

Northeast Florida's
Business Guide to
Hurricane Preparedness
& Recovery



**This guide was developed in collaboration with the
Northeast Florida Regional Council.**



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Executive Summary

In today's unpredictable climate, hurricanes pose a significant threat to businesses, causing operation disruptions, financial losses, and structural damage. Northeast Florida's Business Guide to Hurricane Preparedness and Recovery serves as a resource to help organizations safeguard their assets, protect employees, and maintain business continuity before, during, and after a hurricane.

This guidebook outlines critical preparedness and recovery measures for businesses. To prepare for a hurricane, this guide includes:

- Hurricane Information
- Insurance Coverage Information
- Business Continuity Planning Template
- Disaster Preparedness Checklist
- Tips for Hardening Your Building

To recover from a hurricane, this guide includes:

- Steps to Assist in Recovery Efforts
- Financial Assistance Information
- Information from the Small Business Administration

By implementing the strategies in this guide, businesses can mitigate risks, minimize downtime, and build resilience against future storms. Preparedness is key, and this guidebook equips businesses with the tools needed to face hurricanes with confidence.

What is a Hurricane?

A hurricane is an intense, low-pressure storm system that brings high winds, heavy rain, and thunderstorms. When a storm's maximum sustained winds reach 74 mph, it is called a hurricane. Storms with sustained winds of 39 mph to 73 mph are called tropical storms.

"Hurricane Season" begins on June 1 and ends on November 30, with a peak from August to October. The National Hurricane Center predicts and tracks these massive storm systems, which occur, on average, 12 times a year in the Atlantic basin. Hurricane Season is when most hurricanes typically form; however, hurricanes can form and make landfall before and after this period too.

How are hurricanes classified?

The Saffir-Simpson Hurricane Wind Scale is a 1 to 5 rating, or category, based on a hurricane's maximum sustained winds. The higher the category, the greater the hurricane's potential for property damage.

Category	Winds (MPH)	Damage
1	74-95	Minimal: Damage to building structures possible, primarily to unanchored older model mobile homes. Damage to poorly constructed signs, shrubbery, and trees. Loose outdoor items become projectiles. Numerous power outages.
2	96-110	Widespread from very strong winds: Some roofing material, door, and window damage to buildings. Considerable damage to trees, vegetation, mobile homes, and piers. A number of high rise building glass windows dislodged to become projectiles. Widespread power outages up to several days
3	111-129	Extensive from dangerous winds: Some structural damage to small residences and utility buildings with minor amount of wall failures. Mobile homes destroyed. Many trees uprooted or snapped. Power outages lasting several days or weeks.
4	130-156	Devastating from extremely dangerous winds: Some wall failures with complete house roof structure failures. Extensive damage to doors, windows, and trees. Electricity unavailable for weeks.
5	>156	Catastrophic: Complete roof failure on many residences and industrial buildings. Some complete building failures with small buildings blown over or away. Power outages for weeks or months.



Tip: Pay close attention to local news sources and your local government in the days before a hurricane's arrival, as hurricanes can rapidly develop and move up categories.

Know the difference between a hurricane “watch” and “warning.”

Listen for National Weather Service alerts on social media, TV, radio, or online. There are two kinds of alerts:

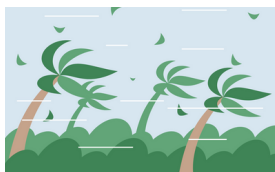
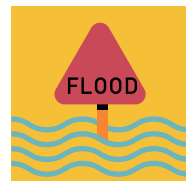
- A hurricane **watch** means hurricane conditions (sustained winds of 74 miles per hour or higher) are possible in a stated area. Experts announce hurricane watches 48 hours before they expect strong winds to start.
- A hurricane **warning** is more serious. A warning means that hurricane-force winds are expected in a stated area. Experts issue these warnings 36 hours before hurricane-force winds are expected in the area to give people enough time to prepare for a storm.

How can a hurricane impact my business?



Storm surge is the abnormal rise of water generated by a storm's winds. This hazard is historically the leading cause of hurricane related deaths in the United States. Storm surge and large battering waves can result in large loss of life and cause massive destruction along the coast. Storm surge can travel several miles inland, especially along bays, rivers, and estuaries.

Flooding from heavy rains is the second leading cause of fatalities from landfalling tropical cyclones. Widespread torrential rains associated with these storms often cause flooding hundreds of miles inland. This flooding can persist for several days after a storm has dissipated.



Winds from a hurricane can destroy buildings and manufactured homes. Signs, roofing material, and other items left outside can become flying missiles during hurricanes.

Tornadoes can accompany large storms. These tornadoes typically occur in rain bands well away from the center of the storm.



Dangerous waves produced by a storm's strong winds can pose a significant hazard to coastal residents, mariners, and businesses. These waves can cause deadly rip currents, significant beach erosion, and damage to structures along the coastline, even when the storm is more than a 1,000 miles offshore.

County Contacts

State Emergency Management Contact Information

Florida Department of Emergency Management

- Website: www.floridadisaster.org

Florida Commerce Economic Assistance

- Website: floridajobs.org/floridadisaster.biz
- Email: ESF18@em.myflorida.com

Local Emergency Management Contact Information

Baker County

- John Blanchard, Director: John.Blanchard@bakerso.com
- Website: PrepareBaker.com

Clay County

- Timothy Devin, Chief: Timothy.Devin@claycountygov.com
- Website: claycountygov.com/community/emergency-management

Duval County

- Andre Ayoub, Chief: AyoubA@coj.net
- Website: jaxready.com

Flagler County

- Jonathan Lord, Director: JLord@flaglercounty.gov
- Website: flaglercounty.gov/County-Services/Emergency-Management

Nassau County

- Tim Cooper, Director: TCooper@nassauso.com
- Website: OneNassau.com

Putnam County

- Steffen Turnipseed, Director: Steffen.Turnipseed@putnam-fl.com
- Website: main.putnam-fl.com/?page_id=48

St. Johns County

- Joe Giammanco, Director: JGiammanco@sjcfl.us
- Website: sjcfl.us/departments/emergency-mgmt

Planning Ahead

Review your Insurance Policies

Most standard insurance policies do not cover flooding. Review your insurance policies to ensure that you have the right coverage for your business. Remember that most insurance policies take 30 days to go into effect, so review your policies early and often!

Business Insurance

According to the Small Business Administration, “business insurance protects you from the unexpected costs of running a business.” The federal government requires businesses with employees to have insurance for worker’s compensation, unemployment, and disability. Other common types of insurance that may protect your business include general liability insurance, product liability insurance, or commercial property insurance.

Flood Insurance

Flood insurance can cover both your property as well as the contents in your property. Depending on the risk of where your business is located and the provider you choose when purchasing flood insurance, policies may vary in price. *Remember:* just one inch of flood water can cause more than \$25,000 in property damage.

To find out the risk level of your property location, visit [FloodSmart.gov/Flood-Map-Zone](https://www.floodsmart.gov/flood-map-zone)

Business Interruption Insurance

Business interruption insurance can help a business continue to pay its bills while it is closed or its income is lower due to a hurricane. Coverage can be valuable if your business has to continue paying rent, employee payroll, and other expenses while it is closed and not earning income. For example, your business may lose power for days following a hurricane and unable to operate due to damage.

Business Continuity Planning

Developing a business continuity plan can help you manage your business during a disruption. **Use the template on pages 8-11** to create your own business continuity plan. Learn more about how to put together and test a business continuity plan at:

www.ready.gov/business/emergency-plans/continuity-planning

Hurricane Preparedness Checklist

Use the checklist on pages 12-15 to help you prepare for a hurricane’s effect on your business, employees, and community by highlighting activities you should undertake before, during, and following the storm. For more detailed business emergency planning toolkits visit:

www.ready.gov/business

Company Name

Address

Telephone

Last Revision Date

Program Administration

Define the scope, objectives, and assumptions of the business continuity plan.

Business Continuity Organization

Define the roles and responsibilities for team members.

Identify the lines of authority, succession of management, and delegation of authority.

Address interaction with external organizations including contractors and vendors.

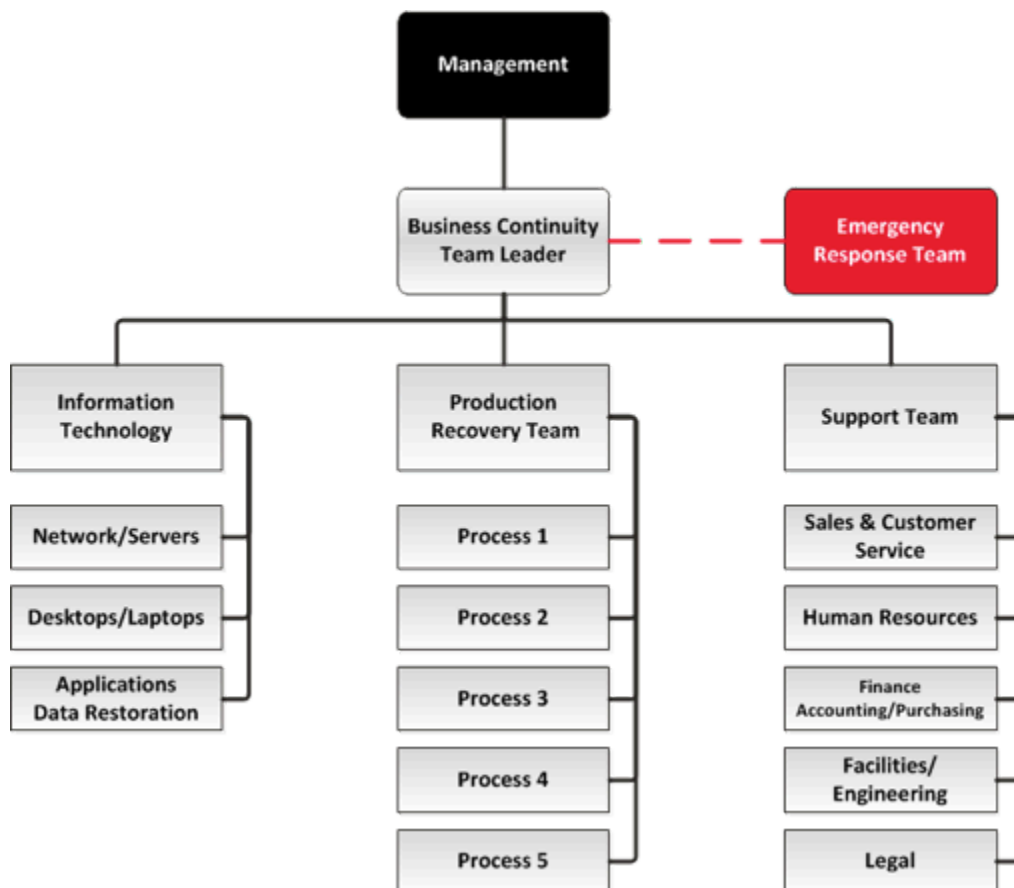


Figure 1. Example Business Continuity Team Organization Chart

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Business Impact Analysis

- Insert results of Business Impact Analysis
- Identify Recovery Time Objectives for business processes and information technology
- Identify Recovery Point Objective for data restoration

Business Continuity Strategies & Requirements

Insert detailed procedures, resource requirements, and logistics for execution of all recovery strategies

- Insert detailed procedures, resource requirements, and logistics for relocation to alternate worksites
- Insert detailed procedures, resource requirements, and data restoration plan for the recovery of information technology (networks and required connectivity, servers, desktop/laptops, wireless devices, applications, and data)

Manual Workarounds

- Document all forms and resource requirements for all manual workarounds

Incident Management

Define procedures:

- Incident detection and reporting
- Alerting and notifications
- Business continuity plan activation
- Emergency operations center activation
- Damage assessment (coordination with emergency response plan) and situation analysis
- Development and approval of an incident action plan

Training, Testing & Exercising

- Training curriculum for business continuity team members
- Testing schedule, procedures, and forms for business recovery strategies and information technology recovery strategies
- Orientation, tabletop, and full-scale exercises

Program Maintenance and Improvement

- Schedule, triggers, and assignments for the periodic review of the business continuity and IT disaster recovery plan
- Details of corrective action program to address deficiencies

Appendix

References to Related Policies & Procedures

- Emergency Response Plan
- Information Technology Disaster Recovery Plan (if not included in the business continuity plan)
- Crisis Communications Plan
- Employee Assistance Plan

Vendors & Contractors

Company	Contact Name	Emergency Telephone	Business Telephone

Revision History

Revision No.	Date	Description of Changes	Authorization

Plan Distribution & Access The Plan will be distributed to members of the business continuity team and

management. A master copy

of the document should be maintained by the business continuity team leader.

Provide print copies of this plan within the room designated as the emergency operations center (EOC).

Multiple copies should be stored within the EOC to ensure that team members can quickly review roles, responsibilities, tasks, and reference information when the team is activated.

An electronic copy of this plan should be stored on a secure and accessible website that would allow team member access if company servers are down.

Electronic copies should also be stored on a secure USB flash drive for printing on demand.

Disaster Preparedness Checklist for Businesses & Nonprofits

Hurricanes

Hurricanes generate a series of threats to lives and property. The most obvious is the threat posed to buildings, equipment, and people by the high winds that characterize such storms. This checklist will help you prepare for a hurricane's effect on your business, employees, and community by highlighting activities you should undertake before, during, and following the event. When the National Hurricane Center issues a watch or warning, use the time available to begin taking the following steps.

Before the Storm

- ☐ Protect/relocate vital records, including your insurance policies. Be sure your risks are protected.
- ☐ Review your insurance policy to understand what it covers and what it doesn't.
- ☐ Regularly update your employees' emergency contact information.
- ☐ Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.
- ☐ Back up all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take the backup with you in the evacuation.
- ☐ Turn off all non-critical devices such as server monitors and workstations and other non-essential electrical equipment.
- ☐ Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the ground floor.
- ☐ Determine safe evacuation routes inland as well as alternative routes.
- ☐ Inspect and make emergency repairs to drains, gutters, and flashing.
- ☐ Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.
- ☐ Install windstorm shutters/plywood over windows and doors.
- ☐ Keep an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.
- ☐ Have cash on hand for post-windstorm needs, such as buying food and supplies, or paying employees and contractors.

Take the following steps so that items outdoors will not blow away or cause damage:

- ☐ Remove all loose debris.
- ☐ Anchor or relocate all nonessential equipment to a safe indoor location.
- ☐ Secure storage of flammable liquid drums, or move them to a sheltered area (but never into main facility areas.)
- ☐ Anchor all portable buildings (e.g., trailers) to the ground.
- ☐ Secure large cranes and other heavy equipment.
- ☐ Make sure outdoor signs are properly braced.

- ☐ Ensure you know which employees are certified in CPR, EMT, etc.
- ☐ Repair and fill above-ground tanks with freshwater.
- ☐ Fill fuel tanks of generators, fire pumps, and all company-owned vehicles.
- ☐ Remove as many goods as possible from the floor, or ship them out of the facility.
- ☐ Shut off natural gas supply in order to minimize fire loss.
- ☐ Disconnect the main electrical feeds to the facility, if possible, to prevent a potential fire caused by short-circuiting of damaged equipment.
- ☐ Ensure remote access to your company's website so updates about your availability can be made.
- ☐ Develop a written crisis management plan to discuss and provide to all employees.
- ☐ Conduct regular drills to remind and prepare employees for what to do during an emergency.
- ☐ When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
- ☐ Identify crucial employees, and ensure they understand what is expected of them during a disaster. For example, employees responsible for IT functions may need to work during a disaster to protect and reestablish your technology systems.
- ☐ Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
- ☐ If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
- ☐ Consider making any travel, hotel, and meal arrangements in advance.
- ☐ Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.



During the Storm

- ☐ Patrol the property continuously and watch for roof leaks, pipe breakage, fire, or structural damage. During the height of a windstorm, personnel should remain in a place that has been identified as safe from wind and flood.
- ☐ Constantly monitor any equipment that must remain on line.
- ☐ During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.
- ☐ Life safety is paramount.



After the Storm

- ☐ Keep listening to radio, TV, or NOAA Weather Radio All Hazards to make sure the storm has passed.
- ☐ Wait until an area is declared safe before entering to secure the site and survey damage.
- ☐ Secure 24-hour security if needed.
- ☐ Watch for closed roads. If you come upon a barricade or a flooded road, then turn around.
- ☐ Communication following a disaster is critical. So, establish a communication plan that works regardless of the nature of the disaster. Provide instructions on when, how, and the specific information to communicate.
- ☐ Consider setting up a toll-free number or website to communicate with employees and customers.
- ☐ If necessary, contact your insurance agent.
- ☐ Survey for safety hazards such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.

- ☐ Call in key personnel and notify contractors to start repairs. Make sure safety systems are fully implemented before work is allowed to begin. This means controlling smoking and other open flame sources. Require contractors to share responsibility for establishing fire-safe conditions before and during the job.
- ☐ Clean roof drains and remove debris from roof to prevent drainage problems.

Begin salvage as soon as possible to prevent further damage:

- ☐ Cover broken windows and torn roof coverings immediately.
- ☐ Separate damaged goods, but beware of accumulating too much combustible debris inside a building.

Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

For more information, examples of mitigation projects, additional checklists, and other resources, visit [sba.gov/mitigation](https://www.sba.gov/mitigation).



Your Employees

- ☐ Have contact information for all employees, vendors, and clients on hand.
- ☐ Use an Alert Notification System to keep all interested parties posted on status updates and next steps.
- ☐ During evacuation, have a central point of contact for all employees, and ensure you know where your people are located.
- ☐ During an evacuation, consider your phones lines — redirection to cell phones, answering service, Google Voice, or backup lines could be critical.
- ☐ Following the storm, notify all crucial people of next steps, based on damage.

In flat areas, storm surge may rush many miles inland.

Hurricanes often generate heavy rainfall, which can cause severe flooding over wide areas. Hurricanes also may spawn deadly tornadoes. Flooding and tornadoes may affect areas well inland. You should also prepare for these potential interruptions.

The National Weather Service rates hurricanes by their intensity, using a scale of 1 to 5. The scale categorizes storms according to their sustained winds and expected damage.

You are strongly encouraged to develop a hurricane preparedness plan if you're located within areas of risk.



Know the Terms

Tropical Depression: An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 MPH (33 knots) or less. Sustained winds are defined as 1 minute average wind measured at about 33 feet (10 meters) above the surface.

Tropical Storm: An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39–73 MPH (34–63 knots).

Hurricane: An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 MPH (64 knots) or higher.

Storm Surge: A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50–1000 miles wide. Storm surge is by far the greatest threat to life and property along the immediate coast.

Storm Tide: A combination of a storm surge and the normal tide (i.e., a 15-foot storm surge combined with a 2-foot normal high tide over the mean sea level created a 17-foot storm tide).

Hurricane/Tropical Storm Watch: Hurricane/tropical storm conditions are possible in the specified area of the watch, usually within 48 hours. Tune in to NOAA Weather Radio, commercial radio, or television for information.

Hurricane/Tropical Storm Warning: Hurricane/tropical storm conditions are expected in the specified area of the warning, usually within 36 hours of the onset of tropical storm force winds. Complete storm preparations and immediately leave the threatened area if directed by local officials.

Extreme Wind Warning: Extreme sustained winds of a major hurricane (115 mph or greater), usually associated with the eye wall, are expected to begin within an hour. Take immediate shelter in the interior portion of a well-built structure.

Short-Term Watches and Warnings: These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.



U.S. Small Business
Administration

DISASTER ASSISTANCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

[SBA.GOV/MITIGATION](https://www.sba.gov/mitigation)

Hardening Your Building

Hardening your business from flooding, wind, and storm surge does not have to cost a fortune! Below are tips and tricks make your business less susceptible to hurricane impacts. Whether you are a building owner or renter, there are many ways to mitigate hurricane losses and impacts.

Reinforce or strengthen your business to reduce the risk of damage from hurricane winds. Some of the best ways to reinforce the structure of your business are to:

- Install hurricane shutters, cover windows with laminate window glass or impact-resistant glazing, or board up windows with exterior grade plywood.
- Secure roof, wall, and foundation connections by installing hurricanes clips at connection points.
- Reinforce attached structures such as carports, porches, and garages.

Clear all debris from outside and ensure that all outdoor furniture is stored inside:

- Keep drains, gutters, and downspouts clear of debris.
- Trim large trees and shrubs away from the building.
- Move outdoor furniture and other movable items indoors.
- Anchor mailboxes, fences, and heavy objects securely to the ground.

Consider retrofit construction to strengthen your business:

- Focus on retrofitting the three main areas of the business that are particularly vulnerable to failure due to high winds: (1) roof and wall coverage, (2) openings (e.g., windows doors), and (3) load path connections.
- Have the building evaluated by an evaluator certified through state or locally recognized retrofit programs to determine which improvements are suitable for your needs.



Cost-Effective Tips

Do-it-yourself door dams may protect your business from flood damage. Sandbags and plastic sheets can help keep water out of your business.

Commerical Door Dams

Portable door dams are a quick and easy solution for business owners to mitigate flood damage from a storm.



Affordable Ways to Protect Windows

Solutions, such as hurricane fabric, may be a cost-effective option for covering windows in preparation for a hurricane. Alternatives include hurricane shutters, hurricane-resistant windows, or boarding up windows with plywood.

After the Storm

Steps to consider if your business is damaged . . .

- Wait for direction from emergency management and law enforcement professionals to safely re-enter your business
- Contact your insurance company
- Get in touch with your employees & customers: Keep open lines of communication with your employees to ensure that your employees and their families are safe after a storm. Communicate the status of your business reopening, and be flexible with staff during this distressing time. Consider getting in touch with customers via social media or personal communications.
- Document damage to your business with pictures: Providing proof of damaged property can be an integral step to filing an insurance claim or receiving other types of disaster assistance.
- Hire Licensed Contractors to Make Repairs: Contractors should be licensed and certified by the State of Florida.



Tip: Beware of unlicensed contractors. Verify that the contractor has a license from the Florida Department of Business & Professional Regulation for the type of work you wish to have performed at www.myfloridalicense.com.

- Business Damage Assessment Survey: FloridaCommerce, the state economic agency, activates their business damage assessment survey after severe weather events to measure the economic impact and physical damage to business across the state. Take the assessment here:
floridadisaster.biz/Respond/BusinessDamageAssessmentsSurvey
- Damage Assessments: Local and state employees and volunteers will conduct damage assessments after a hurricane to determine the severity of damage to a county or municipality. These assessments help determine how much aid a county or municipality may need to recover.
- Get in touch with your Small Business Development Center (SBDC) and/or Federal Emergency Management Agency (FEMA) Disaster Recovery Center (if activated): Your local SBDC and FEMA Disaster Recovery Center can help you apply for funding and other required assistance after a hurricane.

Financial Assistance

The Small Business Development Center (SBDC) can help you find and apply for the right loan option for your business. For more information, visit: sbdcorlando.com

Florida Small Business Emergency Bridge Loan Program:

The Florida Small Business Emergency Bridge Loan program provides short-term, zero-interest working capital loans that are intended to “bridge the gap” between the time a disaster impacts a business and when a business has secured longer term recovery funding such as federally or commercially available loans, insurance claims or other resources. Loans are available up to \$50,000 per eligible applicant.

Small Business Administration (SBA):

The SBA offers two types of business loans: physical damage loans and economic injury disaster loans (EIDL). Physical damage loans cover repairs and replacement of physical assets damaged in a declared disaster. EIDL cover small business operating expenses after a declared disaster.



Tip: Beware of scams and fraud after a hurricane! The Federal Emergency Management Agency (FEMA) asks everyone to stay informed of the following:

- Federal agencies will never charge you for disaster assistance.
- FEMA personnel will always have an official identification badge - Ask to see I.D.
- Do not offer any personal information unless you are speaking with a verified FEMA representative.
- Stay tuned to trusted local media for updates from your local officials on disaster fraud and scams.
- Check with local law enforcement to ensure your identity is protected.

SBA Loans: How to Apply & Make Sure your Application is Accepted

The information below details information needed to apply for a business loan, how to apply, and how to keep up-to-date on your loan application process.



Tip: Ensure your business has copies of all financial records, including a copy of the most recent Federal Income Tax Return. SBA notes that one of the most common reasons an application may be denied are for credit and repayment ability. Ensure that your business is in good financial standing throughout the year to increase your chances of loan application acceptance.

What Is Needed To Apply for a Business Loan?

- ☐ Cell Phone Number & Email addresses for all applicants/owners
- ☐ Social Security Numbers for all owners and Employer ID Number (EIN)
Financial Information for the business: income, account balances, monthly expenses, etc.
- ☐ Complete copy of the most recent Federal Income Tax Return
- ☐ Insurance Information, if available

What Is The Process To Apply? Begin at sba.gov/disaster



Where and How to Apply

- Applicants may apply online, and find additional information at www.SBA.gov/disaster
- Applicants may apply in person at a Business Recovery Center or at a Disaster Recovery Center, where an SBA customer service representative will assist with inputting your application. Center locations can be found by looking up the declaration at <https://lending.sba.gov/searchdisaster/> or by calling (800) 659-2955.
- Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email DisasterCustomerService@sba.gov for more information on SBA disaster assistance. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.



Declined/Withdrawn Applications

Businesses should set their email spam filters to mark emails coming from noreply@lending.sba.gov as "Not Spam" and should monitor for any emails coming from any other "@sba.gov" email addresses.

Be sure to monitor your MySBA Loan Portal and/or email closely for any updates. It is recommended that applicants check their portal *daily*, as delays in response to requests for additional documentation will result in a withdrawn application.

Withdrawn or declined applications have up to 6 months to request reconsideration.

Call (833)572-0502 for assistance if you are locked out of your MySBA Loan Portal or experiencing technical issues.

