

PHILANTHROPY MATTERS

Marathon & Middle Keys Irma Recovery Update

As the Ocean Reef Community Foundation works to assess needs and provide solutions through our Florida Keys Hurricane Response efforts, we're sharing our Philanthropy Matters space with a series of guest columnists to bring the Hurricane Irma experience beyond Ocean Reef's gates home for our readers.



by Daniel Samess, CEO Greater Marathon Chamber of Commerce & Visitor Center

As we move into the Holidays we have a lot to be thankful for indeed. First and foremost is our health and families. Sometimes it takes a catastrophic event like Irma to remind us that things are replaceable, but people are not. I am also thankful for the amazing community where I get to live and work. After Irma our Keys communities came together like no other. A testament to that is all of you from Ocean Reef helping us through the Ocean Reef Community Foundation. Seeing the generous donations coming from your foundation help locals get by and survive is truly humbling! THANK YOU Ocean Reef Members and all involved with the Foundation.

As the steward for the Greater Marathon Chamber of Commerce my purpose and goal is to effective-



Marathon's Sombrero Beach "Before & After" is good reflection of the recovery progress being made in the Middle Keys.

ly represent, advocate, promote, and educate our business community and members. I am honored to say we have been able to connect over 30 Middle Keys and over 140 total Keys businesses to disaster bridge loans being offered via the Small Business Development Center (SBDC) which is associated with our Florida Keys Community College. These loans are for up to \$50,000 each and help to provide a financial bridge for the many local businesses whose cash flow is most undoubtedly suffering post Irma.

As the Middle Keys liaison for the SBDC and the Chamber CEO, I have heard first hand from business owners how difficult it has been since Irma. With revenues and business down, as well as physical damage to their residential and commercial properties, owners are left with difficult decisions such as balancing payroll, triaging damage repairs, insurance claims, taking on more debt via SBDC and/or SBA loans, lines of credit, and more.

Connecting our businesses to financing has been helpful, and

will hopefully allow them to get through this difficult period. The other important issue we are facing and working with businesses on will be insurance claims, and the intricacies business and property owner's face in dealing with them. Many are being denied coverage or not meeting their deductibles and we'll provide experts to assist.

Some encouraging news is that a number of locals staying in hotels has decreased over the past three to four weeks. This is a great trend as it means locals' homes are getting repaired and livable, while also allowing more room for visitors in our lodging properties. Many of our businesses are dependent on visitors, so as our hotels can begin to accommodate more visitors they will then spread additional monies throughout town. These two factors should yield a strong, economic impact for our local businesses that trickles down to all businesses providing needed revenues, supporting jobs, and sustaining our economy.

While we sustained damages to residential and commercial properties, business and property owners in the Middle Keys are resilient and determined. Most of our restaurants are open, as are our attractions, fishing charter guides, retail, and service-related businesses. We will persevere and overcome, and in the end will be a stronger, better built, and even more resilient Middle and Florida Keys.

To make a tax-deductible donation to the ORCF Florida Keys Hurricane Response Fund, please mail your check made payable to the Ocean Reef Community Foundation with Florida Keys Hurricane Response in the memo line to: 35 Ocean Reef Drive, Suite 148, Key Largo, FL 33037. We are also now accepting online donations by credit card at www.orfound.org.

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