



POLK COUNTY
BUSINESS DISASTER
PREPAREDNESS
& RECOVERY PLAN

UPDATED BY



CENTRAL FLORIDA
DEVELOPMENT COUNCIL

| Polk County's Economic
Development Partnership

Business disaster planning plays a critical role in ensuring your firm can still operate after serious disruption. Failing to prepare can mean monetary losses and unforeseen issues while trying to recover. Business owners benefit when they create a disaster plan to provide a road map for responding to a variety of problems.

What to know before a disaster:

- Know your risk by checking your hurricane evacuation level and FEMA flood maps.
- Have your building inspected by a licensed professional to find out if your workplace is vulnerable.
- Take necessary precautions by securing your building and equipment if a storm threatens.
- Always protect your data with backup files.
- Have cash on hand to cover business, travel, emergency cleanup and payroll expenses.
- Make arrangements to work with limited cash, water, sewer or power for up to two weeks and store emergency supplies at your business location and your residence.
- Protect your employees by distributing and discussing your business emergency plan.
- Establish a rendezvous point and emergency contact in case damage is severe and communications are disrupted.
- Contact your customers and suppliers and share your preparation and recovery plan in advance.
- Review Your Insurance Coverage. Have your business appraised at least every five years. Inventory, document, and photograph equipment, supplies, and your workplace building and site. Have copies of insurance policies and customer service p/home numbers. Obtain Business Interruption Insurance. Consider “Accounts Receivable” and “Valuable Papers” coverage and “Income Destruction” insurance. If you have a Business Owners Protection Package, check the co-insurance provisions. Remember: Flood damage typically requires separate coverage. Check your policy for coverage.
- Complete the Business Continuity Plan and distribute it to members of the team and management. An electronic copy of this plan should be stored on a secure and accessible website that would allow team member access if the company servers are down. Electronic copies should also be stored on a secure USB flash drive for printing on demand.



“While reports vary, as many as 40 percent of small businesses do not reopen after a major disaster like a flood, tornado or earthquake. These shuttered businesses were unprepared for a disaster; they had no plan or backup systems. When you start to develop your disaster plan, consider three subjects: human resources, physical resources and business continuity.

Think about how a disaster could affect your employees, customers and workplace. Think about how you could continue doing business if the area around your facility is closed or streets are impassable. Think about what you would need to serve your customers even if your facility is closed.”

- American Red Cross,
[redcross.org](https://www.redcross.org)



DISASTER PREPAREDNESS & RECOVERY PLAN *CHECKLIST*

- Copy of emergency contact list of employees and key customers/ clients including all phone numbers.
- Voice mail box number and remote password information and instructions so you can change messages as needed providing information to employees so they can call in for instruction if they cannot reach you by phone.
- Copy of insurance policies and agent contact information.
- Copy of listing of emergency vendors (contractors, plumbers, electricians, restoration contractors, mold remediation, etc.).

This will save you the time of looking them up during a crisis. You should also make contact with them in anticipation to make sure they are still in business, they still cover your area, and they will be able and willing to provide service to you. You should also discuss what type of payment they will take in an emergency situation.

- Back-up files/ tapes or server(s) of electronic data.
- Copy of essential policies, emergency procedures, Business Continuity Plans.
- General Office supplies: pens, pencils, stapler, tape, paper, plus any special forms used in your business.
- Cash on hand to operate up to two weeks for payroll, vendor payments, and other operating costs.
- Pictures of business inside and out. This includes home-based businesses.

Other documentation requirements for an SBA Disaster Loan or other type of assistance that might become available. List other documents here:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

DOCUMENTATION REQUIREMENTS

FOR AN SBA AND OTHER DISASTER LOANS

- Corporations/Partnerships: Copy of three years tax returns; one year personal tax returns on all company principals (affiliated with greater than 20% interest); one year tax returns on affiliated business entity.

Sole Proprietorships: Copy of three years tax returns with Schedule C Sole Proprietorships, Corporations and Partnerships all need the following:

- Copy of current profit & loss statement (within 90 days)
- Copy of detailed inventory listing
- Copy of balance sheet (as recent as possible)
- Copy of all of your required licenses including, county or city business tax license (occupational), State of Florida professional licenses, etc.
- Copy of Business Continuity Plan stored on a secure USB flash drive for printing on demand

Other documentation requirements for an SBA Disaster Loan or other type of assistance that might become available:



*The Polk County Emergency Management Department operates a **Citizens Information Line** at **(863) 298-7500** which is available only when activated during an emergency.*

POLK COUNTY:

- **Polk County Emergency Operation Center** (Primary County contact during a disaster): (863) 298-7000
- Polk County American Red Cross Office: (863) 294-5941
- Polk County Sheriff's Office: (863) 298-6200
- Polk County Medical Services: (863) 519-7400
- Polk County Fire Services: (863) 519 7350
- Polk County Hazardous Waste: (863) 284-4319
- Polk County Utilities Administration: (863) 298-4100; after hours: (863) 534-7351
- Polk County Volunteer Services: (863) 534-5580
- Central Florida Development Council: (863) 937-4430
- CareerSource Polk Business Services Division: (863) 508-1100

ELECTRIC UTILITY CONTACT ASSISTANCE:

- Tampa Electric Company: (863) 298-6016
- Duke Energy: (863) 678-4450
- Lakeland Electric: (863) 834-1237 or (863) 834-6321

HOTLINES FOR FINANCIAL AND RECOVERY ASSISTANCE:

- FEMA Disaster Assistance Hotline: 1-800-621-FEMA or 1-800-621-3362; TTY 1-800-462-7585
- SBA Disaster Assistance Center: 1-800-659-2955 or 1-800-359-2227
- Unemployment Compensation Claims: 1-800-204-2418; for Employment/Unemployment questions go to www.floridajobs.org
- To verify contractor licensure: call 1-850-487-1395 or go to www.myfloridalicense.com
- To report price gouging call 1-800-435-7352
- Florida Emergency Information Line: FEIL – 1-800-342-3557

INSURANCE NUMBERS

- AIG Insurance Co. Disaster Claims: 1-877-399-6442
- Allstate Insurance Co. Disaster Claims: 1-800-54-STORM or 1-800-547-8676
- Colonial Penn Insurance Co. Disaster Claims: 1-800-523-9100
- Hartford Casualty Insurance Co. Disaster Claims: 1-800-327-3636
- Liberty Mutual Insurance Co. Disaster Claims: 1-800-2CLAIMS or 1-800-225-2467
- Nationwide Mutual Insurance Co. Disaster Claims: 1-800-421-3535
- State Farm Fire & Casualty Co. Disaster Claims: 1-800-STATE-FARM or 1-800-782-8332
- For questions about insurance contact the Florida Department of Financial Services Disaster Assistance at 1-800-22-STORM; 1-800-227-8676

ADDITIONAL HOTLINES

- Florida Volunteer and Donation Hotline: 1-800-FL-HELP1; www.flahurricanefund.org
- Department of Education's Natural Disaster Information Line at 1-800-433-7327 or 1-800-999-8219
- American Red Cross Donations Hotline: 1-800-733-2767 or go to www.redcross.org.
- American Red Cross Information Hotline: 1-866-GET-INFO or 1-866-438-4636
- Salvation Army Donation Hotline: 1-800-728-7825
- Salvation Army Prayer and Spiritual Support Hotline: 1-888-363-2769
- Elder Helpline Polk County: 1-800-336-2222
- Crisis Counseling: 1-866-518-1825
- Hearing/Speech Impaired: 1-800-829-4059

Fema Emergency Management Guide For Business And Industry:

- <http://www.fema.gov/pdf/business/guide/bizindst.pdf>

Florida Department of Economic Opportunity Disaster Recovery Initiative:

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

The following pages are generic for all businesses. Please visit the Florida Disaster website (<https://floridadisaster.biz/DisasterPlanningToolkit>) for a template specific to your industry and number of employees. **It is important to save a hard copy of the plan as well as a virtual copy on a cloud server.**

MAKE MORE FORMS AS NEEDED:

Employee Name:

Employee Number:

Division:

Employee Title:

Phone (Mobile):

Work:

Work Location:

Email (Personal):

Work:

Home Address: Street:

City:

State:

Zip:

Miles from Home to Business:

Military Reserve (Y or N):

National Guard (Y or N):

4-Wheel-Drive Vehicle (Y or N):

Child Care Required (Y or N):

Physically Challenged (Y or N):

Medical Description:

Shift Employee Works:

Requires Transportation (Y or N):

CPR Trained (Y or N):

Employee Needed: Priority 1:

Priority 2:

Priority 3:

USE THIS FORM TO:

Keep a list of your key customers that need to be contacted in the event of a disaster. Provide information on how customers can obtain alternative resources until you reopen. Keep a copy of this list in a secure place on your premises and another in an off-site location.

Customers

1. Company Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Account Number:

2. Company Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Account Number:

3. Company Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Account Number:

USE THIS FORM TO:

Keep a list of your major vendors and suppliers who need to be contacted in the event of a disaster. Speak with them regarding their company's disaster plans. Keep a copy of this list in a secure place on your premises and another in an off-site location.

Vendor

1. Company Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Account Number:

Materials/Services Provided:

2. Company Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Account Number:

Materials/Services Provided:

3. Company Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Account Number:

Materials/Services Provided

*Make more forms as needed

USE THIS FORM TO:

Keep a list of major creditors you need to contact in the event of a disaster. Keep a copy of this list in a secure place on your premises and another in an off-site location.

Creditors

1. Bank Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Fax:

Account Number:

2. Bank Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Fax:

Account Number:

3. Bank Name:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Fax:

Account Number:

USE THIS FORM TO:

Discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent:

Street Address:

City:

State:

Zip:

Contact Name:

Phone:

Email:

Primary Policy #:

Flood Insurance Policy #:

Type of Insurance:

Policy #:

Deductibles:

Policy Limits:

Coverage (General Description):

INSURANCE POLICY *INFORMATION*

Do you need flood insurance?	YES	NO
Do you need earthquake insurance?	YES	NO
Do you need business income?	YES	NO
Do you need extra expense insurance?	YES	NO

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

What exclusions exist and what are the deductibles?

What does my policy require me to do in the event of a loss?

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

Other disaster-related insurance questions:

The Business Disaster plan should include a thorough inventory of all vital records stored on or off site. The plan should also include a description of how records will be identified, transported, and handled during restoration. Also, the plan should designate who is the responsible party within the organization to authorize initial storage and any subsequent recovery of vital records so that the confidentiality and integrity of the data can be maintained.

Example:

DOCUMENT TYPE	MEDIA TYPE	TITLE/ DESCRIPTION	RESPONSIBLE PARTY	PRIMARY LOCATION	BACK-UP PROTOCOL	BACK-UP LOCATION
Personnel Records	Software	Payroll	Accounting	Department Server	Daily Backup	Hard copies stored off-site

Using the information and example above, develop a vital records report that will fit the needs of your community.



USE THIS FORM TO:

- Keep a copy of this list in a secure place on your premises and another in an off-site location.
- Log your computer software serial and license numbers. Attach a copy of your licenses to this document.
- Record the name of the company from which you purchased or leased this software from, and the contact name to notify for your software support.
- Record the name of the company where you store backups of your computer information, including the contact name and how often backups are sent to this location.

SOFTWARE INVENTORY *LIST*

SOFTWARE TITLE AND VERSION	SERIAL/ PRODUCT NUMBER	NO. LICENSES/ LICENSE #	DATE	PURCHASED	COST

USE THIS FORM TO:

- Log your computer hardware serial and model numbers. Attach a copy of your vendor documentation to this document.
- Record the name of the company from which you purchased or leased this equipment and the contact name to notify for your computer repairs.
- Record the name of the company that provides repair and support for your computer hardware.
- Keep a copy of this list in a secure place on your premises and another in an off-site location.

HARDWARE INVENTORY *LIST*

HARDWARE (CPU, MONITOR, PRINTER)	HARDWARE SIZE, RAM, & CPU CAPACITY	MODEL PURCHASED	SERIAL NUMBER	DATE PURCHASED	COST

LIST OFFICE EQUIPMENT AND FURNITURE REQUIRED TO RESTORE OPERATIONS:

Department: **Location:**

City: **State:** **Zip Code:**

Phone: **Fax:** **Item Number:**

Vendor Number: **Stored Offsite: (Y or N)**

How to be acquired:

Leased from vendor? **Qty Needed – Restore:**

Qty Needed - Priority 1 **Qty Needed – Priority 2** **Qty Needed – Priority 3**

Department: **Location:**

City: **State:** **Zip Code:**

Phone: **Fax:** **Item Number:**

Vendor Number: **Stored Offsite: (Y or N)**

How to be acquired:

Leased from vendor? **Qty Needed – Restore:**

Qty Needed - Priority 1 **Qty Needed – Priority 2** **Qty Needed – Priority 3**

USE THIS FORM TO:

The following are temporary facilities where (this team) will recover their lost functions until temporary or permanent facilities are available.

Site Name:

Company Name:

Street Address:

City:

State:

Zip Code:

Phone:

Fax:

E-mail:

Contact Name:

Account Number:

After Hours Contact Information:

After Hours Number:

Contact Name:

Service Provided:

Notice Required for Site Availability:

Security ID:

Directions to Site:

Other Information:

POLK COUNTY *GIS INFORMATION*

The Polk County Board of County Commissioners provides businesses and citizen's access to detailed geographic information systems, including flood zone maps.

To access this comprehensive information, please visit: <http://gispublicview.polk-county.net/viewer.htm>

POLK COUNTY *FLOOD INFORMATION*

Codes and Regulations:

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

Flood Plain Property Information

The Flood Insurance Rate Maps (FIRM) provide a basis for determining if a property is within a flood plain. On December 20, 2000, the Federal Emergency Management Agency (FEMA) adopted the latest flood insurance rate maps for Polk County. Copies of the FIRM panels are available from FEMA, at 1-800-358-9616. The flood maps are also available at area libraries, the Lakeland Board of Realtors, the East Polk Board of Realtors and the Polk County Builders Association. Contact the Land Development Division, Floodplain Management Section for a determination of the property before building at 863.534.6449. Please have your 18-digit property identification number available.

Additional Information on Flood Zones:

- There is a flood insurance policy for low risk areas. Ask your insurance agent for the Preferred Risk Policy.
- All insurance companies can write flood insurance policies.
- A flood event, also known as a base flood, is having a one percent probability of being equaled or exceeded in any given year. In Polk County, the storm may drop about 10.6 inches of rain in a 24-hour period. This may also be referred to as the 1% chance flood.
- Polk County's participation in the Community Rating System enables citizens to purchase flood insurance policies with reduced premiums through higher regulatory standards. Polk County has a CRS rating of Class 8, providing policyholders a 10% premium discount.
- Roadway Maintenance Division maintains public roads and drainage systems in unincorporated Polk County. Natural Resources Division maintains some off road drainage systems. Roadway Maintenance Division may be contacted at 863-535-2200, and Natural Resources Division at 863-534-7377.

Economic and Private Sector

Economic Vitality is critical to our community. Following a hurricane or another type of disaster, The Central Florida Development Council (CFDC) will act as the lead agency under ESF 18—Emergency Support Function — will coordinate preparedness, response and recovery activities in the private and public sectors to support the ongoing economic viability of the community.

After a disaster, CFDC staff will assess the viability of their own homes, their work stations and abilities to respond to the situation.

A Business Recovery Center will be set up in the most impacted area of our county or at a location designated by the county. The Center will disseminate information on local, state and federal resources and services for businesses after a catastrophic event.

Staff will contact the County’s Damage Assessment team coordinated by the Building Department to determine which areas of the County have the most critical needs. The Building Departments at the County and municipal partners will help staff and our Community Partners determine if work facilities are safe to visit.

CFDC staff, assisted by Community Partners, will be dispersed throughout the county to survey businesses and to make business owners aware of any local, state, and federal assistance programs. Staff will record the most critical needs of businesses at the time, be they related to power availability, access to capital, debris removal, need for transportation, workforce housing, and other pressing requirements.

Each company needing assistance will be assigned staff for referral to appropriate agencies for assistance. CFDC staff and our partners will then follow up to make certain that all company needs have been addressed.

Supporting Agencies:

Fire Rescue Division, Emergency Management, 863-534-5600

Coordinating Agencies:

Area Economic Development Councils
Municipal Chambers of Commerce

This is a paper version of the State of Florida Business Damage Assessment Survey. If at all possible, fill in the electronic version in case your business suffers physical or economic damage as a result of a disaster or emergency: <https://floridadisaster.biz/BusinessDamageAssessments>.

Case #:

Requires Help

Requires No Help

No Answer

Date Called:

Company Name:

Address:

Email:

Are your hours back to normal?

Yes

No

Primary Contact:

Phone Number:

Are your facilities usable?

Fully usable

Partially Usable

Not Usable

If not usable, what type of space is needed?

Office

Industrial

Flex

Retail

None

Damage to Facilities?

Power

Phone

Water

Windows

Equipment

Roof

Walls

Other

When do you expect to get back to normal?

1-2 weeks

Within a month

1-2 months

Over 2 months

Don't know

Indefinite

About how many work there?

Are all of your people back to work? Yes No

Other key factors hindering operations? What areas are creating problems for you?

Access to business	Debris removal	Product supply
Financial/Business loans	Short-term capital	Long-term capital
Legal Water damage	Training/Personnel	Customer base
Personal problems	Insurance settlement	Housing
Construction/Contractor needs	Employee transportation	

What percent of your normal revenue are you now generating? %

Which of the following can you now support with your current cash reserves?

Payroll Damage Repair Inventory Taxes

Do you have business insurance? Yes No Insurance Provider

What kind of business are you in?

Manufacturing Wholesale Service Retail
Transportation Tourism Other

Square footage desired: Length of time: Permanent?

Could you benefit from use of office suite(s)? Yes No

If yes, minimum space needed:

Number of phones/phone lines: Furniture:

How close to your current location must you be?



CONTACT US *FOR MORE INFORMATION*



CENTRAL FLORIDA
DEVELOPMENT COUNCIL

*Polk County's
Economic Development
Partnership*

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