

# **PINELLAS COUNTY FLORIDA**

## **SMALL BUSINESS HURRICANE GUIDE**

### **ACCORDING TO U.S. DEPARTMENT OF LABOR STATISTICS**

**Over 40% of all companies that experience a disaster never reopen!**

**Over 25% of the remaining companies close within two years!**

**Are you prepared?**

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# ***HELPFUL AGENCIES***

**Florida Department of Insurance**

**1-800-528-7094**

**National Flood Insurance Program**

**1-800-358-9616**

**Small Business Administration**

**1-800-359-2227**

**Disaster Application Center  
Teleregistration Hot Line**

**1-800-462-9029  
1-800-462-7585 (TDD)**

**Pinellas County Emergency Management**

**727-464-3800  
727-464-4024  
[www.co.pinellas.fl.us/bcc/ema](http://www.co.pinellas.fl.us/bcc/ema)**

**Federal Emergency Management (FEMA)  
Emergency Preparedness Publications**

**FEMA  
P.O. Box 70274  
Washington, DC 20024  
404-853-4200**

# ***INTRODUCTION***

**This guide to Hurricane Preparedness and Recovery is intended for use by small business owners having twenty-five (25) or fewer employees. However, the general concepts may be easily expanded to also assist owners of larger businesses.**

**You may believe you are familiar with disasters by watching them on television. Please be assured that until you are in an actual disaster -- watching windows being blown out around you, feeling water rise around your ankles, being without electricity or drinkable water for days and, worst of all, losing loved ones -- you have not experienced the full impact of a disaster!**

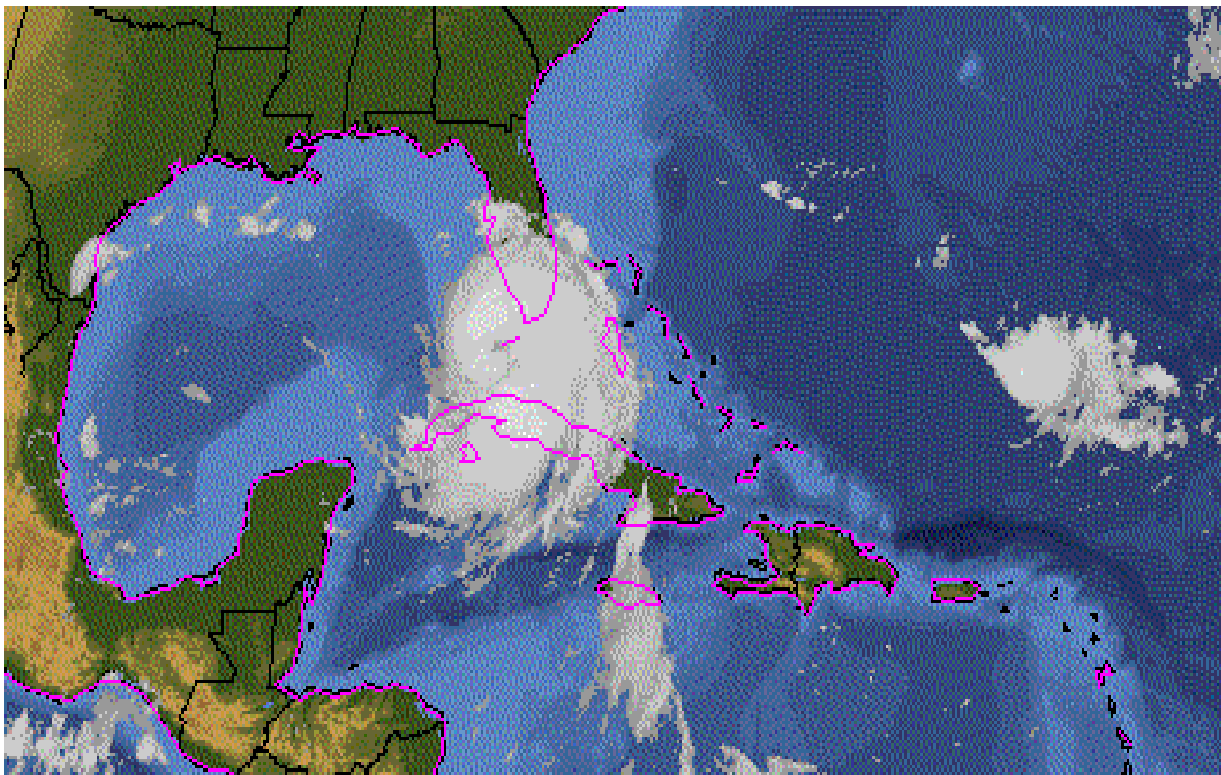
**This guide has three objectives:**

- (1) To educate small business owners in disaster management. Explain how business owners can prepare in advance, how they can help themselves and others during a disaster, and how they can accelerate the return to normalcy.**
- (2) To motivate every business owner to share in the responsibility of community preparation. A community can not be totally prepared for a major disaster, but a prepared community rebuilds faster and becomes productive much more quickly.**
- (3) To reduce the apathy level that exists in many of our communities. The "It will never happen here" attitude must be overcome. Unfortunately, someday it will happen here.**

## ***WHAT IS A HURRICANE?***

**A HURRICANE is a severe tropical storm that spirals around a calm center known as the eye. Wind speeds range from 74 miles per hour to a high of 220 miles per hour.**

**Hurricanes are rated from categories one through five. Category one has the minimum intensity and category five the most.**



# ***PRE-STORM ACTION CHECKLIST***

- \_\_\_\_\_ **Monitor storm progression.**
  
- \_\_\_\_\_ **Listen for issuance of a hurricane watch and evacuation order.**
  
- \_\_\_\_\_ **Determine if you must evacuate and/or secure your business.**
  
- \_\_\_\_\_ **Notify employees to secure their own homes and families and when and where they should report to work.**
  
- \_\_\_\_\_ **Preserve records.**
  
- \_\_\_\_\_ **Preserve equipment.**
  
- \_\_\_\_\_ **Obtain insurance information.**
  
- \_\_\_\_\_ **Protect building.**
  
- \_\_\_\_\_ **Coordinate employee shelter arrangements.**
  
- \_\_\_\_\_ **Provide employees with copies of the "Shelter Checklist" and "What to Expect During the Storm".**
  
- \_\_\_\_\_ **Complete "Recovery Consideration" checklist.**
  
- \_\_\_\_\_ **Review the "Mitigation Action Plan" prior to determining recovery actions.**

# ***HURRICANE TERMS***

## **HURRICANE WATCH**

- < A first notice means the eye of a hurricane may threaten an area within 36 hours

## **HURRICANE WARNING**

- < Issued when the eye of a hurricane is expected to strike within 24 hours

## **CATEGORY ONE HURRICANE**

- < Winds of 73 to 95 mph
- < Expected damage includes inundation of low-lying coastal roads, small crafts in exposed anchorages torn from moorings, some pier damage

## **CATEGORY TWO HURRICANE**

- < Winds of 96 to 110 mph
- < Coastal roads and low-lying escape routes located inland are likely to be cut off by rising water two to four hours before the arrival of the center of the hurricane
- < Marinas flooded
- < Some damage to windows, doors and roofing materials
- < Major damage to mobile homes

## **CATEGORY THREE HURRICANE**

- < Winds of 111 to 130 mph
- < Damages include low-lying escapes routes located inland will be cut off by rising water three to four hours before the center of the hurricane arrives
- < Mobile homes destroyed
- < Some structural damage to small buildings
- < Serious coastal flooding

## **CATEGORY FOUR HURRICANE**

- < Winds of 131 to 155 mph
- < Low-lying escape routes located inland will be cut off by rising water three to five hours before the center of the hurricane arrives
- < Major damage to the lower floors of buildings near shores because of flooding and battering by waves and debris
- < Collapse of roofs on many small residences

## **CATEGORY FIVE HURRICANE**

- < Winds of more that 155 mph
- < Low-lying escape routes located inland will be cut off by rising water three to five hours before the center of the hurricane arrives
- < Small buildings will be overturned or blown away
- < Extensive shattering of glass in windows and doors
- < Collapse of roofs on many residential and industrial buildings
- < Some buildings will collapse

# ***MONITOR WEATHER REPORTS***

In order to have ample time to respond to the threat of hazardous weather such as hurricanes, you must monitor weather reports daily. The key information for which you are listening is the issuance of a HURRICANE WATCH for the Tampa Bay Area. You may want to enlist one or more of your employees to assist with this task.

The best way of monitoring is to have a NOAA (National Oceanic and Atmospheric Administration) weather alert radio. They can be purchased from electronic stores. Other good methods of monitoring include TV and radio. Both methods do an outstanding job of relaying information from the National Weather Service in a timely manner.



# STORM PROGRESSION LOG

	STORM PROGRESSION	DATE	TIME
1	Hurricane watch issued *36 hours before landfall	___/___/___	___:___
2	Evacuation ordered *30 hours before landfall	___/___/___	___:___
3	Hurricane warning issued *24 hours before landfall	___/___/___	___:___
4	Weather deteriorates (high winds and rain) Complete preparations *18-20 hours before landfall	___/___/___	___:___

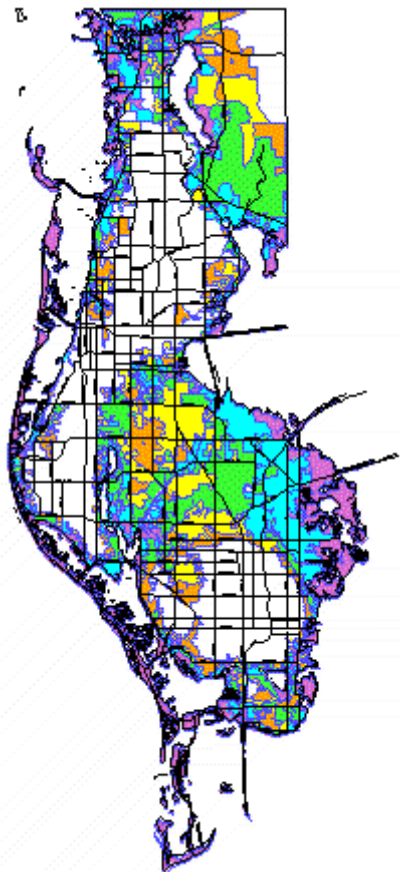
\* Due to the unpredictability of hurricanes; the number of hours before the eye of the hurricane makes landfall is an average.

# ***HURRICANE WATCH & EVACUATION ORDER***

Once a "Hurricane Watch" has been issued, next listen for an Evacuation Order and which evacuation levels will be affected.

It will be important for you to know the evacuation level in which your business is located. Even if your business is not in one of the ordered evacuation levels, securing your building, records, and equipment is strongly recommended.

You will have approximately 10-12 hours to coordinate with your employees, evacuate, and secure your business once an evacuation order is issued. After that time, deteriorating weather conditions may make such actions unsafe.



# ***EVACUATION LEVELS***

<b>EVAC. LEVELS</b>	<b>APPROX. ELEVATION</b>	<b>HURRICANE MAP COLOR CODE</b>
<b>Evacuation A</b>	<b>5 ft - 7 ft</b>	All purple areas, plus all mobile home residents must evacuate.
<b>Evacuation B</b>	<b>7 ft - 12 ft</b>	All purple and blue areas, plus all mobile home residents must evacuate.
<b>Evacuation C</b>	<b>12 ft - 15 ft</b>	All purple, blue and green areas, plus all mobile home residents must evacuate.
<b>Evacuation D</b>	<b>15 ft - 20 ft</b>	All purple, blue, green and yellow areas, plus all mobile home residents must evacuate.
<b>Evacuation E</b>	<b>20 ft - 24 ft</b>	All purple, blue, green, yellow and orange areas, plus all mobile home residents must evacuate.
<b>Non-Evacuation</b>		White areas are NOT required to evacuate, however all mobile homes in those areas must evacuate.

To obtain evacuation level information, contact Pinellas County Emergency Management at (727) 464-3800 or visit our web site [www.co.pinellas.fl.us/bcc/ema](http://www.co.pinellas.fl.us/bcc/ema).

Guides are available at your local Fire Department Administration office or Pinellas County Emergency Management; 400 South Ft. Harrison Ave., Clearwater, FL 33756.

**MY BUSINESS IS LOCATED IN EVACUATION LEVEL:\_\_\_\_\_.**

## ***EMPLOYEE NOTIFICATION***

**The first phase of initiating your Hurricane Plan is to notify your employees. Remember, employees will also need time to secure their own families and homes. Notifying them as far in advance as possible will allow them more time to help both themselves and your business.**

**Maintaining an updated and consolidated list of employee's names, phone numbers, pager numbers, cellular numbers, radio dispatch assignments, etc., will help you to accomplish this task as quickly and easily as possible. Dividing this task among others may also be desirable.**



# ***RECORDS AND EQUIPMENT PRESERVATION***

**Safeguarding records and equipment which are both replaceable and irreplaceable, will ultimately save you much time and aggravation in the event your business suffers storm damage.**

**If an evacuation order is issued for the evacuation level in which your business is located, you must determine:**

- Ž Which records and equipment need to be evacuated from the premises -vs- being protected on premises?**
- Ž How will the selected items be evacuated or protected?**
- Ž Where will the evacuated items be taken for safekeeping?**
- Ž Who will be responsible for accomplishing each of these tasks?**

**Remember: Many or possibly all of your employees may also need time to take similar measures to prepare their own homes and families.**

# ***EQUIPMENT PRESERVATION FORM***

**VARIOUS METHODS FOR PROTECTING YOUR EQUIPMENT:**

- ☒ Relocate equipment to a safer building.**
- ☒ Elevate equipment inside the business as high as possible.**
- ☒ Move equipment away from the windows and doors.**
- ☒ Protect equipment with plastic sheeting or bags and duct tape.**

<b>EQUIPMENT</b>	<b>METHOD OF PROTECTION</b>	<b>COMMENTS</b>
<b>! One of a kind molds, plates, etc.</b>		
<b>! OFFICE ELECTRONICS</b> -Telephone -Computers -Printers -Fax machine -Copier -Other _____ _____ _____		
<b>! OFFICE FURNITURE AND APPLIANCES</b>		
<b>! OTHER:</b> _____ _____ _____ _____ _____		

**TAKE PHOTOGRAPHS OR VIDEO WHEN POSSIBLE**

# **RECORDS PRESERVATION**

**GATHER ORIGINALS AND MAKE COPIES OF:**

DOCUMENTS	COPIES MADE	ORIGINALS RELOCATED	COMMENTS
<b>! Formulas &amp; trade secrets</b>			
<b>! Original ownership documents (such as the title on the building &amp; company vehicles)</b>			
<b>! Mortgage Holder &amp; Account Numbers</b>			
<b>! Financial &amp; Banking Information</b>			
<b>! Insurance Policies</b> (include agent's name, phone & address) -Property Insurance -Flood Insurance -Vehicle Insurance -Income Loss Insurance -Requirements for claims			
<b>! Engineering Plans &amp; Drawings</b>			
<b>! Product List &amp; Specifications</b>			
<b>! Employee Database</b>			
<b>! Customer Database</b>			
<b>! Supplier Database</b>			
<b>! Personnel Files</b>			
<b>! Backup Computer Files</b>			

<b>! Other</b>			
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# **INSURANCE TIPS**

Attempt to familiarize yourself with your insurance policy BEFORE the storm! Obtain answers to the following questions to help you be better prepared AFTER the storm.

- ! Does my policy cover the cost required to upgrade my building to code if my business is damaged?
- ! What perils or cause of loss does my policy cover?
- ! What are my deductibles?
- ! What is the name and phone number of my insurance company?
- ! What does my policy require me to do in the event of a loss?
- ! What types of records and documentation will my insurance company want to see?

**INSURANCE MAY BE ONE OF THE FEW CONSOLATIONS YOU HAVE AFTER THE STORM. HERE ARE SOME TIPS TO MAKE DEALING WITH COMPANIES LESS CONFUSING.**

- # Contact your agent as soon as possible.
- # Tell the insurer if you are in an emergency situation.
- # Policies usually pay for temporary repairs to protect your business and the actual value and replacement value of damaged property. You may get two checks one for the contents and one for the structure.
- # Many policies do not pay for debris removal. However, if a tree falls on your business, your insurance policy might pay for its removal.
- # 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. Ask your agent about flood coverage.
- # Only make repairs necessary to prevent further
- # An insurance adjuster will make an appointment to visit your business. It may take days or weeks. Be patient.
- # Prepare a list of damage and destroyed property before the adjuster arrives. 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.
- # If possible, get a detailed estimate for repairs.
- # Take photographs or videos of the damaged areas.
- # Keep all receipts for all work done on your business.
- # The Florida Department of Insurance has a hot line to handle complaints or questions. The number is (800) 528-7094. It is staffed from 8 a.m. to 5 p.m.

## ***BUILDING PROTECTION***

**Protecting your building can be very time consuming and labor intensive; therefore, it is important to accomplish as much as possible in advance. Maintaining your building's integrity should be a priority whether it is located within an evacuation area or not.**

**A good and effective idea is to install storm shutters or have thick plywood cut to fit outside the windows with permanent attachments for easy installation. Water damage from blown out windows is a major source of loss.**

**Depending on the size of your business and building, you may want to consider establishing an advance agreement with a contractor to board up the windows and doors in the event of a hurricane.**

# ***SHELTER ARRANGEMENTS***

**The most important issue to address is your employees. Determine who lives in a hurricane evacuation level or mobile home and who does not.**

**This information will tell you is who is going to be available to perform last minute tasks to keep your business open as long as possible. Employees living in evacuation areas or mobile homes will want to leave or not come to work when a hurricane is threatening the area.**

**It is recommended that you attempt to work out a sheltering plan at the workplace or among fellow employees, “host” shelters for co-workers. Employees may feel more secure and be more productive, if they know you are interested in helping them. If your business is in a non-evacuation area, allowing them to "ride out the storm" at work can be mutually beneficial. To further assist them, provide a list of supplies needed and ways to prepare their homes for hurricanes.**

**The goal should be to help employees be prepared so they can be there to help you after the storm.**

**EMPLOYEES LISTED BY THEIR  
EVACUATION LEVELS**

Non-Evacuation

A

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B

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C

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\*NOTE: MOBILE HOMES = EVACUATION LEVEL A



# EVACUATION CENTER CHECKLIST

All employees who live in non-evacuation areas are encouraged to "host" an employee and their family who live in an evacuation level. Together, you can prepare for the storm and recover from any damage. The following is a list of instructions to assist you.

## IF YOU LIVE IN AN EVACUATION LEVEL OR MANUFACTURED HOME:

1. Know your evacuation level and to where you will evacuate. The best option is a fellow employee, family or friend who lives in a non-evacuation area.

### Prepare Your Evacuation Survival Kit:

- T Medications
- T Important papers  
(To include insurance papers)
- T Cash
- T Identification
- T Clothing
- T Personal hygiene items

2. Monitor weather conditions. Keep your car in good repair. Always have at least a ½ tank of gas.
3. When a Hurricane Watch is issued, secure your home. Bring in loose objects, pack your survival kit, let friends and neighbors know where you are going and be ready to evacuate to your pre-determined destination.
4. If an evacuation is ordered, make sure it applies to your evacuation level. If it does, evacuate immediately.

### PLEASE DO NOT:

- L GO TO AN EVACUATION CENTER, UNLESS YOU HAVE NO OTHER PLACE TO GO. EVACUATION CENTERS DO NOT ALLOW SMOKING, ALCOHOLIC BEVERAGES, WEAPONS OR PETS.

## IF YOU DO NOT LIVE IN AN EVACUATION LEVEL OR MANUFACTURED HOME:

### Prepare your Hurricane Survival Kit

1. Offer to shelter fellow employees who live in evacuation areas or mobile homes.
2. Monitor weather conditions daily.
3. When a Hurricane Watch is issued:
  - Trim trees
  - Bring In loose objects
  - Shutter or board windows in at least one room
4. During and after the storm..

### PLEASE DO NOT:

- L USE CANDLES OR OPEN FLAMES FOR LIGHT
- L GO OUTSIDE. YOU MUST LISTEN TO THE RADIO FOR "ALL CLEAR"
- L GO NEAR WINDOWS
- L OPEN OR CRACK WINDOWS
- L DRIVE UNLESS IT IS AN EMERGENCY
- L USE THE PHONE UNLESS IT IS AN EMERGENCY
- L EXPECT TO HAVE POWER, WATER OR SEWER
- L EVACUATE IF YOU ARE IN A SAFE AREA
- L CALL 9-1-1 UNLESS IT IS AN EMERGENCY

# ***WHAT TO EXPECT DURING A STORM***

**THE UNKNOWN IS ALWAYS THE WORST. SO PERHAPS SHARING THESE EXPECTATIONS WITH YOUR EMPLOYEES WILL HELP TO REDUCE THEIR STRESS.**

## **DARK & SPOOKY:**

**Whether it is day or night, the cloud coverage and shutters will reduce your lighting to being only as good as the power of your flashlights.**

## **POWERFUL WIND:**

**The wind will be of great force and it will generate unceasing noises - anything from a shriek to a howl to a continuous shhhhhhhh. The noise will get on your nerves.**

## **LETHAL MISSILES:**

**Hurricane force winds will make lethal missiles of tree limbs, roof shingles, your neighbor's fence, and more as it hurls them against your walls, roof and garage doors.**

## **CHANGE IN ATMOSPHERIC PRESSURE:**

**Depending on how close you are to the eye of the hurricane, your ears may start popping. A good swallow should help to clear them.**

## **BREEZE INSIDE YOUR SHELTER AREA:**

**Even though there may be no broken windows, you may feel a breeze; that is just the wind's ability to find the tiniest holes and blow through.**

## **THE SOUND OF RUNNING WATER:**

**We hope you do not hear it. Unless you left the water on, it means that you have a leak. The storm has probably torn off part of the roof and rain is pouring in.**

## **ISOLATION:**

**Your battery operated radio is your link to the rest of the world. Do not be without one. It will be comforting to hear a human voice as you feel all the chaos happening around you. It will be unnerving to sit in the dark, listen and feel the chaos and WAIT.**

# ***THE AFTERMATH OF THE STORM***

After the storm has passed, emergency crews will be assessing damage, performing search and rescue efforts, clearing debris and beginning to restore essential services. During this period, travel will be difficult and strictly controlled.

Evacuated areas will be secured by law enforcement until they are considered safe. The Sheriff of Pinellas County will authorize reentry into these areas through the media.

Naturally, we want to return to our communities, homes or businesses as soon as possible after a disaster, but we must be careful. The period immediately after a disaster can be extremely dangerous due to downed power lines, potential traps from water, half downed trees, walls, hazardous material spills, and more. Do not return to your home or business until it is approved by authorities. Protecting your life is more important than salvaging damaged furniture.

**IMPORTANT:** Always carry a photo identification to provide authorities, or to be used in the case of injury so that your family may be notified.

## HOW LONG BEFORE.....?

<b>Workers can get to work</b>	<b>1 Day</b>	<b>-</b>	<b>7 Days</b>
<b>Major roads passable with single lane</b>	<b>2 Days</b>	<b>-</b>	<b>4 Days</b>
<b>Major roads passable with double lane</b>	<b>5 Days</b>	<b>-</b>	<b>3 Weeks</b>
<b>Food &amp; water available at disaster relief centers</b>	<b>4 Days</b>	<b>-</b>	<b>7 Days</b>
<b>Water service restored</b>	<b>3 Days</b>	<b>-</b>	<b>2 Weeks</b>
<b>Sewer service restored</b>	<b>3 Days</b>	<b>-</b>	<b>2 Weeks</b>
<b>Cellular phone service available</b>	<b>2 Days</b>	<b>-</b>	<b>5 Days</b>
<b>Regular phone service restored</b>	<b>2 Days</b>	<b>-</b>	<b>5 Weeks</b>
<b>Power restored</b>	<b>2 Days</b>	<b>-</b>	<b>5 Weeks</b>
<b>Gas service restored</b>	<b>1 Day</b>	<b>-</b>	<b>3 Weeks</b>

**Note:** Restoration of service estimated only for facilities not heavily damaged or not located on the beach.

# ***DAMAGE ASSESSMENT AND RECOVERY***

Initially, authorities will begin allowing only limited reentry into evacuated areas. It is possible that reentry will only be allowed during daylight hours. During this time, property owners may begin to assess the damage to their businesses and homes and to begin the clean up process.

As a part of your plan, you will need to decide which person will be responsible for assessing the damage to your business and for completing a damage assessment report (see form). The report should provide enough information to help you make the recovery decisions as outlined on the "Recovery Consideration Checklist".

Some of the recovery related questions can be answered or addressed now, rather than after the storm and in the midst of all the confusion. An important question to consider is:

**CAN YOU ASSURE ALL EMPLOYEES THAT THEY WILL HAVE A JOB  
AFTER REBUILDING?**

A positive answer to this question would certainly help morale. Many employees may not have anything except their job to which they can return. An emotionally secure crew would make your rebuilding crew more productive and enthusiastic. At a minimum, you may want to agree in advance to help any employee who sustains major damage to their home. Commit the company to assisting them as much as possible to include arranging for contractors to perform emergency repairs. Also offer to arrange to transportation to work if necessary.

# **RECOVERY CONSIDERATIONS CHECKLIST**

## **EMPLOYEES:**

- Can you make payroll or at least small cash advances for an extended period without any income?
- Your bank may be unprepared to support you if it is without electricity.
- Will you lose employees to other jobs?
- Meeting place for employees and employee family members.
- Stress management.

## **SALVAGE REPLACEMENT OR RELOCATION:**

- Establish agreements with service contractors for the salvaging and securing of equipment.
- Protect the building and equipment from additional damage.
- Can you quickly replace lost equipment?
- Can you get temporary power and phones for your building.
- How will major repairs be accomplished?
- What if contractors are not available locally?
- If needed, can you relocate operations on a temporary basis?

## **CUSTOMERS:**

- Can you fill your customers orders with or without electricity?
- How will customers be able to contact you?

## **SUPPLIERS:**

- Can you stop delivery of materials that will no longer be needed?
- Can you get large amounts of replacement stock to get back into business?

## **HAZARDOUS MATERIALS:**

- Has the building damage caused any hazardous materials situations?

## **CITY, COUNTY, STATE, FEDERAL, OR OTHER REGULATORY AGENCIES:**

- Must you report your loss to any regulatory agencies?
- Do you have to be recertified before re-opening?



# ***SMALL BUSINESS ADMINISTRATION (SBA) DISASTER LOAN ASSISTANCE***

## **Physical Disaster Business Loans**

Any business that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help repair or replace damaged property to its pre-disaster condition. The SBA makes physical disaster loans of up to 1.5 million.

### **USE OF PROCEEDS**

- Repair or replacement of real property
- Machinery
- Equipment
- Fixtures
- Inventory
- Leasehold improvements

Loans may be increase by as much as 20% to protect the damaged real property against possible future disasters of the same type.

The interest rate will be determined by the SBA based on the type of business, credit history and private market rates.

For more information, please contact the SBA Office.

## **Economic Injury Disaster Loans for Small Businesses**

Small businesses that have suffered substantial economic injury resulting from a physical disaster may be eligible for the SBA's Economic Injury Disaster Loan Program (EIDL). Substantial economic injury is the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses.

An EIDL can help you meet necessary financial obligations that your business could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital during the period affected by the disaster.

The SBA provides EIDL assistance only to those businesses that are determined unable to obtain credit elsewhere. The SBA can provide up to \$1.5 million in disaster assistance to a business. Your loan amount will be based on your need.

The interest rate on EIDLs cannot exceed 4% per year.

For more information, please contact the SBA Office.

## **SBA Information**

**(800) U ASK SBA  
(800) 827-5722  
[www.sba.gov](http://www.sba.gov)**

# ***MITIGATION***

**\*MITIGATION - WHAT CAN BE DONE TO REDUCE YOUR CHANCES OF LOSS OR DAMAGE "BEFORE" A HURRICANE STRIKES OUR AREA? EXAMPLES INCLUDE:**

- ! Purchasing or making shutters for windows.**
- ! Upgrading insurance coverage (business loss).**
- ! Purchasing a generator.**

**WHAT CAN BE DONE "AFTER" A STORM TO REDUCE FUTURE LOSSES OR DAMAGES? EXAMPLES INCLUDE:**

- ! Replacing broken windows with laminated safety glass.**
- ! Replacing or repairing your damaged roof with a better designed roof (hip style) and include anchoring systems such as hurricane straps and clips.**
- ! Relocating to a non-evacuation area.**

**Many times, it is not cost effective to make desired structural or location improvements as long as the structure is meeting the current needs. However, if it were to be damaged that could be the incentive to "do things differently - the next time"!**

**\*Mitigation - To make or become less severe or intense.**

