

Adjusters International Key to Disaster Recovery for County

The primary land mass of Monroe County, Florida, is the Florida Keys. The 220-mile-long chain of islands acts as stepping stones into the Gulf of Mexico from the southern tip of Florida, sharing its postcard-perfect vistas with a flux of tourists. County officials have maintained a stand-by disaster recovery services contract with Adjusters International since 1998, in order to best assure its recovery should disaster strike.



DESCRIPTION

Monroe County called Adjusters International for assistance after hurricanes Dennis, Katrina, Rita and Wilma in 2005. Hurricane Wilma had the greatest impact across the island chain, and was called the worst storm in a century for that area, causing tens of millions of dollars in damage.

ISSUES

Thousands of people in southern Florida were left without homes and required temporary shelter. Following the relocation, an emergency shelter was shut down within a week because of mold infestation. These evacuees were sent to a hotel, then to another shelter, and — because of another

snag — out of the second shelter and to a hotel again. Unfortunately, FEMA determined that the county's hotel bill for its storm refugees was not eligible for reimbursement. In order to resolve the problem, new FEMA guidelines governing temporary housing for essential employees had to be implemented.

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Also, back-to-back years of record-breaking storms increased the need for mitigation strategies that would improve the resistance of county infrastructure when facing future storms.

SOLUTIONS APPLIED

Adjusters International researched FEMA sheltering policies and was able to provide multiple examples where FEMA had previously used hotels as shelters. Eventually, FEMA officials reversed their decision, and all of the hotel expenses were reimbursed to the county.

Adjusters International consultants then reviewed and processed the funding documents following the new temporary housing regulations and secured more than \$1 million in funding for the housing of essential county employees.

Adjusters International also worked to identify projects that would benefit from hazard mitigation funds, including the installation of hurricane-resistant windows in buildings across the county and the hardening of communications technology.

OUTCOME

The 2005 storms had damaged 400 buildings and facilities across the county. Adjusters International developed and implemented a cohesive loss-management process for recovery, identifying net damages of \$40 million and an additional \$20 million in debris removal expenses.

In addition, Adjusters International's recovery plan successfully implemented effective mitigation strategies to give the islands long-term resilience against the sea and future storms.

“While we are still recovering from the devastation of Hurricane Wilma, we wanted to express how grateful the County is for the professional services of Adjusters International after the unprecedented hurricane season of 2005-2006. While the County suffered from Dennis, Rita, and Katrina, and your company was there to assist us with effective and coordinated efforts in seeking financial relief from both the State of Florida, and the Federal Government, Hurricane Wilma was a storm that caused damage and destruction to the Florida Keys not seen in almost a century. ...”

Salvatore R. Zappulla
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