

**SMALL BUSINESS**

# **RESILIENCY ROADMAP**



## SMALL BUSINESS ROADMAP

Prepare. Respond. Recover. These three pillars are the backbone of business continuity, and any business owner's strongest defense against a hurricane's impact.

The Atlantic hurricane season runs June 1 – November 30, making it essential for business owners to take a proactive, comprehensive approach to preparedness and recovery. The City of St. Petersburg and The Greenhouse assembled the Small Business Roadmap to offer businesses a curated set of tools, checklists, and expert guidance to help strengthen your plan, stay resilient, and rebound quickly after a storm.

### **YOUR ROADMAP TO SUCCESS:**

**Start.** The roadmap is your starting point—a foundation to make entirely your own. Tailor the materials to your operations, team, and location.

**Grow.** Save your forms, contacts, and notes inside this roadmap. Return and update the materials for each storm: after every drill, interaction, or policy change. Add new applications and materials as they become available.

**Thrive.** Keep this kit in a designated place and have it ready in case you need to leave your business or home quickly. Store a copy in a grab-and-go place (and in the cloud), so it's ready if you need to leave quickly.

The roadmap offers the actionable strategies small businesses need to navigate any hurricane season with confidence. Many disasters and hazards can't be prevented, but you can take steps now to ensure your business is ready for what comes next.

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## SMALL BUSINESS RESILIENCY ROADMAP INDEX

### ST PETERSBURG: IMPORTANT PHONE NUMBERS AND WEBSITES

A comprehensive contact list of emergency contacts within Pinellas County.

### PROTECT YOUR BUSINESS: STEPS TO DISASTER PREPAREDNESS INFOGRAPHIC

This infographic provides a three-step breakdown of a business continuity plan, complete with links to Florida emergency response information and additional business continuity planning resources.

This resource is developed by FloridaDisaster.biz, a partnership between FloridaCommerce and the Florida Division of Emergency Management (FDEM).

For emergency response information in Florida visit: [www.FloridaDisaster.biz](http://www.FloridaDisaster.biz)

### SBA CHECKLISTS FOR REOPENING & DISASTER PREPAREDNESS (GENERAL, HURRICANES, FLOODS)

These Before, During, and After checklists guide business owners through critical actions to protect their employees, operations, and community.

This resource was produced by the U.S. Small Business Administration, the only cabinet-level federal agency fully dedicated to small business.

### EMERGENCY FINANCIAL PREPAREDNESS TOOLKIT

This structured framework, provided by the Florida Department of Financial Services, helps business owners organize vital financial information before and after any emergency, ensuring they can recover finances quickly.

For more information, visit the Department of Financial Services Disaster Preparedness website at: [www.MyFloridaCFO.com/Division/Consumers/Storm/](http://www.MyFloridaCFO.com/Division/Consumers/Storm/)

### BUSINESS DISASTER RECOVERY PLAN: OFB-EZ (OPEN FOR BUSINESS-EZ) TOOLKIT

This toolkit outlines step-by-step resources to keep small businesses operational during major disasters or disruptions.

The Insurance Institute for Business & Home Safety (IBHS) is an independent, 501(c)(3) nonprofit scientific research and communications organization supported by property insurers, reinsurers, and affiliated companies.

For more information, please visit <https://ibhs.org/BusinessDisasterRecovery/#>

## **CHECKLIST FOR RE-OPENING YOUR BUSINESS AFTER A DISASTER**

A checklist of essential items, vital records, and emergency supplies that enable business owners to reconstruct operations after power outages, hurricanes, fires, or security disruptions.

## **PRICE GOUGING AND SCAMS**

This resource walks business owners through recognizing post-disaster scams and unlicensed contractors, while also informing them to safeguard your business against fraud.

This information was published by the Consumer Protection Division of the Florida Attorney General's Office, enforcing the Florida Deceptive and Unfair Trade Practices Act.

For more information, please visit [www.myfloridalegal.com/](http://www.myfloridalegal.com/)

## **FLORIDA HEALTH MENTAL HEALTH RACK CARD INFOGRAPHIC**

The organization, SAMHSA, Substance Abuse and Mental Health Services Administration, leads public health and service delivery efforts that promote mental health, prevent substance misuse, and provide treatments and support to foster recovery while ensuring equitable access.

Their quick-reference guide supports mental well-being during and after emergencies. For more information, please visit <https://www.samhsa.gov/>

Note: Inclusion of SAMHSA content does not constitute or imply endorsement or recommendation by the Substance Abuse and Mental Health Services Administration, the U.S. Department of Health and Human Services, or the U.S. Government.

## **TRACKER**

Keep track of all your interactions, applications and next steps on your roadmap to success.

## ST PETERSBURG: IMPORTANT PHONE NUMBERS AND WEBSITES

### St. Petersburg Emergency Management

727-892-5200

### St. Petersburg Citizens Information and Service Center

727-893-7111

Text: 727-435-7349 (727-HELPMIX)

ServiceCenter@stpete.org

\*Service Center is available Mon to Fri 8 a.m. to 5 p.m.



### St. Petersburg Evacuation Assistance Program

727-551-3822.

### St. Petersburg Accessibility Preparation

727-551-3822

### St. Petersburg Non-Emergency Police

727-893-7780

### St. Petersburg Fire Rescue

727-893-7694

### St. Petersburg: Report An Issue

[www.seeclickfix.com/st-petersburg](http://www.seeclickfix.com/st-petersburg)

727-893-7111

[contact@seeclickfix.com](mailto:contact@seeclickfix.com)

**In emergencies, stay informed.**

Public Health/  
Safety Warnings

Evacuation  
Notices

Severe  
Weather

Major Service  
Interruptions

**ALERT Pinellas**  
Emergency Notification Service

Sign up:  
[pinellascounty.org/alertpinellas](http://pinellascounty.org/alertpinellas)

Pinellas  
County

### St. Petersburg Primary Emergency Alert Station

100.7 WMTX-FM

### Report Outages

Duke Energy: 800-228-8485

[www.duke-energy.com/outages](http://www.duke-energy.com/outages)

### Alert Pinellas Emergency Notification Service

[www.pinellascounty.org/alertpinellas](http://www.pinellascounty.org/alertpinellas)

For more information including checklists and additional resources, visit [stpeteprepares.com](http://stpeteprepares.com) or [pinellascounty.org/emergency](http://pinellascounty.org/emergency)

The City of St. Petersburg will also provide storm-related information through its social media channels. Follow them on Facebook at [facebook.com/stpetefl](https://facebook.com/stpetefl), on Twitter @StPeteFL, or St. Pete Public Works @StPetePW.

## PINELLAS COUNTY: IMPORTANT PHONE NUMBERS AND WEBSITES

### **Pinellas County Citizen Information Center (open only during emergencies)**

727- 464-4333

### **Pinellas County Emergency Management**

727-464-3800

[www.pinellascounty.org/emergency](http://www.pinellascounty.org/emergency)

[ema@pinellas.gov](mailto:ema@pinellas.gov)



### **Florida Department of Health in Pinellas County**

727-824-6900

[www.pinellashealth.com](http://www.pinellashealth.com)

### **Pinellas County Animal Services**

727-582-2600

[www.pced.org](http://www.pced.org)

### **Pinellas County Information Line**

727-464-3000 / V/TDD

727-464-4062

[www.pinellascounty.org](http://www.pinellascounty.org)

### **Pinellas County Schools**

727-588-6000

School Bus Info Line (727) 587-2020

[www.pcsb.org](http://www.pcsb.org)

### **Pinellas County Sheriff's Office (Non-Emergency)**

727- 582-6200

[www.pcsoweb.com](http://www.pcsoweb.com)

### **Florida Highway Patrol**

\*FHP (mobile phone) / 727- 570-5010

[www.flhsmv.gov/florida-highway-patrol/about-fhp/](http://www.flhsmv.gov/florida-highway-patrol/about-fhp/)

### **2-1-1 Referral Line—Tampa Bay Cares**

[www.211tampabay.org](http://www.211tampabay.org)

### **American Red Cross**

727-898-3111

1-866-GET-INFO (1-866-438-4636)

[www.redcross.org/fl/tampa-bay](http://www.redcross.org/fl/tampa-bay)

## PINELLAS COUNTY: IMPORTANT PHONE NUMBERS AND WEBSITES



### **Federal Alliance For Safe Homes (FLASH)**

(877) 221-7233  
[www.flash.org](http://www.flash.org)

### **Insurance Institute for Business and Home Safety (IBHS)**

(813) 286-3400  
[www.disastersafety.org](http://www.disastersafety.org)

### **United Way**

(813) 274-0900  
[www.unitedwaysuncoast.org](http://www.unitedwaysuncoast.org)

### **Pinellas County Solid Waste**

(727) 464-7500  
[www.pinellascounty.org/solidwaste](http://www.pinellascounty.org/solidwaste)

### **Pinellas County Utilities**

(727) 464-4000  
[www.pinellascounty.org/utilities](http://www.pinellascounty.org/utilities)

### **Pinellas Suncoast Transit Authority (PSTA)**

(727) 540-1900  
[www.psta.net](http://www.psta.net)

### **St. Pete-Clearwater International Airport**

(727) 453-7800  
[www.fly2pie.com](http://www.fly2pie.com)

## STATE OF FLORIDA: IMPORTANT PHONE NUMBERS AND WEBSITES



### **Florida Attorney General's Office (price gouging)**

(866) 966-7226

[www.myfloridalegal.com](http://www.myfloridalegal.com)

### **Florida Division of Emergency Management (non-emergency)**

(850) 413-9969

[www.floridadisaster.org](http://www.floridadisaster.org)

### **National Hurricane Center**

[www.nhc.noaa.gov](http://www.nhc.noaa.gov)

### **National Weather Service/Tampa Bay Area**

[www.weather.gov/tbw](http://www.weather.gov/tbw)

NOAA Weather Alert Radio

Specific Area Message Encoding (SAME) code for Pinellas County: 012103

### **Florida Department of Financial Services Insurance Consumer Helpline**

1-877-MY-FL-CFO (1-877-693-5236)

Out of State: 850-413-3089

### **Florida Department of Business And Professional Regulation**

(to look up a contractor's license)

850-487-1395

### **State of Florida Emergency Information**

1-800-342-3557

### **Federal Emergency Management Agency (FEMA)**

1-800-621-FEMA (1-800-621-3362)

# PROTECT YOUR BUSINESS

## STEPS TO DISASTER PREPAREDNESS

### PREPARE

#### Why your business needs a continuity plan:

There are two things every business should always have on hand: a stocked emergency supply kit and a complete and updated business continuity plan. Emergency supply kit checklists and suggestions can be found at [www.ready.gov/kit](http://www.ready.gov/kit) or in the hurricane guides published by coastal Florida Counties.

A disaster of any size could have a large impact on your business. Natural disasters, such as hurricanes, can result in your business closing for a period of time, impacts to electricity and internet service, insurance premium increases, and damage to your business facility, equipment, or inventory. Smaller emergencies, such as a gas leak or road closure, can result in a loss of customers or revenue, employees who are unable to access their work location, and delayed shipping and receiving schedules.

Taking the steps to build a business continuity plan, as well as encouraging your employees to create a family emergency plan, can reduce the financial and physical impact on your business. It is important to consider how a disaster could affect your employees, customers, and workplace.

### STEP 1

#### Put together a business continuity plan by answering these questions:

- How will you and your employees receive emergency alerts and warnings? What happens if you lose cell phone or internet service?
- What is the shelter plan and evacuation route for employees?
- What is your business communication plan? Do your employees have this information available (even if they lose cell phone or internet service)?
- Is your insurance information up-to-date? Do you have recent photos of your facility, inventory, and equipment?
- Have you budgeted for emergency supplies, loss of revenue, insurance deductibles, or IT disaster recovery?

### STEP 2

#### Consider the specific needs of your business:

- Would flooding impact your business? If so, do you have a plan to keep important documents, inventory, and technology safe from floodwater?
- Do you need employees to remain during an evacuation to secure your business? If so, is there a plan in place for this?
- If you lose electricity, do you have a plan for generator backup?
- How would you manage your business if nearby streets are closed?
- How would you continue to work if you were without cell phone or internet service for days or even weeks?

### STEP 3

#### Create an emergency plan and share it with your employees:

- Make sure the plan is available, even if cell phone or internet service is down.
- Contact your local Small Business Development Center to get additional business preparedness assistance or to help you create an emergency plan.
- Update your plan quarterly and ensure all new employees understand the plan.



# Disaster Preparedness Checklist for Businesses & Nonprofits

## Hurricanes

**Hurricanes generate a series of threats to lives and property.** The most obvious is the threat posed to buildings, equipment, and people by the high winds that characterize such storms. This checklist will help you prepare for a hurricane's effect on your business, employees, and community by highlighting activities you should undertake before, during, and following the event. When the National Hurricane Center issues a watch or warning, use the time available to begin taking the following steps.

### Before the Storm

- Protect/relocate vital records, including your insurance policies. Be sure your risks are protected.
- Review your insurance policy to understand what it covers and what it doesn't.
- Regularly update your employees' emergency contact information.
- Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.
- Back up all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take the backup with you in the evacuation.
- Turn off all non-critical devices such as server monitors and workstations and other non-essential electrical equipment.
- Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the ground floor.
- Determine safe evacuation routes inland as well as alternative routes.
- Inspect and make emergency repairs to drains, gutters, and flashing.
- Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.
- Install windstorm shutters/plywood over windows and doors.
- Keep an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.
- Have cash on hand for post-windstorm needs, such as buying food and supplies, or paying employees and contractors.

#### Take the following steps so that items outdoors will not blow away or cause damage:

- Remove all loose debris.
- Anchor or relocate all nonessential equipment to a safe indoor location.
- Secure storage of flammable liquid drums, or move them to a sheltered area (but never into main facility areas.)
- Anchor all portable buildings (e.g., trailers) to the ground.
- Secure large cranes and other heavy equipment.
- Make sure outdoor signs are properly braced.

- Ensure you know which employees are certified in CPR, EMT, etc.
- Repair and fill above-ground tanks with freshwater.
- Fill fuel tanks of generators, fire pumps, and all company-owned vehicles.
- Remove as many goods as possible from the floor, or ship them out of the facility.
- Shut off natural gas supply in order to minimize fire loss.
- Disconnect the main electrical feeds to the facility, if possible, to prevent a potential fire caused by short-circuiting of damaged equipment.
- Ensure remote access to your company's website so updates about your availability can be made.
- Develop a written crisis management plan to discuss and provide to all employees.
- Conduct regular drills to remind and prepare employees for what to do during an emergency.
- When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
- Identify crucial employees, and ensure they understand what is expected of them during a disaster. For example, employees responsible for IT functions may need to work during a disaster to protect and reestablish your technology systems.
- Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
- If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
- Consider making any travel, hotel, and meal arrangements in advance.
- Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.

## During the Storm

- Patrol the property continuously and watch for roof leaks, pipe breakage, fire, or structural damage. During the height of a windstorm, personnel should remain in a place that has been identified as safe from wind and flood.
- Constantly monitor any equipment that must remain on line.
- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.
- Life safety is paramount.

## After the Storm

- Keep listening to radio, TV, or NOAA Weather Radio All Hazards to make sure the storm has passed.
- Wait until an area is declared safe before entering to secure the site and survey damage.
- Secure 24-hour security if needed.
- Watch for closed roads. If you come upon a barricade or a flooded road, then turn around.
- Communication following a disaster is critical. So, establish a communication plan that works regardless of the nature of the disaster. Provide instructions on when, how, and the specific information to communicate.
- Consider setting up a toll-free number or website to communicate with employees and customers.
- If necessary, contact your insurance agent.
- Survey for safety hazards such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.

- Call in key personnel and notify contractors to start repairs. Make sure safety systems are fully implemented before work is allowed to begin. This means controlling smoking and other open flame sources. Require contractors to share responsibility for establishing fire-safe conditions before and during the job.
- Clean roof drains and remove debris from roof to prevent drainage problems.

**Begin salvage as soon as possible to prevent further damage:**

- Cover broken windows and torn roof coverings immediately.
- Separate damaged goods, but beware of accumulating too much combustible debris inside a building.

Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

For more information, examples of mitigation projects, additional checklists, and other resources, visit [sba.gov/mitigation](https://www.sba.gov/mitigation).

## Your Employees

- Have contact information for all employees, vendors, and clients on hand.
- Use an Alert Notification System to keep all interested parties posted on status updates and next steps.
- During evacuation, have a central point of contact for all employees, and ensure you know where your people are located.
- During an evacuation, consider your phones lines – redirection to cell phones, answering service, Google Voice, or backup lines could be critical.
- Following the storm, notify all crucial people of next steps, based on damage.

In flat areas, storm surges may rush many miles inland. Hurricanes often generate heavy rainfall, which can cause severe flooding over wide areas. Hurricanes also may spawn deadly tornadoes. Flooding and tornadoes may affect areas well inland. You should also prepare for these potential interruptions.

The National Weather Service rates hurricanes by their intensity, using a scale of 1 to 5. The scale categorizes storms according to their sustained winds, the storm surges produced, and expected damage. You are strongly encouraged to develop a hurricane preparedness plan if you're located within areas of risk.

## Know the Terms

**Tropical Depression:** An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 MPH (33 knots) or less. Sustained winds are defined as 1 minute average wind measured at about 33 feet (10 meters) above the surface.

**Tropical Storm:** An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39–73 MPH (34–63 knots).

**Hurricane:** An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 MPH (64 knots) or higher.

**Storm Surge:** A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50–1000 miles wide. Storm surge is by far the greatest threat to life and property along the immediate coast.

**Storm Tide:** A combination of a storm surge and the normal tide (i.e., a 15-foot storm surge combined with a 2-foot normal high tide over the mean sea level created a 17-foot storm tide).

**Hurricane/Tropical Storm Watch:** Hurricane/tropical storm conditions are possible in the specified area of the watch, usually within 48 hours. Tune in to NOAA Weather Radio, commercial radio, or television for information.

**Hurricane/Tropical Storm Warning:** Hurricane/tropical storm conditions are expected in the specified area of the warning, usually within 36 hours of the onset of tropical storm force winds. Complete storm preparations and immediately leave the threatened area if directed by local officials.

**Extreme Wind Warning:** Extreme sustained winds of a major hurricane (115 mph or greater), usually associated with the eye wall, are expected to begin within an hour. Take immediate shelter in the interior portion of a well-built structure.

**Short-Term Watches and Warnings:** These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.



# Disaster Preparedness Checklist for Businesses & Nonprofits

## Floods

**Floods are one of the most common and widespread of all disasters**, and they continue to grow in frequency and severity. Flooding and damage to businesses, buildings, and equipment is more common than you'd think, so it is vital to prepare now. The following checklist will help keep your business going even if the worst happens. Most businesses can save up to 90% of the cost of replacing stock and movable equipment by taking action to prepare in advance of flooding. The following resources and tools will help mitigate your risk and protect your employees and your business.

### Before the Flood

- Develop a written crisis management plan to discuss and provide to all employees.
- Conduct regular drills to remind and prepare employees for what to do during an emergency.
- Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property. Locate main gas and electrical shut-offs and anchor all fuel tanks.
- Postpone any receipt of goods — deliveries, couriers, etc.
- Review your insurance policy to understand what it covers and what it doesn't.
- Establish emergency communication method (Alert Notification System, phone tree, etc.); identify meeting place and time for all key employees in Crisis Management Team; create voicemail for when evacuated, or out of office, etc.
- Regularly update your employees' emergency contact information.
- Update disaster recovery kits and begin crisis back-up procedures.
- Maintain accurate inventory of product on site.
- Use plugs to prevent floodwater from backing up into sewer drains, or install flood vents/or flood proof barriers.
- Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.
- Identify crucial employees, and ensure they understand what is expected of them during a disaster. For example, employees responsible for IT functions may need to work during a disaster to protect and reestablish your technology systems.
- When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
- Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
- If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
- Consider making any travel, hotel, and meal arrangements in advance.
- Keep an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.

## During the Flood

- Life safety is paramount.
- Begin next phase of your business continuity plan.
- Send non-crucial staff home.
- Raise elevators to the second floor and turn off.
- Stay tuned to local media and evacuate property when required.
- Take cell phones, charger, critical hardware, and emergency kits with you.
- Unplug electrical items before leaving.
- Consider your business phones and redirection to cell phones, an answering service, or Google Voice.



For more information, examples of mitigation projects, additional checklists, and other resources, visit [sba.gov/mitigation](https://www.sba.gov/mitigation).

## After the Flood

- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Be aware of areas where floodwaters have receded; roads may have weakened and could collapse under the weight of a car.
- Clean and disinfect everything that got wet; mud left from floodwater can contain sewage and chemicals.
- Implement DR plan, and monitor local authorities' communications.
- Communication following a disaster is critical. So, establish a communication plan that works regardless of the nature of the disaster. Provide instructions on when, how, and the specific information to communicate.
- Consider setting up a toll-free number or website to communicate with employees and customers.
- Contact employees via determined method of communication and discuss next steps.
- If necessary, contact your insurance agent.

Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

EMERGENCY FINANCIAL PREPAREDNESS TOOLKIT

**MORTGAGE LENDER INFORMATION**

Name of Company:
Address:
Phone Number:
Account Number:
Website:

**HOMEOWNERS/RENTAL INSURANCE INFORMATION**

Name of Company:
Address:
Phone Number:
Account/Policy Number:
Website:

**INSURANCE AGENT INFORMATION**

Name of Company:
Address:
Phone Number:
Account/Policy Number:
Website:

**AUTO INSURANCE**

Name of Company:
Address:
Phone Number:
Account Number:
Website:

**LIFE INSURANCE**

Name of Company:
Address:
Phone Number:
Account Number:
Website:

**MEDICAL INSURANCE**

Name of Company:
Address:
Phone Number:
Account Number/Member ID:
Website:
Physician's Phone Number:
Pharmacy Name:
Pharmacy Phone Number:
Physician's Name:

## MORTGAGE LENDER INFORMATION

Name of Company:
Address:
Phone Number:
Account Number:
Website:

## HOMEOWNERS/RENTAL INSURANCE INFORMATION

Name of Company:
Address:
Phone Number:
Account/Policy Number:
Website:

## INSURANCE AGENT INFORMATION

Name of Company:
Address:
Phone Number:
Account/Policy Number:
Website:

EMERGENCY FINANCIAL PREPAREDNESS TOOLKIT

INTERACTION LOG

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

Name of Company:
Name of Representative:
Date:
Time:
Interaction Details:
Outcome:

## EMERGENCY REPAIR LOG

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

Repair:
Repair Company:
Cost of Repair:
Date of Repair:

# 1. KNOW YOUR RISKS



THREATS	PROBABILITY (0-5)	SEVERITY (0-5)	TOTAL (0-25)
Determine which threats could affect your business functions and processes. Add additional threats not listed in the bottom rows under "Other."	Assign each threat with a number 0 to 5 to indicate the likelihood it will occur.	Assign each threat with a number 0 to 5 to indicate the amount of damage it could cause your business. (Consider duration, magnitude, and extent of reach—e.g., one floor, the entire building, a neighborhood, the entire region, etc.)	Multiply Probability with Severity and enter the Total. Plan for the highest-ranking threats (17–25) as soon as possible. Assume these threats will strike your business and determine what controls you have in place or could implement to minimize your risk.

THREATS	PROBABILITY (0-5)	SEVERITY (0-5)	TOTAL
<b>Natural</b>			
Earthquake			
High Wind / Convective Storms / Hail			
Hurricane			
Severe Winter Weather			
Tornado			
Wildfire			
<b>Loss Of</b>			
Communications			
Critical Equipment			
Power (electricity, gas, steam)			
Premises			

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_



# 1. KNOW YOUR RISKS

THREATS	PROBABILITY (0-5)	SEVERITY (0-5)	TOTAL
Technology			
Water services			
Key staff			
<b>Community</b>			
Civil disturbance, rioting, looting			
Pandemic/epidemic/flu			
<b>Technological</b>			
Cyber security risks			
Software/hardware failure			
<b>Security</b>			
Burglary			
<b>Accidents</b>			
Interior Fire			
<b>Other</b>			

## 2. KNOW YOUR OPERATIONS



**USE THIS FORM TO DOCUMENT KEY BUSINESS FUNCTIONS AND PROCESSES CRITICAL TO THE SURVIVAL OF YOUR BUSINESS.**

### **BUSINESS FUNCTION:**

**Recovery Priority:**      Extremely High                      High                      Medium                      Low

Responsible Employee: \_\_\_\_\_

Alternate Employee: \_\_\_\_\_

Training required for alternate employee: \_\_\_\_\_

Timeframe or Deadline: \_\_\_\_\_

Obligation:    None    Legal    Contractual    Regulatory    Financial

Money lost (or fines imposed) if not done: \_\_\_\_\_

Who performs this function?  
(List all that apply)

Employees: \_\_\_\_\_

Suppliers/vendors: \_\_\_\_\_

Key contacts: \_\_\_\_\_

(For additional space, use the Notes area below)

What is needed to perform this  
function? (List all that apply)

Equipment: \_\_\_\_\_

Special Reports/Supplies: \_\_\_\_\_

Dependencies: \_\_\_\_\_

(For additional space, use the Notes area below)

Who helps perform this  
function? (List all that apply)

Employees: \_\_\_\_\_

Suppliers/vendors: \_\_\_\_\_

Key contacts: \_\_\_\_\_

(For additional space, use the Notes area below)

Who uses the output from this  
function? (List all that apply)

Employees: \_\_\_\_\_

Suppliers/Vendors: \_\_\_\_\_

Key Contacts: \_\_\_\_\_

(For additional space, use the Notes area below)

Brief description of how to complete this function:

*Workaround Methods: (Consider temporary/manual processes that can be implemented until a permanent solution is available. Document detailed procedures for these workarounds, including any additional resources required, in a separate document.)*

Notes:

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_



## 3. KNOW YOUR EMPLOYEES

USE THIS FORM TO RECORD INFORMATION ABOUT ALL EMPLOYEES, INCLUDING THE BUSINESS OWNER, SO THAT EACH PERSON CAN BE CONTACTED AT ANY TIME.

### EMPLOYEE NAME:

Position/title:

Key Responsibilities:

Alternative Employee Who Can Perform Duties:

Home address:

City, State, ZIP:

Office phone:

Ext.

Alternate phone:

Home phone:

Mobile phone:

Office e-mail:

Personal e-mail:

Special needs:

### Certifications:

First Aid    Emergency Medical Technician (EMT)    CPR    Ham Radio

Other:

Special licenses:

### Evacuation Information

County:

Evacuation Zone:

Evacuation Destination:

### Local Emergency Contact

Full name:

Relationship:

Home phone:

Mobile Phone:

E-mail:

### Out of State Emergency Contact

Full name:

Relationship:

Home phone:

Mobile Phone:

E-mail:

Notes:

Last Updated:

Next Update:

## 4. KNOW YOUR EQUIPMENT



**USE THIS FORM TO DOCUMENT INFORMATION ABOUT YOUR CRITICAL NON-IT EQUIPMENT.**

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

Related business function name(s): \_\_\_\_\_

Brief description of item: \_\_\_\_\_

Manufacturer: \_\_\_\_\_

Model No: \_\_\_\_\_

Serial No: \_\_\_\_\_

Asset tag No: \_\_\_\_\_

Quantity: \_\_\_\_\_

Purchase/lease date: \_\_\_\_\_

Purchased/leased new or used: \_\_\_\_\_

Price paid: \_\_\_\_\_

Physical location within facility: \_\_\_\_\_

Is this equipment replaceable? \_\_\_\_\_

If so, how long to become functional? \_\_\_\_\_

If not replaceable, what are your options? \_\_\_\_\_

Are there spare parts available? If so, explain. \_\_\_\_\_

Is vendor/manufacturer installation required? \_\_\_\_\_

Primary supplier/vendor: \_\_\_\_\_

Alternate supplier/vendor: \_\_\_\_\_

Order time for replacement: \_\_\_\_\_

Warranty or service contract info: \_\_\_\_\_

\_\_\_\_\_

(Attach photos)

Notes:

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_



## 5. KNOW HOW TO REDUCE POTENTIAL DISRUPTIONS

**USE THIS QUESTIONNAIRE TO IDENTIFY POTENTIAL PROBLEMS AND CREATE A PLAN TO MINIMIZE DISRUPTION TO YOUR BUSINESS. NOT ALL QUESTIONS WILL APPLY TO YOUR BUSINESS.**

### **MAKE-UP CAPABILITIES**

1. Are there any unique location, building, or process features that would prevent relocating operations to another facility? Yes No

*Consider:*

- *Complexity of your building (simple, standard design or highly complex or “one-of-a-kind” building designed to house the particular process).*
- *Special building structures for clean rooms, control rooms, high bay storage, cold storage, large machinery or large complex equipment with long delivery time, long restoration time, or that require special utility features.*
- *Easily available construction materials or special or rare construction materials.*
- *Special location requirements and/or special permissions for building reconstruction.*
- *Local jurisdictional delays around permit validation and/or approval of building.*
- *Geographic location associated with critical suppliers or customers or availability of utilities.*

- a. If **Yes**, describe preventions.

2. If multiple locations, are there interdependencies? Yes No

- a. If **Yes**, which location’s(s’) disruption would most impact production?
  - i. Could operations be duplicated at an alternate location? Yes No

3. Is there a mutual aid agreement with another facility? Yes No

- a. If **Yes**, what is the facility name and contact information?

4. Can additional shift(s) be added? Yes No

5. Do multiple production lines exist? Yes No

- a. If No, can additional lines be added/re-tooled?

6. Can work be outsourced? Yes No

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_

## 5. KNOW HOW TO REDUCE POTENTIAL DISRUPTIONS



### PRODUCT & INVENTORY

1. Which of your products generate the most profit?
2. Do you have all of the elements required to complete orders (people, materials, equipment, processes, and data)? Yes No
3. Can you build up your inventories (both raw materials and finished product)? Yes No  
If **Yes**,
  - a. Where are the raw materials and finished product located?
    - i. How many weeks/months are stored?
4. Can the product be bought from another source and be re-sold? Yes No

### PERISHABLE STOCK

1. Is there a potential of spoilage and contamination in the event of a power outage? Yes No
2. Is your perishable stock in one large cooler or several different coolers? Yes No
3. Do you have backup power available or alternative means of storing perishable stock either onsite, or offsite (i.e., onsite refrigerated trailers, agreement with an offsite storage facility, alternative storage locations including refrigerated trucks, etc.)? Yes No

### POWER

1. Are electrical, gas, sewer, water, internet, or other utilities reliable for your needs (e.g., no regular brownouts or stoppages)? Yes No
2. Do you have a generator(s)? Yes No
  - a. If **Yes**
    - i. Is the generator portable or permanent? Yes No
    - ii. Have you determined which equipment will be powered up by the generator? Yes No
    - iii. Do you have contracts established with fuel suppliers for emergency fuel deliveries? Yes No
  - b. If **No**
    - i. Do you have an agreement in place for a generator rental? Yes No
    - ii. Do you have electrical connections in place for a generator hook up? Yes No

### SHUTDOWN AND STARTUP PLANS

1. Do you have documented shutdown and startup plans (i.e., computer systems, special equipment, refrigeration systems, electric systems, gas and/or other utility systems, HVAC, boilers, etc.)? Yes No

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_



## 5. KNOW HOW TO REDUCE POTENTIAL DISRUPTIONS

2. For emergency shutoff, have you identified and documented shutoff valves and switches for automatic sprinkler system, gas, oil, water, and electricity? Yes No
  - a. If **Yes**, have you posted a chart showing the shutoff locations so that qualified personnel can use them in an emergency? Yes No
3. Do you have shutdown plans for hazardous areas that will require shutdown if loss of power, employees unable to access, etc.? Yes No
4. Can hazardous shutdowns be done remotely? Yes No

### MISCELLANEOUS

1. Do you have service plans, maintenance plans, equipment risk management plans, preventative maintenance (including plans for refrigeration, generators, etc.)? Yes No
  - a. If **Yes**, are these plans reviewed and updated annually? Yes No
2. Do you have established personnel that have been trained to repair critical equipment? Yes No
3. Do you have a list of cleanup, restoration, and repair vendors? Yes No
4. Have you established advance relationships with local, reliable contractors that will be available for post-storm building repairs? Yes No
  - a. If **Yes**, have you scheduled periodic reviews of these relationships? Yes No
5. Have you established advance relationships with local authorities within your jurisdiction (i.e., fire departments/fire marshal, Haz Mat, emergency response teams) for emergency planning assistance? Yes No
  - a. If **Yes**, have you scheduled periodic reviews of these relationships? Yes No
6. Do you have in place security systems (i.e., burglar, smoke/fire alarms, and security cameras)? Yes No

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_

## 6. KNOW YOUR KEY CUSTOMERS, CONTACTS, SUPPLIERS, AND VENDORS



**USE THIS FORM TO RECORD INFORMATION ABOUT CURRENT AND ALTERNATE SUPPLIERS AND VENDORS, AS WELL AS CUSTOMERS AND OTHER KEY CONTACTS.**

### CONTACT TYPE:

Current Supplier/Vendor

Backup Supplier/Vendor

Key Customer/Contact

Company /Individual Name:

Account Number:

Materials/Service Provided:

Street Address:

City, State, Zip:

Company Phone:

Website:

Company Representative

Primary Contact:

Title:

Office Phone:

Mobile Phone:

E-mail:

Alternate Contact:

Title:

Office Phone:

Mobile Phone:

E-mail:

Notes:

Last Updated:

Next Update:



## 7. KNOW YOUR INFORMATION TECHNOLOGY

**USE THIS FORM TO LIST THE COMPUTER EQUIPMENT, HARDWARE AND SOFTWARE, VITAL RECORDS AND YOUR BACK UP PROCESSES THAT YOU WILL NEED TO FULFILL YOUR CRITICAL BUSINESS FUNCTIONS.**

### **TYPE:**

Computer Equipment/Hardware      Computer Software      Vital Records

### **Item:**

Title and Version/Model Number: \_\_\_\_\_

Serial/Customer Number: \_\_\_\_\_

Registered Username: \_\_\_\_\_

Purchase/Lease Price: \$ \_\_\_\_\_

Purchase/Lease Date: \_\_\_\_\_

Quantity (equipment) or Number of Licenses (software): \_\_\_\_\_

License Numbers: \_\_\_\_\_

Technical Support Number: \_\_\_\_\_

Primary Supplier/Vendor: \_\_\_\_\_

Alternate Supplier/Vendor: \_\_\_\_\_

Notes:

### **Name of vital record:**

Name of Business Function Vital Record Supports: \_\_\_\_\_

Type of Media: \_\_\_\_\_

Is It Backed Up? \_\_\_\_\_

How Often is it Backed Up? \_\_\_\_\_

Type of Media for Backup: \_\_\_\_\_

Where is it Stored? \_\_\_\_\_

Can the Record be Re-created? \_\_\_\_\_

Notes:

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_

## 10. KNOW WHERE TO GO FOR HELP



**USE THIS FORM TO COLLECT IMPORTANT INFORMATION FROM THESE HELPFUL RESOURCES.**

### **INSURANCE INSTITUTE FOR BUSINESS & HOME SAFETY (IBHS)**

In addition to this guide, IBHS provides free disaster preparedness and property protection guidance, recommendations, and projects for small businesses. Visit [DisasterSafety.org](http://DisasterSafety.org) for do-it-yourself (DIY) guidance and projects sorted by risk and property type. <http://DisasterSafety.org>

IBHS also offers EZ-PREP, an emergency preparedness and response plan. This guide, plus a customizable checklist, can help businesses build a plan for responding to operational disruptions caused by severe weather. The EZ-PREP program complements OFB-EZ. To be best prepared, businesses should implement both programs to protect their businesses and bottom lines.

<https://disastersafety.org/business-protection/ez-prep/>

NOTES:

### **AMERICAN RED CROSS**

Among other disaster preparedness and response services, the Red Cross offers preparedness training programs and resources for workplaces, families, and individuals. [www.redcross.org](http://www.redcross.org)

NOTES:

### **BUSINESS CIVIC LEADERSHIP CENTER (BCLC) – DISASTER HELP DESK**

The BCLC Help Desk is designed to enhance community economic recovery after a disaster. They provide on-the-ground coordination of information among businesses, local chambers of commerce, NGOs, government responders, and disaster recovery specialists.

<https://www.uschamberfoundation.org/site-page/disaster-help-desk-business>

NOTES:

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_



## 10. KNOW WHERE TO GO FOR HELP

### **DISASTERASSISTANCE.GOV**

Provides information on how you might get help from the federal government before, during, and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online. <http://www.disasterassistance.gov>

NOTES:

### **FEDERAL AND LOCAL EMERGENCY MANAGEMENT AGENCIES**

Even the largest, most widespread disasters require a local response. Local emergency management programs are the core of the nation's emergency management system.

<https://www.fema.gov/emergency-management-agencies>

NOTES:

### **INSURANCE INFORMATION INSTITUTE (TRIPLE-I)**

Triple-I is a source for insurance information. They offer a wealth of data-driven research studies, white papers, videos, articles, infographics and other resources solely dedicated to explaining insurance and enhancing knowledge. They provide objective, fact-based information about insurance—information that is rooted in economic and actuarial soundness. <https://www.iii.org/>

NOTES:

## 10. KNOW WHERE TO GO FOR HELP



### **INTERNAL REVENUE SERVICE–DISASTER ASSISTANCE AND EMERGENCY RELIEF FOR BUSINESSES**

The IRS offers audio presentations about planning for disaster. These presentations discuss business continuity planning, insurance coverage, record keeping, and other recommendations for staying in business after a major disaster.

<https://www.irs.gov/businesses/small-businesses-self-employed>

NOTES:

### **SMALL BUSINESS ADMINISTRATION**

The Small Business Administration provides loans, loan guarantees, contracts, counseling sessions, and other forms of assistance to small businesses following a disaster.

<http://www.sba.gov/>

<https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies>

NOTES:

### **SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)**

The SBDC assists small businesses with financial, marketing, production, organization, engineering and technical problems, as well as feasibility studies.

<http://www.sba.gov/content/small-business-development-centers-sbdcs>

<https://americassbdc.org/small-business-consulting-and-training/find-your-sbdc/>

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NOTES:

Last Updated: \_\_\_\_\_

Next Update: \_\_\_\_\_

## Checklist for Re-Opening Your Business After a Disaster

**F**ollowing a disaster, the immediate reaction of many business owners is to reopen their businesses as soon as possible. However, a post-disaster environment is anything but "business as usual" for you, your employees, key suppliers, and customers. It may therefore be prudent to reflect on your options before considering reopening.

To know what options are available to you, you should determine the financial health of your business.

Knowing the financial position of your business will give the information you need to determine whether...



You can afford to reopen your business the way it was before the disaster and how quickly you can reopen your business



You can or should expand, shrink or even close your business.

### Preliminary Assessment

Should you reopen your business?	
	Were you happy running the business before the disaster?
	Were you making the profit you wanted?
	Did you prefer being your own boss?
	Have you considered other opportunities?
	Are you prepared for the potential extra demands that recovering your business will place on you, both personally and financially?

Have you done an assessment of the damage?	
	Is your facility operational?
	Can you reopen without significant repairs?
	Are your inventory, supplies, and equipment recoverable?
	Have any of your staff been affected by the disaster?

## Checklist for Re-Opening Your Business After a Disaster

### What are your chances for future success?

	Have you analyzed the potential demand for your product or services post-disaster?
	Have any of your key customers and/or suppliers been affected by the disaster, and if so, how will this impact your business?
	Has the disaster led to other businesses in your area closing, and if so, have you determined how this may impact your business?

### Preliminary actions

	Have you contacted your insurance company?
	Have you given your insurance company your preliminary damage assessment?
	Has your insurance company been able to tell you what your insurance payout is likely to be, when it will be made, and whether it will be in the form of cash or asset replacement or a mix of both?
	Have you contacted your staff and key stakeholders (including local and government agencies) for support?
	Are you keeping staff and stakeholders, including key customers, suppliers, and lenders/investors, informed of what you are doing?
	Do you need to lay off staff for the time being?
	Do you need to postpone purchasing supplies/inventory?
	Can you cancel orders that you have made?
	If customer orders have been lost or damaged or you simply cannot support them on time, have you informed those customers?
	Do you qualify for financial assistance from the government, and if so, have you applied for it?
	Have you restored your computer data backups and other necessary information?

# Checklist for Re-Opening Your Business After a Disaster

## Preliminary Assessment

What is the current financial position of your business?	
	Have you reconstructed the financial records of your business?
	If you cannot fully reconstruct your accounts, do you have access to historical financial statements or industry benchmarks?
	Have you determined how much cash your business currently has available by creating a cash flow statement?
	Have you created a balance sheet and a profit and loss statement from the beginning of the current fiscal year to the time of the disaster?
	Have you used your information in the cash flow statement, profit and loss statement, and balance sheet to analyze the financial health of your business at the current time?

## Recovery Planning

Questions to consider as you create your recovery plan:	
	Have you developed your recovery objective?
	Have you established a recovery team with clear responsibilities from the recovery plan?
	Can you support such team members in working off site?
	Are you aware of all the requirements to reopen your business? For example, do you need to arrange for the short-term lease of equipment until yours can be repaired/replaced?
	Do you have adequate resources (staff, finances, etc.) to bring the business up to normal operating levels or to a level that reflects the current market conditions?
	Do you know what it will cost to execute your recovery plan?
	Can you afford such a plan?
	Do you have a marketing strategy in place to promote that you are open for business?
	Have you incorporated lessons from running your business prior to the disaster into your recovery plan?
	Have you incorporated your analysis of the market conditions post-disaster into your recovery plan?
	Does the recovery plan reflect the financial goals you want to achieve (net profit margin, ROI, etc.)?

## Checklist for Re-Opening Your Business After a Disaster

### Have you considered the following with respect to your recovery plan?

	Addition of new product lines or removal of existing product lines
	Addition of new services or a reduction of services
	Reducing operating costs
	Adoption of new technologies and processes
	Relocation

### Funding the reopening of your business

	Can you afford to reopen your business?
	Have you completed cash flow and profit and loss forecasts?
	Have you used these forecasts to run "what if" scenarios to measure how your cash flows will be impacted by unexpected events?
	Do you intend to fund the reopening of your business from existing business sources, your own resources, other investors, banks, lenders, or a mix?
	Do the forecasts and your financial statements show whether the business can afford to use internal or external sources of financing to fund the reopening?
	If not, can you adjust your recovery plan so that it is affordable?
	If you cannot afford your recovery plan, have you considered exiting the business?
	Where the business has existing debt financing arrangements, have these been reviewed to ensure that the finance facility and structure fits the new needs of the business?

### Sources of funding

	Even if you can fund the reopening of the business from existing sources, have you analyzed whether it is better to use external sources of finance?
	If you are seeking debt financing, have you spoken to your bank about your recovery plan and your funding needs?
	What existing lines of credit does the business have access to and can these lines of credit be accessed to fund the reopening of the business?
	If you do seek debt financing, what collateral do you have available to offer?
	If you are seeking debt financing, have you determined for what reason you are seeking the money (i.e. to replace inventory or buy equipment), the length of the loan term, and how much you will need?
	Have you considered financing the reopening of your business from your own resources or from other investors?

## Checklist for Re-Opening Your Business After a Disaster

### Location

	Given the potential change in market conditions, is your business in the right location?
	Are there any plans by local government or others that may impact the viability of the location of your business, such as changes that may restrict access?
	Have other businesses reopened or plan to reopen in your area?
	Is the size of your office/facility too large or small given the future potential of the business?

### Major equipment

	Do you have the plant and equipment that your business needs to reopen?
	If not, will you receive such equipment from your insurance company or will you have to purchase this equipment?
	If you have to purchase the equipment, have you analyzed whether it is better to purchase or lease?
	Is the purchase of equipment (including maintenance costs and insurance) justified, given the possible change in market conditions?
	Is the necessary expertise readily available to install the equipment?

### Inventory

	If inventory or supplies are to be replaced, have you reviewed historical information to see what is slow-moving?
	For inventory identified as slow-moving, have you considered removing it from your product lineup?
	Have you made an assessment of whether the changed market conditions will impact the buying patterns of your customers?

### Marketing

	How do you intend to advertise that your business has re-opened?
	Is there any promotion of your local area by government or others?

# Checklist for Re-Opening Your Business After a Disaster

## Pricing

Have you undertaken a break even analysis to determine whether the prices you charge are making the profit you want to achieve?

Have you compared your pricing to your competitors?

## Lessons learned

Have you documented lessons learned from your business recovery?

Have you considered putting in place a business continuity plan in case you go through another disaster?

Have you reviewed your insurance coverage to see whether it is adequate and whether there are any gaps in your coverage?

## Other

### Business licenses

If you lost copies of your business license, permits, or other official documents necessary to operate your business, have you approached the appropriate agency to get them replaced?

### Record keeping

Have you considered what accounting system you are going to use to continue to keep your financial records up-to-date?

Are there any improvements you can make to your record keeping system, such as off-site backups?

### Statutory obligations

Has your ability to file and pay such returns/forms/obligations been delayed?

Have your reconstructed financial records given you the necessary information and evidence to be able to complete such returns?

### Thank yous

Have you thanked everyone involved in assisting you?



OFFICE OF ATTORNEY GENERAL

**JAMES UTHMEIER**

SAFE ★ STRONG ★ FREE

## Tips for Avoiding Price Gouging and Gathering Gouging Evidence

The Florida Attorney General's Consumer Protection Division aggressively investigates allegations of price gouging and direct evidence of pricing information is a crucial component of the investigative process. If the price of an essential commodity represents a gross disparity from the average price charged 30 days before the declared state of emergency, or grossly exceeds the average market price for the area, then the price may be unlawful. See [501.160, Fla. Stat](#) for more details.

Before filing a price gouging complaint, try to gather as much information as safely possible. Below are some tips to help consumers know what evidence to capture and what to report:

- Take pictures of advertised prices, receipts, signs or price tags, and keep copies of any estimates, invoices, receipts or bills;
- If time and security permit, it may be helpful to identify the pricing of the same product sold by other sellers in the area;
- Compare products, noting similarities and differences, by recording the product name, brand, size/quantity, manufacturer, model number and price. Take pictures of the items if possible;
- Make a record of the name and address of the business or individual selling the more expensive commodity and of any others whose prices are being compared;
- Retain receipts of necessary items purchased from businesses you generally frequent, as these may provide better context when determining if the price of the item during a declared state of emergency represents a gross disparity from the average price charged 30 days before the declaration;
- When renting a room, keep copies and make note of advertised pricing, booking confirmations and final bill. Also, note the type of room and booking method; and
- For lumber purchases, it is important to note the size, grade, thickness and quality.

Report price gouging information to the Florida Attorney General's Office by downloading No Scam, a free app available for Android and Apple devices, which enables the user to report suspected price gouging with photos, documents and screen shots from a mobile device. Price gouging can also be reported online at [MyFloridaLegal.com](#) or by calling 1(866) 9NO-SCAM (1-866-966-7226). For more information about price gouging, click [here](#).

Preparing early for hurricane season and maintaining an up-to-date home emergency kit is a great way to avoid price gouging. Many of the least expensive supplies are the first items to run out, leaving only higher priced products available for purchase.

### PRICE GOUGING

Those affected by a natural disaster can unfortunately become victims of bad-acting businesses and individuals out to profit from the misfortune of others. Florida has a tough price gouging law designed to protect its residents and guests from becoming victims for a second time during or after a disaster.

The law bans unconscionable increases in prices in the rental or sale of essential commodities such as lumber, ice, water, generators and shelter in the area affected by the emergency once a State of Emergency has been declared by the governor. Under price gouging laws, it is also unlawful to raise rental rates for hotel stays or other housing necessary for use as a direct result of an emergency.

The Florida Office of the Attorney General investigates every allegation of price gouging. The law requires the Attorney General's Office to compare the reported price of the essential commodity or service during the declared State of Emergency to the average price during the 30-day period prior to the declaration. If there is a "gross disparity" between the prior price and the current charge, it is considered price gouging unless the seller can show that a price increase was attributable to an increase in the costs incurred to provide the commodity or to market trends. The price gouging statute does not apply to non-essential luxury goods like alcoholic beverages and cigarettes.

Violators of the price gouging statute are subject to civil penalties of \$1,000 per violation and up to a total of \$25,000 for multiple violations committed in a single 24-hour period, in addition to other penalties that may be imposed for violations of related laws.

### AVOID BECOMING A VICTIM OF PRICE GOUGING

The best method to avoid price gouging is to plan ahead. Prepare for a disaster before it happens, so you have the supplies you need on hand. By creating a disaster preparedness kit that contains non-perishable supplies such as batteries, generators, canned goods, bottled water etc. needed for the storm season prior to June 1st, not only will you diminish the opportunity to be price gouged on an item, but you may also avoid long lines or shortages that may leave you without a necessary item as a named storm approaches.

If you suspect price gouging, obtain as much information as possible in the form of estimates, invoices, receipts, pictures or bills. When comparing products, note as much detailed information as possible, including the product name, size or quantity, manufacturer or brand, item number and price. For lumber, note the grade, thickness, quantity and quality. If you have purchased similar items at the same business prior to the storm, providing information about the prior purchase, including the date of the prior purchase and the price paid, may be very useful.

Report this information to the Attorney General's Office by downloading the free smartphone application, "No Scam", to submit a complaint. The app is available in both Apple and Android stores in English and Spanish. You may also report violations to the Attorney General's Price Gouging Hotline at **1-866-9-NO-SCAM** or online at [MyFloridaLegal.com](http://MyFloridaLegal.com).



# SCAMS AT A GLANCE: AFTER THE STORM

Every emergency or natural disaster brings out unscrupulous individuals who seek to take advantage of the crisis and prey on those in distress. The following scams are among the most prevalent during these times:

## BUILDING REPAIR AND CONTRACTING SCAMS

Qualified contractors are in high demand following a disaster, making conditions ideal for scam artists. If your home is in need of repair, be sure to follow these tips when hiring a contractor:

- Be wary of anyone who approaches you unsolicited or says they can perform your repairs at a discount with leftover supplies from another job.
- Have your insurance company evaluate the damage before arranging repairs to ensure that the work will be covered under your policy.
- Get at least three written, itemized estimates or bids on repairs.
- Verify that the contractor has a license from the Department of Business & Professional Regulation or your county construction licensing board. A licensed contractor can be looked up and verified at [MyFloridaLicense.com](http://MyFloridaLicense.com).
- Beware of companies/individuals who only produce an occupational license or a corporate filing when you request information regarding the business. These documents only prove that certain funds were paid to the government.
- Research the company and its reputation – ask for references. In addition to DBPR, you may also contact the Attorney General’s hotline by calling **1-866-9-NO-SCAM** and the Better Business Bureau at [bbb.org](http://bbb.org) to see if there are complaints against the company.
- Check for proof of insurance, preferably general liability and worker’s compensation insurance, and verify with the insurer that their policies are current.
- Ensure the contractor is bonded and verify with the bonding agency. While not required, bonding adds another layer of protection for consumers.
- Be wary of anyone offering to reduce or rebate your homeowner’s insurance policy deductible in exchange for using their services. Florida law prohibits contractors from paying, waiving or rebating any part of a deductible on repairs made to property covered by an insurance policy.
- Never pay the full amount of a repair up front and hesitate before providing any large deposits. Florida law requires a contractor to apply for a permit within 30 days and start work within 90 days if he collects more than 10 percent of the contract up front.
- Read the entire contract, including the fine print before signing and ensure that the contract includes the required “buyer’s right to cancel” (within 3 days) language.
- Do not sign any document through an electronic device unless you have time to review the entire document first. You may wish to request a hard copy of the document to allow time for a complete review of the terms.
- Homeowners may unknowingly have liens placed against their properties by suppliers or subcontractors who have not been paid by the contractor. If the contractor fails to pay them, the liens will remain on the title. Insist on releases of any liens that could be placed on the property from all subcontractors prior to making final payments.
- Do not sign a certificate of completion or make final payment until you are satisfied with the work performed.

### ASSIGNMENT OF BENEFITS ISSUES

An Assignment of Benefits (AOB) is a document that allows insurance policyholders to sign over their insurance rights or benefits to a third party after the policyholder suffers a loss. This allows the third party to file an insurance claim, make repair decisions and collect on benefits without the policyholder's involvement. While AOBs can offer convenience to policyholders attempting to navigate the insurance claims process, unscrupulous individuals and companies may seek to take advantage of the power an AOB provides them. If your home is damaged, keep the following in mind as you seek to make repairs:

- Be aware that Florida law recently changed and now prohibits the assignment of post-insurance benefits for any policy written after January 1, 2023.
- Contact your insurance company prior to signing the AOB. You may find a list of contact numbers for insurance companies at <https://floir.com/consumers/assignment-of-benefits-resources>.
- Know that you are not required to sign an AOB in order to have repairs made or to process an insurance claim.
- Know that the AOB agreement must contain a written, itemized, per-unit cost estimate of the services to be performed under the agreement.
- Be wary of any company that pressures you to sign or insists upon the use of an AOB in order to do repairs.
- Read the entire contract carefully to ensure you are not signing over your benefits without your full knowledge and consent. Some unscrupulous contractors may attempt to hide an AOB within a lengthy repair contract.
- Know that an AOB contains language that, once executed, would prevent you from communicating with your insurance company about the claim.
- Do not sign an AOB if there are blank spaces in the document.
- Know that legislation that became effective July 1, 2019, allows new AOBs to be rescinded within 14 days of execution of the AOB.
- Know that this 2019 legislation also allowed new AOBs to be rescinded at least 30 days after the scheduled work start date if the assignee has not begun substantial work. Or if no start date is listed, a new AOB can be rescinded at least 30 days following the execution date if the assignee has not begun substantial work.

### TREE SERVICE SCAMS

Heavy winds from a hurricane or tropical storm can litter roads and yards with uprooted trees. If you plan to have nearby trees removed to protect your home from danger or have fallen trees needing to be removed after a storm, follow these tips to avoid problems when hiring a tree removal service:

- Be wary of anyone who approaches you unsolicited about tree removal.
- Get multiple written estimates and ask whether debris removal is included in the estimate.
- Research the company and its reputation – ask for references, contact the Attorney General's hotline at **1-866-9-NO-SCAM** and the Better Business Bureau online at [bbb.org](http://bbb.org) to see if there are complaints against the company. Contact the state Department of Business & Professional Regulation's website at [MyFloridaLicense.com](http://MyFloridaLicense.com) to see if the company is licensed.
- Check for proof of insurance and verify with the insurer that their policy is current.
- Never pay the full amount up front and do not make a final payment until you are completely satisfied with the work done.

### CHARITY SCAMS

Charity scams are particularly effective after a disaster, during which numerous disaster-specific charities crop up. If you would like to donate to help with disaster relief, consider these tips:

- Avoid solicitors that use high-pressure tactics or are hesitant to provide additional information on the charitable organization.
- Be wary of any unsolicited calls, texts, emails or social media messages soliciting donations.
- Consider donating to an established disaster-relief charity.
- Obtain a copy of the charity's registration documents from the Florida Department of Agriculture and Consumer Services at **1-800-HELP-FLA (1-800-435-7352)** or [FDACS.gov/ConsumerServices](https://www.fdacs.gov/ConsumerServices).
- Contact the Attorney General's hotline by calling **1-866-9-NO-SCAM** or call the Better Business Bureau's Wise Giving Alliance at **703-276-0100** to determine if the charity you are donating to has any complaints against them.

### DISASTER RELIEF SCAMS

FEMA offers disaster relief to eligible victims through various programs. When seeking aid, consider the following:

- No state or federal disaster relief agency will call you for your financial information.
- State and federal workers carry identification and will not ask for or accept cash or gift cards.
- Know that applications for federal FEMA relief programs are free and can be accessed at [DisasterAssistance.gov](https://www.DisasterAssistance.gov) or by calling **1-800-621-FEMA (1-800-621-3362)**.
- Be wary of anyone who offers to fill out, assist with or expedite your application as they may be seeking access to your personal information.

### WATER TESTING AND TREATMENT SCAMS

Water mains and personal wells can be affected during hurricanes, and dishonest companies and individuals may offer pricey tests and devices to make water safe. Avoid falling victim by following these tips:

- If someone claims to be a representative of your city, county or utility provider needing to inspect your water line or well, ask for proof of identification. Consider calling the agency directly to confirm if the representative is legitimate.
- Avoid "free" water tests as the tester is likely only interested in selling their water treatment device. If you are in need of a water quality test, seek information on qualified testing laboratories from the Florida Department of Health at **850-245-4444**.
- Watch your local media for any water safety alerts. If you doubt the safety of your water, contact your local health department or utility. Local water utilities are required to test water quality on a regular basis.
- If in doubt, boil water vigorously for one to three minutes or drink bottled water.

Anyone who encounters a scam before or after a hurricane or other natural disaster should contact the Florida Attorney General's Office at [MyFloridaLegal.com](https://www.MyFloridaLegal.com) or at **1-866-9-NO-SCAM (1-866-966-7226)**. To report suspected price gouging, download the "No Scam" app from the Apple and Android stores for free—available in English and Spanish.



# TRACKER

INTERACTIONS	M	T	W	T	F	S	S

APPLICATIONS	M	T	W	T	F	S	S

NEXT STEPS	M	T	W	T	F	S	S

# TRACKER

## INTERACTIONS

	M	T	W	T	F	S	S

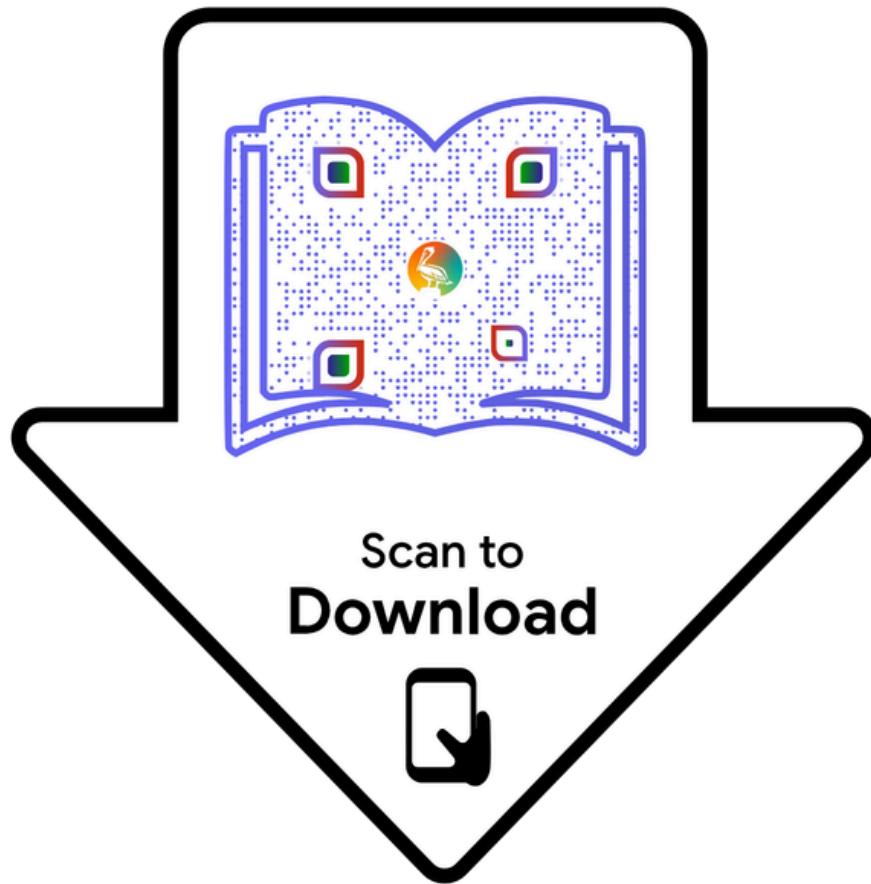
## APPLICATIONS

	M	T	W	T	F	S	S

## NEXT STEPS

	M	T	W	T	F	S	S

# SMALL BUSINESS RESILIENCY ROADMAP



**CITY OF ST. PETERSBURG  
ECONOMIC AND WORKFORCE DEVELOPMENT  
THE GREENHOUSE**

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