

Hurricane Survival Guide for Small Businesses



Prepared by the
South Florida Regional Planning Council
2000

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EXECUTIVE SUMMARY

Hurricane Andrew struck South Florida on Monday August 24, 1992, just before 5:00 a.m. With winds exceeding 140 miles per hour and gusts of more than 175 miles per hour, devastating damage was inevitable. In the aftermath of the storm many residents found themselves not only homeless, but unemployed. About 90 percent of the businesses located in South Dade were significantly damaged or destroyed. Many of these businesses were small businesses that typically do not carry enough insurance to cover property damage and business interruption. Due to this and many other factors, small businesses have a difficult time recovering from natural disasters such as hurricanes.

Because of the long-lasting and sometimes terminal effect hurricanes can have on businesses, particularly small businesses, the South Florida Regional Planning Council has developed this Hurricane Survival Guide for Small Businesses. This guide is intended to assist small business owners in planning and preparing for hurricane season, and in the recovery phase in the event their business is damaged during a hurricane. The guide was funded by the U.S. Department of Commerce, Economic Development Administration.

A hurricane response plan will benefit your business through:

- Expediting recovery
- Employee safety
- Reduced insurance premiums
- Reduced economic loss
- Property protection
- Proactive decision making before a disaster

Information in the guide is contained in five chapters. Chapter One contains hurricane related definitions; Chapter Two consists of hurricane planning and preparation tips; Chapter Three contains both a business and employee disaster supply checklist; Chapter Four contains information regarding evacuation; and Chapter Five contains recovery information.



The guide also contains three appendices. Appendix 1 is a telephone listing of contacts that may be useful in hurricane preparation and recovery efforts; Appendix 2 is a sample hurricane response plan that can be used by business owners to develop a disaster plan for their businesses; and Appendix 3 contains a hurricane tracking map to assist business owners in making a decision on when to activate their plan.

HURRICANE RELATED TERMS

The official designated hurricane season is June 1 through November 30. Although all hurricanes pose a risk of potential danger and destruction, some are more dangerous than others depending on storm surge, wind, rainfall and other factors. To better predict the hazards of an approaching hurricane, hurricane forecasters have divided hurricanes into five categories, with category 1 causing the least amount of damage and category 5 causing the most.

HURRICANE

A hurricane is a low pressure weather system, exhibiting winds with a counter-clockwise rotation, of greater than 74 miles per hour.

CATEGORIES

CATEGORY 1

Winds of 74-95 mph: Strong enough to cause damage to shrubbery, trees, and mobile homes.

CATEGORY 2

Winds of 96-110 mph: Can blow down trees and cause damage to some roofing materials of buildings, windows and doors. Evacuation routes could be affected due to rising water. Strong enough to cause major damage to piers. Marinas may flood and small crafts anchored in protected areas may be lost.

CATEGORY 3

Winds of 111-130 mph: Can rip foliage from trees and blow down large trees. Damage to roofing materials of buildings, windows and doors, and some structural damage to small buildings. Strong enough to destroy mobile homes. Coastal and low-lying inland flooding.

CATEGORY 4

Winds of 131-155 mph: Shrubs, and trees and signs blown down. Extensive damage to roofing materials, windows and doors. Total destruction of roofs on small residences and mobile homes. Flooding and floating debris.

CATEGORY 5

Winds greater than 155 mph: The most deadly and destructive category. Complete roof failures and destruction of residences and industrial buildings. Shattering of glass in windows and doors. Storm surges and widespread flooding.

Regardless of the category, hurricanes can cause both coastal and inland hazards. High tides and flash floods caused by storm surges are likely coastal hazards. Continuous rainfall and runoff from high ground areas causing flooding in low-lying areas is an example of an inland hazard. In addition, inland areas on high ground normally experience damage due to hurricane winds. Building debris is carried by the wind throughout the affected area.

Listed below are other hurricane related terms with which you should be familiar.

Advisory - A message released by the hurricane center, normally at 6-hour intervals, providing updates on the storm or hurricane, including watches and warnings when they are in effect. A special advisory is a message given whenever there is a significant change in weather conditions or change in warnings previously released. Intermediate advisories are issued every 2 to 3 hours, whenever a watch or warning is in effect.

Storm surge - A rise in tides caused by a hurricane as it moves over or near the coastline.

Gale warning - Storm with non-cyclonic winds of an expected speed of 30 to 54 miles per hour.

Tropical Storm warning - Storm with non-cyclonic winds of an expected speed of 55 to 73 miles per hour.

Hurricane watch - The alert given when a hurricane poses a threat to a coastal area within a 36 hour timeframe.

Hurricane warning - A hurricane with a sustained wind speed of 74 miles per hour or more that is expected to strike an area within 24 hours. At this stage the hurricane is expected to be accompanied by heavy rain and high waves.

Tornado watch - Tornadoes and severe thunderstorms are possible.

Tornado warning - Tornado detected in area - SEEK SHELTER.

HAZARD MITIGATION, PLANNING AND PREPARATION

HAZARD MITIGATION:

For a small business, location can mean the difference between success and failure. Along with the economic advantages of a location that is highly visible or has good access are a different set of advantages or disadvantages each business location can bring with regard to exposure to hurricane hazards. Choosing a location or a structural design to prevent predictable damage from a disaster is called “hazard mitigation.” 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. The purpose of hazard mitigation is to make decisions now in order to avoid unnecessary disasters in the future.

If, for any reason, you are preparing to relocate your business, consider if the location is within a floodplain as defined by the Federal Emergency Management Agency (FEMA) when choosing among different sites. You can save your business the expense and interruptions caused by flooding if you do so. If, on the other hand, your business is dependant on proximity to the water, and you must choose a location more vulnerable to hazards for your business to thrive, you may be able to construct the building in such a way as to reduce the probability of damage and spare your business the repeated expense and long-term interruptions of a disaster.

Another type of hazard mitigation is to retrofit an existing building to meet safer standards. Among the least costly for the amount of added protection are structural changes necessary to protect against hurricane winds. At an existing business site, the expense of hurricane shutters in the present can significantly reduce the expense of rebuilding your business, shorten the period of business interruption, and create a safer environment for your investment against disasters in the future. If you own the building in which your business is located, you may be entitled to a discount on your property insurance with proper hurricane shutters installed. If you rent space, be sure to discuss with your landlord what has been or could be done to make the building more disaster-resistant. You can use that information to negotiate the necessary improvements before lease renewal.

If your business is located in a FEMA designated Project Impact Community, your business may be eligible for up to \$50,000 in Pre-Disaster Loans for hazard mitigation from the Small Business Administration. Presently, the interest rate on these loans is 4%. In South Florida, Broward County and the City of Deerfield Beach are designated Project Impact Communities. For more details, contact emergency management officials in those communities (see Appendix 1: Where to Turn).

PLANNING:

Planning for a hurricane ahead of time can save a business owner thousands of dollars in lost revenue due to structural damage, building content damage, interruption of business operations and employee displacement. Advance planning and preparation are critical. All business owners should have a business emergency disaster and recovery plan. The plan should include steps to protect both your business and employees. You should complete the following checklist when preparing your business emergency disaster and recovery plan:

- Review property insurance with your insurance agent to discuss adequate hazard, flood and business interruption insurance. (See SMALL BUSINESS INSURANCE OPTIONS below.)
- Establish written hurricane procedures for protecting business property and its contents.
- If necessary, train employees to implement hurricane procedures.
- Specify a timeline for when the hurricane procedures will be implemented.
- Determine what emergency equipment and supplies are necessary, (e.g., heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, storm shutters, chain saw, plywood, and hand tools).
- Designate an individual and an alternate who will coordinate the implementation of the hurricane procedures.

- Establish an employee alert roster, which will be used to notify employees that your hurricane plan has been activated. The alert roster will also be used to check on the status of employees during and after the hurricane.
- Establish plans for protecting computers and files (i.e., make multiple backup files and store data in alternate, safe locations).
- If necessary, develop a system for identification of employees (i.e., emergency vests with company name and logo, I.D. cards, vehicle permits, or badges).
- Establish an emergency communication line to be used by employees and their families to obtain status reports and information pertaining to available assistance.

SMALL BUSINESS INSURANCE OPTIONS

- **Business Income Coverage:** The purpose of “business-income” coverage is to place the insured, after the effects of the direct damage have been overcome through repair or replacement, in the same economic position as though the direct loss had not occurred. Business Income means the: a) net income (net profit or loss before income taxes) that would have been earned or incurred; and b) continuing normal operating expenses incurred, including payroll.
- **Extended Business Income:** This additional coverage extends the “period of restoration” to the time at which business activity has fully recovered.
- **Extra Expense:** This covers necessary expenses you incurred during the “period of restoration” that you would not have incurred if there had been no direct physical loss or damage to property. This might include: pick up, cleaning and transfer of partially damaged office contents to new location; rental for new location during the period of restoration, preparing temporary location (painting, electrical, partitions, carpeting, sign); bonuses and allowances to regular employees for travel and overtime; payroll for temporary employees; office equipment rental pending permanent replacement of destroyed equipment; and expense of moving back to a permanent location.

PREPARATION

The best defense against the devastation of a hurricane is preparation. Businesses are the key to economic stability in any community. They provide necessary services to clientele and economic support for employees. For these reasons and many more the business sector should prepare to protect its property against the hazards that hurricanes can cause. Preparations can be divided into two categories: 1) actions needed at the beginning of each hurricane season, and 2) actions needed when a Hurricane Watch begins.

GENERAL PREPARATION:

Do this at the beginning of hurricane season:

- Verify that your business meets specified building codes.
- Videotape or photograph the interior and exterior of the building; this will assist you in verifying insurance and tax credit claims.
- Consult the yellow pages for an agency that will assist you in backing up your computer files. The agency should also be available to help you restore the information after the storm.
- Assemble insurance policies, financial records, inventories and other important documents. Make duplicates and store in alternate safe places.
- Consult the yellow pages for a storage facility in another area that will store important business files and records, such as financial, insurance, tax and employee records. If necessary, arrange for a moving company to transport the records.
- If you have a fleet of company vehicles, you should arrange to store the vehicles at a more secure location on higher ground.

Do this when the Hurricane Watch is issued:

- Monitor local radio or television stations for official emergency information and instructions.
- Move all remaining records away from windows and floor. Place on table, counter top or on top of file cabinets.
- Cover files and equipment with heavy plastic sheeting.
- Arrange to pay employees in advance, while banking institutions are still operable.
- Notify local authorities that the building will be vacant, if an alarm has been activated, or if a guard or security detail will be present.

BUILDING EXTERIOR PREPARATION:

Do this at the beginning of hurricane season:

- Clean drains, gutters and downspouts of the building.

Do this when the Hurricane Watch is issued:

- Remove antennas and loose objects from the roof.
- Install shutters over glass doors and windows or use protective material such as plywood (at least 1/2 inch). Make sure that plywood is flush against the wall and tight; any movement will allow wind entry.
- Bring in all display racks, signs and any other loose objects that are normally left outside.

- Remove all outdoor signs, particularly those that swing or which might cause damage during strong winds.
- Secure all items that cannot be brought inside.
- Secure first floor doorways with sandbags, air conditioning duct tape or heavy plastic to protect interior from possible flooding.

BUILDING INTERIOR PREPARATION:

Do this at the beginning of hurricane season:

- Inspect all emergency equipment (i.e., fire equipment, first aid, etc.) and replace any faulty or missing items.
- Test and service the building's emergency power generator under load.
- Repair any leaks in ceilings, walls, doors, and windows.

Do this when the Hurricane Watch is issued:

- Move merchandise, equipment and furniture from nearby windows and skylights to protect them from water damage.
- Clear all desk and table tops of small loose items.
- Remove pictures and plaques from walls.
- Disconnect all electrical appliances and equipment.
- Box or place any loose papers, books, hanging plants etc., in desk drawers or storage cabinets.

- Relocate as many files, boxes, computers, and other office equipment as possible to the innermost portion of the building or to a designated offsite safe place.
- Remove contents of lower file cabinet drawers on ground floor and secure contents at a higher elevation.
- Cover merchandise, office machines, computer terminals and other office equipment and furnishings with heavy plastic and secure with duct tape.
- Close and lock all windows; draw the blinds or drapes.
- Turn off the circuit breaker for all electricity, except for refrigeration, and lock all doors when you leave. Take into account beforehand how this may affect your alarm system.

SUPPLIES

It is important that you purchase ahead of time the equipment and supplies necessary to protect and possibly repair your property in the event disaster strikes. Keep equipment and tools in an easily accessible place. Personal supplies that may be needed by you or your employees (i.e., water, food, cooking supplies, and first aid kits) during an evacuation or during the recovery period, should be stored in an easy-to-carry container.

BUSINESS SUPPLIES:

- Heavy plastic sheeting
- Duct tape
- Masking tape
- Sandbags
- Emergency generator
- Storm shutters
- Chain saw
- Large pieces of plywood
- Hand tools
- Cellular phone, battery charger and automobile adapter
- Hurricane Survival Guide

Employees are one of the most valued business assets. For this reason, employees should be encouraged to prepare and plan for hurricane season. The following list of supplies will assist your employees with preparing their own Disaster Supplies Kits.

EMPLOYEE SUPPLIES:

WATER:

Water stored in a plastic container. A three day supply consisting of one gallon per person per day is recommended.

Household chlorine bleach. During the recovery period, prior to being notified that your public supply of water is safe to drink, you should assume that all sources of water, other than commercially bottled water, are unsafe. Drink only commercially bottled water or water that has been purified. To purify your drinking water:

Boil water for 10 minutes, or

Use 8 drops of household chlorine bleach per gallon of water. Let water stand for 30 minutes. If water remains cloudy or colored, add 8 more drops per gallon. You may substitute 12 drops of iodine or 4 water purification tablets, for chlorine bleach. Water purification tablets may be purchased at your local drug store.

FOOD:

Non-perishable food. Store at least a three-day supply of non-perishable food. Be careful to select foods that do not require refrigeration, preparation, or cooking. If you select food that must be heated, select foods that can easily be heated with a can of sterno. The following foods are suggested for your Disaster Supplies Kit:

Canned fruits, meats and vegetables
Dried fruit
Nuts
Canned Pasta

Canned fruit juices, milk, and soup. (If any item is powdered, store extra water)
Sugar, salt and pepper
High energy foods such as peanut butter, jelly, crackers, granola bars and trail mix
Vitamins
Comfort/stress food such as cookies, hard candy, sweetened cereals, instant coffee , tea and soft drinks
Special items for babies, elderly or others with special diets

FIRST AID KIT:

First aid items should be stored in an air tight plastic bag. Each kit should be stored in an easily accessible place in both your home and car. Each first aid kit should include:

Sterile bandages and gauze pads
Scissors
Tweezers
Needle/thread
Antiseptic
Lubricant
Safety pins
Latex gloves
Cleansing agents
Pain reliever, anti-diarrhea medication, and antacid

TOOLS AND ADDITIONAL SUPPLIES:

Paper cups, plates and plastic utensils
Disinfectant
Plastic garbage bags and ties
Soap and liquid detergent
Battery operated radio and extra batteries
Flashlights and extra batteries
Cash or traveler's checks

Matches in waterproof container or lighter
Sterno (several cans)
24-hour candles
Non-electric can opener and bottle opener
Gas/Charcoal/Wood Grill and Fuel (for outdoor use ONLY)
Utility knife
Cellular phone, extra batteries, charger and automobile adapter

EVACUATION

Evacuation can be time consuming; however, with proper planning you can minimize the risks and the frustration. To insure your safety, plan your escape route early. Contact local emergency management personnel to confirm low points and flooding history of your planned route. Emergency management personnel can also provide estimates on the number of hours it would take you to evacuate to a safe area during an evacuation.

When a hurricane watch is issued, stay tuned to your local radio and television stations for updates on the hurricane's position. Use a tracking map to log the hurricane's track. Based on the hurricane's position, you should be prepared to activate your disaster plan and begin building preparations. Once a hurricane warning is issued be prepared to evacuate. Check your survival supplies, you will need these items if told to evacuate. If an evacuation order is issued, be prepared to leave early. If your business does not provide an essential service to the community, such as electricity, water or medical care, you should allow your employees to go home as soon as possible, encouraging them to keep off the roads unless it is absolutely necessary. For any hurricane persons located in low-lying areas or near the coast will be instructed to evacuate.

When preparing to evacuate you should do the following:

- Have your car checked
- Fill your gas tank
- Get cash
- Take your survival supply kit
- Take your important papers with you (or make sure they are in a safe place)
- Take maps and evacuation route information
- Take your cellular phone

To determine if your business is located in an evacuation area, contact your county's Office of Emergency Management (see Appendix 1: Where to Turn). You should do this at the beginning of each hurricane season. Evacuation areas are subject to change with more accurate modeling techniques, and evacuation shelter lists change each year as newer sturdier facilities are added to and

older, less sound buildings are deleted from the shelter list. Your County Emergency Management Agency can provide you with updated maps with evacuation areas, routes and public shelters to help you plan. Plan in advance which route you will take to the nearest shelter.

Broward County: In general, if your business is located east of U.S. Highway 1, or is adjacent to a canal or river with ocean access, you may be in an evacuation area.

Miami-Dade County: In general, if your business is located east of U.S. Highway 1, or south of North Kendall Drive, or within two blocks of the Miami River, you may be in an evacuation area.

Monroe County: In general, if your business is located in the Florida Keys, you may be in an evacuation area. If the storm is predicted to be greater than Category 2, you must evacuate.

RECOVERY

As stated earlier, one of the best defenses against the devastation of a hurricane is preparation. Preparation helps to minimize damage, thereby, speeding up the recovery time. By providing detailed plans of action, disaster plans become one of the key preparation tools. Your hurricane response plan should specify what actions are necessary before, during and after a disaster, who is responsible for initiating each action, and what additional resources are needed. After a hurricane, a business will rely heavily on the recovery section of its plan.

Because of the direct link between local business recovery and the community, a speedy recovery by businesses after a hurricane is vital. Businesses create and sustain the economic vitality of a community by providing employment, goods, and services. One of the key elements to assuring a speedy and successful recovery is a business recovery plan. This plan outlines all of the steps a business must take to return to normal operation. All plans, regardless of the size of the business or number of employees, should be tested to insure that all contingencies have been considered. You must also be aware of the impact of the disaster on your employees. Make sure you allow time for employees to respond to the needs of their families and homes. To the extent possible, pre-determine leave policies to be activated for the recovery period.

The following information is provided to assist business owners in the recovery process. The first step is returning to your building and assessing the damage. The second step is to seek recovery and restoration assistance. Other good resources to help you are: the *Small Business Disaster Continuity Planning Guidebook*, published by the Florida Department of Community Affairs, Office of Community Development, and *Open for Business, a Disaster Planning Toolkit for the Small Business Owner* published by the Institute for Business and Home Safety, and U.S. Small Business Administration (see Appendix 1: Where to Turn).

STEP ONE DAMAGE ASSESSMENT

Establish a damage recovery/assessment team. Members of the team should be identified in your response plan and trained in advance so that they will be ready when needed. The team will be responsible for the following duties:

- Contacting insurance company.
- Taking photographs of or videotaping the damage.
- Accounting for all damage-related costs.
- Keeping detailed records. Establishing record codes for purchases and repair work. Keeping all receipts.
- Conducting salvage operations. Separating damaged from undamaged property.
- Taking an inventory of damaged property. Damaged property and goods should be kept on hand until the insurance adjuster assesses the damage.
- Assessing the value of damaged property and the impact of business interruption.
- Protecting undamaged property by making temporary repairs.
- Contacting the Florida Department of Agriculture and Consumer Affairs to get license, insurance, and consumer complaint information on contractors to assist in building repairs.
- If possible, removing smoke, water and debris.
- Initiating the employee alert plan.

- Conducting an employee briefing.
- Assessing remaining hazards and maintaining property security.

STEP TWO

RECOVERY AND RESTORATION ASSISTANCE

Before response or recovery assistance can be requested the local government must declare a local “state of emergency”. Once a declaration has been made, state/local/federal damage assessment teams will survey the damage. The assessment team will verify the extent of the damage and provide supporting documents to help substantiate the request for aid by the local government. If it is determined that in addition to state and local resources, federal assistance is necessary, the Governor will request a Presidential Disaster Declaration.

Once the proper declarations have been made, various types of federal and state assistance is available for individuals and businesses. Individual assistance will be available to privately-owned businesses that were damaged by the disaster. Individuals and businesses affected by the disaster will be notified through television, radio and newspaper press releases of the availability of assistance. FEMA, in coordination with local and state agencies, as well as other not-for-profit organizations, will provide disaster relief to individuals and businesses after a hurricane. Once a Presidential Declaration has been made the following assistance may be available:

BUSINESS ASSISTANCE:

- The U.S. Small Business Administration (SBA) provides Physical Disaster Business Loans and Economic Injury Disaster Loans for Small Businesses
- The Service Corps of Retired Executives (S.C.O.R.E.) will provide counseling for small businesses

- The U.S. Economic Development Administration (EDA), through its Post-Disaster Response Program, provides revolving loan fund grants to public and nonprofit organizations to provide loans to businesses in support of the economic recovery strategy
- The Rural Housing and Community Development Service provides various types of assistance, including technical assistance; and payments covering a major portion of the cost to eligible farmers who perform emergency conservation actions on disaster damaged farmland

INDIVIDUAL ASSISTANCE:

- Temporary housing and home repair assistance;
- The SBA provides Disaster Loans for Homes and Personal Property;
- Disaster unemployment and job placement assistance for those unemployed as a result of a disaster;
- Individual and family grants to help meet disaster related expenses, when other programs are not available;
- Legal services to low-income families and individuals;
- Crisis counseling and referrals to mental health agencies to relieve disaster-caused mental health problems;
- Veteran's assistance, such as death, pensions, insurance settlements, and adjustments to home mortgages held by the Department of Veteran's Affairs;
- Tax relief;
- Waiver of penalties for early withdrawal of funds from certain types of deposits; and

- The Cora Brown Fund, to assist victims of natural disasters with disaster-related needs that have not or will not be met by other agencies.

Disaster victims can obtain additional information and apply for disaster assistance in various ways. A toll-free number has been established by FEMA for disaster victims to apply for certain type of disaster programs and obtain information about others. You can obtain information by calling 1-800-462-9029. For additional listings of disaster assistance contact phone numbers, please see the Appendix 1, "Where to Turn Telephone Listing".

In addition to the public and non-profit assistance listed above, business owners should contact their local lender to find out if loans are available for hurricane preparation assistance. Before the storm some lenders provide term loans to help finance the installation of shutters and other storm preventative measures. After the storm many lenders offer construction loans to help rebuild damaged or destroyed buildings, term loans for leasehold improvements or new equipment, lease financing for new equipment, and lines of credit to purchase new inventory or help finance the slowdown of receivables collection. Many lenders will also provide immediate funds availability on all insurance settlement checks from nationally recognized insurers.

CONCLUSION

Hazard mitigation, planning and preparation will help protect you, your business and employees during the next hurricane. Now is the time to prepare your business disaster and recovery plan. This is also the time to reevaluate your insurance needs. Consider the possibility of purchasing business income interruption insurance, this will help you meet your financial obligations during the rebuilding process. Purchase and organize your hurricane supplies, materials and equipment. You should also take this time to develop and test your plan. Remember, planning and preparation are major defenses against the devastation of a hurricane, and are the key to a speedy and successful recovery.

REFERENCES

American Red Cross: *Hurricane Preparedness - Before the Wind Blows*, booklet. *Preparing Your Home for a Hurricane*, booklet.

American Red Cross/Federal Emergency Management Agency: *Your Family Disaster Supplies Kit*, brochure. *Emergency Management Guide for Business & Industry*, booklet.

Beacon Council: *Business Assistance Resource Guide, 1994-95*, booklet.

Broward County Community Services Department - Emergency Preparedness Division: *Tips for Weathering the Storm*, pamphlet. *Preparing the Outside of a Commercial Building*, leaflet. *Preparing the Inside of a Commercial Building*, leaflet. *Categories of Hurricanes*, leaflet. *Commercial Buildings - Pre-Hurricane Preparation*, leaflet.

Broward Daily Business Review, *Entrepreneurs, What happens if your business is interrupted?*, October 17, 1994, article.

Department of Community Affairs: *The Handbook for Disaster Assistance*, booklet.

Federal Emergency Management Agency: *A Guide to Federal Aid in Disasters*, booklet.

Federal Reserve Bank of America: *Partners in Community and Economic Development*, Winter 1992, booklet.

Florida Cooperative Extension Service/Institute of Food and Agricultural Sciences: *IFAS Disaster Handbook - Disaster Preparedness and Warning Systems and Hurricane Preparedness Sections*, handbook. *Salvaging Household Furnishings*, booklet.

Florida Department of Labor and Employment Security: *Florida Jobs and Benefits Centers*, leaflets.

Tampa Bay Regional Planning Council: *Model Community Post-Disaster Economic Redevelopment Plan Report*. September 1994.

Institute for Business and Home Safety, and U.S. Small Business Administration, *Open for Business, a Disaster Planning Toolkit for the Small Business Owner*, October 1999.

U.S. Small Business Administration, *Physical Disaster Business Loans*, booklet. *Economic Injury Disaster Loans for Small Businesses*, booklet.

Wold, Geoffrey H. and Robert F. Shriver: *Disaster Proof Your Business*. Probus Publishing Co., 1991.

APPENDIX 1
WHERE TO TURN TELEPHONE LISTING

COOPERATIVE EXTENSION SERVICE (CES)

Broward County Human Sciences Program
3245 College Avenue
Davie, FL 33314
Telephone: (954) 370-3725
FAX: (954) 370-3737
Website: www.co.broward.fl.us/agriculture

Miami-Dade County Cooperative Extension Service
18710 SW 288th Street
Homestead, FL 33030
Telephone: (305) 248-3311
FAX: (305) 246-2932
Website: www.co.miami-dade.fl.us/csd
e-mail: consumer@co.miami-dade.fl.us

Monroe County Cooperative Extension Service
5100 College Road
Key West, FL 33040
Telephone: (305) 292-4501
FAX: (305) 292-4415
Middle Keys: (305) 743-0079 ext. 4501
Upper Keys: (305) 852-1469 ext. 4501
Website: www.ifas.ufl.edu/monroe

TYPE OF ASSISTANCE: Provides educational material, advice and assistance for cleaning up damaged property, food preparation, sanitation measures and providing water supply.

COUNTY EMERGENCY MANAGEMENT OFFICE

Broward County Emergency Management
201 N.W. 84th Avenue
Plantation, FL 33324
Telephone: (954) 831-3900
Website: www.co.broward.fl.us/disaster.htm

Miami-Dade County Emergency Management
5600 SW 87th Avenue
Miami, FL 33173
Telephone: (305) 273-6700
FAX: (305) 273-6808
Website: www.co.miami-dade.fl.us/oem
e-mail: eoc@co.miami-dade.fl.us

Monroe County Emergency Management
490 63rd Street (Ocean) Suite 150
Marathon, FL 33050
Telephone: (305) 289-6018
Website: www.co.monroe.fl.us/pages/psd/emg.htm

TYPE OF ASSISTANCE: General hurricane information, shelter locations and evacuation route maps.

DEPARTMENT OF VETERANS AFFAIRS

Department of Veteran's Affairs Regional Office
P.O. Box 1437
St. Petersburg, FL 33731
Telephone: (800) 827-1000
Hours: 8:30 a.m.-4:30 p.m.

TYPE OF ASSISTANCE: Death, pensions, insurance settlements, and adjustments to home mortgages held by the Department of Veteran's Affairs.

ECONOMIC DEVELOPMENT ADMINISTRATION

EDA - Atlanta Regional Office
Suite 1820
401 Peachtree Street, NW
Atlanta, GA 30308-3510
Telephone: (404) 730-3022
Website: www.doc.gov/eda/

TYPE OF ASSISTANCE: Disaster loans and grants to public and nonprofit organizations to assist businesses with recovery efforts.

ENTERPRISE FLORIDA

2801 Ponce de Leon Boulevard, Suite 700
Coral Gables, FL 33134
Telephone: (305) 569-2650
FAX: (305) 569-2686
Website: www.floridabusiness.com

TYPE OF ASSISTANCE: Bridge Loans

FEDERAL EMERGENCY MANAGEMENT AGENCY

FEMA - Region IV (Atlanta)
1371 Peachtree Street, NE., Suite 700
Atlanta, GA 30309-3108
Telephone: (404) 853-4200 (General Information)
(800) 462-9029 (Disaster Relief) or
(800) 462-7585 (Disaster Relief)(TDD Users)
Website: www.fema.com

TYPE OF ASSISTANCE: Loans, grants and disaster relief coordination and referral assistance.

FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES

Consumer Services Division
235 Mayo Building
Tallahassee, FL 32399-0800
Telephone: (800) 435-7352
Website: <http://doacs.state.fl.us>

TYPE OF ASSISTANCE: License, insurance and consumer complaint information on building contractors.

FLORIDA DEPARTMENT OF COMMUNITY AFFAIRS

Division of Community Development
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
Telephone: (850) 922-4652
Website: www.dca.state.fl.us

TYPE OF ASSISTANCE: Small business disaster continuity planning.

FLORIDA DEPARTMENT OF INSURANCE

200 E. Gaines Street
Tallahassee, FL 32399
Telephone: (850) 922-3132
FAX: (800) 640-0886
Website: www.doi.state.fl.us

Bureau of Consumer Assistance
P.O. Box 7117 Tallahassee, FL 32314-7117
Telephone: (904) 922-3132
(800) 342-2762
(800) 640-0886 (TDD Users)

Florida Department of Insurance
Fort Lauderdale Service Office
499 Northwest 70th Avenue, Suite 301B
Plantation, FL 33317-7574
Telephone: (954) 327-6027
FAX: (954) 797-8325

Florida Department of Insurance
Miami Service Office
401 NW Second Avenue, Suite N307
Miami, FL 33128-1700
Telephone: (305) 377-5235
FAX: (305) 377-5042

TYPE OF ASSISTANCE: Insurance information and assistance.

FLORIDA DEPARTMENT OF LABOR AND EMPLOYMENT SECURITY

DADE COUNTY

HIALEAH

Jobs and Benefits Office
500 W. 49th Street, 2nd Floor
Hialeah, FL 33012
Telephone: (305) 827-4018

HOMESTEAD

Jobs and Benefits Office
381 N. Krome Avenue, Suites 101 and 102
Homestead, FL 33030
Telephone: (305) 246-6368 (305) 242-5908

MIAMI

Jobs and Benefits Office
401 NW 2nd Avenue, Suites N-207 and N-207A
Miami, FL 33128
Telephone: (305) 377-7255 and 377-7060

NORTH MIAMI BEACH

Jobs and Benefits Office
633 NE 167th Street, Suite 200
North Miami Beach, FL 33162
Telephone: (305) 654-7175

PERRINE

Jobs and Benefits Office
17430 SW 97th Avenue
Miami, FL 33157
Telephone: (305) 252-4440

WEST DADE

Jobs and Benefits Office
9485 W. Flagler Street
Miami, FL 33174
Telephone: (305) 228-2300

BROWARD COUNTY

FT. LAUDERDALE

Jobs and Benefits Office
2660 W. Oakland Park Boulevard
Ft. Lauderdale, FL 33311
Telephone: (305) 730-2600

NORTH BROWARD

Jobs and Benefits Office
2301 Sample Road, Building 4, Suite 7A
Pompano Beach, FL 33064
Telephone: (954) 969-3541

SOUTH BROWARD

Jobs and Benefits Office
7550 Davie Road Extension
Hollywood, FL 33024
Telephone: (954) 967-1010

MONROE COUNTY

MARATHON

Jobs and Benefits Office
11400 Overseas Highway, Room 220
Marathon, FL 33050
Telephone: (305) 289-2470

KEY LARGO

Jobs and Benefits Office
103400 Overseas Highway, Suite 239
Key Largo, FL 33037
Telephone: (305) 853-3540

KEY WEST

Jobs and Benefits Office
812 Southard Street
Key West, FL 33045
Telephone: (305) 292-6762

TYPE OF ASSISTANCE: Disaster unemployment and job placement assistance.

U.S. SMALL BUSINESS ADMINISTRATION

U.S. SBA - Area 2 Disaster Assistance Office
One Baltimore Place - Suite 300
Atlanta, GA 30308
Telephone: (404) 347-3771
(800) 359-2227

SBA - Region IV
100 S. Biscayne Boulevard, 7th Floor
Miami, FL 33131
Telephone: (305) 536-5521
(800) 733-2894
Website: www.sba.gov

TYPE OF ASSISTANCE: Pre-Disaster Loans, Physical Disaster Business Loans and Economic Injury Disaster Loans for Small Businesses.

FARM SERVICE AGENCY – U.S. DEPARTMENT OF AGRICULTURE

District Office
750 S. Military Trail, Suite K
West Palm Beach, FL 33415
Telephone: (561) 683-2285

County Office
15600 SW 288th Street, Suite 201
Homestead, FL 33033
Telephone: (305) 242-1131

TYPE OF ASSISTANCE: Emergency Disaster Crop Loans.

SERVICE CORPS OF RETIRED EXECUTIVES (S.C.O.R.E.)

S.C.O.R.E. - Broward Chapter
299 East Broward Blvd.
Ft. Lauderdale, FL 33301
Telephone: (954) 356-7263
Hours: 9:30 a.m.-2:30 p.m.

S.C.O.R.E. - South Broward Chapter
3475 Sheridan Street, Suite 203
Hollywood, FL 33021
Telephone: (305) 966-8415

S.C.O.R.E. - Miami-Dade Chapter
Citadel Building
49 NW 5th Street, 1st Floor
Miami, FL 33130
Telephone: (305) 371-6889

TYPE OF ASSISTANCE: Small business counseling service.

SAMPLE HURRICANE RESPONSE PLAN

TITLE: Plan Summary

SECTION NUMBER: 1
20__

REVISION DATE: _____,

SUBSECTION: Purpose

I. PLAN SUMMARY

A. Purpose

The hurricane response plan provides information and procedures necessary for a business to plan, respond to and recover from a hurricane. Information provided in the plan will outline in a clear and concise manner the steps necessary to minimize the impact to property and personnel. By completing, maintaining, testing and updating a hurricane response plan, business owners are able to play a major role in controlling and limiting the devastation that a natural disaster such as a hurricane can cause. Key elements of a hurricane response plan include procedures for:

Preparing, maintaining and updating a hurricane response plan.

Identifying key personnel responsible for activating response plan.

Maintaining a roster of employees and their hurricane response assignments.

Training hurricane response employees, particularly the Hurricane Recovery Team.

Securing the building, both exterior and interior.

Securing computers and other equipment.

Backing up computer files and copying other vital records.

Storing and protecting vital records.

Testing and modifying plan as needed.

B. Objective:

There are several objectives of a hurricane response plan. The first is to provide information and procedures that prepare a business and its employees for a hurricane. The second is to enable the business to recover rapidly. The plan will give business owners the tools necessary to respond to a hurricane, contact personnel, assemble teams, recover data and other property, and resume operations.

TITLE: Plan Summary

SECTION NUMBER: I

REVISION DATE: _____, 20__

SUBSECTION: Structure of Plan

C: Structure:

The response plan is formatted in an easy to follow outline form with various sections as outlined in the Table of Contents. The sections follow the practical order of planning, preparation, and recovery. The plan will identify teams, specifying the team members and responsibilities. The teams are the Planning Team, Preparation Team, and the Recovery Team. A separate section will be used to identify the duties and responsibilities of each team.

SUBSECTION: Responsibilities

II. PLANNING TEAM

A. Responsibilities

The planning team will be responsible for the following duties:

- Review property insurance including hazard, flood and business interruption insurance with your insurance agent.
- Establish written procedures for protecting business property and its contents.
- Identify hurricane response teams and members.
- Train employees to implement the hurricane procedures.
- Specify a timeline for when the hurricane procedures will be implemented.
- Determine what emergency equipment and supplies are necessary, (i.e., heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, storm shutters, chain saw, plywood, and hand tools).
- Designate an individual and an alternate who will implement the hurricane procedures.
- Establish an employee alert roster, which will be used to notify employees that the hurricane plan has been activated. The alert roster will also be used to check on the status of employees during and after the hurricane.

- Establish plans for protecting computers and files (i.e., make multiple backup files and store data in alternate, safe locations).
- If necessary, develop a system for identification of employees (i.e., emergency vests with company name and logo, I.D. cards, vehicle permits, or badges).
- Prepare and maintain the current contact numbers and addresses of all employees.
- If necessary, use alert roster system to inform employees on when to report back to work.
- Test and modify plan as necessary.
- Oversee hurricane preparation and recovery phase.
- Identify vital records that will be moved during a hurricane.
- Identify alternate storage sites.

II. PLANNING TEAM

The planning team will be responsible for maintaining an inventory list of all business equipment and furniture. This information will be very useful when assessing insurance needs and when processing damage claims.

If outside agencies are needed to perform any duties outlined in the plan, such as moving equipment, computer information back up, or storage of vital materials, the planning team will be responsible for insuring that the necessary agreements are made and the outside agencies are included in plan tests.

TITLE: Planning Team
SECTION NUMBER: II

REVISION DATE: _____, 20__

SUBSECTION: Responsibilities

The following employees are assigned to the Planning Team:

II. PLANNING TEAM

B. Planning Team Members:

POSITION TITLE	EMPLOYEE NAME	ADDRESS	TELEPHONE
Team Leader	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Alternate Leader	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Team Members	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

SUBSECTION: Hurricane Supply Checklist

II. PLANNING TEAM

D. Hurricane Supply Checklist:

- Heavy plastic sheeting
- Duct tape
- Masking tape
- Sandbags
- Emergency generator
- Storm shutters
- Chain saw
- Large pieces of plywood
- Hand tools
- Hurricane Survival Guide
- Hurricane Response Plan

SUBSECTION: General Preparation

III. PREPARATION TEAM

A. General Preparation

The preparation team will:

- Monitor local radio or television stations for official emergency information and instructions.
- Take and maintain videotape or photographs of the interior and exterior of the building.
- Consult the yellow pages for an agency that will assist you in backing up your computer files and who will be available to help you restore the information after the storm.
- Assemble insurance policies, financial records, and other important company documents. Make duplicates and store in alternate safe places.
- Contact a storage facility in another area that will store important business files and records, such as financial, insurance, tax and employee records. If necessary, arrange for a moving company to transport the records.
- Move all remaining records away from windows and floor. Place on table, counter top or on top of file cabinets.

- Cover files and equipment with heavy plastic covering.
- Make arrangement to pay employees, preferably in cash in the event that banking institutions are inoperable.
- Notify local authorities that the building will be vacant, if an alarm system has been activated, or if a guard or security detail will be present.

SUBSECTION: Building Exterior Preparation

III. PREPARATION TEAM

B. Building Exterior Preparation

The building exterior preparation team will:

- Clean drains, gutters and downspouts of the building.
- Remove antennas and loose objects from the roof.
- If possible, install shutters over glass doors and windows. Or use protective material such as plywood (1/2 inch). Make sure that plywood is flush against the wall and tight; any movement will allow wind entry.
- Bring in all display racks, signs and any other loose objects that are normally left on the outside.
- Remove all outdoor signs, particularly those that swing or which might cause damage during strong winds.
- Secure all items that cannot be brought inside.
- Secure first floor doorways with sandbags, air conditioning duct tape or heavy plastic to protect interior from possible flooding.

SUBSECTION: Building Interior Preparation

III. PREPARATION TEAM

C. Building Interior Preparation

The building interior preparation team will:

- Check all emergency equipment (i.e., fire equipment, first aid kits, etc.), replace any faulty or missing items.
- Move merchandise, equipment and furniture away from windows and skylights to protect them from water damage.
- Repair any leaks in ceilings, walls, doors, and windows.
- Clear all desk and table tops of small loose items.
- Take down pictures and plaques from the walls.
- Disconnect all electrical appliances and equipment.
- Box or place any loose papers, books, hanging plants, in desk drawers or storage cabinets.
- Test and service the building's emergency power generator under load.
- Relocate as many files, boxes, computers, and other office equipment as possible to the innermost portion of the building or to a designated offsite safe place.

- Remove contents of lower file cabinet drawers on ground floor and secure contents at a higher elevation.
- Cover merchandise, office machines, computer terminals and other office equipment and furnishing with heavy plastic and secure with duct tape.
- Close and lock all windows; draw the blinds or drapes.
- Turn off the circuit breaker for all electricity, except for refrigeration, and lock all doors when you leave. Take in to account the affect this may have on your alarm system.

TITLE: Preparation Team
SECTION NUMBER: III

REVISION DATE: _____, 20__

SUBSECTION: Preparation Team Members

III. PREPARATION TEAM

D. Preparation Team Members

POSITION TITLE	EMPLOYEE NAME	ADDRESS	TELEPHONE
Team Leader	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Alternate Leader	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Team Members	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

SUBSECTION: Damage Assessment

IV. RECOVERY TEAM

A. Damage Assessment

The recovery team will be responsible for assessing the damage to the building structure and its contents. It will also be responsible for assessing the economic impact of businesses closure on the surrounding community. The recovery team will:

- Contact insurance company.
- Contact debris removal company.
- Photograph or videotape the damage.
- Account for all damage-related costs.
- Keep detailed records. Establish record codes for purchases and repair work. Keep all receipts.
- Conduct salvage operations. Separate damaged from undamaged property.
- Take an inventory of damaged property. Damaged property and goods should be kept on hand until the insurance adjuster assesses the damage.

- Assess the value of damaged property and the impact of business interruption.
- Protect undamaged property by making temporary repairs.
- Contact the local building department to get a list of reputable contractors to assist in building repairs.
- If possible, remove smoke, water and debris.
- Initiate the employee alert plan.
- Conduct an employee briefing.
- Assess remaining hazards and maintain property security.

The recovery team will also be responsible for contacting the appropriate agencies to apply for hurricane recovery assistance loans and grants. The Where to Turn Telephone Listing found in the Hurricane Survival Guide for Small Businesses can assist the recovery team in locating available funding sources.

The recovery team will use the enclosed Florida Department of Community Affairs, Division of Emergency Management (DEM) Form C "Initial Damage Assessment - Business Losses", form to assist them with damage assessment. By using Form C, assessors are able to document damage to businesses and to quantify and determine the impact the damages will have on the surrounding community. Losses include the loss of jobs, income, etc., to business owners and their employees.

TITLE: Recovery Team
SECTION NUMBER: IV

REVISION DATE: _____, 20__

SUBSECTION: Recovery Team Members

IV. RECOVERY TEAM

B. Recovery Team Members:

POSITION TITLE	EMPLOYEE NAME	ADDRESS	TELEPHONE
Team Leader	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Alternate Leader	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Team Members	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

TITLE: Recovery Team
SECTION NUMBER: IV

REVISION DATE: _____, 20__

SUBSECTION: Damage Assessment

IV. RECOVERY TEAM

C. Initial Damage Assessment - Business Losses (Form C)

(See Attached Form)

Initial Damage Assessment - Business Losses

(1) COUNTY _____

(2) MUNICIPALITY _____

(3) INCIDENT (X)

() FLOOD () TORNADO

() HURRICANE

() OTHER _____

REF NO. (8)	NAME OF BUSINESS/ SITE LOCATION TELEPHONE NO. (9)	TENANT/ OWNER & TYPE BUS. (10)	ESTIMATED DAYS OUT OF OPERATION (11)	EMPLOYEES NUMBER (12)	COVERED BY U.I. (13)	REPLACEMENT COST OR FAIR MARKET VALUE
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
						Land: \$ _____ Structure: \$ _____ Contents: \$ _____
	Subtotals					\$ _____

EM 40-A
REV 9/90

Initial Damage Assessment - Business Losses

(4) ASSESSMENT TEAM

(5) INCIDENT PERIOD: _____

(6) DATE OF SURVEY: _____

(7) PAGE ____ OF ____

ESTIMATED DOLLAR LOSS (15)	DOLLAR AMOUNT INSURANCE COVERAGE (16)	% Unins. Loss Bus. Value I (col. 15) - (col. 16)/ (col. 14) I x 100%	IF COL. 17 IS:		
			<40% (x) MIN (18)	40-75% (x) MAJ (19)	>75% (x) DEST (20)
§ _____ § _____ § _____	§ _____ § _____ § _____				
§ _____ § _____ § _____	§ _____ § _____ § _____				
§ _____ § _____ § _____	§ _____ § _____ § _____				
§ _____ § _____ § _____	§ _____ § _____ § _____				
§ _____ § _____ § _____	§ _____ § _____ § _____				
§ _____ § _____ § _____	§ _____ § _____ § _____				
§ _____ § _____ § _____	§ _____ § _____ § _____				

A. GENERAL INFORMATION

1. COUNTY - The term "COUNTY" refers to the name of the county where the reported damages occurred. Information reported on the Initial Damage Assessment - Business Losses form is a composite of all such damages incurred within the stated "COUNTY".
2. MUNICIPALITY - Indicate the name of the municipality where these businesses or industrial losses were incurred.
3. INCIDENT: FLOOD (), TORNADO (), HURRICANE (), OTHER () - The term "INCIDENT" refers to the flood, tornado, hurricane, fire, chemical spill, etc., which caused the need to file this report in the first place. Check the appropriate incident. If "OTHER" is checked, specify the incident by name.
4. ASSESSMENT TEAM - Indicate the last name, first initial, of those individuals responsible for obtaining the information contained on the form.
5. INCIDENT PERIOD - The "INCIDENT PERIOD" refers to the time span from when the incident occurred to when there is no longer a threat to people or their property. In the case of a hurricane, flood, or even a fire, the "INCIDENT PERIOD" may encompass several days. In the case of a tornado, the "INCIDENT PERIOD" is usually only one day. However, there are exceptions.
6. DATE OF SURVEY - The term "DATE OF SURVEY" refers to the date the information being reported is assessed. This may or may not be the date the incident occurred.
7. PAGE ___ OF ___ - Pages should be numbered in consecutive order with the total number of pages indicated on each page, i.e., 1 of 5, 2 of 2, 3 of 5, etc.
8. REF. NO. - The term "REF. NO." is an abbreviation for "reference number". Each affected business or industry are to be numbered in consecutive order for ease in identification, totalling businesses and industries, etc.
9. NAME OF BUSINESS/SITE LOCATION/TELEPHONE NUMBER - Indicate the name of the business or industry which incurred physical damages as a result of the incident. If more than one building or facility was affected per business or industry, summarize and report damages on one line only. Also enter the site location of the affected business or industry. For example, the site location would include the street, route, road, industrial park, etc., where the impacted structure is located. Also enter the business telephone number.
10. TENANT/OWNER (Circle choice) & TYPE OF BUS. - Circle whether the damaged structure and contents being assessed is owned by the business occupant (circle O) or rented/leased by the business occupant, and thus a tenant (circle T). IF THE BUSINESS OCCUPANT IS A TENANT, ADD TO THE FORM A SECOND BUSINESS FOR THE OWNER OF THE BUILDING. Enter the kinds of products manufactured, stored, shipped, treated, sold, etc., by the affected entity. If services are provided, indicate the type of service, e.g., catering, landscaping, legal, financial, etc.
11. ESTIMATED DAYS OUT OF OPERATION - Estimate the number of days the affected business or industry will be inoperable as a result of the incident.
12. NUMBER (EMPLOYEES) - Obtain from the owner or other officials the number of people employed by the business or industry. If not readily available, give best estimate.
13. COVERED BY U.I. (EMPLOYEES) - Obtain from the employer or appropriate officials the number of employees covered by Unemployment Insurance. If the information is not readily available, give best estimate.
14. REPLACEMENT COST OR FAIR MARKET VALUE - Obtain from the employer or other appropriate officials, or estimate from tax records the total replacement cost OR fair market value of the damaged business' land, structure and contents.

15. ESTIMATED DOLLAR LOSS - Obtain from the owner or other appropriate officials the estimated total dollar loss incurred as a result of the incident. If the information is not readily available, give a best estimate. Include losses to inventory, equipment, furnishings, etc.
16. DOLLAR AMOUNT INSURANCE COVERAGE - Obtain from the owner or other appropriate officials the estimated total dollar amount of insurance coverage. If unknown, enter "unk".
17. & UNINS.LOSS BUS. VALUE - The "% UNINS. LOSS BUS. VALUE" is an abbreviation for the percent uninsured loss to the value of the business. This value consists of the relationship between the business's total losses, its insurance coverage, and the replacement cost OR total fair market value of land, structure and contents. The percentage is calculated by subtracting column 16 from column 15 and dividing that number by the dollar estimate listed in column 14. The entire result is then multiplied by 100%. For example, if the:
- Estimated Dollar Loss = \$325,000
 - Dollar Amount of Insurance Coverage = \$100,000
 - Total Fair Market Value:
 - Lane = \$120,000
 - Structure = \$675,000
 - Contents = \$200,000
- Then, the % uninsured loss to the value of the business is:

$$\frac{(\$325,000 - \$100,000)}{(\$120,000 + \$675,000 + \$200,000)} \times 100\% = 22.6\%$$
18. IF COL. 17 IS: <40% MIN - If the percentage calculated and entered under column number 17, "%UNINS. LOSS BUS. VALUE", is less than 40%, check "MIN". Column number 17 must have been filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19, and 20 blank.
19. IF COL. 17 IS 40% - 75% MAJ - If the percentage calculated and entered under column number 17, "%UNINS. LOSS BUS. VALUE" is between 40% and 75% (inclusive), check "MAJ". Column number 17 must be filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19, and 20.
20. IF COL. 17 IS: >75% DEST - If the percentage calculated and entered under column number 17, "%UNINS. LOSS BUS. VALUE", is greater than 75%, check "DEST". Column number 17 must have been filled out in order to complete this entry. If column 17 is left blank, also leave columns 18, 19 and 20 blank.

Storm Tracking Map

