



Business Resiliency After Disasters

Greater Gainesville Chamber of Commerce

9 September 2026

Brett R. Wallace | PACE Resiliency Training and Consulting

Presented on behalf of the Alachua County Community Organizations
Active in Disasters / Long Term Recovery Group (COAD/LTRG)

AC-COAD.org





♦ What we will cover

OUTLINE

- ♦ **The local record.** What actually happens to businesses in Alachua County, and what help arrives
- ♦ **Six decisions.** The choices that determine whether you reopen, scaled to a business your size
- ♦ **Communications.** A plan that survives the loss of power, cell service and internet
- ♦ **The first 72 hours and the first 90 days.** What you do, and in what order
- ♦ **The money.** What is available to a Florida business, what is not, and the sequence
- ♦ **What is in it for you.** What the Alachua County COAD/LTRG offers your organization

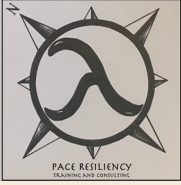


♦ What you will be able to do

TERMINAL LEARNING OBJECTIVES

At the end of this session you will be able to:

1. Explain the disaster and federal assistance record specific to Alachua County, and what federal help does and does not reach a business here
2. Identify the six decisions that determine whether a small business reopens
3. Run a 30-minute business impact analysis at your own kitchen table
4. Build a communications plan that still works when power, cell service and internet are gone
5. Sequence the funding actually available to a Florida business after a disaster
6. Describe what the Alachua County COAD/LTRG does, and decide whether to join it



♦ Who this brief is built for

1,003 member listings across 22 categories in your directory

7 in 10 employers in this county run on fewer than ten people

121 of them are family, religious, community and civic organizations, the largest single category

1 in 6 employers county-wide is a Chamber member. The other five are not in this Chamber.



♦ The morning after

- ♦ FEMA watches Waffle House because Waffle House almost never closes. Full menu is green. Limited menu on a generator is yellow. **Closed is red.** ²⁹
- ♦ Red tells responders where the worst damage is. That is the whole index.

“If you get there and the Waffle House is closed? That’s really bad. That’s where you go to work.”

Craig Fugate, FEMA Administrator, and before that Alachua County’s emergency manager

- ♦ Waffle House does not stay open by luck. Generators, a limited menu and crews, decided in advance.
- ♦ **Two in three** businesses that take disaster losses close at least temporarily. Closing is not the question. How long is. ³
- ♦ The median small business holds about **27 days** of cash. Restaurants nearer 16, retail nearer 18. That is your clock. ⁴



♦ It is not always a hurricane

- ♦ **April 2026** · Five wildfires in this county at once. North Main Street closed between 39th and 53rd. Neighborhoods evacuated. Local state of emergency. ^{6,7}
- ♦ **September 2024** · Helene. 66 mph gust, roughly 56,000 without power, Newberry Road blocked by fallen trees. ^{8,9}
- ♦ **2020** · COVID-19. A federal declaration that closed nearly every business here. ¹⁰
- ♦ The county Local Mitigation Strategy rates **cyber attack at the same annual frequency as tropical cyclone** ¹⁰
- ♦ This county has never taken a direct major-hurricane strike. That is not safety, it is accumulated debt. The county plan notes Category 5 wind potential it has never seen. ¹⁰

The businesses on North Main in April were undamaged. They still could not open, because the road was closed.



◆ Households get grants. Businesses get loans.

\$14.6 million in federal Individual Assistance reached Alachua County households in 2024. ^{33, 34}

- ◆ FEMA's published record shows Individual Assistance authorized for this county twice in 2024, for **Hurricane Debby** and **Hurricane Helene**. **Hurricane Milton** brought Public Assistance only. ¹¹
- ◆ **12,480** household applications. **4,900** approved. Average grant approximately **\$2,980**. Fewer than two applicants in five received anything. ^{33, 34}
- ◆ Individual Assistance pays households. Public Assistance reimburses governments and certain nonprofits. **FEMA makes no grant to a for-profit business, in any declaration.** ¹²

No federal program makes a grant to a for-profit business. The one federal door that does open to you is a loan, and after Helene it closed in about sixty days.



♦ Resiliency in plain English

- ♦ There is an international standard: **ISO 22316**, organizational resilience ¹³
- ♦ Resiliency is the ability to absorb and adapt in a changing environment so you keep meeting your objectives
- ♦ **NFPA 1660 (2024)**, Standard for Emergency, Continuity, and Crisis Management, carries the same discipline and absorbed the older NFPA 1600 this material descends from ¹⁴
- ♦ Resiliency, business continuity, and a binder on a shelf are three different things ¹⁵
- ♦ The standards were written for large organizations. More than **seven in ten** employers in this county run on fewer than ten people. ²

PACE Resiliency Definition = “BOUNCE BACK BETTER.”



♦ Six decisions that determine whether you reopen

1

People first

2

Know your critical functions

3

Communications that survive

4

Records and data

5

Money and insurance

6

Suppliers and customers

This is a synthesized system, not dumbed down or distilled.



◆ Decision 1: People first

- ◆ Employee and family preparedness is a business strategy, not an HR nicety
- ◆ **An employee whose family is not safe is not coming to work**
- ◆ Your employees' households have less cushion than your business does. If they cannot ride out two unpaid weeks, they take another job and you reopen without a crew.
- ◆ Family plan, supplies, and communications at home
- ◆ In a micro business, the owner's household is the single point of failure



◆ Decision 2: Know your critical functions

- ◆ A kitchen-table business impact analysis usually takes 30 minutes ¹⁶
- ◆ The three things you must be able to do to stay in business
- ◆ For each function, know the minimum that keeps it running: people, equipment, and workspace
- ◆ **Everything else can wait**



◆ Decision 3: Communications that survive

When power, cell, and internet fail, “we all have cell phones” is not a plan

Reaching	Primary	Alternate	Contingency	Emergency
Employees				
Customers				
Key suppliers				
Insurer and bank				

- ◆ Each channel must still work when the one before it is down
- ◆ Three electric utilities serve this county, and at least one does not publish estimated restoration times during a major outage. Know which one serves your meter. ¹⁷



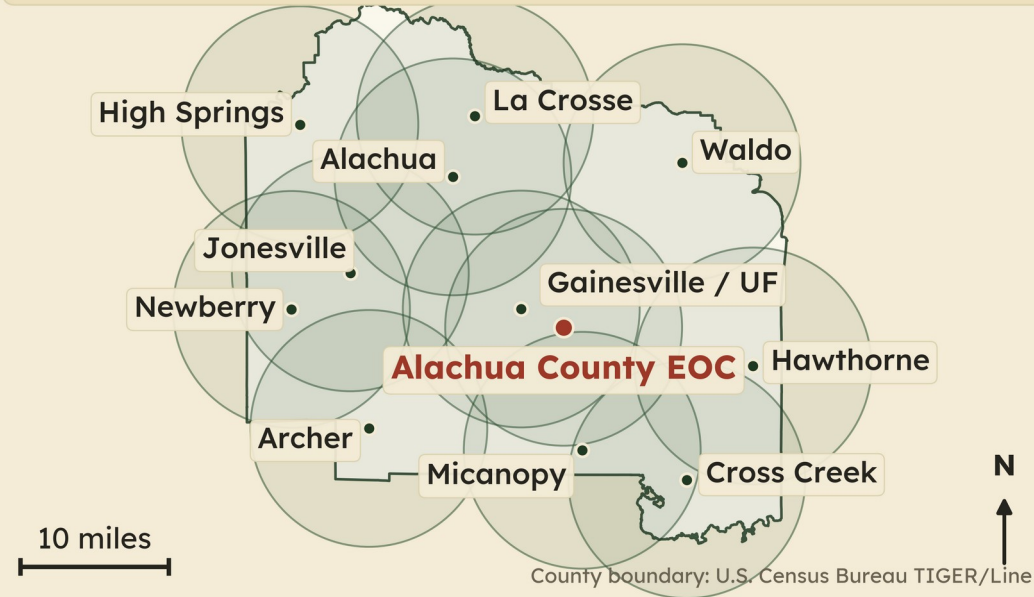
♦ What the COAD is building

- ♦ **12 solar repeater sites**, ~8-mile coverage each, hub at the County EOC

- ♦ No cell towers, no internet, no power grid, **no license required**¹⁸

- ♦ Pairs to the phone already in your pocket

12 proposed solar repeater sites · shaded ring = approx. 8-mile coverage



Approved by the COAD. Not yet funded. Full county build: \$13,868.

A volunteer coalition project, not a government program.



♦ Do this right now, from your seat

Text ALACHUA to 888-777

Alert Alachua, the county's emergency notification system ³²



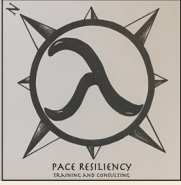
- ♦ Severe weather, road closures, evacuations, boil-water notices. Real information from the county, not a rumor on social media. ³²
- ♦ Ten seconds. No app, no account, no cost. Do it before I finish this sentence.
- ♦ The scan code adds email and voice, and lets you register more than one address. Register the business **and** your home. ³²



♦ What you can do this month: GMRS

- ♦ **\$35. Ten years. No exam.** One license covers your whole family: per the FCC, any family member, regardless of age, may operate stations in the licensed system. ^{19, 20}
- ♦ An **open repeater on the WCJB-TV tower** in Gainesville, 462.550 with a positive 5 MHz offset, reaches most of the county. Sponsored by the Gainesville Amateur Radio Society. ²¹
- ♦ **Amateur radio** goes furthest and does the most. It requires an exam, and it is what connects this county's shelters to the EOC when nothing else does.
- ♦ *When a hurricane is coming, I sleep at a shelter as a county AUXCOMM volunteer, so it can still reach the EOC when cell and internet are gone.*

	MeshCore	GMRS
Carries	Text only	Voice
Privacy	Encrypted	None. Everyone hears you.
License	None	\$35, ten years
Available	When funded	This month



◆ **Decision 4: Records and data**

- ◆ **If it only exists in one place, it might as well not exist**
- ◆ Policies, licenses, contacts, financials
- ◆ Photos and video of the premises, taken now, before the damage
- ◆ A cloud copy plus a go-box



◆ Decision 5: Money and insurance

- ◆ Read the policy before the storm. The reading you do after is called an argument.
- ◆ **Business interruption insurance:** do you have it, and what triggers it. Only about **30 to 40 percent** of small businesses carry it. ³
- ◆ Standard commercial property policies **do not cover flood**. Flood is a separate policy.
- ◆ In Florida, hurricane deductibles are commonly a percentage, not a flat dollar amount
- ◆ The cash cushion: how many days can you float while a claim processes



◆ Decision 6: Suppliers and customers

- ◆ Who you depend on, and who depends on you
- ◆ A backup for every critical supplier
- ◆ Pre-agreed workarounds, in writing if possible
- ◆ **Tell customers your status. Silence reads as closed for good.**



◆ After impact: the first 72 hours

1. People safe
2. Photos **before** cleanup
3. Call the insurer
4. Post your status for customers
5. Call the help lines

Alachua County Emergency Management 311 • **personal and household help 211^{22,23}**

◆ **Power, not wind, is the business event.** Refrigeration goes first. Connectivity fails separately from power. A store that is undamaged is still closed if it cannot take payment.

Almost nobody calls the insurer on day one. It is the most common and most expensive delay there is.



♦ The money map

Not available to you

- ♦ FEMA makes no grants to for-profit businesses, in any declaration ¹²
- ♦ Public Assistance funds governments and certain nonprofits
- ♦ Individual Assistance funds households. In 2024 it paid Alachua County households about \$14.6 million, and not one dollar of it to a business. ^{33, 34}

Available to you, in this order

- 1. Insurance.** Property, business interruption, and flood separately.
- 2. Florida Small Business Emergency Bridge Loan.** Short-term, interest-free, activated event by event. A bridge, not a substitute, and it must be repaid. ²⁴
- 3. SBA disaster loans.** The only federal door open to a business. After Helene, Alachua was a **primary county**: up to \$2 million at 4 percent, first payment deferred 12 months. Physical damage applications closed **27 November 2024**, about sixty days after the storm. ^{25, 26, 35}
- 4. Florida SBDC.** No-cost consultants and Mobile Assistance Centers after events. ²⁷

Two federal channels opened here in 2024. One paid households and averaged about three thousand dollars. The other was a loan to a business, and it closed in sixty days.



◆ This slide is for small businesses

More than seven in ten employers in this county run on fewer than ten people. ²

- ◆ A one-page plan, by design. If it does not fit on one page, it will not get used.
- ◆ **The owner-down test:** if you were unreachable for a week, who can sign, pay, and decide?
- ◆ If the answer is nobody, the fix is a bank signature card, a written authorization, and one conversation. About an afternoon.
- ◆ Family preparedness **is** business continuity at this scale
- ◆ A buddy agreement with a neighboring business
- ◆ The go-box: documents that you take with you



♦ What you leave with

- ♦ Your one-page **Business Resiliency Quick Plan** (handout). It maps to the six decisions. Thirty minutes at the kitchen table this week completes it.
- ♦ A **resource sheet**: every number and program from today, including the no-cost ones
- ♦ Florida SBDC, ready.gov, Alachua County 311 and 211, and the COAD. All free. ^{22, 23, 27}

**An open invitation: join the Alachua County
COAD/LTRG**

ac-coad.org/get-involved ²⁸



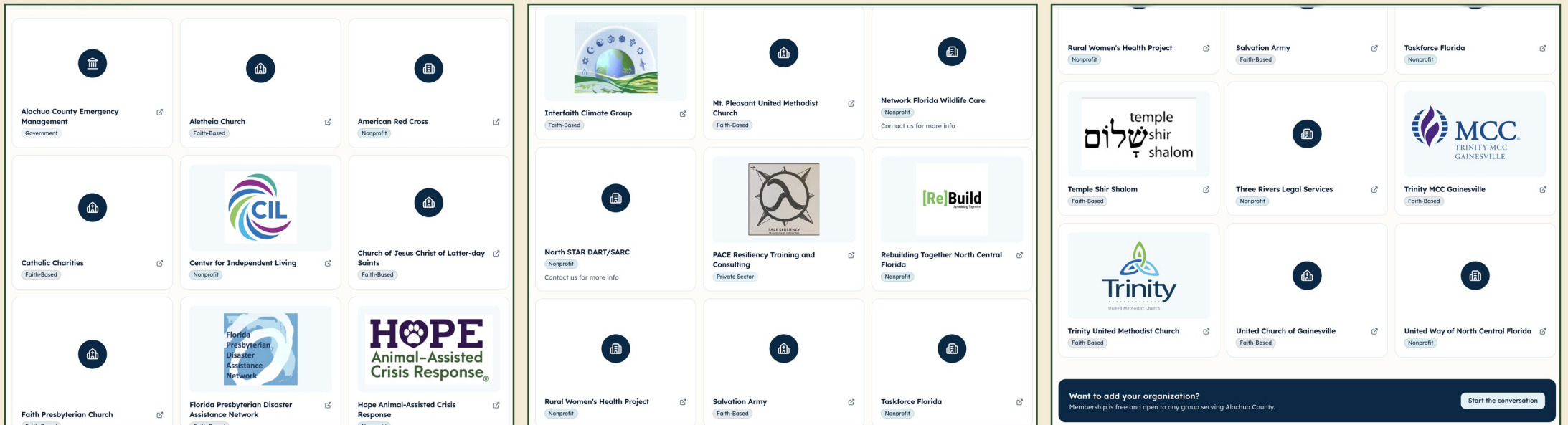


♦ What joining the COAD does for you

- ♦ **Nonprofits, faith and civic groups.** ¹ Stop guessing. You get the real unmet needs instead of a rumor, and you stop duplicating the group down the road. There are 121 of you in this Chamber.
- ♦ **Branches, hotels and anchor institutions.** Be asked once, early, and for what you can actually give. Not twenty separate calls after the storm for things you do not have.
- ♦ **Small businesses.** The same early notice the large organizations get, and a working relationship with the people running recovery, before you need them.
- ♦ **Every member.** Your organization on ac-coad.org, and your name on the list the community calls when it needs help.



◆ Who is already at the table



Faith communities, nonprofits, government, and private sector. Membership is free and open to any group serving Alachua County. ²⁸



Questions

Brett R. Wallace

PACE Resiliency Training and Consulting

Brett@paceresiliency.com

paceresiliency.com



**Be like the tardigrade, the planet's
ultimate survivor. Build the
resilience to bounce back better.**



◆ References

1. [Greater Gainesville Chamber. Business Directory. Read 7 Sept 2026. members.gainesvillechamber.com](https://members.gainesvillechamber.com)
2. [U.S. Census Bureau. County Business Patterns 2023, Alachua County, Florida. data.census.gov](https://data.census.gov)
3. [Federal Reserve Bank of New York. "Small Business Recovery after Natural Disasters." 2022. libertystreeteconomics.newyorkfed.org](https://libertystreeteconomics.newyorkfed.org)
4. [JPMorgan Chase Institute. "Cash is King: Buffer Days." 2016. jpmorganchase.com](https://jpmorganchase.com)
5. [Accendo Reliability. "The 40% Myth." Provenance of the business-failure statistic. accendoreliability.com](https://accendoreliability.com)
6. [Alachua County. Local State of Emergency, active wild fires. 20 Apr 2026. alachuacounty.us](https://alachuacounty.us)
7. [The Independent Florida Alligator. Alachua County wildfire coverage. April 2026. alligator.org](https://alligator.org)
8. [National Weather Service Jacksonville. Post Tropical Cyclone Report: Hurricane Helene \(2024\). weather.gov](https://weather.gov)
9. [Independent Florida Alligator. Alachua County hurricane recovery. Oct 2024. alligator.org](https://alligator.org)
10. [Alachua County EM. 2026 Local Mitigation Strategy. alachuacounty.us](https://alachuacounty.us)
11. [FEMA. OpenFEMA Disaster Declarations Summaries v 2, Alachua County. fema.gov](https://fema.gov)
12. [FEMA. Public Assistance and Individual Assistance program overview. fema.gov](https://fema.gov)
13. [ISO 22316, Security and resilience. Organizational resilience. iso.org](https://iso.org)
14. [NFPA 1660 \(2024\), Emergency, Continuity, and Crisis Management. nfpa.org](https://nfpa.org)
15. [DHS. Business Continuity Planning. Ready.gov. ready.gov](https://ready.gov)
16. [Ready.gov. Business Impact Analysis. ready.gov](https://ready.gov)
17. [Gainesville Regional Utilities. Storm Central \(restoration-estimate policy\). gru.com](https://gru.com)
18. [MeshCore. Secure decentralised LoRa mesh platform. meshcore.co.uk](https://meshcore.co.uk)



◆ References, continued

19. [Federal Communications Commission. General Mobile Radio Service \(GMRS\). fcc.gov](https://www.fcc.gov)
20. [FCC. Wireless fee filing guide \(GMRS application fee\). fcc.gov](https://www.fcc.gov)
21. [RepeaterBook. GMRS repeater WROL455, WCJB-TV tower, Gainesville. repeaterbook.com](https://repeaterbook.com)
22. [Alachua County Emergency Management. Preparedness \(311\). alachuacounty.us](https://alachuacounty.us)
23. [Alachua County Crisis Center. 211 Emergency Information Line. alachuacounty.us](https://alachuacounty.us)
24. [FloridaCommerce. Florida Small Business Emergency Bridge Loan Program. floridajobs.org](https://floridajobs.org)
25. [U.S. Small Business Administration. Business Physical Disaster Loans. sba.gov](https://sba.gov)
26. [U.S. Small Business Administration. Disaster Assistance. sba.gov](https://sba.gov)
27. [Florida SBDC Network. Disaster Preparedness and Recovery. floridasbdc.org](https://floridasbdc.org)

28. [Alachua County COAD / Long Term Recovery Group. Get Involved. ac-coad.org](https://ac-coad.org)
29. [Waffle House. Craig Fugate on the Waffle House Index. wafflehouse.com](https://wafflehouse.com)
30. [Florida Dept. of Financial Services. Insurance Villages, \\$24M recovered since Jan 2023. myfloridacfo.com](https://myfloridacfo.com)
31. [Hancock Whitney. "Remembering Katrina." Cash on hand and written IOUs, 2005. hancockwhitney.com](https://hancockwhitney.com)
32. [Alert Alachua. Alachua County emergency notification sign-up \(Everbridge\). member.everbridge.net](https://member.everbridge.net)
33. [FEMA. OpenFEMA Housing Assistance Program Data, Owners v2. Alachua County, DR-4806 and DR-4828. Retrieved 11 Sept 2026. fema.gov](https://fema.gov)
34. [FEMA. OpenFEMA Housing Assistance Program Data, Renters v2. Alachua County, DR-4806 and DR-4828. Retrieved 11 Sept 2026. fema.gov](https://fema.gov)
35. [U.S. Small Business Administration. Florida Businesses: Apply Now for SBA Disaster Loans after Hurricane Helene. Release 25-137, 19 Nov 2024. legacy.sba.gov](https://legacy.sba.gov)



PACE Resiliency Training & Consulting

Brett R. Wallace · Owner & Lead Instructor

Brett@paceresiliency.com

Business Resiliency Quick Plan

One page. If it does not fit here, it will not get used.

Business _____ Owner _____ Date _____ Review due _____

1. Critical functions

The three things this business must be able to do to stay in business, and the minimum people, gear, and place each one needs.

- 1) _____ needs _____
- 2) _____ needs _____
- 3) _____ needs _____

2. People

Employee roster with emergency contacts lives at _____

After an event, everyone checks in by (method and deadline) _____

Every household has a family plan: Y / N Target date _____

3. Communications (PACE)

Reaching	Primary	Alternate	Contingency	Emergency
Employees				
Customers				
Key suppliers				
Insurer and bank				

Each channel should still work if the one before it is down.

4. Records and data

Copies exist in two places, cloud _____ and go-box _____ of:

☐ insurance policy ☐ licenses and lease ☐ contact lists ☐ financials ☐ photos and video of premises, taken

5. Money and insurance

Agent / policy number _____

Bank / contact _____

Business interruption coverage: Y / N Deductible _____ Cash buffer goal _____ days

6. Suppliers and customers

Top suppliers and a backup for each _____

Where customers hear our status _____ *(silence reads as closed for good)*

Owner-down test

If the owner is unreachable for a week:

Can sign _____

Can pay _____

Can decide _____

Buddy business

Partner business _____

We share (circle): space · generator · cold storage · posting each other's status

First 72 hours: 1 people safe → 2 photos before cleanup → 3 call insurer → 4 post status for customers → 5 call emergency numbers

Alachua County EM 311 · personal help 211 · SBA disaster line 800-659-2955 · FloridaSBDC.org · ready.gov/business



Business Resiliency After Disasters



RESOURCE SHEET · Greater Gainesville Chamber · 9 September 2026

Every number and program from today. Every link is live.

DO THIS TODAY. TEN MINUTES, NO COST.

1. Sign up for Alert Alachua. Text **ALACHUA** to **888-777** for text alerts. Ten seconds, no app, no account.

Full sign-up adds email and voice and lets you register more than one address:
member.everbridge.net/index/453003085613764#/signup



Alert Alachua

Register your business address and your home address separately. The alerts are geographic.

2. Find out which utility serves your meter, and write your account number somewhere that is not your phone. GRU, Duke Energy and Clay Electric all serve parts of this county and they recover at different speeds.

3. Get your insurance agent's mobile number. Not the 800 number. Today, not after the storm.

4. Photograph your premises. Walls, equipment, inventory, serial numbers. Insurers pay on documentation, and memory is not documentation.

NUMBERS TO KEEP WHERE YOU CAN REACH THEM

Who	What they are for	Contact
911	Life safety emergency	911
311	Alachua County Emergency Management and county information	311 · alachuacounty.us/depts/em
211	Personal and household assistance, Alachua County Crisis Center	211
County status	Real-time incident information during an event	alachuacountyready.com
GRU	Outage reporting. GRU does not publish restoration estimates in major events.	352-334-2871 · gru.com/Storm-Central
Duke Energy FL	Outage reporting, business line	877-372-8477 · duke-energy.com/outages
Clay Electric	Outage reporting	888-434-9844 · outagemap.clayelectric.com
Florida SBDC	No-cost consulting, preparedness and recovery	floridasbdc.org
AC COAD/LTRG	Long term recovery coordination and unmet needs	ac-coad.org

THE FIRST 72 HOURS. IN THIS ORDER.

1. People safe. Everything else waits.

2. **Photographs before cleanup.** Cleanup destroys the evidence your claim is paid on.
3. **Call the insurer.** Almost nobody does this on day one. It is the most common and most expensive delay there is.
4. **Post your status for customers.** Silence reads as closed for good.
5. **Call the help lines.** 311 for county emergency management, 211 for household assistance.

Remember what the event actually is here: **power, not wind**. Refrigeration goes first, connectivity fails separately from power, and a store that is undamaged is still closed if it cannot take payment.

WHERE THE MONEY IS, AND IN WHAT ORDER

Start with what is not there. FEMA makes no grant to a for-profit business, in any declaration. Public Assistance reimburses governments and certain nonprofits. Individual Assistance funds households: authorized here for Hurricane Debby and Hurricane Helene in 2024, about \$14.6 million approved for roughly 4,900 county households, averaging near \$2,980 each. None of it was available to a business. The federal instrument for a business is an SBA disaster loan, and after Helene the physical damage filing window closed on 27 November 2024, about sixty days out.

Order	Source	What it is, and the terms that matter
1	Insurance	Property, business interruption, and flood, which is a separate policy. Business interruption rides on the property policy and pays only on a covered physical loss, often after a 48 to 72 hour wait. Only 30 to 40 percent of small businesses carry it. Florida hurricane deductibles are commonly a percentage of insured value, not a flat amount.
2	FL Emergency Bridge Loan	Short-term, interest-free working capital, activated by the state event by event. A bridge to insurance or federal money, not a substitute, and it must be repaid. floridajobs.org/small-business/small-business-emergency-bridge-loan
3	SBA disaster loans	Up to \$2 million. Interest capped at 4 percent if you cannot obtain credit elsewhere, 8 percent if you can. Terms to 30 years, first payment deferred 12 months with no interest accruing that year. Insurance proceeds are deducted. Economic Injury Disaster Loans cover working capital with no physical damage. sba.gov/funding-programs/disaster-assistance
4	Florida SBDC	No cost. Consultants help assemble claim and loan packages, and Mobile Assistance Centers deploy into declared disaster areas. floridasbdc.org/services/consulting/preparedness

Local precedent. After Hurricane Debby in 2024 a FEMA Disaster Recovery Center operated at the Millhopper Library in Gainesville with SBA representatives on site taking applications. After a storm, the Florida Department of Financial Services also runs Insurance Villages where carriers meet policyholders in person and settle claims on the spot.

Every one of these steps is documentation-dependent. The photographs you take before cleanup are worth more than anything else you do in the first six hours.

FREE HELP AND PLANNING TOOLS. ALL NO COST.

Resource	What it gives you
ready.gov/business	Federal toolkits, templates and a staged program written for owners rather than planners.
ready.gov/business-impact-analysis	The formal version of the 30-minute exercise from today.
floridasbdc.org	No-cost preparedness and recovery consulting, statewide, plus Mobile Assistance Centers after events.

Resource	What it gives you
alachuacounty.us/Depts/EM	The county's Local Mitigation Strategy: 21 hazards ranked, and it rates cyber attack at the same annual frequency band as tropical cyclone.
alachuacounty.us/depts/em/preparedness	Local preparedness guidance and shelter information.

THE ALACHUA COUNTY COAD / LTRG

Community Organizations Active in Disasters and the Long Term Recovery Group. Faith communities, nonprofits, government partners and businesses, coordinating response and long-term recovery in this county. **Membership is free and open to any group serving Alachua County.**

What membership gets you: early notification of what the county is doing, the real unmet-needs picture instead of a rumor, an end to duplicated effort, a working relationship with the people who will be running recovery before you need them, your organization listed publicly, and your name on the list the community calls when it needs help.



Join the COAD

ac-coad.org/get-involved

COMMUNICATIONS THAT SURVIVE

Build a **PACE** plan for each connection you cannot lose: **Primary**, **Alternate**, **Contingency**, **Emergency**. The discipline is not the four slots, it is that each layer must fail differently from the one above it. Cell voice, cell text and cell email all die with the same tower, so four channels riding one tower is one channel.

Connection	Where people get stuck, and what actually works
Employees	Text often survives when voice is congested. An out-of-area contact can relay when local circuits are jammed. Radio is the rung below.
Customers	A pinned post, a recorded voicemail greeting, a sign on the door. Decide who has the passwords before the storm.
Key suppliers	A named human with a mobile number, not a portal login.
Insurer and bank	The bottom two rungs here are physical and local. Bank: online, then card and ATM, then walk into a branch, then cash on hand kept somewhere other than the register. Credit unions add shared branching, so a member of one can transact at another's branch. Insurer: portal, then the 800 number, then your agent's mobile, then in person at a catastrophe response unit or a state Insurance Village.

GMRS, available this month. \$35 to the FCC, ten-year license, no exam. One license covers your whole family: per the FCC, any family member, regardless of age, may operate stations in the licensed system. There is an open repeater on the WCJB-TV tower in Gainesville, 462.550 with a positive 5 MHz offset, sponsored by the Gainesville Amateur Radio Society, reaching most of the county. Handhelds start under \$50. fcc.gov/general-mobile-radio-service-gmrs

GMRS is not private and not secure. Anyone with a thirty-dollar radio can hear you. It reaches your people when the cell network is down. It is not a confidential channel.

MeshCore, the county-wide project. The COAD/LTRG has approved a twelve-site solar repeater network, roughly eight-mile coverage per site, hub at the county EOC. Encrypted, text only, no cell towers, no internet, no license. A volunteer coalition project, not a government program, approved but not yet funded.

Prepared by PACE Resiliency Training and Consulting for the Alachua County COAD / Long Term Recovery Group. · Brett R. Wallace · Brett@paceresiliency.com · paceresiliency.com · ac-coad.org

Reflects the best available information as of 11 September 2026 and is subject to change. Not legal, insurance or financial advice.