ensure that their homes are protected from the effects of disasters. The following checklist may be duplicated and completed by each employee. It provides a basic list of activities each employee should consider to make their homes more disaster resistant.*

### Place of Residence –

- \_\_\_\_\_ Homeowners or renters insurance. Policy # \_\_\_\_\_
- \_\_\_\_\_ Flood Insurance. Policy # \_\_\_\_\_
- \_\_\_\_\_ The home or apartment is located in a hurricane evacuation zone
- \_\_\_\_\_ The home or apartment is located within the 100 year floodplain
- \_\_\_\_\_ The home or apartment has adequate storm protection (storm shutters, 3/4" plywood) for every window and door
- \_\_\_\_\_ The home has been inspected to determine if it is in need of structural retrofitting
- \_\_\_\_\_ Contacted the Fannie Mae Loan Corporation at 1-800-7FANNIE for information on loans for home inspections, mitigation reports and actual retrofitting activities
- \_\_\_\_\_ Developed an inventory of household items and other personal property (including photographs or videotape of the home or apartment and all personal property)

### Family and personal protection –

- \_\_\_\_\_ Received training or orientation on disaster preparedness and home mitigation
- \_\_\_\_\_ Developed a home disaster preparedness plan
- \_\_\_\_\_ Prepared a disaster survival kit (include canned food items, can opener, bottled water, flashlights, battery powered radio, fresh batteries, first aid and sanitary supplies)
- \_\_\_\_\_ Obtained a NOAA Weather Radio to monitor severe weather events
- \_\_\_\_\_ Identified a space for immediate in place sheltering (such as bathroom or interior closet)
- \_\_\_\_\_ Considered alternate housing arrangements in the event of an evacuation or damage to home or apartment

# 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. Make additional copies as needed.

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

**If this company experiences a disaster, we will obtain supplies/materials from the following:**

**1A. 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: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_

**If this company experiences a disaster, we will obtain supplies/materials from the following:**

**2A. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**3. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_

**If this company experiences a disaster, we will obtain supplies/materials from the following:**

**3A. Company Name:** \_\_\_\_\_

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

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

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

**4. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Materials/Service Provided: \_\_\_\_\_

**If this company experiences a disaster, we will obtain supplies/materials from the following:**

**4A. Company Name:** \_\_\_\_\_

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

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

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

## Key Customer Information

List only Key Customers, those who would need and expect personal notification from you. Include those customers who would be offended or take their business elsewhere if they were not contacted. Being proactive in contacting important customers can go a long way in mitigating losses.

*Use this form to:*

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

Make additional copies as needed.

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

### KEY CUSTOMERS

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

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**If my company experiences a disaster, my customer will obtain supplies/materials from the following:**

**1A. 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: \_\_\_\_\_

**If my company experiences a disaster, my customer will obtain supplies/materials from the following:**

**2A. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

## Key Customer Information (continued)

**3. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**If my company experiences a disaster, my customer will obtain supplies/materials from the following:**

**3A. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**4. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**If my company experiences a disaster, my customer will obtain supplies/materials from the following:**

**4A. Company Name:** \_\_\_\_\_

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

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

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

Contact Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

## Creditor Contact Information

Use this form to keep a list of the major creditors you need to contact in the event of a disaster. Make additional copies as needed.

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: \_\_\_\_\_

## **DISASTER PREPAREDNESS**

Preparedness involves understanding the effects of disasters, the actions that must be taken to respond to and recover from these events, as well as what can be done to mitigate future losses. Preparing for a disaster includes educating employees about actions they can take to lessen their personal losses, as well as what special actions or emergency duties they will be expected to assume at the workplace. The safeguarding of data, records, and equipment will ultimately save time, money and aggravation in the event a business suffers damage from a disaster. Regardless of whether the data, records, or equipment is irreplaceable, developing a strategy for protecting and preserving these vital aspects of business is essential. In addition to protecting these critical assets, a business owner should consider establishing a team of employees who will assemble after a disaster to assist in evaluating building damage and inventory loss. The recovery team may require a special orientation or training, but can be very useful in restoring the business to full operation.

- Have you identified your business vulnerability to disasters and performed risk assessment?
- Are your employees aware of what their roles will be before, during and after a disaster (emergency procedures check-list)?
- Have you established methods to protect your facility and back-up your data?
- Have you established off-site record storage or an alternate business location?

## **Hazard Identification/Vulnerability Analysis**

Fill in the blank rows with other types of hazards (equipment failure, computer virus, etc). Rate each item on the column head on the scale from 1 (Low) to 5 (High).

- 1) Probability (of each hazard occurring)
- 2) Human impact (injuries and/or losses), property impact (physical damage to building structure and contents)
- 3) Business impact (cost to restore damage + profit lost due to business interruption + fixed cost)
- 4) Internal resources are available for immediate access during emergency or business disruption (e.g. designated emergency manager, fire extinguisher, power backup, etc.).
- 5) External resources are available upon request/through contract (e.g. local emergency management office, hazardous materials response, hospitals, utilities, etc.). Rank these on the scale from 5 (Weak) to 1 (Strong).

Calculate the total score for each hazard by adding the ratings across the row. **The higher the score, the higher the vulnerability.**

HAZARD	Probability	Human Impact	Property Impact	Business Impact	Internal Resources	External Resources	Total
	High -Low 5 -1	High Impact - Low Impact 5 -1			Weak 5-1 Resources	Strong Resources	
Fire							
Loss of Funding							
Workplace Violence							
Succession (loss of leadership position)							
Hazardous Spills							
Power Outages							
Flooding							
Being Out of Business Due to Road Construction or Nearby Disaster							

## **Disruptions of Service**

The following estimates on service disruption may be referenced in rating business impacts of hazards. Please note that restoration of service estimated is only for facilities not heavily damaged and not on the beaches.

### **How Long Before.....?**

Workers can get to work	1 Day	7 Days
Major roads passable w/ single lane	2 Days	4 Days
Major road passable w/ double lanes	5 Days	3 Weeks
Food & Water available at relief stations	4 Days	7 Days
Water Service restored	3 Days	2 Weeks
Sewer Service restored	3 Days	2 Weeks
Cellular Phone service available	2 Days	5 Days
Regular Phone service restored	2 Days	5 Weeks
Power restored	2 Days	5 Weeks
Gas Service restored	1 Day	3 Weeks*

\*Based on power restoration. Please note however, that 80% of the fuel for the Southeast United States (including jet fuel) comes through the Port of Tampa, which is vulnerable to major hurricanes.

### Top 10 Ways to Stay in Business

1. Know your vulnerability ahead of time by conducting a risk assessment.
2. Take advantage of local resources to provide preparedness information and training for staff.
3. Communicate with your employees what their roles will be before, during and after a disaster (emergency procedures check-list).
4. Utilize and refine your emergency procedures check-list through drills and disasters.
5. Know your insurance policy and what it does and does not cover.
6. Designate a staff member or team that will lead the disaster response and recovery effort (site crisis manager, business continuity planner, etc.).
7. Identify your key personnel and critical business functions. Prioritize which functions need to come first within 2 hours, 8 hours, 12 hours, 24 hours, 48 hours, 72 hours.
8. Have back-up suppliers and vendors.
9. Consider the disaster's impact on your clientele.
10. Register your business with EDO's Business Recovery Directory at [www.FloridaEDO.com/BusinessRecoveryPublic](http://www.FloridaEDO.com/BusinessRecoveryPublic) (See Appendices).

**Reduce the impact of the disaster on your business by taking preventative steps NOW.**

## **Impact (Loss) Reduction**

### No Cost Alternatives

- Identify 2 or 3 supply sources for emergency plywood window coverings.
- Ask your insurance company or agent about policy coverage and prices.
- Write a short check-list of recovery action items for your company.
- Make an appointment with the local Red Cross Chapter to assist in the development of employee disaster plans.
- Elevate inventory after consulting FEMA Flood Insurance Rate Map (FIRM).
- Write a check-list for how to stay informed of weather watches and warnings.
- Discuss with your employees how they will communicate with you or report to work in the event of a disaster, especially if there is a loss of power or road closures (back up number/communication system). Also, establish a "rally point" or possible relocation site.

### Under \$500 Alternatives

- Purchase a first aid kit and have staff attend Red Cross First Aid/CPR training (Workplace Safety courses).
- Purchase a NOAA Weather Alert Radio.
- Buy emergency supplies for your business, home and vehicle.
- Purchase and maintain a camera and film (property/damage documentation).
- Store valuable contents on shelves above base flood elevation.
- Calculate the cost of business interruptions for one week, one month and six months.
- Purchase a small back-up generator and spare fuel.
- Maintain your sump pump.
- Store duplicate records off-site (small firm).
- Purchase a removable computer storage device; store data off-site.
- Purchase plywood shutters.

### Over \$500 Alternatives

- Purchase and install a multi-KV generator, pre-wired to the building's essential electrical circuits.
- Install permanent shutters, hurricane straps/anchors to enhance your facility's resistance to wind pressure and wind-borne debris.
- Re-roof with Class A fire-resistant shingles.
- Hire an engineer or consultant to identify structural weak points.
- Conduct a one-hour drill simulating the occurrence of a tornado, bomb threat or other disaster.
- Send the key safety/emergency response employee to several days of training or conferences.
- Purchase additional insurance (business interruption, flood, etc.).
- Store duplicate records off-site (larger firm).

**Establish a phone voice-mail system and/or a toll free employee disaster hotline.**

## Building Contents (Part 1)

Based on the nature of hazards, if an evacuation order is issued, a business owner must determine which data, records and equipment must be evacuated from the premises, and where to take them. It must be decided which assets may be protected at site, and how they should be protected. Also, consider who will be responsible for accomplishing each of these tasks.

### Data and Records Protection/Off-site Storage

Data or Record	Number of Copies made	Location of Off-site	Comments (Include who is responsible for relocating items)
Formulas and Trade Secrets			
Mortgage and Property Information			
Financial Statements and Tax Information			
Insurance Policies (include agent's name, phone & addresses Property Address Flood Insurance Vehicles Income Loss Business Interruptions)			
Employee Database			
Customer Database			
Supplier Database			
Backup Computer Files			
Product Inventory			
Other:			

Source: IBHS (Institute for Business & Home Safety)

## Building Contents (Part 2)

### Equipment Protection

*Equipment can be protected by elevating it above the base floor level if the business is located in flood zone; or by taking it off site, moving it away from windows and doors, or temporarily protecting it with plastic sheeting and duct tape to avoid wind-related damages. This form may be used as a checklist for equipment protection measures that can be taken prior to disaster events.*

<b>Equipment</b>	<b>Number</b>	<b>Method of Protection</b>	<b>Person in Charge</b>	<b>Done</b>
<b>Office Electronics:</b>				
<b>Telephones</b>				
<b>Computer</b>				
<b>Printers</b>				
<b>Copiers</b>				
<b>Fax Machine</b>				
<b>Furniture &amp; Appliances:</b>				
<b>Other:</b>				



# 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: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)



# 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: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)



# COMPUTER PERIPHERAL 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: \_\_\_\_\_

Source: IBHS (Institute for Business & Home Safety)



## **DISASTER RESPONSE**

Response involves handling the emergency as it is impending and occurring. While a business continuity plan does not address the step-by-step procedures for handling specific hazards, a business owner may wish to develop a flip chart or set of standard procedures to follow in the event of an emergency (a sample response checklist is included in this section).

It is primarily the role of government to respond to the specific crises and logistical concerns that arise during a disaster event. The most responsible action a business owner can take is to heed all government advice, particularly evacuation orders, and to encourage employees to do the same.

- Have business evacuation plans been developed and tested; are authorities aware of who has access to your business; who determines safe building re-entry; who begins clean-up and recovery?
- Are there methods to provide continuous communication with employees, even if they are off-site?

## Response Checklist - Stage One

Task (Three Days Out)	Initials of Employee	Date/Time
Secure all roof hatches and remove antennas and loose objects from the roof		
Check all A/C units to ensure all inspection panels are secure		
Check and remove any broken branches from trees and bushes surrounding the business - contact local municipality regarding pick-up schedules		
Move all outside trash cans and tie down dumpsters and other items that cannot be brought inside		
Remove all flags, banners and signs		
Identify alternate water supply and power sources (Generators). Top off generator with fuel, test and service under load		
Fill all vehicles with gas and maintain at full or near full level		
Monitor hurricane track and alert employees of pending storm		
Update recovery team members and team members contact lists		
Review disaster plan for accuracy and completeness		
Make duplicate copies of important documents (Insurance policies, financial records, etc.)		
Update inventory of all business equipment and furniture		
Video tape or photograph the interior and exterior of the building		
All employees to take care of personal needs (supplies window protection installation, etc.)		
Charge batteries in cell phones		

**Response Checklist** - Stage Two

<b>Task (One Day Out)</b>	<b>Initials of Employee</b>	<b>Date/Time</b>
Install shutters over doors and windows or use 3/4" plywood		
Alert suppliers of possible closing		
Initiate flood control measures. Close flood doors or secure first floor doorways with sandbags, air conditioning duct tape or heavy plastic to protect from rising water		
Transfer 800 phone number to an alternate location		
Remove any remaining contents of lower file cabinet drawers, as well as loose papers and books, and relocate to desk drawers or storage cabinets above the 100 year flood level		
Cover merchandise, files, office machines, computer terminals and other office equipment and furnishings with heavy plastic and secure with duct tape		
Notify local authorities that the building will be vacant or if a guard or security detail will be present		
Disconnect all electrical appliances and equipment		
Turn off circuit breaker for all electricity, except for refrigeration		
Lock all doors upon leaving the building		
Other:		

## **Charlotte County Economic Development Office**

### **DISASTER RESPONSE**

In preparation for a disaster, the Economic Development Office (EDO) expects these events to occur:

- The Board of County Commissioners will declare an emergency.
- The EDO designee should attend the County briefing at the Emergency Operations Center (EOC).
- Designee will then advise EDO staff as to the status of the emergency.
- All staff assignments should be given at this time.

The EDO will complete the following:

1. EDO will continue to make calls as needed.
2. Continue media updates and status.
3. Continue communications with the County EOC.
4. Initiate contact with the Visitor's Bureau.
5. Initiate contact with Enterprise Florida and the Office of the Governor's OTTED (Office of Tourism, Trade and Economic Development).

## **DISASTER RECOVERY**

Recovery involves restoring all aspects of a community damaged by a disaster. This also includes the private sector. It is important to remember that in the aftermath of a disaster, such as a hurricane, emergency crews will be assessing the damage, performing search and rescue efforts, cleaning up debris and beginning to restore essential services. During this period, travel will be difficult and strictly controlled. Evacuated and damaged areas will be secured by law enforcement until they are considered safe. Local law enforcement authorities will authorize reentry into these areas through the media.

Although business owners will be anxious to return to their businesses as soon as possible after the disaster, they must be careful. Immediately after a disaster is a period of extreme danger due to downed power lines, potential traps from water, half downed trees, walls, and hazardous material spills. Even if a few more pieces of furniture or equipment get ruined in the disaster's aftereffects, it is not worth risking human life. Business owners should make no effort to return to their facility until approved by the appropriate authorities. Initially, authorities will begin allowing only limited reentry into evacuated areas. It is possible that reentry will only be allowed during the daylight hours. During this time, property owners may begin to assess the damage to their businesses and homes and begin the cleanup process. To facilitate reentry, business owners and employees should carry two forms of identification, including at least one photo identification to provide identification to authorities, or to alert family members in the event of an injury.

- Are there plans for conducting initial damage assessments and identifying perilous conditions?
- Will emergency power be available to supply critical operations, processes and emergency equipment?
- Do you have quick check-lists available to contact emergency personnel, creditors and suppliers?
- Have you established post-emergency financing and investment strategies to protect assets?

Have you planned for business restoration: maintaining essential facilities, establishing temporary facilities, ensuring key personnel report to work sites, restoring damaged utility systems and controlling access to the company? (A sample recovery checklist is included in this section).

# Recovery Checklist

Task (One to three days after a Disaster Event)	Initials of Employee	Date/Time
Determine if the building is safe for occupancy		
Contact insurance company		
Establish a check in point for associates and hold an employee briefing		
Assess the situation of employee personal circumstances and assign assistance as needed – account for all employees (see employee contact lists)		
Contact the Charlotte County Chamber of Commerce to get a list of reputable licensed contractors to assist in building restoration and repairs		
Contact debris removal company		
If safe and possible, begin removing water and clearing debris		
Conduct salvage operations; separate damaged from undamaged property		
Take an inventory of all damaged property and keep until an insurance adjuster assesses the damage		
Protect undamaged property by making temporary repairs		
Approve the ordering and delivery of replacement equipment and supplies		
Keep detailed records; establish record codes for purchase and repair work. Keep all receipts for insurance		
Contact the Charlotte County Economic Development Office to apply for disaster recovery loans and grants		
Other:		

## Charlotte County

### DISASTER RECOVERY EVENTS

*Staff assignments will be given according to the severity of the disaster.*

1. Once Charlotte County has been designated a disaster area, the EDO will contact the Legislative Delegation to request the Governor to initiate a Budget Amendment to fund the Small Business Emergency Loan Program.
2. The EDO will contact Enterprise Florida and the Office of the Governor to activate the Grant Recovery Team and the Local Bank Consortium to set up an emergency meeting in the community. The first choice location will be the Economic Development Office, but if this location is not functional, then EDO will be responsible for finding an alternate location working through EOC. Summary of provisions and procedures for the Small Business Emergency Bridge Loan Program can be found on pages 42-47.
4. Charlotte County Public Relations Recovery Plan:
  - Call EOC on preliminary estimates on the extent of damage and estimated time for recovery.
  - Notify EOC for contacting media via fax on the location of the "Business Assistance Center" and other assistance location(s) for the Small Business Emergency Loan Program including phone numbers and locations for loan program information.
  - Notify FEMA and SBA to let them know that we have set up a temporary "Business Assistance Center" and we would like a representative at this location to assist local businesses.
  - Assigned staff should determine local small business damage and get the word out to small businesses about the Emergency Small Business Loan Program and the location(s) where assistance is available.
  - Assigned staff should contact selected Charlotte County employers (**[www.FloridaEDO.com/BusinessRecoveryPublic](http://www.FloridaEDO.com/BusinessRecoveryPublic)**) and determine loss of goods and services. Use the Enterprise Florida Post Disaster Business Impact Survey (copy attached, page 48) to help with the needs assessment.
  - To the extent possible, Economic Development Office staff will be disbursed into geographic business areas of the county to assess small business damage and make them aware of the Small Business Emergency Loan Program assistance program.

## **Local Banks and Contact Persons**

### **AmSouth Bank**

2100 Forrest Nelson Blvd.  
Port Charlotte  
Contact: Cindy Lange  
Phone: 625-9866

4255 Kings Highway  
Port Charlotte  
Contact: Carol Reems  
Phone: 766-8680

### **Busey Bank**

1490 Tamiami Trail  
Port Charlotte  
Contact: Debrah Madore  
Phone: 629-8111

2801 S. Tamiami Trail  
Punta Gorda  
Contact: Ruth Blechrczyz  
Phone: 205-8111

211 S. Indiana Avenue  
Englewood  
Contact: Debbie Exner  
Phone: 475-8110

14803 Tamiami Trail  
North Port, FL 34287  
Contact: Lori Ackling  
941-429-8111

### **Calusa National Bank**

2705 Tamiami Trail Ste 415  
Punta Gorda  
Contact: Lew Albert  
Phone: 505-4300

### **Charlotte State Bank**

1100 Tamiami Trail  
Port Charlotte  
Contact: Charles Brown,  
Maryann Mize  
Phone: 624-5400

2331 Tamiami Trail  
Punta Gorda  
Contact: Ron Monck  
Phone: 639-2511

19100 Murdock Circle  
Port Charlotte  
Contact: Donna Emery  
Phone: 255-9400

3002 Tamiami Trail  
Port Charlotte  
Contact: Jacquelyn Benjamin  
Phone: 235-4444

24163 Peachland Blvd.  
Port Charlotte  
Contact: Polly Johnson  
Phone: 627-0038

### **Colonial Bank**

2791 S. McCall Road  
Englewood  
Contact: Irene Slattery  
Phone: 473-5678

19720 Cochran Boulevard  
Port Charlotte  
Contact: Connie Duncan  
Phone: 255-0810

2390 Tamiami Trail  
Punta Gorda  
Contact: Rose Ramsey  
Phone: 833-9233

### **M & I Bank**

1777 Tamiami Trail  
Port Charlotte  
Contact: Sharma Bachan  
Phone: 625-4444

### **SunTrust**

18501 Murdock Circle  
Port Charlotte  
Contact: Jean Barnes  
Phone: 764-5060

1225 Tamiami Trail  
Punta Gorda  
Contact: Patti Herndon  
Phone: 575-1300

21260 Olean Blvd.  
Port Charlotte  
Contact: Dan Corcoran  
Phone: 625-5685

1930 S. McCall Road  
Englewood  
Contact: Bonnie Baumgartner  
Phone: 473-5710

2000 Rio DeJaneiro  
Deep Creek  
Contact: Heather Matthews  
Phone: 255-5815

23043 Westchester Blvd.  
Port Charlotte  
Contact: Anita Catlin  
Phone: 625-3554

1107 W. Marion Ave.  
Punta Gorda  
Contact: Jennifer Persaud  
Phone: 639-7100

### **Wachovia**

1121 Bal Harbor Blvd.  
Punta Gorda  
Contact: Debbie Fitzgerald  
Phone: 639-5553

3115 Harbor Blvd.  
Port Charlotte  
Contact: Carol Water  
Phone: 255-3100

3195 Tamiami Trail  
Port Charlotte  
Contact: Jean Liebman  
Phone: 629-3477

699 W Rotonda Blvd.  
Rotonda  
Contact: Barbara Arbour  
Phone: 697-6781

13445 S. McCall Road  
Port Charlotte  
Contact: Kim Widgeon  
Phone: 697-6000

19020 Murdock Circle  
Port Charlotte  
Contact: Shauna Queener  
Phone: 421-1020

10001 Burnt Store Road  
Punta Gorda  
Contact: Donna Thorne  
Phone: 575-3201

23141 Harborview Road  
Charlotte Harbor  
Contact: Rebecca Corrigan  
Phone: 766-6001

1831 S. McCall Road  
Englewood  
Contact: Noella LaFountain  
Phone: 460-0577

1797 Tamiami Trail  
Port Charlotte  
Contact: Adorna Lee  
Phone: 766-6041

314 Taylor Street  
Punta Gorda  
Contact: Cindy Milburn  
Phone: 575-3224

# **SMALL BUSINESS EMERGENCY BRIDGE LOAN PROGRAM**

## **Summary of Provisions and Procedures**

1. **Purpose:** A **short-term** loan to provide temporary working capital to viable, established small businesses in Charlotte County, Florida that have experienced adverse impacts as a result of a hurricane, and that, as a result of this event are experiencing difficulty surviving or continuing business operations. The purpose of the program is to facilitate business survival and rapid restoration of business operations during the time between the hurricane and the receipt of other financing or financial assistance.
2. **Amount:** The minimum loan will be \$1,000.00, the maximum \$25,000.00.
3. **Term:** Loans will be for periods of 90 or 180 days based on individual business circumstances.
4. **Interest:** Loans will be interest free for the term established for each loan.
5. **Penalties:** Penalties for non-payment will begin at the expiration of the established term of each loan, and will be as follows:  
  
1% per month, non-compounding (12% A.P.R.) on the unpaid balance for the first 90 days following expiration of the established term.  
  
1.5% per month, non-compounding (18% A.P.R.) on the unpaid balance thereafter.
6. **Documentary Stamps:** Documentary stamps will be paid directly from the loan fund when completed closing documents for each loan are received from participating banks.
7. **Eligibility:** Those eligible to apply for loans under the program will include:
  - a. Small businesses established in Charlotte County prior to one year of the hurricane.
  - b. Minimum number of employees (2). Self-employed individuals may be eligible on a case-by-case basis.
  - c. Maximum size of business – 100 employees.
  - d. The need for the loan and use of proceeds must be directly related to impact of the hurricane.**
8. **Loan Recipient:** Loans will be made to **individuals** who are at least 50% owners of the business. Only one loan per individual, and/or per business.
9. **Use of Proceeds:** A borrower will be required to sign an agreement that proceeds of the loan will be used **only for purposes of maintaining or restarting the business in the**

**designated area.** Use of proceeds to pay off debts already incurred for qualifying business maintenance or restart purposes may be authorized on a case-by-case basis.

10. **Dedicated Sources of Repayment:** A borrower will be required to certify that the proceeds of anticipated insurance claims, other loans applied for or to be applied for, and financial assistance grants will be used to repay the loan.
11. **Application Period:** Applications will be accepted under this program through **(to be determined, TBD)** contingent on the availability of funds.

### ***Administration***

1. **Source and Amount of Funds:** Up to **(TBD)** will be available for this program under a contract between the State of Florida, Office of Tourism, Trade and Economic Development (OTTED).
2. **Location of Funds:** Funds will be deposited in a loan program account of OTTED and will be invested in short-term interest bearing securities.
3. **Issuance of Checks:** OTTED will issue checks based upon the actions of loan committees formed under the program, as further described below.
4. **Receipt and Handling of Payments:** Loan payments will be made directly by borrowers to the state for deposit to the loan program account. Funds received will be refunded to the State of Florida from this account on a periodic basis pursuant to the terms and conditions of the Contract.
5. **Bank Involvement, General:** All funds loaned and used to pay for documentary stamps will be State funds drawn from the loan program account noted above. While participating banks will not be financially involved in the loans themselves, they will be involved in the acceptance of loan applications, the decision-making processes, and related communication with applicants, as further described below. Participating banks are also encouraged to assist borrowers as appropriate to repay their loans.
6. **Loan Files, Records, and Related Administration:** OTTED will maintain all loan files and records, and will, as appropriate, issue statements to borrowers concerning outstanding balances, penalty fees (if any) applied, and other reasonable information according to procedures to be established.

### ***Loan Development Procedures***

1. **Application:**
  - a. The Application form for the program will be provided by OTTED.
  - b. Applications will be distributed by participating banks and by other means and organizations as appropriate. A bank representative, whenever possible, should go over the loan program and the application with each potential applicant at the time the

application is provided. OTTED and the EDO will work with local organizations to distribute informational materials and press releases as appropriate.

- c. Applicants will bring their completed application and related information, in person, to a participating bank in the designated area.
- d. Participating banks will make one or more experienced loan officers available to review the application with the applicant, verifying the applicant's identity at that time (e.g., driver's license), and assuring that the application form and accompanying information (if any) are sufficiently complete for consideration by a loan committee.

Additional information may be required – e.g. copies of business or personal tax returns.

At that time, the bank officer reviewing the application will establish an application file (standard legal size manila folder).

If the application is complete, the officer will accept it from the applicant, note the date and time accepted, establish a legal size application file with the applicant's name and/or business name on it, and assign an application number as further described below.

If the application is not sufficiently complete, the officer will advise the applicant concerning additional information required or desirable, and either retain the application folder pending receipt of the additional information, or give it to the applicant to be returned when complete (preferable).

- e. Each participating bank will be assigned an identifying number, and each participating loan officer at that bank will also be assigned an identifying number, so that each application can be tracked per the following example.

Participating banks:

Bank A – 01  
Bank B – 02

Bank X – XX

Participating bank officers:

Officer A: 01  
Officer B: 02

Officer X: 0X

Application Numbers – each officer will assign a number in sequence, beginning with 001 to the applications he or she receives and accepts.

Example: Application Number 02-01-005 would be an application from a business accepted by Officer A, of Bank B, and is the fifth loan application accepted by that officer.

2. **Loan Processing:** A receiving bank will be responsible for the further processing of completed applications before they are presented to a loan committee. **This generally will involve obtaining and reviewing credit reports as needed on the applicant or business partners, co-signers, et al.; contacting business or bank references, and other activities as appropriate.** Documentation and notes relating to these activities will be entered on the application form or added to the application file. The participating bank will undertake these activities pro bono.
3. **Loan Committees and Committee Actions:**
  - a. A Loan Committee will be convened as required to act on all applications within one week or less of the completion of their processing by a participating bank. Meeting scheduling, arrangements and coordination will be handled by **(TBD)**.
  - b. The Loan Committee will consist of a minimum of five individuals, including:
    - (1) Three loan officers representing different participating local banks.
    - (2) A representative of an appropriate community organization.
    - (3) A representative of either OTTED or Enterprise Florida, Inc.
  - c. To the extent feasible, applications will be considered in the order received and accepted as complete.
  - d. Each application will be presented to the committee by an officer of the receiving bank, who will **not** participate as a member of the committee in voting on that application.
  - e. Action on each application will be by motion of a member of the committee, seconded by another member, and based on concurrence of a majority of the committee.
  - f. Approval or denial of an application may be made conditional—for example, upon receipt of additional information from the applicant, or upon receipt of signature from a co-borrower such as the borrower's spouse, etc. If such conditional action is taken, it will be up to the applicant to fulfill such activities as required before closing.
  - g. An officer of the bank receiving and processing the application will communicate results of final committee action informally to the applicant, as appropriate. Declination decisions will also be communicated formally by letter to the applicant within 2 working days of the Committee meeting.
  - h. At each Loan Committee meeting, at least one member of the committee will be designated to take notes of facts presented, discussion, and action of the committee on each application. These notes may be recorded longhand, on a form provided by OTTED.
  - i. The representative from OTTED or Enterprise Florida, Inc. will chair Loan Committee meetings.
  - j. Subsequent to each Loan Committee meeting, the Chair will see to performance of the following:

- (1) Collection of the meeting notes and of all application files acted upon.
- (2) Verification that each file is marked with the name of the applicant, application number, and the date and action of the committee regarding the application. These files will then be retained by the administrating organization.
- (3) Preparation of a Loan Committee meeting summary showing:
  - a. The date, time and location of the meeting.
  - b. The number of the meeting in sequence from beginning of the program.
  - c. The names of those participating as members of the committee, and any others participating in the meeting. (e.g. bank officers presenting applications, but not acting as members of the committee at any time during the meeting.)
  - d. The name of applicant, loan number, amount requested, and action of the committee on each application acted upon at the meeting, including any conditions established.
  - e. A summary showing the total number of applications considered, the number and total amount of loans approved, the number of applications declined, and the number of applications, if any, on which action was deferred.
- (4) Preparation and transmittal of a letter to each applicant whose application was declined.
  - a. Presenting officers should contact all applicants whose applications they presented and which were acted upon by the committee (whether approved, declined or deferred) to communicate results of committee action, and, in the case of applications that were approved, to establish a time and place for loan closing.

### ***Closing***

1. **Closing Documents:** Closing documents will include and will be provided by OTTED:
  - a. Promissory Note
  - b. Business Purpose Statement
  - c. Loan Settlement Statement
  - d. Assignment of Proceeds from other Sources
  - e. Information Packet concerning SBA Disaster and Economic Injury Loan Programs
2. **Scheduling and Conduct of Closings:**
  - a. The Chairman will deliver or forward closing documents and checks to the appropriate participating bank for closing.
  - b. An experienced bank officer of the participating bank, preferably the one who was involved in accepting or processing the application, will in every case, conduct closings.
  - c. Closings will be scheduled at times and places reasonably convenient to both the applicant and the closing officer. Those scheduling closings need to be aware of any requirements for co-signature of loans and arrange for co-signers to also be present.
  - d. At the time and place of closing, the closer will again verify the identity of the applicant and co-signer(s), obtain a photocopy driver's license(s), again review the terms of the loan

with the applicant, and proceed with closing—completing the loan closing checklist (to be provided by OTTED), and providing the applicant with the check prepared by OTTED and copies of closing documents as indicated on the checklist. This may include obtaining from the applicant or co-signer additional materials or agreements relating to conditions that may have been established by the Loan Committee, e.g. a copy of a current occupational license.

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

### ***Collection***

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

### ***Further Information***

Questions concerning the program should be directed to:

Charlotte County Economic Development Office  
18501 Murdock Circle, Suite 502  
Port Charlotte, FL 33948  
Office: (941) 627-3023 or (800) 729-5836  
Fax: (941) 627-6314  
E-mail: [\*\*FloridaEDO@charlottefl.com\*\*](mailto:FloridaEDO@charlottefl.com)

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

## **POST DISASTER BUSINESS IMPACT SURVEY**

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

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 (go to Question #12)
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 \_\_\_\_\_
12. If not usable, what type of space is needed?  
\_\_\_\_Office \_\_\_\_Industrial \_\_\_\_Flex \_\_\_\_Retail \_\_\_\_None  
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? \_\_\_\_\_

**IMPORTANT**

**CHARLOTTE COUNTY**  
**DISASTER-EMERGENCY**  
**INFORMATION**

## **Emergency Shelters**

<b>Refuge Site Name</b>	<b>Address</b>
L.A. Ainger Middle School	245 Cougar Way, Rotonda West
Liberty Elementary School	370 Atwater Street, Port Charlotte
Port Charlotte Middle School	23000 Midway Boulevard, Port Charlotte
Port Charlotte Cultural Center	2280 Aaron Street, Port Charlotte

\*Division of Public Safety Emergency Management 941-505-4620

\*Note: Designated in cooperation with the Charlotte County School District, the American Red Cross and Charlotte County Emergency Management

**NOTE:** None of these Refuge Sites are sanctioned by the American Red Cross. These locations will be opened as County-run shelters. Do not depend on a particular Refuge Site being open. Refuge Sites may or may not be opened depending on the size of the storm and the predicted landfall area. Charlotte County has no Refuge Sites if we have a Category 3 or higher storm affecting the area.

## **REGIONAL EVACUATION SCENARIOS FOR** **CHARLOTTE COUNTY**

Following are the directions that Charlotte County suggests, if an evacuation is recommended:

### ***Hurricane Making Landfall in Southwest Florida***

If you leave early, head North to Central Florida.

If you leave late, head South and East to Southeast Florida.

### ***Hurricane Making Landfall in the Tampa Bay Area***

If you leave early, head South then East to Southeast Florida.

If you leave late, head South then East to South Florida or stay in Charlotte County.

### ***Hurricane Crossing the State from the East Coast on South Side of Region***

If you leave early, head North to Central Florida.

If you leave late, stay in Charlotte County.

### ***Hurricane Crossing the State from East Coast on the North Side of Region***

Stay in Charlotte County.

### ***Hurricane Parallel to the West of the State***

Travel South then East to Southeast Florida.

## **IMPORTANT CONTACT INFORMATION**

<b><u>OFFICE</u></b>	<b><u>PHONE #</u></b>
AMERICAN RED CROSS	941-629-4345
	941-473-9891
ANIMAL AID SOCIETY	941-474-7884
ANIMAL WELFARE LEAGUE OF CHARLOTTE COUNTY	941-625-6720
CHARLOTTE COUNTY ANIMAL CONTROL	941-764-4320
CHARLOTTE COUNTY BOARD OF COMMISSIONERS	941-743-1300
CHARLOTTE COUNTY EMERGENCY OPERATIONS CENTER	941-505-4620
CHARLOTTE COUNTY HEALTH DEPARTMENT	941-639-1181
	941-474-3240
CHARLOTTE COUNTY PUBLIC WORKS	941-575-3600
CHARLOTTE COUNTY ROAD AND BRIDGE	941-575-3660
CHARLOTTE COUNTY SHERIFFS OFFICE	941-639-2101
	941-474-3233
CHARLOTTE COUNTY SWITCHBOARD OPERATOR	941-639-3111
CHARLOTTE COUNTY UTILITIES	941-764-4300
CONSUMER AFFAIRS (State of Florida) -Consumer Protection	800-435-7352 850-922-2966
DEPT OF AGRICULTURE DIVISION OF FORESTRY	941-575-5737
DEPARTMENT OF ENERGY - FLORIDA	850-245-8002
ENVIRONMENTAL PROTECTION AGENCY	941-575-5814
Federal Aviation Agency - FAA (supervisor direct line)	800-992-7433
FLORIDA DEPARTMENT OF LAW ENFORCEMENT -Fort Myers Regional Office	850-410-7140 239-278-7080
FLORIDA DEPARTMENT OF TRANSPORTATION	866-374-3368
FLORIDA FISH AND WILDLIFE CONSERVATION	888-404-3922
FLORIDA HIGHWAY PATROL	941-483-5911
FLORIDA POWER AND LIGHT	800-468-8243 941-639-1106

MEDICAL EXAMINER'S OFFICE	941-625-1111
MOSQUITO CONTROL	941-764-4370
NATIONAL FLOOD INSURANCE PROGRAM (FEMA)	800-621-3362
NATIONAL PESTICIDE SAFETY HOTLINE	800-858-7378
NATIONAL RESPONSE CENTER	{ 800-424-8802
(These numbers are for Terrorist Acts, Oil Spills, Chemical Spills etc.)	{ 202-267-2675
NATIONAL WEATHER SERVICE – TAMPA BAY AREA	813-645-2323
National Transportation Safety Board (NTSB) -AVIATION	800-322-7873
NTSB MIAMI REGIONAL OFFICE	305-597-4610
NTSB-HIGHWAY	888-327-4236
NTSB-RAILROAD POLICE	800-232-0144
PUNTA GORDA POLICE DEPARTMENT	941-575-5519
STATE WARNING POINT	800-662-6461
(EMERGENCIES ONLY)	800-320-0519
(EMERGENCIES ONLY)	850-413-9900

## **General Information**

### **CABLE/SATELLITE**

#### **COMCAST**

22266 Edgewater Drive  
Port Charlotte, FL 33980  
(941) 625-6000 or  
(941) 625-2981

#### **DIRECTV**

800-280-4388  
800-531-5000

#### **DISH NETWORK**

888-609-5982

### **NEWSPAPERS**

#### **Charlotte Sun**

23170 Harborview Road  
Charlotte Harbor, FL 33980  
(941) 206-1000  
(941) 681-3000  
Fax: (941) 629-2085

#### **Charlotte Herald Tribune**

1617 Tamiami Trail  
Port Charlotte, FL 33948  
(941) 627-7550  
(941) 473-5750  
Fax: (941) 627-7510

### **PHONE SET-UP**

#### **EMBARQ Residential**

866-304-6820

#### **EMBARQ Business**

866-380-9990

## **UTILITIES**

### **WATER/SEWER**

#### **Charlotte County Utilities**

25550 Harborview Rd. Unit 1  
Port Charlotte, FL 33980  
(941) 764-4300

#### **Englewood Water District**

201 Selma Avenue  
Englewood, FL  
(941) 474-3217

### **ELECTRIC**

#### **Florida Power and Light**

(941) 639-1101  
(800) 468-8243

### **GAS**

#### **TECO Peoples Gas**

(813) 275-3700  
(877) 832-6747

### **GARBAGE & RECYCLING**

#### **Waste Management Inc.**

(941) 629-1106

#### **Environmental & Extension Services**

(941) 764-4360

**LOCAL EMERGENCY BROADCAST RADIO STATIONS**

<b>RADIO STATION</b>	<b>ADDRESS</b>	<b>PHONE #</b>	<b>FAX #</b>
WGCU – 90.1 FM	10501 FGCU Blvd. N. Ft Myers, FL 33965	(941) 590-2300	(941) 590-2511
WVIJ – 91.7 FM	3291 Sherwood Road Port Charlotte, FL 33980	(941) 624-5000	(775) 243-0586
WIKX – 92.9 FM	4810 Deltona Rd Punta Gorda, FL 33905	(941) 639-1188	(941) 639-6742
WINK – 96.9 FM	2824 Palm Beach Blvd Ft Myers, FL 33916	(239) 334-0969	(239) 332-0767
WCVU – 104.9 FM	4810 Deltona Dr Punta Gorda, FL 33950	(941) 206-1049	(941) 639-6742
WKII – 1070 AM	3151 Cooper St Punta Gorda, FL 33950	(941) 639-1112	(941) 637-6187
WINK – 1240 AM	2824 Palm Beach Blvd Ft Myers, FL 33916	(239) 338-4377	(239) 332-0767
WENG – 1530 AM	1530 S. River Rd Englewood, FL 34295	(941) 474-3231	(941) 475-2205
WCCF – 1580 AM	4810 Deltona Dr Punta Gorda, FL 33950	(941) 206-1580	(941) 639-6742

**NOAA Weather Radio – FM (162.475 MHZ)  
24-hour continuous broadcast of weather conditions**

**LOCAL TELEVISION NEWS STATIONS**

<b>Television</b>	<b>Channel</b>	<b>Cable</b>	<b>Dish</b>	<b>DirecTv</b>	<b>PHONE #</b>	<b>FAX #</b>
WBBH (NBC)	20	2	9217	20	(239) 936-6458	(239) 939-3244
WZVN (ABC)	26	7	9215	26	(239) 939-6223	(239) 939-3244
WFTX (FOX)	36	4	9218	36	(239) 574-3636	(239) 574-2025
WINK (CBS)	11	5	9216	11	(239) 334-1111	(239) 334-4383
WGCU (PBS)	30	3	9221	30	(239) 590-2300	(239) 590-2310
SNN (IND)		6			(941) 361-4220	(941) 957-5276
WWSB (ABC)	40	10			(941) 923-8840	(941) 923-8709

**LOCAL HOSPITALS IN CHARLOTTE COUNTY**

<b><u>Hospital</u></b>	<b><u>Phone #</u></b>	<b><u>Web Address</u></b>
<b>Peace River Regional Medical Center</b> 2500 Harbor Blvd. Port Charlotte, FL 33952	(941) 625-4122	<a href="http://www.peaceriverregional.com/">www.peaceriverregional.com/</a>
<b>Charlotte Regional Medical Center</b> 809 E. Marion Avenue Punta Gorda, FL 33950	(941) 639-3131	<a href="http://www.charlotteregional.com">www.charlotteregional.com</a>
<b>Fawcett Memorial Hospital</b> 21298 Olean Blvd. Port Charlotte, FL 33952	(941) 629-1181	<a href="http://www.fawcetthospital.com">www.fawcetthospital.com</a>
Englewood Community Hospital 700 Medical Boulevard Englewood, FL 34223	(941) 475-6571	<a href="http://www.englewoodcommhospital.com">www.englewoodcommhospital.com</a>

**EMERGENCY WALK IN CLINICS IN CHARLOTTE COUNTY**

<b><u>Clinic</u></b>	<b><u>Phone #</u></b>
<b>American Medic</b> 2343 Aaron Street Port Charlotte, FL 33952	(941) 629-2900
<b>Family Medical Walk In Clinic</b> 1107 W. Marion Avenue Punta Gorda, FL 33950	(941) 637-1076
<b>Medical Pavilion Walk In Clinic</b> 2525 Harbor Blvd. Port Charlotte, FL 33952	(941) 629-9190
<b>Pain Centre</b> 700 Medical Blvd. Englewood, FL 34223	(941) 473-7246

**DIAL 911 FOR EMERGENCY PURPOSES ONLY**

**DO NOT USE FOR STORM INFORMATION**

**DIAL 211 FOR INFORMATION ON HEALTH AND HUMAN SERVICES**

## **SUPPLIERS LIST**

### **GROCERY STORES**

#### **Englewood**

##### **SWEET BAY**

5855 Placida Rd  
Englewood, FL 34224  
(941) 697-8644

##### **SWEET BAY**

1951 S. McCall Road  
Englewood, FL 34223  
(941) 475-9590

#### **Placida**

##### **PUBLIX**

8725 Placida Road  
Cape Haze, FL  
(941) 698-1699

#### **Port Charlotte**

##### **PUBLIX**

24123 Peachland Blvd.  
Port Charlotte, FL 33954  
(941) 627-6674

##### **PUBLIX**

4265 Tamiami Trail  
Port Charlotte, FL 33980  
(941) 629-1100

##### **PUBLIX**

19451 Cochran Boulevard  
Port Charlotte, FL 33948  
(941) 235-2266

##### **PUBLIX**

1500 Placida Road  
Englewood, FL 34223  
(941) 475-8823

##### **PUBLIX**

55 N. Indiana Avenue  
Englewood, FL 34223  
(941) 473-5441

##### **PUBLIX**

13435 S. McCall Road  
Englewood, FL 33981  
(941) 697-0279

##### **TARGET**

1400 Tamiami Trail  
Port Charlotte, FL 33948  
(941) 255-1181

##### **WALMART**

19100 Murdock Circle  
Port Charlotte, FL 33948  
(941) 625-2399

##### **WALMART**

2931 S. McCall Road  
Englewood, FL 34224  
(941) 475-9220

##### **WINN DIXIE**

4100 McCall Road  
Englewood, FL 34224  
(941) 473-8909

##### **WALMART**

375 Kings Highway  
Port Charlotte, FL 33983  
(941) 625-1201

##### **WINN DIXIE**

3280 Tamiami Trail  
Port Charlotte, FL 33952  
(941) 625-2151

##### **WINN DIXIE**

2000 Kings Hwy  
Port Charlotte, FL 33980  
(941) 629-2662

**Punta Gorda**

**PUBLIX**

3941 Tamiami Trail  
Punta Gorda, FL 33950  
(941) 637-5802

**PUBLIX**

2310 Tamiami Trail  
Punta Gorda, FL 33950  
(941) 575-4740

**SWEET BAY**

10175 Tamiami Trail  
Punta Gorda, FL 33950  
(941) 833-0402

**WALMART**

5001 Taylor Road  
Punta Gorda, FL 33950  
(941) 637-3800

**WINN DIXIE**

27680 Bermont Road  
Punta Gorda, FL 33950  
(941) 505-9208

## **HARDWARE STORES**

### **Englewood**

#### **GULF COAST TRUE VALUE HARDWARE**

975 S McCall Road  
Englewood, FL 34223  
(941) 474-1807

### **Port Charlotte**

#### **KINGSWAY ACE HARDWARE**

912A Kings Highway  
Port Charlotte, FL 33983  
(941) 629-4455

#### **MORTON'S ACE HARDWARE**

3035 Tamiami Trail  
Port Charlotte, FL 33952  
(941) 625-1454

#### **THE HOME DEPOT**

19690 Cochran Blvd.  
Port Charlotte, FL 33948  
(941) 625-0783

#### **LOWES**

2000 Tamiami Trail  
Port Charlotte, FL 33948  
(941) 235-0326

### **Punta Gorda**

#### **ACE HARDWARE**

208 W. Marion Avenue  
Punta Gorda, FL 33950  
(941) 639-7047

#### **BERMONT HARDWARE**

27650 Bermont Road  
Punta Gorda, FL 33982  
(941) 637-7749

#### **HOME DEPOT**

3941 Tamiami Trail  
Punta Gorda, FL 33950  
(941) 575-9799

#### **ISLES DO IT BEST HARDWARE**

3205 Tamiami Trail  
Punta Gorda, FL 33950  
(941) 629-4455

## **RELATED WEBSITES FOR MORE INFORMATION**

- ◆ **American Red Cross**  
[www.redcross.org](http://www.redcross.org)
- ◆ **Association of Contingency Planners**  
[www.acp-international.com](http://www.acp-international.com)
- ◆ **Business Continuity Planners Association**  
[www.bcpa.org](http://www.bcpa.org)
- ◆ **Centers for Disease Control**  
[www.cdc.gov](http://www.cdc.gov)
- ◆ **Charlotte County Chamber of Commerce**  
[www.charlottecountychamber.org](http://www.charlottecountychamber.org)
- ◆ **Charlotte County Economic Development**  
[www.PureEconomics.org](http://www.PureEconomics.org)
- ◆ **Contingency Planning & Management**  
[www.contingencyplanning.com](http://www.contingencyplanning.com)
- ◆ **Dept. of Atmospheric Science**  
[www.atmos.colostate.edu](http://www.atmos.colostate.edu)
- ◆ **Dept. of Homeland Security**  
[www.dhs.gov](http://www.dhs.gov)
- ◆ **Florida Dept. of Community Affairs**  
[www.dca.state.fl.us](http://www.dca.state.fl.us)
- ◆ **Federal Emergency Management Agency**  
[www.fema.gov](http://www.fema.gov)
- ◆ **Florida Division of Emergency Management**  
[www.floridadisaster.org](http://www.floridadisaster.org)
- ◆ **FL Emergency Preparedness Assoc.**  
[www.fepa.org](http://www.fepa.org)
- ◆ **Florida Department of Health**  
[www.doh.state.fl.us](http://www.doh.state.fl.us)
- ◆ **Intellicast**  
[www.intellicast.com](http://www.intellicast.com)
- ◆ **National Food Safety Info. Network**  
[www.foodsafety.gov](http://www.foodsafety.gov)
- ◆ **National Hurricane Center**  
[www.nhc.noaa.gov](http://www.nhc.noaa.gov)
- ◆ **Natl. Oceanic & Atmospheric Admin.**  
[www.noaa.gov](http://www.noaa.gov)
- ◆ **National Weather Service**  
[www.nws.noaa.gov](http://www.nws.noaa.gov)
- ◆ **USDA Food Safety & Consumer Info.**  
<http://www.fsis.usda.gov>
- ◆ **State of Florida**  
[www.myflorida.com](http://www.myflorida.com)

## **APPENDICES**

### **Glossary of Common Weather Terms**

**Coastal Flood Warning** – A warning that significant wind, forced flooding, is to be expected along low-lying coastal areas if weather patterns develop as forecast.

**Coastal Flood Watch** – An alert that significant wind and forced flooding is to be expected along low-lying coastal areas if weather patterns develop as forecast.

**Hurricane** – A warm eye tropical cyclone in which the minimum sustained wind is 74 miles per hour (64 knots) or greater.

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

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

**Hurricane "Season"** – The portion of the year having relatively high incidence of hurricanes. In the Atlantic, Caribbean and Gulf of Mexico it is usually regarded as the period from June through November.

**Hurricane Warning** – A warning that one or both of the following dangerous effects of a hurricane are expected in a specified coastal area in 24 hours or less: (a) sustained winds of 74 miles per hour (64 knots) or higher; (b) dangerously high water or a combination of dangerously high water and exceptionally high waves, even though winds expected may be less than hurricane force.

**Hurricane Watch** – An announcement for specific areas that a hurricane or an incipient hurricane condition poses a threat to coastal and inland communities. All people in the indicated areas should take stock of their preparedness requirements, keep abreast of the latest advisories and bulletins, and be ready for quick action in case a warning is issued for their area.

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

**Squall** – A sudden increase of wind speed by at least 18 miles per hour (16 knots) and rising to 25 miles per hour (22 knots) or more and lasting for at least one minute.

**Storm Surge** – The high and forceful dome of wind-driven waters swooping along the coastline near where the eye makes landfall or passes close to the coast.

**Storm Warning** – A warning of sustained winds in the range of 55 to 73 miles per hour (48 – 63 knots) inclusive.

**Sustained Wind** – The wind obtained by averaging observed value over a one-minute period.

## **APPENDICES**

### **Glossary of Common Weather Terms continued**

**Tornado** – A relatively short-lived storm that is composed of violently rotating columns of air that descend in the familiar funnel shape from a thunderstorm cloud system.

**Tornado Watch** – Indicates a tornado has been sighted or is spotted on radar. Warnings will give the location of the tornado and area immediately affected by the warning.

**Tropical Cyclone** - A non-frontal cyclone of synoptic scale, developing over tropical or subtropical waters and having a definite organized circulation.

**Tropical Depression** – A tropical cyclone in which the maximum sustained surface wind is 38 miles per hour (33 knots) or less.

**Tropical Disturbance** – A moving area of thunderstorms in the tropics.

**Tropical Storm** – A warm core tropical cyclone in which the maximum sustained surface wind is in the range of 39 to 73 miles per hour (34 – 63 knots) inclusive.

**Tropical Storm Watch** – A tropical storm watch is issued when tropical storm conditions, including winds from 39 to 73 mph (35 to 64 knots, 63 to 117 km/h) pose a possible threat to a specified coastal area within 36 hours.

**Tropical Storm Warning** – A warning for tropical storm conditions including possible sustained winds within the range of 39 to 73 miles per hour (34 – 63 knots) which are expected in a specified coastal area within 24 hours or less.

**Tropical Wave** – A westward moving trough of low pressure embedded in the deep easterly current. It tends to organize a low-level circulation and may travel thousands of miles with little change in shape, sometimes producing significant shower and thundershower activity along its path.

# **APPENDICES**

## **Before the Disaster**

### **GENERAL DISASTER SAFETY RULES**

**LEAVE EARLY** from low-lying beach areas. Low-lying areas are susceptible to high tides or storm surge. Leave mobile homes and recreational vehicle for more substantial shelter. Mobile homes and recreational vehicles are particularly vulnerable to strong winds.

**BE AWARE** that some areas will flood long before the arrival of the storm. Your evacuation route could be further complicated by the fact that the population densities of some areas make it mathematically impossible for the evacuation roads to accommodate everyone within one day. Don't get caught by the hurricane in your car on an open coastal road.

If local government advises evacuation of your area, **LEAVE IMMEDIATELY**. Turn on your car radio and listen for further instructions, such as the location of designated emergency public shelters. The magnitude and severity of the storm will dictate which emergency public shelters will open.

### **THIS IS THE TIME TO BEGIN PRELIMINARY PRECAUTIONS**

- ◆ Fill your car with gas.
- ◆ Make sure the battery is in good condition. Review county and state roadway maps.
- ◆ Check your battery-powered equipment. Your radio could be your only link with the outside world during and after a hurricane.
- ◆ Lower or secure TV and radio antennas (CB and HAM) to prevent antennas coming in contact with electrical wires. Remove all items from the yard and open patios. Board up windows. Close shutters, awnings, windows and drapes. Tape windows from the inside.
- ◆ If you plan to stay home, check your supply of emergency food and water
- ◆ Pack your valuables in waterproof containers. Valuables include jewelry, titles, deeds, pictures, insurance policies, licenses, stocks, bonds and inventory lists. Where possible, place valuables in a safety deposit box. If you don't have a safety deposit box, keep your valuables with you at all times during the evacuation period.
- ◆ Refill prescription drugs. Obtain an extra supply of special medication where necessary.
- ◆ Make arrangements for the safety of your pets. Pets are not allowed in designated emergency public shelters.
- ◆ Make arrangements for the safety of your boats. Remember, if the situation warrants a mandatory evacuation, drawbridges will be closed to boat traffic.
- ◆ Fill clean plastic containers, cooking pots, or clean bathtubs with drinking water.
- ◆ Turn your refrigerator and freezer to the coldest setting. This will preserve food as long as possible in case of a power failure.
- ◆ Do not drain your swimming pool. Keep the swimming pool full to approximately 12 inches below the edge, to compensate for expected rainfall.
- ◆ Wedge sliding glass doors to prevent them from being lifted from their tracks. Brace your garage door. Protect appliances and furniture. Elevate them above floor level and cover them with plastic.
- ◆ Stay tuned to local radio and television stations for official weather statements and emergency instructions for your specific area.

# **APPENDICES**

## **Before the Disaster**

### **THIS IS THE TIME TO BEGIN PRELIMINARY PRECAUTIONS**

- ◆ If Charlotte County authorities advise or order evacuation of your area, **LEAVE IMMEDIATELY**. If you plan to go to an emergency public shelter, take these items:

- Drinking water in plastic containers
- Nonperishable food
- Medicine
- Blankets and extra clothing
- Personal hygiene items
- Flashlight with extra batteries and bulbs
- Quiet toys and games for children
- Plastic trash bags
- Eating utensils (plastic or paper)
- Portable radio and batteries

NOTE: Remember, alcoholic beverages, pets and weapons are not allowed in emergency public shelters.

- ◆ If you leave your home, shut off gas and electricity at the main power source. Shut off water into your home. Lock all windows and doors before leaving your residence. Call relatives and friends and let them know what you are doing and where you are going. This will reduce phone system overloading with them trying to assess your situation.
- ◆ If you live inland away from the beaches and low-lying areas and your home is well constructed, stay home and make emergency preparations. Do not stay if officials recommend evacuation.
- ◆ Be alert for tornado watches and warnings. Hurricanes often spawn tornadoes. If your area receives a tornado warning, seek inside shelter immediately. Stay away from windows.
- ◆ If you stay in your residence, avoid using electrical appliances. Seek refuge in a small, interior area such as a hallway, closet, or bathroom.
- ◆ If your evacuation route is impassible and you become trapped on low ground, seek refuge in a third or fourth floor hallway of a high-rise building.

## **APPENDICES**

### **It's Not Just Another Storm! Disaster Response Checklist**

#### **BEFORE THE STORM**

- Listen to a local radio or television station for official announcements issued from the Charlotte County Emergency Operations Center.**
- Know your risk.**
  - Is your home vulnerable to salt water flooding?
  - Consult your home's building plans for your floor elevation. Special circumstances require additional preparation and/or evacuation time.
  - Mobile Home/Recreation Vehicle
  - People with needs (i.e. medical or physical condition)
  - Boats
- Know the strength of the hurricane.**
  - Category One 74-95 mph sustained winds
  - Category Two 96-110 mph sustained winds
  - Category Three 111-130 mph sustained winds
  - Category Four 131-155 mph sustained winds
  - Category Five above 155 mph sustained winds
- Determine where you will seek shelter and select an alternate.**
  - Friends house if located away from the risk area.
  - Hotel or motel inland.
  - Emergency Public Shelter operated by the American Red Cross.
- Take a practice drive to your shelter choice or evacuation destination.**
- Time the trip and multiply by three (3) to account for pre-storm road and traffic conditions.**
- Make the commitment now to evacuate when told to do so by local or state officials.**
- If you do not have flood insurance, consult your insurance agent concerning purchase details.**
  - There is a 30-day waiting period before coverage begins.
- Prepare a hurricane evacuation kit.**

#### **DURING THE STORM**

- Remain indoors during a hurricane.**
  - Blowing debris can injure or kill. Travel is extremely dangerous.
  - Stay inside until Charlotte County Authorities have announced that your area is safe.
- Stay away from windows. Avoid using electrical appliances.**
  - If you do not evacuate seek refuge in an interior, windowless area such as a hallway, closet, or bathroom.
- Don't use candles for lighting.**

**AFTER THE STORM**

- Expect the worst.**
- Be careful of:**
  - downed electric lines
  - gas leaks
  - weakened structures
  - dangerous animals
  - poisonous snakes
- Don't drink the water. Eat only foods you are absolutely sure are safe.**
- Be extra careful in handling:**
  - power tools
  - gas lanterns
  - generators
  - poisonous snakes
- Call your insurance company to file a claim if your home is damaged.**
- Listen to local radio stations for official disaster information and instructions.**

*For further disaster information call the  
Charlotte County Emergency Operations Center  
at (941) 505-4620*

## **APPENDICES**

### **SUGGESTED DISASTER EVACUATION KIT**

Wherever you decide to seek refuge during a hurricane evacuation: 1) a friend's or relative's home; 2) a motel/hotel; or 3) an emergency public shelter – you must take provisions with you. The following suggested items will make your temporary stay more comfortable:

- Foods (canned goods & nonperishable foods) that do not need cooling
- Drinking water in non-breakable containers (2 qt. per person daily)
- Special dietary food if required
- Identification, insurance policies, valuable papers & photos in a waterproof container
- Personal hygiene items such as: soap, deodorant, shampoo, toothbrush, toothpaste, aspirin, antacid, diapers, washcloth, towels, etc.
- Utensils such as: manual can opener, disposable plates, cups, forks, knives, spoons, napkins, etc.
- Prescription medications
- Specific medical information
- Personal aides such as: eyeglasses, hearing aids, prosthetic devices, etc.
- Books, magazines, cards, toys & games
- Infant care items such as: formula, baby food, and disposable diapers
- Battery-operated radio
- Flashlight or lantern
- First aid kit which includes: betadine solution, gauze bandages, adhesive tape, sterile pads, Band-Aids, triangular bandages, safety scissors, non-prescription medication
- Extra batteries for radio and flashlights
- Sleeping bag or blanket, sheet & pillow
- Change of clothing
- Rainwear
- Carrying container for items

**Remember – alcoholic beverages, pets and weapons are not allowed  
inside emergency public shelters.**

**FOR FURTHER INFORMATION CONTACT:**

**Charlotte County Emergency Management  
7474 Utilities Road  
Punta Gorda, FL 33982  
(941) 505-4620**

## **APPENDICES**

### **SUGGESTED DISASTER SUPPLY LIST**

- Canned goods and non-perishable foods that do not need cooking such as:
  - canned meats and fish
  - canned fruits and vegetables
  - canned soups and puddings
  - canned fruit juices
  - dried fruit
  - baby formula and food
  - bread, cookies, and crackers
  - peanut butter and jelly
  - coffee and tea
  - bottled water
- Manual can opener
- Prescription medication (2 week supply)
- Pet food
- Water purification tablets
- Disposable plates, cups, and utensils
- Infant care items such as disposable diapers, baby wipes, formula, and baby food
- First aid supplies
- Masking or duct tape
- Flashlight or lantern and extra batteries
- Battery operated radio and extra batteries
- Watch or battery operated clock
- Ice chest
- Extra flashlight or lantern bulbs
- Matches
- Canned heat (Sterno)

## **APPENDICES**

### **SUGGESTED DISASTER SUPPLY LIST continued**

- Lamp or lantern with fuel supply
- Portable outdoor camping stove or grill with fuel supply
- Plastic trash bags
- Plastic sheeting or drop cloth
- Chlorinated bleach
- Fire extinguisher (ABC type)
- Other items that may be useful include:
  - work gloves
  - sun block
  - insect repellent
  - hammer
  - screwdriver
  - pliers and wrenches
  - handsaw
  - razor knife
  - ax or chain saw
  - rope and caulking
  - nails and screws
  - rope and wire
  - bucket, mop, broom, scrub brush & rags
  - all-purpose cleaner
  - ladder
  - sandbags
  - portable generator
  - sheets of plywood
  - shovel, rake, wheelbarrow
  - tree pruner

#### **FOR FURTHER INFORMATION CONTACT:**

**Charlotte County Emergency Management  
7474 Utilities Road  
Punta Gorda, FL 33982  
(941) 505-4620**

## **APPENDICES**

### **After the Storm/Hurricane Has Passed**

- ◆ If you are in an emergency public shelter, remain there until informed by those in charge that it is safe to leave.
- ◆ Stay tuned to your local radio or television station for advice and instructions from local government about medical care, food, housing, and other forms of assistance.
- ◆ Stay out of heavily damaged or flooded areas. These areas are dangerous. Your presence could interfere with essential rescue and recovery activities.
- ◆ Stay close to home until local hazardous conditions subside. Do not drive unless it is an emergency. Leave roads clear for emergency vehicles. Avoid sightseeing and unnecessary travel.
- ◆ Watch for and avoid downed power lines, broken glass, and standing water. Stay clear of utility repair crews working in your neighborhood.
- ◆ Limit phone calls to emergencies only.
- ◆ If electrical power is out, avoid using candles. Candles cause most fires during power outages.
- ◆ If water pressure is low or no water is available, drink water you stored before the storm.
- ◆ If appliances are damaged, exercise extreme caution when turning them back on.
- ◆ **Do not report** interruptions of electricity, water, or phone service during the storm. Service will be restored as soon as possible.
- ◆ **Do report** hazards such as downed, live, power lines or broken water mains to appropriate officials.
- ◆ If power is off, check refrigerated food for spoilage.
- ◆ Be suspicious of water. Boil water for 10 minutes to kill any disease-causing bacteria present.

## APPENDICES

### Hurricane Kit Shopping List

#### **Week #1**

##### **Grocery Store**

- 1 gallon of water per person (and each pet)
- 1 jar of peanut butter
- 1 can meat
- hand-operated can opener
- instant coffee, tea, powered soft drinks
- matches (wooden ones are best)

##### **Hardware Store**

- flashlights
- hammers
- assorted nails
- wood screws

#### **Week #3**

##### **Grocery Store**

- 1 gallon of water per person
- 1 can vegetables
- 1 jar of jelly or jam
- 2 rolls toilet paper
- 1 large tube of toothpaste
- 1 box sanitary wipes or liquid hand sanitizer
- special foods for special diets, if needed

##### **First Aid Supplies**

- aspirin and/or acetaminophen
- rolls of gauze or bandages
- first aid tape
- adhesive bandages (in assorted sizes)

#### **Week #2**

##### **Grocery Store**

- 1 gallon of water per person
- 1 box heavy-duty garbage bags
- 1 can fruit
- Personal products
- video tape
- pet food, diapers, and/or baby food, if needed

##### **Hardware Store**

- smoke detector with battery
- heavy work gloves
- extra flashlight batteries
- duct tape

#### **Week #4**

##### **Grocery Store**

- 1 gallon of water per person
- 1 can ready to eat soup (not concentrate)
- 1 can fruit
- 1 can vegetables
- 1 bottle of shampoo

##### **First Aid Supplies**

- scissors
- tweezers
- antiseptic
- thermometer
- spare eyeglasses or contact lens
- items for denture care, if needed

## **APPENDICES**

### **Hurricane Kit Shopping List**

#### **Week #5**

##### **Grocery Store**

- 1 can ready-to-eat soup
- liquid dish soap
- unscented liquid bleach
- 1 can meat
- mosquito repellent

##### **Hardware Store**

- waterproof portable plastic container (with lid) for important papers
- portable am/fm radio (with batteries or hand crank)
- blankets or sleeping bag for each family member
- portable camp stove or grill
- stove fuel or charcoal, lighter fluid

#### **Week #7**

##### **Grocery Store**

- 1 can meat
- 1 can fruit
- 1 vegetables
- 1 package paper plates
- 1 package eating utensils
- 1 package paper cups
- adult vitamins

##### **Hardware Store**

- whistle
- ABC fire extinguisher
- pliers
- vise grip

#### **Week #6**

##### **Grocery Store**

- 1 large can of juice
- large plastic zip type food bag
- 1 box quick energy snacks
- 2 rolls paper towels
- aluminum foil
- oven mitts

##### **First Aid Supplies**

- anti-diarrhea medicine
- rubbing alcohol
- 2 pair latex gloves
- hydrogen peroxide
- petroleum jelly
- first aid book

#### **Week #8**

##### **Grocery Store**

- 1 can meat
- 1 can vegetables
- box heavy-duty garbage bags
- Kleenex
- 2 rolls toilet paper
- 1 box quick energy snacks

##### **Hardware Store**

- leash or pet carrier, as needed
- tarpaulin, canvas for temporary roof repair
- crowbar
- hatchet

## **APPENDICES**

### **Hurricane Kit Shopping List**

#### **Week #9**

##### **Grocery Store**

1 box crackers  
assorted plastic containers with lids  
assorted safety pins  
dry cereal  
disposable eating utensils, plates, cups

##### **Hardware Store**

double-sided tape or Velcro-type fasteners  
to secure movable objects  
masking tape

##### **First Aid Supplies**

extra hearing aid batteries, if needed  
extra prescription medications

#### **Week #11**

##### **Grocery Store**

2 rolls paper towels  
1 can meat  
1 can fruit

##### **Hardware Store**

1 box disposable dust masks  
screwdriver  
plastic safety goggles  
handsaw and/or chain saw, fuel

#### **Week #10**

##### **Grocery Store**

1 box heavy-duty garbage bags  
1 box quick energy snacks (such as  
granola bars or raisins)  
ice chest

##### **Hardware Store**

camping or utility knife  
extra radio batteries  
local and state road maps  
plywood & fasteners to cover windows

#### **Week #12**

##### **Grocery Store**

large plastic food bags  
plastic wrap  
aluminum foil  
sandwich bread (freeze until needed)

##### **Hardware Store**

battery powered camping lantern  
generator and extra fuel  
broom, mop and bucket

## **APPENDICES**

Business Column

February 27, 2007

### **Business Recovery Directory**

Your customers, employees and community are counting on your business being prepared to handle emergencies. That is why the Economic Development Office is making it easier to become prepared for any eventuality by utilizing a new online service called the Business Recovery Directory which is now available online at **[www.FloridaEDO.com/BusinessRecoveryPublic](http://www.FloridaEDO.com/BusinessRecoveryPublic)**.

Essentially, it is a password coded set of registration forms designed with the intent of minimizing the response time in helping our businesses: 1) by enabling the business recovery team to assess the magnitude of damage to the business community to then enlist recovery support from State and Federal relief agencies; and 2) by identifying local suppliers of critical services to assist with recovery operations.

As experience taught us, half the battle is touching base with businesses in the county in case of an emergency. With downed power lines and telephone lines, having a ready list of emergency contact information is of considerable value. In addition, this directory will also help us call on local suppliers of critical services. Imagine the cost savings and minimized revenue loss the county will gain from this.

In cognizance of stricter privacy laws and issues, additional measures have been taken to ensure information is kept in strict confidence. The online service enjoys the privilege of security measures through the Charlotte County network; the user name and password are encrypted and protected, and keeping the information under lock and key is encouraged.

The directory is designed to accommodate continuing changes natural to an organization. The products and services the organization provides may be added, changed or deleted. A review for a new product or service that is not pre-listed may be considered for inclusion in the list.

A critical business status is awarded to any business or organization that has taken extra measures such as having the following: back-up generator; business continuity plan; computer backups of critical documents and stored offsite; disaster recovery plan for employees; post-disaster employee accountability plan; as well as a well-thought-out plan to protect building facilities and plant.

It is vital that information contained in the directory is correct and updated, so we strongly encourage you to update your information as necessary.

Lastly, the Business Recovery Directory site has valuable emergency information and links within it. For example, the Disaster Preparedness and Continuity Guide may be downloaded from the site. Also links to Charlotte County's Web site ([www.charlottecountyfl.com/emergency](http://www.charlottecountyfl.com/emergency)), Florida State's Emergency Management Office Web site ([www.FloridaDisaster.org](http://www.FloridaDisaster.org)), as well as Enterprise Florida's information-laden resource Web site ([www.eFlorida.com](http://www.eFlorida.com)), are available to ensure Florida businesses are prepared.