



Hurricane Irma Business Recovery Unmet Needs Survey

Summary of Key Findings

May 30, 2019



MONROE COUNTY
FLORIDA



Hurricane Irma Business Recovery Survey Summary

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Executive Summary

On September 10, 2017, Hurricane Irma made landfall in the Florida Keys as a category four storm. Nearly 18 months later, the island chain's business community continues to struggle to regain full operations. Hotels, attractions, shops, and restaurants are not operating at full capacity due to loss of qualified personnel, destroyed equipment and damaged facilities. Reconstruction of workforce housing and businesses is delayed due to a shortage of construction workers needed to make the repairs. The Florida Keys Commercial Fisherman's Association estimates that the lobster fishing industry alone lost over \$42 million in revenue as a result of Hurricane Irma.

Monroe County and its partners, the Chambers of Commerce in Key Largo, Islamorada, Marathon and the Lower Keys are committed to continuing to advocate for the long-term recovery of their community. This survey was conducted to understand unmet needs within the business sector and to inform specific long-term recovery actions in a countywide Post-Disaster Redevelopment Strategy. This document will guide future major long-term recovery projects and priorities for the county and its municipalities. In addition, it will be provided to the Florida Department of Economic Opportunity, as requested, to inform the development of new statewide programs that address long-term economic recovery of the communities that were significantly impacted by Hurricane Irma.

Overwhelmingly, business owners stated that a major recovery issue today is a lack of skilled workers and workforce housing options for employees. While there are housing recovery programs ramping up to address this challenge through funding from the Community Development Block Grant – Disaster Recovery administered through the Florida Department of Economic Opportunity's "Rebuild Florida" program, the Florida Housing Finance Corporation, and many other private sector partners, it will take years for the impacts of these programs to be seen in the Keys. As business owners wait for these resources, they continue to struggle with ongoing issues.

Ongoing Business Recovery Issues in the Keys Following Hurricane Irma

- Over 60 percent of survey respondents represented very small businesses with less than 4 full or part-time employees and most have been in operation for over 10 years.
- Eighty percent of respondents noted a decline in sales and customers for more than 30 days following Hurricane Irma.
- Nearly 60 percent of businesses stated that the assistance they received was not enough to support the long-term recovery of their business.
- Close to 50 percent of business owners report still having physical damage today.
- Fifty-four percent of businesses reported to be uninsured or under-insured. Some business owners who had insurance reported ongoing litigation battles with insurance companies to receive necessary recovery compensation.
- Only 20 percent of respondents received support through a bridge loan with majority of those respondents receiving under \$50,000 of support.
- Even with the support provided through insurance, loans and other sources only 47 percent of businesses reported that they were currently stable. This means that almost half of the businesses are experiencing decline, are struggling to stay open or may have already closed in the wake of Hurricane Irma.

- Sixty-five percent of respondents point to financial assistance as the most helpful form of assistance to fully recover their business.

Introduction

Hurricane Irma, a category four storm, struck the Florida Keys on September 10, 2017 devastating communities and exacerbating challenges that have existed for decades. Nearly seventy-five (75) percent of the population was evacuated prior to the storm. Over 4,000 homes were majorly damaged or destroyed. Residents struggle to find places to live as they rebuild their homes and lives. In addition, marine and fisheries related industries were hit hard with more than 1,300 boats damaged, destroyed, or displaced. This displacement of residents and blow to the marine fisheries and tourism industry deeply affected the small businesses that make this community unique.

Hotels, attractions, shops, and restaurants are not operating at full capacity due to loss of qualified personnel, destroyed equipment and damaged facilities. Reconstruction of the housing and businesses that is needed to attract workers back to the community is slow due to a shortage of construction workers needed to make the repairs. This is evident through the blue tarped roofs on homes and closed signs on the doors of businesses that have yet to reopen. **The Florida Keys Commercial Fisherman's Association estimates that the lobster fishing industry alone lost over \$42 million in revenue as a result of Hurricane Irma.** About six months after the storm, the International Economic Development Council conducted a door-to-door survey of businesses to better understand their needs. Below is a summary of their key findings:

Tourism is a \$2.7 billion sector of the economy in Monroe County and employs about half of the county's workforce. Approximately 3 million tourists visit the Keys every year. Last September alone, Monroe County saw a 40 percent decline in hotel room demand.

Commercial fishing is the largest single industry by value (\$900 million direct impact) and employment (4,500 workers). The Florida Keys Commercial Fishermen's Association estimates lobster fishers lost 94,000 of the 350,000 traps for a loss of \$3.7 million in equipment. Lobster output fell by 60 percent last year for an estimated loss of \$38.88 million. Total impact to the lobster fishing industry is \$42.64 million. (More on the commercial fishing impact was discussed in a separate document provided to IEDC by the association.)

Some 56% of the businesses of the Keys are located in Key West. It was not the most physically damaged island during the hurricane, but it did have significant economic impacts that need to be taken into consideration for both the short and long-term. The most serious issue is shortage of worker housing and the need for employees of businesses, both large and small. Workers of Key West cannot commute from mainland Florida, due to the great distance.

Nearly 18 months later, the workers that are desperately needed to rebuild this economy, have not all returned. To understand the ongoing needs of the business community, Monroe County conducted a follow-up survey in May of 2019. This report details the findings of that survey and will be provided to

the Florida Department of Economic Opportunity to inform CDBG-DR economic development programs and to guide long-term economic recovery strategies in the Keys.

Survey Respondent Profile

Monroe County, in partnership with the Chambers of Commerce in Key Largo, Islamorada, Marathon and the Lower Keys to conduct this survey. Eighty-five (85) total responses were received that broadly represent businesses from across the County as detailed in the adjacent graphic.

Reflective of the prevalent tourism-based economy, many respondents were from the Lodging and Hospitality (14 percent), Recreational Water Activities (11 percent), and Restaurants and Nightlife sectors (11 percent). In addition, Marketing and Advertising (8 percent), Commercial Marine Fisheries (8 percent), Shopping and Retail (8 percent), Construction and Home Improvement (6 percent) and Transportation (6 percent) made up the balance of most respondents. Three or less responses were received from the following business sectors:

- Accounting, Banking, Finance
- Business Services
- Education
- Health and Medical
- Real Estate

Other survey respondents who did not feel they fit into the categories established identified as:

- Non-water based recreational providers
- News and Media
- Housekeeping and janitorial services
- Car rental companies
- Automotive repair

Most respondents were very small businesses with less than four full or part-time employees, which points to the strong local business presence in the community. Only 11 percent of responses were from businesses with more than 20 full or part-time employees. The majority of respondents had been in operation within the County for over six years. However, the survey did include representation from some newer businesses that had been in operation for five years or less (18 percent).

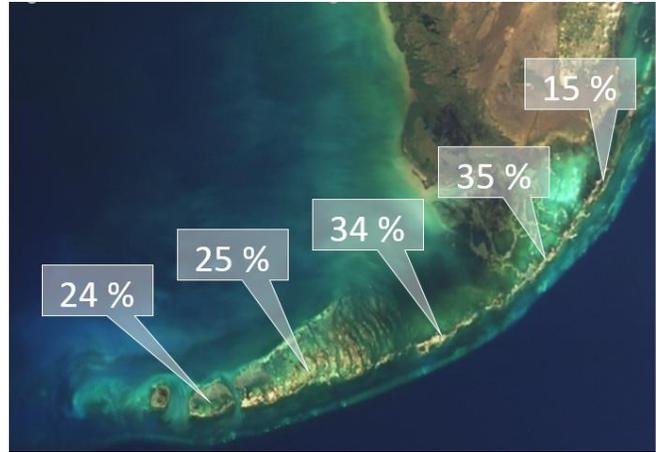


Figure 1: Business Recovery Survey Participation Rates

Impacts to Businesses Immediately After the Storm

Hurricane Irma brought heavy winds and strong storm surge, leaving almost half of businesses out of operation for more than 30 days. This was primarily due to the need for structural damage (46 percent), loss of supplies and equipment (41 percent) or loss of workers. In fact, **46 percent of respondents reported that their business facility still has physical damage today, 19 months after Hurricane Irma.**

Loss of supplies and equipment also crippled businesses in the wake of Hurricane Irma. Over 40 percent of respondents stated they went over a month lacking supplies or equipment with other businesses (28 percent) reporting a similar condition for less than a month. In addition, communication failures were widespread with nearly 30 percent of respondents stating they experienced challenges with communication beyond the first month of the storm.

The inability of workers to return to their homes also impacted businesses with 35 percent of respondents stating they experienced this challenge beyond the first month of recovery. However, workers seem to be returning to the area as most survey respondents reported they had either more or at least the same number of employees now as they did prior to Hurricane Irma.

Perhaps the biggest impact to the Keys immediately after the storm was the loss of sales and customers, which can likely be attributed to the lack of tourism. **Eighty percent of respondents noted a decline in sales and customers for more than 30 days following Hurricane Irma.**

Summary of Other Immediate Impacts

- Computer system failure was not a long-term issue with only 15 percent of businesses reporting systems to be down for more than 30 days.
- Most businesses (68 percent) reported that lost documents and records either did not affect them at all or at least beyond the first month of recovery.
- While power failure was an issue in the immediate aftermath of the storm, most businesses (81.1 percent) reported that this did not extend beyond 30 days.
- Water failure was an issue with 49 percent of respondents reporting this as an issue for 10 days or less. However, very few (7 percent) reported this issue beyond the first month of recovery.
- As with water failure, wastewater failure was also a short-term issue with over 40 percent of businesses reporting that this affected them for less than 10 days. However, most were operational within the first month of the recovery.
- Many respondents reported a challenge with accessing their business in the immediate aftermath of Hurricane Irma; however, this issue seemed to have been mostly resolved within the first month following the storm with only 10 percent reporting lack of access or transportation to be an issue beyond 30 days.

Resources and Support Provided

After a storm, businesses must rely on reserves, insurance, loans and other support to make repairs, replace damaged equipment and address loss of revenue. Without this type of assistance, many small businesses must close which can have ripple effects on the economy and affect the quality of life of

those who live in a community. **Nearly 60 percent of businesses stated that the assistance they received was not enough to support the long-term recovery of their business.**

Insurance

Insurance is the first resource that a business turns to for support. However, 54 percent of businesses reported to be uninsured or under-insured. The following table shows the type of insurance that most respondents reported to have to help them face these challenges.

Table 1. Business Insurance Policies in Effect Post-Storm

Type of Insurance Policy	Percentage of Respondents with Coverage
Business Income Insurance	9%
Business Interruption Insurance	15%
Commercial Automobile Insurance	20%
Flood Insurance	31%
Property Insurance	52%
Workers Compensation Insurance	35%

Other types of insurance coverage reported by businesses include boater's insurance, wind insurance, liability insurance and homeowner's insurance, for business owners who work out of their homes.

Most businesses (67 percent) stated that they either did not receive a payment from their insurance company or that they did not seek this as a resource. However, 12 percent reported receiving under \$50,000, 6 percent received between \$50,000 - \$150,000 and 13 percent received in excess of \$150,000 through insurance payouts.

Loans

Businesses can also seek support through loans after a disaster to help bridge the gap between the disaster and insurance payments or help those who were not insured or under-insured. Bridge loans are short-term loans that are intended to bridge the gap to an insurance payment or other forms of assistance, including longer term loans provided through the Small Business Administration (SBA). However, sometimes businesses do not qualify for these loans or may be hesitant to take out a loan in fear of not being able to pay it back in the future. Only 20 percent of respondents received support through a bridge loan with majority of those respondents receiving under \$50,000 of support. **Similarly, most respondents (71 percent) reported that they did not receive a SBA loan.** Of those that did receive a loan through SBA, most (13 percent) reported that the loan was under \$50,000.

Donations and Philanthropic Support

In some cases, businesses may receive support through a non-profit or charitable organization to support their recovery efforts following a storm. While most respondents (79 percent) reported that they did not receive donations, a small number (12 percent) reported receiving under \$50,000 in support through this source. In addition, three respondents reported receiving more than \$50,000 in support through donations and philanthropic sources.

Current State of Businesses in the Keys

Even with the support provided through insurance, loans and other sources only 47 percent of businesses reported that they were currently stable. This means that almost half of the businesses are experiencing decline, are struggling to stay open or may have already closed in the wake of Hurricane Irma. Table 4 shows the current condition of businesses, as reported by respondents.

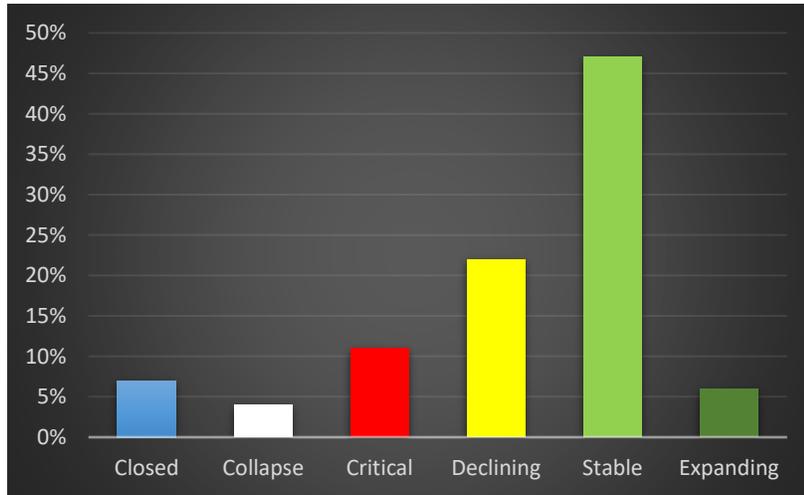


Figure 2 Current Condition of Business

Ongoing Challenges and Unmet Needs

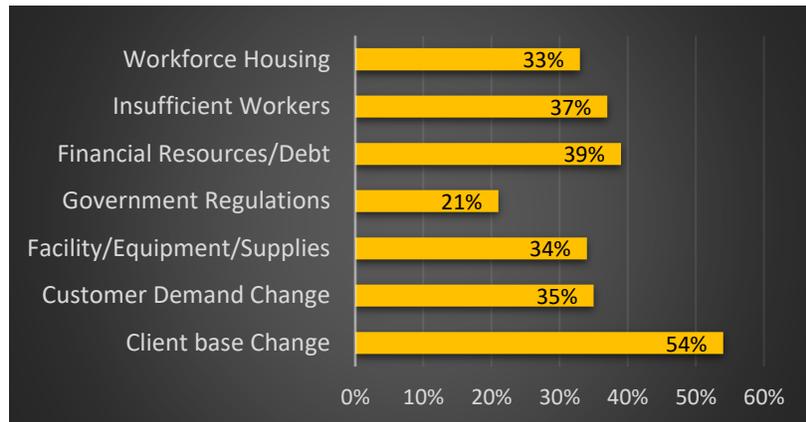
Client Base Change: As the community draws closer to the two-year anniversary of Hurricane Irma, many are still facing significant challenges with recovery. Business owners stated that a primary recovery challenge today is the change in the client base post Hurricane Irma. This could be due to numerous changing demographics of both residents and visitors who are affected by rising cost of travel and accommodations in the Keys and changing needs for good and services post disaster. It is also presently unclear how many residents have permanently relocated outside of the Keys, thereby, decreasing the client base. Business owners also noted that the increase in lodging costs have impacted the expendable income of their customers who can no longer afford some of the activities that they used to enjoy while vacationing in the Keys. Business owners stated that the decline in tourism has impacted their customer base and activities such as destination weddings in the Keys are down significantly and have not yet returned.

Financial Resources: The business community lacks the financial resources to repair structures, replace equipment, and pay off debt. Some business owners noted ongoing battles with insurance companies who are undervaluing the damage to their structures, leading to costly litigation in hopes of getting the resources they need to make them whole. Over a year after the storm, business owners continue to find damage to their structures and systems that were not evident immediately after the storm, compounding their fight with insurance companies and escalating costs to rebuild.

While Bridge Loans and SBA Loans were available after the storm, few businesses took advantage of this opportunity. Several business owners noted that the decline in revenue and increase in operating costs created the concern for long-term ability to repay those loans.

Workforce: Hurricane Irma exacerbated the workforce crises that the Florida Keys has faced for decades. The lack of skilled tradesmen has drastically affected the reconstruction effort. Businesses repeatedly expressed a lack of qualified, licensed contractors to complete necessary repairs. Businesses also complained of a poor work ethic in the Florida Keys, which is fueled by the strong competition for skilled workers among business owners. Likely, in part due to the lack of housing, many workers have not returned to the Keys and businesses continue to struggle to find the skilled and quality workforce they need to run their businesses at full capacity.

Figure 3: Most Significant Challenge Businesses Continue to Face Today



Affordable Workforce Housing: The lack of affordable workforce housing for employees is stifling to businesses across all areas. As an island chain with one main road in and out of the community, limited land available for development, high construction costs, and high rental prices, the need for affordable workforce housing, especially in the Lower Keys, continues to be a challenge. Irma's strong wind and storm surge targeted older, non-code compliant homes built at grade and mobile homes. These less costly residential structures served as de facto affordable workforce housing stock. The business community has begun to construct some housing for their workers (21 percent), but it is far from adequate. This demonstrates a willingness to be part of the solution to the communities overarching problem that affects many different facets. However, with over 60 percent of respondents stating that they are very small businesses with less than four full-time employees, it is likely not financially feasible for many business owners to provide housing.

Numerous post disaster housing recovery programs are designed to address this challenge through the Community Development Block Grant – Disaster Recovery program administered through the Florida Department of Economic Opportunity's "Rebuild Florida" program, the Florida Housing and Finance Corporation funds, and many public and private sector partners. It will take years, however, for the impacts of these programs to be seen in the Keys.

Government Regulations: Other businesses noted a continued struggle with permitting and regulations that affect their ability to recover in a timely manner as an issue that is still prevalent today. As an Area of Critical State Concern with fragile environmental resources, regulations aimed at protecting these resources can be difficult to navigate and lengthen the review time that businesses may have experienced in other parts of the state or nation.

Nearly 80 percent of all businesses reported a decrease in total revenues and almost 75 percent reported a decrease in gross profit. To exacerbate this issue, 55 percent of respondents reported that operating expenses have increased. In addition, almost 65 percent of respondents have taken on new debt since the storm with almost 40 percent reporting that they felt the value of their assets or property has decreased. Table 4 shows the percentage of respondents who felt they were still struggling with common continuing challenges that follow major storm events.

Support Needed to Overcome Challenges

With half of the businesses in the Keys still struggling to get by eighteen months after the storm, respondents feel strongly that more resources are still needed to ensure the long-term recovery of the economy. **Sixty-five percent of respondents point to financial assistance as the most helpful form of assistance to fully recover their business.** Table 6 describe the amount of assistance business owners feel they would need in order to bring their business back to full capacity.

Table 5. Financial Assistance Needed to Fully Recover from Hurricane Irma

Amount of Assistance	Percent of Respondents Who Need this Assistance
No Disaster Assistance Needed	29%
\$50,000 or less	26%
\$50,000 - \$100,000	17%
\$100,000 - \$150,000	4%
\$150,000 - \$200,000	7%
More than \$200,000	15%

Additional Assistance Needed

In addition to financial assistance, respondents felt that the following types of assistance would also be helpful. The percentage of respondents who indicated that the assistance would be helpful is noted by each of the potential categories.

- Skilled workers (35 percent)
- Equipment and supplies (19 percent)
- Legal/tax services (17 percent)
- Training for workers (13 percent)

Conclusion and Next Steps

The results from this survey demonstrate that there are many businesses in the Florida Keys that continue to struggle nearly 18 months after Hurricane Irma. Monroe County and its partners will use this report to inform specific long-term recovery actions in a countywide Post-Disaster Recovery Strategy. This strategy will guide future major long-term recovery projects and priorities for the county and its

municipalities. In addition, it will be provided to the Florida Department of Economic Opportunity as requested to help inform the development of new statewide programs to address long-term economic recovery of the communities that were significantly impacted by Hurricane Irma. The Florida Keys understands that long-term recovery from a major storm can take many years and in some cases over a decade. The Post-Disaster Recovery Strategy is intended to demonstrate the commitment of Monroe County and its partners to the redevelopment of a resilient community that will continue to thrive in the future.

Appendix A: Post Hurricane Irma Business Recovery Survey

Post-Hurricane Irma Business Recovery Survey

Monroe County, in partnership with the Chambers of Commerce in Key Largo, Islamorada, Marathon, and the Lower Keys, welcomes all business owners/operators or former business owners/operators to complete this Post Hurricane Irma business recovery survey. The purpose of this survey is to determine how the business community is recovering from the impacts of Hurricane Irma. We are interested in determining what actions can be taken to continue to support economic redevelopment. This survey will also help to determine the need for any financial programs to help businesses in their long-term recovery from Irma. The survey has 23 questions and should take approximately 15 minutes to complete. This survey may be completed online at: <http://www.monroecounty-fl.gov/2019businesssurvey> or you may email it to **Wetherington-Helene@monroecounty-fl.gov**.

1. Business Location/s: (Mark all responses that apply to your business location/s)

- Upper Keys (Key Largo area)
- Upper Keys (Islamorada area)
- Middle Keys (Marathon area)
- Lower Keys (south/west of the 7-mile bridge)
- Key West

2. Please indicate the type of business you own or operate: (Mark one response)

- | | |
|---|--|
| <input type="checkbox"/> Accounting, Banking, | <input type="checkbox"/> Lodging & Hospitality |
| <input type="checkbox"/> Finance | <input type="checkbox"/> Marketing & Advertising |
| <input type="checkbox"/> Business Services | <input type="checkbox"/> Real Estate |
| <input type="checkbox"/> Construction & Home
Improvement | <input type="checkbox"/> Recreational Water Activities |
| <input type="checkbox"/> Commercial Marine Fisheries | <input type="checkbox"/> Restaurants & Nightlife |
| <input type="checkbox"/> Education | <input type="checkbox"/> Shopping & Retail |
| <input type="checkbox"/> Health and Medical | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Insurance | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Legal Services | <input type="checkbox"/> Other: _____ |

3. Please indicate the total number of FULL-TIME employees (30+ hours) working in your business TODAY: (Mark one response)

- Business Closed
- 1 to 4 full time employees
- 5 to 9 full time employees
- 10 to 19 full time employees
- 20 to 99 full time employees
- More than 100 full time employees

4. Please indicate the total number of PART-TIME employees (less than 30+ hours) working in your business TODAY: (Mark one response)

- Business Closed
- 1 to 4 part time employees
- 5 to 9 part time employees
- 10 to 19 part time employees
- 20 to 99 part time employees
- More than 100 part time employees

5. Before Hurricane Irma (September 10, 2017) impacted your business did you have more or less total employees?

- More employees before Hurricane Irma
- Less employees before Hurricane Irma
- About the same amount of employees before and after Hurricane Irma
- Not applicable

6. How long has your business been in operation within Monroe County? (Mark one response)

- Less than two years. Business opened after Hurricane Irma (September 10, 2017)
- 2-5 years
- 6-10 years
- More than 10 years
- Not operational today

7. How long was your business OUT OF OPERATION due to Hurricane Irma? (Mark one response)

- No loss of operation
- Less than 10 days
- Between 10 Days and 30 Days

- More than 30 Days
- Not sure

8. How long did it take your business to repair/restore the following after Hurricane Irma?
(Mark one response for each of the items).

a. Structure Repair:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

b. Loss of Supplies and Equipment:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

c. Loss of sales/customers:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

d. Loss of Workers:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

e. Failed Computer System:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

f. Lost Documents & Records:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

9. Does your business facility still have physical damage due to Hurricane Irma?

- Yes
- No

10. How long did the following situations significantly impact your business operation? (Mark one response for each of the items).

a. Communication Failure:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

b. Power Failure:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

c. Water Failure:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

d. Wastewater Failure:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

e. Access to my Business:

- less than 10 days
- 10 to 30 days
- more than 30 days
- Not applicable

11. What type of insurance did your business have prior to Hurricane Irma (September 10, 2017)

- No Insurance Coverage
- Flood Insurance
- Property Insurance
- Business Interruption Insurance
- Business Income Insurance
- Commercial Automobile Insurance
- Workers' Compensation Insurance
- Not applicable
- Other: _____

12. In hindsight, were you adequately insured, under-insured, or not insured for the impacts caused by Hurricane Irma? (Mark one response)

- Adequately insured
- Under-insured
- Not insured

13. Please indicate the amount of assistance you have received to help your business recover: (Mark all items that apply).

a. Insurance Payments:

- under \$50,000 between \$50,000 - \$150,000 more than \$150,000 not applicable

b. Federal Emergency Management Agency (FEMA) Assistance

- under \$50,000 between \$50,000 - \$150,000 more than \$150,000 not applicable

c. Bridge Loans

- under \$50,000 between \$50,000 - \$150,000 more than \$150,000 not applicable

d. Small Business Administration (SBA) Loans

- under \$50,000 between \$50,000 - \$150,000 more than \$150,000 not applicable

e. Donations/philanthropic sources

- under \$50,000 between \$50,000 - \$150,000 more than \$150,000 not applicable

14. Was the assistance you received sufficient to support the long-term recovery of your business?

- Yes
- No
- Don't know

15. Did you relocate your business due to the impacts of Hurricane Irma?

- Yes
- No
- Other

16. What is the current condition of your business as compared to the same timeframe before Hurricane Irma? (Mark only one response)

- Expanding: Business is **exceeding** expected gross profit margins
- Stable: Business is **meeting** expected gross profit margins
- Declining: Business is up to **25% below** expected gross profit margin
- Critical: Business is operating between **25-50 % below** expected gross profit margins
- Collapse: Business is operating at **more than 50% below** expected gross profit margins
- Business is Closed
- Not applicable

17. How did Hurricane Irma impact the following

- | | | | |
|-----------------------------|------------------------------------|------------------------------------|---|
| a. Total revenues | <input type="checkbox"/> Increased | <input type="checkbox"/> Decreased | <input type="checkbox"/> About the Same |
| b. Operating expenses | <input type="checkbox"/> Increased | <input type="checkbox"/> Decreased | <input type="checkbox"/> About the Same |
| c. Value of assets/property | <input type="checkbox"/> Increased | <input type="checkbox"/> Decreased | <input type="checkbox"/> About the Same |
| d. Debt | <input type="checkbox"/> Increased | <input type="checkbox"/> Decreased | <input type="checkbox"/> About the Same |
| e. Gross Profit | <input type="checkbox"/> Increased | <input type="checkbox"/> Decreased | <input type="checkbox"/> About the Same |

18. What are the most significant challenges your business continues to face as a result of Hurricane Irma? (Mark all responses that apply)

- Facility, equipment and supplies
- Client base change
- Customer demand change
- Not enough workers
- Lack of financial resources / debt
- Government regulations
- Workforce Housing

19. Indicate what type of assistance is needed to fully recover your business? (Mark all responses that apply)

- Financial support
- Training for workers
- Equipment and Supplies
- Skilled Workers
- Legal / Tax Services

20. Estimate how much funding you would need to bring your business operations to full capacity? (Mark one response)

- No disaster assistance funds needed
- \$50,000 or less would be required to support business recovery
- \$50,001-\$100,000 would be required to support business recovery
- \$100,001-\$150,000 would be required to support business recovery
- \$150,001-\$200,000 would be required to support business recovery
- \$200,001 or more would be required to support business recovery

21. How many housing units do you provide for your work force? (Mark one response)

- Provide no employee housing
- Provide housing for 20 percent of my employees
- Provide housing for 50 percent of my employees
- Provide housing for more than 50 percent of my employees

22. Would you be interested in learning more about how to build a more resilient business? (Mark one response)

- Yes
- No
- Maybe

23. Comments: What is the major challenge you are facing 18 months after the storm?

Appendix B: Survey Data

Showing submissions from 4/28/2019 - 5/28/2019

1. Mark all Business Location(s).

84 of 85 Answered (98.8%)

Checkbox

Key West (20 responses, 23.5%)

Lower Keys (south/west of the 7 mile bridge) (21 responses, 24.7%)

Middle Keys (Marathon area) (29 responses, 34.1%)

Upper Keys (Islamorada area) (30 responses, 35.3%)

Upper Keys (Key Largo area) (13 responses, 15.3%)

2. Indicate the type of business you own or operate.

72 of 85 Answered (84.7%)

Radio Buttons

Accounting, Banking, Finance (2 responses, 2.4%)

Business Services (1 response, 1.2%)

Commercial Marine Fisheries (7 responses, 8.2%)

Construction & Home Improvement (5 responses, 5.9%)

Education (2 responses, 2.4%)

Health and Medical (3 responses, 3.5%)

Insurance (0 responses, 0.0%)

Legal Services (1 response, 1.2%)

Lodging & Hospitality (12 responses, 14.1%)

Marketing & Advertising (7 responses, 8.2%)

Real Estate (2 responses, 2.4%)

Recreational Water Activities (9 responses, 10.6%)

Restaurants & Nightlife (9 responses, 10.6%)

Shopping & Retail (7 responses, 8.2%)

Transportation (5 responses, 5.9%)

Utilities (0 responses, 0.0%)

2a: Other: List your business type if not included above. Otherwise proceed to the next question.

Long Answer

38 of 85 Answered (44.7%)

3. Please indicate the total number of FULL-TIME employees (30+ hours) working in your business TODAY.

82 of 85 Answered (96.5%)

Drop-Down

More than 100 full time employees (1 response, 1.2%)

1 to 4 full time employees (53 responses, 62.4%)

10 to 19 full time employees (7 responses, 8.2%)

20 to 99 full time employees (6 responses, 7.1%)

5 to 9 full time employees (8 responses, 9.4%)

Business Closed (7 responses, 8.2%)

4. Please indicate the total number of PART-TIME employees (less than 30+ hours) working in your business TODAY.

62 of 85 Answered (72.9%)

Drop-Down

- 1 to 4 part time employees (42 responses, 49.4%)
- 10 to 19 part time employees (3 responses, 3.5%)
- 20 to 99 part time employees (1 response, 1.2%)
- 5 to 9 part time employees (9 responses, 10.6%)
- Business Closed (6 responses, 7.1%)
- More than 100 part time employees (1 response, 1.2%)

5. Before Hurricane Irma impacted your business did you have more or less total employees?

80 of 85 Answered (94.1%)

Drop-Down

- About the same amount of employees before and after Hurricane Irma (34 responses, 40.0%)
- Less employees before Hurricane Irma (7 responses, 8.2%)
- More employees before Hurricane Irma (26 responses, 30.6%)
- Not applicable (13 responses, 15.3%)

6. How long has your business been in operation within Monroe County?

81 of 85 Answered (95.3%)

Drop-Down

- Less than 2 years. Business opened after Hurricane Irma (September 10, 2017) (2 responses, 2.4%)
- More than 10 years (47 responses, 55.3%)
- 2-5 years (13 responses, 15.3%)
- 6-10 years (19 responses, 22.4%)
- Not operational today (0 responses, 0.0%)

7. How long was your business OUT OF OPERATION due to Hurricane Irma?

83 of 85 Answered (97.6%)

Drop-Down

- Between 10 Days and 30 Days (26 responses, 30.6%)
- Less than 10 days (13 responses, 15.3%)
- More than 30 Days (41 responses, 48.2%)
- No loss of operation (3 responses, 3.5%)
- Not sure (0 responses, 0.0%)

8 (a): Structure Repair

85 of 85 Answered (100.0%)

Drop-Down

- 10-30 days (8 responses, 9.4%)
- Less than 10 days (12 responses, 14.1%)
- More than 30 days (39 responses, 45.9%)
- Not applicable (26 responses, 30.6%)

8 (b): Loss of Supplies and Equipment

82 of 85 Answered (96.5%)

Drop-Down

- 10-30 days (12 responses, 14.1%)
- Less than 10 days (12 responses, 14.1%)
- More than 30 days (35 responses, 41.2%)
- Not applicable (23 responses, 27.1%)

8 (c): Loss of sales/customers

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83 of 85 Answered (97.6%)

Drop-Down

- 10-30 days (10 responses, 11.8%)
- Less than 10 days (3 responses, 3.5%)
- More than 30 days (68 responses, 80.0%)
- Not applicable (2 responses, 2.4%)

8 (d): Loss of workers

79 of 85 Answered (92.9%)

Drop-Down

- 10-30 days (12 responses, 14.1%)
- Less than 10 days (7 responses, 8.2%)
- More than 30 days (30 responses, 35.3%)
- Not applicable (30 responses, 35.3%)

8 (e): Failed Computer System

82 of 85 Answered (96.5%)

Drop-Down

- 10 to 30 days (23 responses, 27.1%)
- less than 10 days (19 responses, 22.4%)
- more than 30 days (13 responses, 15.3%)
- Not applicable (27 responses, 31.8%)

8 (f): Lost Documents & Records:

79 of 85 Answered (92.9%)

Drop-Down

- 10 to 30 days (4 responses, 4.7%)
- less than 10 days (11 responses, 12.9%)
- more than 30 days (21 responses, 24.7%)
- Not applicable (43 responses, 50.6%)

9. Does your business facility still have physical damage due to Hurricane Irma?

85 of 85 Answered (100.0%)

Drop-Down

- No (46 responses, 54.1%)
- Yes (39 responses, 45.9%)

10 (a): Communication Failure

83 of 85 Answered (97.6%)

Drop-Down

- 10-30 days (26 responses, 30.6%)
- Less than 10 days (26 responses, 30.6%)
- More than 30 days (27 responses, 31.8%)
- Not applicable (4 responses, 4.7%)

10 (b): Power failure:

85 of 85 Answered (100.0%)

Drop-Down

- 10-30 days (28 responses, 32.9%)
- Less than 10 days (41 responses, 48.2%)
- More than 30 days (10 responses, 11.8%)
- Not applicable (6 responses, 7.1%)

10 (c): Water failure:

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84 of 85 Answered (98.8%)

Drop-Down

- 10-30 days (18 responses, 21.2%)
- Less than 10 days (42 responses, 49.4%)
- More than 30 days (6 responses, 7.1%)
- Not applicable (18 responses, 21.2%)

10 (d): Wastewater failure:

82 of 85 Answered (96.5%)

Drop-Down

- 10-30 days (10 responses, 11.8%)
- Less than 10 days (38 responses, 44.7%)
- More than 30 days (4 responses, 4.7%)
- Not applicable (30 responses, 35.3%)

10 (e): Access to my business/Transportation:

84 of 85 Answered (98.8%)

Drop-Down

- 10-30 days (27 responses, 31.8%)
- Less than 10 days (30 responses, 35.3%)
- More than 30 days (8 responses, 9.4%)
- Not applicable (19 responses, 22.4%)

11. What type of insurance did your business have prior to Hurricane Irma (September 10, 2017).

81 of 85 Answered (95.3%)

Checkbox

- Business Income Insurance (8 responses, 9.4%)
- Business Interruption Insurance (13 responses, 15.3%)
- Commercial Automobile Insurance (17 responses, 20.0%)
- Flood Insurance (26 responses, 30.6%)
- No Insurance Coverage (19 responses, 22.4%)
- Not applicable (9 responses, 10.6%)
- Property Insurance (44 responses, 51.8%)
- Workers' Compensation Insurance (30 responses, 35.3%)

11 a: Other: List other types of business insurance not listed above.

Short Answer

37 of 85 Answered (43.5%)

12. In hindsight, were you adequately insured, under-insured, or not insured for the impacts caused by Hurricane Irma?

84 of 85 Answered (98.8%)

Drop-Down

- Adequately insured (38 responses, 44.7%)
- Not insured (17 responses, 20.0%)
- Under-insured (29 responses, 34.1%)

14 (a): Insurance Payments

83 of 85 Answered (97.6%)

Drop-Down

- between \$50,000 - \$150,000 (5 responses, 5.9%)
- more than \$150,000 (11 responses, 12.9%)

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Not applicable (57 responses, 67.1%)
under \$50,000 (10 responses, 11.8%)

14 (b): Federal Emergency Management Agency (FEMA) Assistance

82 of 85 Answered (96.5%)

Drop-Down

between \$50,000 - \$150,000 (1 response, 1.2%)
more than \$150,000 (0 responses, 0.0%)
not applicable (67 responses, 78.8%)
under \$50,000 (14 responses, 16.5%)

14 (c): Bridge Loans

78 of 85 Answered (91.8%)

Drop-Down

between \$50,000 - \$150,000 (4 responses, 4.7%)
more than \$150,000 (2 responses, 2.4%)
not applicable (61 responses, 71.8%)
under \$50,000 (11 responses, 12.9%)

13 (d): Small Business Administration (SBA) Loans

81 of 85 Answered (95.3%)

Drop-Down

between \$50,000 - \$150,000 (5 responses, 5.9%)
more than \$150,000 (4 responses, 4.7%)
not applicable (60 responses, 70.6%)
under \$50,000 (12 responses, 14.1%)

13 (e): Donations/philanthropic sources

81 of 85 Answered (95.3%)

Drop-Down

between \$50,000 - \$150,000 (3 responses, 3.5%)
more than \$150,000 (1 response, 1.2%)
not applicable (67 responses, 78.8%)
under \$50,000 (10 responses, 11.8%)

14. Was the assistance you received sufficient to support the long-term recovery of your business?

82 of 85 Answered (96.5%)

Drop-Down

Don't know (18 responses, 21.2%)
No (50 responses, 58.8%)
Yes (14 responses, 16.5%)

15: Did you relocate your business due to the impacts of Hurricane Irma?

82 of 85 Answered (96.5%)

Drop-Down

No (69 responses, 81.2%)
Other (4 responses, 4.7%)
Yes (9 responses, 10.6%)

16. What is the current condition of your business?

83 of 85 Answered (97.6%)

Drop-Down

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Closed: Business is closed (6 responses, 7.1%)
 Collapse: Business is operating at more than 50% below expected gross profit margins (3 responses, 3.5%)
 Critical: Business is operating between 25-50 % below expected gross profit margins (9 responses, 10.6%)
 Declining: Business is up to 25% below expected gross profit margin (19 responses, 22.4%)
 Expanding: Business is exceeding expected gross profit margins (5 responses, 5.9%)
 Not applicable (1 response, 1.2%)
 Stable: Business is meeting expected gross profit margins (40 responses, 47.1%)

17 (a): Total revenues

85 of 85 Answered (100.0%)

Drop-Down

About the same (12 responses, 14.1%)
 Decreased (66 responses, 77.6%)
 Increased (7 responses, 8.2%)

17 (b): Operating Expenses

85 of 85 Answered (100.0%)

Drop-Down

About the Same (28 responses, 32.9%)
 Decreased (10 responses, 11.8%)
 Increased (47 responses, 55.3%)

17 (c): Value of assets/property

83 of 85 Answered (97.6%)

Drop-Down

About the Same (46 responses, 54.1%)
 Decreased (33 responses, 38.8%)
 Increased (4 responses, 4.7%)

17 (d): Debt

84 of 85 Answered (98.8%)

Drop-Down

About the Same (29 responses, 34.1%)
 Decreased (0 responses, 0.0%)
 Increased (55 responses, 64.7%)

17 (e): Gross Profit

85 of 85 Answered (100.0%)

Drop-Down

About the Same (15 responses, 17.6%)
 Decreased (63 responses, 74.1%)
 Increased (7 responses, 8.2%)

18. What are the most significant challenges your business continues to face as a result of Hurricane Irma?

83 of 85 Answered (97.6%)

Checkbox

Client base change (46 responses, 54.1%)
 Customer demand change (30 responses, 35.3%)
 Facility, equipment, supplies damaged (29 responses, 34.1%)
 Government regulations (18 responses, 21.2%)

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Lack of financial resource / Debt (33 responses, 38.8%)
Not enough workers (31 responses, 36.5%)
Workforce Housing (28 responses, 32.9%)

19. Indicate what type of assistance is needed to fully recover your business:

75 of 85 Answered (88.2%)

Checkbox

Equipment and supplies (16 responses, 18.8%)
Financial support (55 responses, 64.7%)
Legal/Tax services (14 responses, 16.5%)
Skilled workers (30 responses, 35.3%)
Training for Workers (11 responses, 12.9%)

20. Estimate how much funding you would need to bring your business to full capacity:

83 of 85 Answered (97.6%)

Drop-Down

\$100,001-\$150,000 would be required to support business recovery (3 responses, 3.5%)
\$150,001-\$200,000 would be required to support business recovery (6 responses, 7.1%)
\$200,001 or more would be required to support business recovery (13 responses, 15.3%)
\$50,000 or less would be required to support business recovery (22 responses, 25.9%)
\$50,001-\$100,000 would be required to support business recovery (14 responses, 16.5%)
No disaster assistance funds needed (25 responses, 29.4%)

21. How many housing units do you provide for your workforce?

83 of 85 Answered (97.6%)

Drop-Down

Provide housing for 20% of my employees (15 responses, 17.6%)
Provide housing for 50% of my employees (1 response, 1.2%)
Provide housing for more than 50% of my employees (2 responses, 2.4%)
Provide no employee housing (65 responses, 76.5%)

22. Would you be interested in learning more about how to build a more resilient business?

83 of 85 Answered (97.6%)

Drop-Down

Maybe (28 responses, 32.9%)
No (17 responses, 20.0%)
Yes (38 responses, 44.7%)

23. Comments: What is the major challenge you are facing 18 months after the storm

Long Answer

69 of 85 Answered (81.2%)

First Name

Short Answer

55 of 85 Answered (64.7%)

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Last Name

Short Answer

54 of 85 Answered (63.5%)

Email:

Short Answer

58 of 85 Answered (68.2%)

Business Name:

Short Answer

55 of 85 Answered (64.7%)

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Appendix C: Survey Long-form Answers

Question 2a: List your business type, if not included above. Note: This information has not been edited and is captured as provided.

1. Chamber of Commerce
2. News....we report the news!
3. Recreational_ non water activities
4. Charter Boat
5. Fishing, snorkeling, lobstering charters. Offshore/backcountry
6. On location Wedding planning, Photography, Officiants.
7. Custom Frame shop
8. Flats Fishing Charters
9. Janitorial , vacation rental cleaning.
10. DESIGN SERVICES
11. Housekeeping business
12. Radio Station
13. Sale of signs, banners, t-shirts, promotional products
14. Window Cleaning
15. Guided Bicycle Tour
16. Swimming pool.
17. 30 years in same location-dinner only restaurant-Mangia Mangia
18. Web based retail
19. We are a marketing and advertising company that focuses on lodging and hospitality
20. Religious and non-profit
21. Thrifty Car rental
22. commercial charter boat - six pack off shore
23. Offshore Charter Fishing
24. Charter fishing guide
25. Automotive: Tire repair & replace. Front end service, brakes, etc. Oil change, fluid flushes.
26. Professional Musician and sound technician.
27. Non profit
28. Sightseeing Tours
29. Music Entertainment...performing as the "Coconut Cowboy" with the following services provided: Solo, Duo or Full Band (4 people)
30. Marina
31. Charter Boat
32. Music & Arts
33. Fishing Guide
34. Alternative health & wellness i.e. massage & homeopathic care.
35. Franchise Creation/Development
36. Marina and Restaurant plus employee housing
37. Mobile Home/RV park

Question 11a: Other: List other types of business insurance not listed above.

1. Marine Boat Insurance
2. FYI: There is NO SUCH THING as "BUSINESS INCOME INSURANCE" Believe me.
3. Boat insurance
4. Wind
5. Wind
6. Wind Insurance
7. wind
8. liability umbrella
9. wind
10. Liability
11. liability and fire
12. hull & machinery-medical- pollution-collision-liability1 million,protection & Indemnity
13. Liability
14. Boat Insurance, which is the only thing available
15. Commercial marine liability
16. liquor liability insurance
17. Liability
18. wind
19. Liability
20. Wind
21. Wind
22. General Compensation Insurance
23. Homeowners
24. Liability
25. E & O
26. Liability insurance
27. renters insurance
28. Fuel storage tank liability
29. Professional & General Liability Insurance

Question 23: Comments: What is the major challenge you are facing 18 months after the storm

1. Work force housing -
2. Less tourists came to Key West after the storm. However, my business is located in Key West and had no physical damage.
3. shortage of workforce housing....this is critical
4. New arriving competition businesses
5. Customer
6. Lease breached by thd landlord, Postcard Inn. Business has all funds/workers/equipment to reopen but has been denied by Postcard Inn mangement/owners since Irma.
7. Clients stopped advertising... my income dropped 50% in the first 3 months...and then the landlord upped my rent by 45%!

8. The FEMA question is a joke. There was zero help. As well as Emergency assistance. After many hours and long drives being promised help with getting ourselves back up and running, we were denied because we weren't actually open or us, the business owner, going out and getting a job while we tried to rebuild and open. The housing question is also weird - we have units for housing but not anywhere near the numbers listed.
9. People that want to work. We can find people, but they don't want to really work. Working full time would kill them. Helping do the things that need to be done to re-open, too much work for the people we were finding.
10. No employees.
11. Easier Permitting by the City, location of debris fields needs to change.
12. Equipment such as ice machines, freezers, bait, tackle, bait pens all destroyed.

No gas stations for fuel. No hotels for clients, no marinas for pick ups. No tourists for business.

13. Cancer
14. The wedding business in the Florida Keys has been DOWN a minimum of 50 to 60 %....for 3 years now. It began with the ZIKA VIRUS scare, then it came back a little when that bad news all disappeared from the news.....and they we got crushed with IRMA. In a nut shell.....the Wedding business in the Keys and especially Key West has been down by 60% for too long now.....and DOESN'T APPEAR to be coming back.
15. deciding if it is worth it to keep the business open
16. Trying to recover financially
17. Work from home. Roof leaking, electrical issues, hot water heater broken, plumbing issues.
18. Government overreach/intrusion; insurance not paying/litigation; slow response time from County Growth Management
19. Citizens was awful War to get paid It took more than 14 months and losses were more than they paid. Bank was no help
20. Not finding enough trained or willing to be trained people in town to work.
21. Getting approval to rebuild, housing for employees
22. We were not located in the Keys prior to Irma, so we have to experience to draw from; however, we have certainly seen the lingering impact on Monroe County, specifically Marathon/Big Pine. We are eager to be of any assistance to Monroe County, in this, or other, endeavors.
23. Lack of workers
24. Our Radio tower equipment was heavily damaged, we did not realize the extent of the damage to the tower until just last week. This was just in April 2019. We are facing a six figure repair bill to repair damage to our tower.
25. Still dealing with rebuilding client base as many customers left the Keys or closed their doors. Other curtailed spending in my product categories to put funds toward recovery.
26. Employees
27. Work force and work force housing
28. The only challenge has been qualified workers, but that was the problem before too. It just seems like there's less housing in Key West since the storm that's available to workers.

29. Stop pretending that the builders will build "affordable or workforce housing" .they havent and won't. The county needs to force the military to either fix the base housing and have their peiople live there or fix the base housing and allow workers to live there. We dont need "more" the county has poroven that they can not manage what they have - 800+ units by their own reporting 80% of current AH is owned by people who neither live or work here.
30. Keeping stable skilled employees.
31. Rising out of Debt; paying off the SBA emergency loan; employee stability/housing
32. Increase customers
33. Employees had to leave as the work wasn't available to sustain themselves, and they never returned.
34. Customer base is reluctant to spend money to promote their business
35. Lack of skilled workers and affordable places for them to live.
36. Insurance (wind and flood) will not pay. We are in a lawsuit. Total amount paid was less than \$100,000 with damages of over \$3,000,000. Our attorneys have structural engineers and contractors who support our damage claims. Dealing with insurance companies after the storm was almost as bad as the storm itself.
37. We need a new roof and at present have not been able to find the funding.
38. Trying to make up for the loss income when slow season comes in the summer just extremely tight on funds to continue flow.
39. Rebuilding lost storage areas, skilled labor
40. Although hotels have finally reopened returning tourist traffic to our store, customers no longer have expendable income because the cost of those hotel rooms have increased significantly. The tourists that used to visit annually are unhappy with the increased hotel prices and are seeking new destinations to visit.
41. The hotel we operated our business at closed. It took 18 months for the resort to rebuild. We lost most of our equipment do to damage as well as the facility we operated at on the beach. Because we had a legal binding contract to operate out of the resort we were asked to wait and rebuild. We were encouraged to take out an SBA loan as we waited for the resort to rebuild. After 18 months We were then informed that our contract was going to be breached by the resort. Because of the amount of money they received from their insurance they were able to operate from in-house rather than honor our contract. We suffered a total loss because of the impact hurricane Irma had on the resort. We also had loss of income for those 18 months and as a result of not being able to apply the SBA business loan to reopen we had to relocate for employment and put our Keys home up for sale.
42. trying to pay back loans taken out to keep business afloat.
43. Employees having a place to live
44. Loss of revenue from delays in corporate owned resorts not opening in a timely mannor... loss of tourism due to not having facilities open in timely fashion
45. paying off debt
46. My biggest challenge has been customers not being able to find reasonable lodging in Islamorada. I have not increased my prices to try to attract customers but I continue to hear complaints about room rates. Im afraid that we are out pricing ourselves

47. Financial

Unable to pay bills

48. My business plan is based on tourism and the challenge is the enough tourist traffic for resorts and restaurants to warrant daily opportunity to work. I will have to leave the area again this year to fill in the open calendar
49. Lack of affordable housing. Delays in construction projects due to contractors not showing up.
50. our sign is still not fixed, job is to small for most contractors, local customers do not have the consistent income to spend, gaining new customers, tourists.
51. The above is given from the perspective of a Artist/Entertainer that has had the blessed opportunity to "perform my service" of entertaining in several business environments that have been altered and/or no longer exist...therefore creating a "major negative opportunity impact" on individuals like me that provide similar services. Business that have "not recovered" due to the incredible impact that Hurricane Irma created include EVERY ENVIRONMENT I perform in. NO EMPLOYEE HOUSEING affects the NUMBER of AVAILABLE within the WORKFORCE as THE NUMBER OF JOBS continue to IMPROVE as each BUSINESS ENVIRONMENT attempts to MAKE POSITIVE STRIDES over the course of the LAST 18 MONTHS...in their ATTEMPT to "GET BACK" to where their "BUSINESS BECOMES PROFITABLE". The lack of within the AVAILABLE WORKFORCE "LOCALLY" (not from HOMESTEAD or the MAINLAND) has made businesses RE-ADJUST their "BUSINESS MODELS" for making a profit and, as NEW & OLD BUSINESS slowly RE-OPEN, they are PULLING THE WORKFORCE AWAY from these EXISTING, OPERATIONAL BUSINESSES therefore creating a "COMPETITION" amongst themselves regarding EMPLOYEE PAY/SALARY...while still HAVING THE SAME AMOUNT OF WORKERS to pick from WITHIN THIS ENVIRONMENT. More WORKERS that HAVE to COME DOWN from the MAINLAND, traveling BACK & FORTH everyday CREATES MANY ISSUES...ON MANY LEVELS...not to mention TRAFFIC.
52. Fishing recovery is slow. Probably years for things to get back to pre Irma fishing.
53. Bringing customers back
54. Lack of clients. Restaraunt and bar at the marina I am based out of was torn down due to Hurricane Irma. Which affected my business greatly.
55. holding onto damaged records, hoping to destroy soon.
56. Buyer confidence
57. Getting out of debt
58. Survival
59. As an Eco Tour guide, the amount of hurricane debris still in our mangroves and coastal areas is appalling. We need major help with this.
60. We had to sue Citizens Insurance to which took a year and three months. Coverage was inadequate to repair all damages from storm/salt driven wind. Many repairs had to be done out of pocket which we have been unable to recover from. Many repairs are still needed. Length of time waiting for roof to be repaired created damage in rooms. We were unable to get SBA assistance.
61. I have financially not caught up from the loss of income due to Hurricane Irma.
62. Getting the customers back into the keys to go fishing

63. Lack of revenue and Major increase in housing costs. I can't maintain a business here if I can't afford to live here! There are ZERO housing options for single people, and single people with businesses pay two rents [business lease/residential lease].

64. 1) Location Repairs (due to contractors not being able to hire workforce) 2) Communication (internet, etc) took a very long time to be restored to consistent and reliable service (we were informed this is/was due to the main lines not being "up to par" prior to the storm. Since my business is based on communication accessibility, this has been a major issue. 3) Even though the workforce I directly need to operate my business is not as dependent on local talent as some businesses, the services that I utilize are very dependent upon the local workforce. The lack of affordable housing for those individuals has been a major issue that is still present 18 months later. 4) I feel that the financial support to our local businesses was laughable., myself included. 5) while this survey is a step in the right direction, there are many subjects not covered or options for answers that are not even close. Our community is made of an extremely diverse cross-section of businesses. From the local face to face businesses to national/ international businesses that are based here but provide services and/or sales anywhere in the world. 5) In addition, none of the questions seemed relevant to independent contractors, single person business owners/operators, nor did it appear that post storm support was available to them. Is this due to a non-traditional business structure without multiple employees? If so, what is being done to prevent the loss of this workforce in the future? I am aware of many people that moved out of our area, taking their small business with them. Typically they are part of the support that binds our larger business community together with their affordable services. This is a great loss.