

Disaster Planning for Small Business

1. **Have a plan.**
2. **Apply in case of fire, flood, or hurricane.**
3. **Make sure all employees know the plan.**

PREPAREDNESS

Can You Keep Your Business Going?

- Determine how you can keep your business in operation if your location is destroyed or has lost power.
 - Can you operate in a temporary location?
 - Do you need backup power of a generator?
 - Are your customer, vendor, payroll, leases, tax records safe? Back up these records on disks and carry them with you.
- If your business cannot move or operate without electricity, you may consider purchasing business interruption insurance.

Before the Storm

1. Know your elevation and flooding possibility if there is a storm surge or rainfall in the double digits. Purchase flood insurance BEFORE a storm develops. You cannot purchase insurance once a storm is named.
2. Check your insurance policy and make sure all is in order.
3. Make a photo/video inventory of all equipment and office furnishings and approximate value of each. Carry information on a disk or actual receipts.
4. Assure continuity of business by contacting your customers and suppliers of your emergency plans for interruption of business.
5. Have names and numbers of repair businesses should you need to undertake repairs immediately following a storm. Remember, the sooner you call, the more likely you'll have repairs done in a timely fashion.

Your Employees

1. Establish a primary communication method for your employees. For each employee, have a list of cell, home and a contact number outside the area with whom they will stay in contact with should they evacuate. You can relay information to that contact after the storm.
2. Establish who is expected to report to you after the storm. Pre-select those who can help in clean-up.
3. Assume the storm may place communications back to the **Stone Age**. There may not be ANY phone service at all. Pre-determine a meeting

- place for employees to gather for updates about the business until phone service is restored.
4. Remember, sometimes e-mail works when phones do not.
 5. If you are a large business, be prepared to contact the media to inform employees and the public if you are open or when you plan to reopen.
 6. Create an emergency supply kit for employees to use if, when you reopen, the facilities are not quite normal. (See Supply Kit Appendix.)
 7. Assign a staffer(s) to take custody of the emergency supply kit during the storm.
 8. Determine what preparations necessary to safeguard equipment, files, and other valuable or irreplaceable items in the business. Purchase plastic covers, shutters or other protection.
 9. If possible, select an alternate location for the business if premises uninhabitable. Make sure your employees know where this is.
 10. Have media contact #'s in order to inform the public of new location.

MITIGATION – minimizing vulnerability

Storm Imminent

1. Give time for employees to prepare homes and care for family.
2. Protect the premises as determined above.
3. Assure continuity of business by notifying customer base and vendors of emergency plans for interruption of business.
4. Carry insurance and other important documents with you. Be sure the numbers to call are handy.
5. Carry a copy of your Certificate of Occupancy (and give copies to other employees expected to return to the business ahead of All Clear) in order to gain access to patrolled areas.
6. Establish plan of action should power be interrupted.
7. Fuel up the generator.
8. Remember to obtain enough cash to see you through a week of no power. There will be no e-checks or credit card purchases possible.
9. Gas up your vehicles.

RESPONSE

After the Storm

1. Re-establish contact with employees
2. Do quick assessment of damage to your facility if it has been deemed safe by the authorities.

3. If your business is damaged, call FEMA Hotline number to teleregister for financial assistance.
4. Contact your insurance adjustor to assess damage
5. Take video or photos of all damage and keep all repair receipts.
6. Call customers and vendors to let them know your status.
7. RUMORS- Do not rely on media or word of mouth to determine conditions in the city– get information from official sources only.

Things to Know

City of Cape Coral

1. The City of Cape Coral and Lee County determines level of danger to the community. The Emergency Operations Centers will activate.
2. The Citizens Action Center will switch to emergency mode to handle calls/questions about emergency-related issues. The # is 574-0425.
3. Once the city council declares an emergency, city staff is tasked with emergency duties; normal operations at City Hall may be suspended. Essential staff called to work.
4. The Economic Development Office is tasked with the Public Information function of the Emergency Operations Center as well as assessing the damage to area businesses and providing public assistance information to area businesses. Information on assistance is also provided to the Citizens Action Center Hotline. (See Phone List Appendix)
5. Following the storm, the Fire Department will do a windshield (drive-by) assessment of the commercial businesses in the city. They produce a report of address, level of damage – very rudimentary. This is used to initially report to the State and Federal government the level of damage sustained in a community.
6. Following this windshield survey, volunteers working with the Economic Development Office will visit each business to determine further the level of damage in the business community.
7. Please contact us if your business has sustained substantial damage. This is important for the initial community assessment that will determine whether federal and state dollars become available to the community. We'll provide financial assistance information to you as soon as it becomes available as well as help resources to get you back in business.

LOCAL PHONE NUMBERS

Economic Development (Emergency): 242-3912 or 3923, 866-573-3089

Citizens Action Center: 574-0425 or the message-line 573-3000 – they will relay a message to EDO.

APPENDIX

FEDERAL AND STATE ASSISTANCE

FEMA TELEREGISTRATION 1-800-621-3362

SBA 1-800-659-2955

FLA EMERGENCY HOTLINE 1-800-352-3557

CITY OF CAPE CORAL

CITIZENS ACTION CENTER 239-574-0425

EMERGENCY MESSAGE CTR 239-573-3000

ECONOMIC DEV. OFFICE 239-574-0444, (Message Line)
239-242-3912 or 3923 (Emerg Ops Ctr)
866-573-3089 (outside Florida)

Emergency Supply Box

(Stock it as if you had to conduct business in a new location, with no power, water or microwave! Heaven forbid!)

OFFICE SUPPLIES

phone directories
rolodex
calendar
plastic garbage bags
scissors
pencils, pens, markers
writing pads
letterhead
envelopes
date stamp
ink pad
staplers
tape, Scotch, Duct
paperclips
manila envelopes for files
file folders
post-it notes
binder clips
file labels

EMERGENCY

tools
toilet paper
paper towels
towelettes
feminine products
bug spray
can opener
local maps
flashlights
lanterns
radio- battery operated
batteries
first aid kit
water
instant coffee/tea bags
hot plate
snacks, drinks
portable fans (in case A/C out)