



SMALL BUSINESS HURRICANE CONTINUITY PLANNING GUIDE

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Identify Your Risk

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Take Action



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Message from the Fire Rescue Chief/Emergency Manager



Dear Delray Beach Business Community,

As we approach the 2025 Atlantic Hurricane Season, now is the time to prepare and protect what makes our city so special, our business owners. Delray Beach thrives because of its vibrant, diverse, and resilient business community. Your success drives the energy, charm, and economic vitality that define our city.

At Delray Beach Fire Rescue, we are first responders and serve as the city's Emergency Management team. Our mission is to ensure that residents and businesses are ready to face any large-scale emergency and can recover quickly to restore a sense of normalcy

across our community.

Disasters, whether natural or manmade, can have a profound and lasting impact on local businesses. Consider these sobering statistics:

- **65% of businesses** close within one year of a major disaster.
- **25% of those that remain** will shut down within two years due to continued recovery challenges.
- **40% of businesses** affected by a disaster **never reopen**.

These numbers underscore the importance of proactive planning. A hurricane or other disaster can reshape our community overnight, but with preparation, we can withstand the storm and recover stronger than before.

This guide was created to help you develop a plan, protect your business, and accelerate recovery. I encourage every business owner to review it carefully. Preparedness is a shared responsibility, and together, we can ensure that Delray Beach remains strong and thriving, no matter what comes our way.

Stay safe and stay prepared,

Ronald L. Martin

Ronald L. Martin – Fire Rescue Chief/Emergency Manager



Message from the Assistant Fire Chief of Emergency Management



City of Delray Beach, Business Owners,

Our business community should plan to safeguard employees, operations, and assets as we approach the Atlantic hurricane season. The City of Delray Beach is committed to supporting local businesses by providing timely information, planning resources, and guidance to help you prepare for and respond to potential impacts from severe weather events.

This preparedness guide has been designed with your needs in mind. It offers practical tools and recommendations to help ensure continuity of operations, protect your workforce, and minimize disruptions. I encourage you to review the guide carefully, develop or update your business continuity and emergency plans, and stay informed throughout the season.

Preparedness is a shared responsibility. By working together and taking informed, coordinated action, we can strengthen our city's resilience and protect Delray Beach's economic vitality.

Thank you for your commitment to readiness and for taking the necessary steps to protect your business, employees, and our community.

David Garcia

David Garcia – Assistant Fire Rescue Chief-Emergency Management/Homeland Security



Why Continuity Planning Matters

Coastal cities such as Delray Beach are particularly susceptible to the impacts of tropical storms and hurricanes due to their low elevation and proximity to the Atlantic Ocean. These events pose risks far beyond physical damage. Power outages, supply chain disruptions, and communication failures can severely impact business operations. Even brief interruptions may result in long-term setbacks for small businesses with limited staff and financial reserves. With leaner operations and fewer built-in redundancies, small businesses are especially vulnerable. Developing a basic and actionable continuity plan can help minimize downtime, safeguard critical assets, and maintain customer service throughout recovery. Below are key steps to help protect your business before, during, and after a storm.

Understand Your Risks

Before protecting your business, you must identify where and how it's vulnerable during a hurricane. Some risks to look for include:

- *Wind Damage:* Hurricanes generate sustained winds of 74+ mph, with gusts over 100 mph. This can destroy signage, tear off roof coverings, and blow in windows and doors.
- *Storm Surge and Flooding:* Storm surge pushes seawater inland, flooding coastal areas. Even businesses outside flood zones may experience flash flooding from rain accumulation or blocked drainage.
- *Power and Communications Outages:* Outages can last hours to weeks. Without electricity, you may lose refrigeration, lighting, IT access, phone lines, and internet essential for daily business and recovery.
- *Supply Chain Disruptions:* If your products or services rely on local deliveries or contractors, a storm's impact on roads and facilities may cause long delays.

ACTION TIP: *Walk through your workspace and make a list of vulnerable items, electronics near the floor, signage and awnings outside, exterior tables and chairs, non-redundant systems, or equipment sensitive to power surges.*



Build a Hurricane Response Plan That Fits Your Business

Key Components of Your Plan:

➤ Emergency Contact List

Include:

- ✓ All employees' cell numbers and emergency contacts
- ✓ Your landlord or property manager
- ✓ Utility providers (FPL, water/sewer)
- ✓ Insurance agent
- ✓ Key vendors and suppliers
- ✓ IT or security service contacts

➤ Who Does What

Assign clear roles:

- ✓ Who will secure outdoor signage or displays?
- ✓ Who will store outdoor tables, chairs and awning coverings?
- ✓ Who shuts down electronics or backs up data?
- ✓ Who will communicate updates to staff and customers?
- ✓ If only the owner is available, create a checklist to simplify these tasks.

➤ Decision Authority

Decide who makes calls about:

- ✓ Closing or evacuating
- ✓ Activating backup operations
- ✓ Initiating insurance claims
- ✓ Speaking to customers and the media (if needed)

➤ Evacuation or Shelter-in-Place Plan

Include:

- ✓ Conditions under which staff will be told to evacuate (e.g., local evacuation orders)
- ✓ Where employees should go (home, shelter, out of state)
- ✓ Emergency meeting points or check-ins post-storm
- ✓ Guidance for any staff with limited transportation

➤ Internal and External Communication Plan

Use simple, reliable tools:

- ✓ Text message group or WhatsApp chat for employees
- ✓ Facebook, Instagram, or your website to update customers
- ✓ A pre-recorded voicemail message with closure or reopening info



Protect Your Property, Inventory, and Equipment

Physical Protection:

- *Shutters or Storm Panels*
Install permanent shutters or keep cut-to-size plywood panels on hand. Label each piece to save time when a storm is approaching.
- *Seal Leaks and Secure Openings*
Inspect doors, windows, vents, and roof seams. Apply weatherproofing sealant as needed.
- *Elevate Electronics and Inventory*
Move computers, printers, and essential inventory off the floor and away from windows. Use shelving or waterproof containers for low-level storage.
- *Secure or Remove Outdoor Items*
Bring in signage, displays, garbage bins, furniture, awning coverings, and anything that could become windborne debris.
- *Unplug and Shield Electronics*
Disconnect computers, routers, and phones. Store in plastic bins or waterproof covers if flooding is possible. Use surge protectors year-round.
- *Back Up Data*
Use a cloud-based backup solution (Google Drive, Dropbox, Microsoft 365, etc.) for critical files like financials, payroll, vendor lists, customer records, and licenses.



Review of Your Insurance Coverage

- Check Coverage
Wind damage may require a separate policy or deductible in Florida. Flood insurance is **NOT** included in standard policies and must be purchased separately most of the time.
- Verify Coverage Amounts
Make sure your building, contents, and inventory coverage reflect current values. Undervalued policies may not cover your total loss.
- Business Interruption Insurance
This pays for lost income during forced closures. Even a few days of coverage can help with payroll, rent, or loan payments.
- Create a Pre-Storm Inventory
Photograph all equipment, stock, tools, and furnishings especially anything high value. Store a copy of your insurance policy in the cloud and keep one physical copy in a waterproof container.

Identify Backup Operations Options

- Remote Work Capabilities
Can you work from home for a few days? Can your employees? Ensure key systems and documents are accessible remotely.
- Alternative Locations
Identify a low-cost backup location, such as a shared office, co-working space, or partner business willing to help temporarily.
- Redundant Suppliers
Build relationships with at least one secondary vendor for critical materials, in case your primary source is impacted by the storm.
- Paper-Based Workflows
Be prepared to operate offline, temporarily accepting manual payments, writing paper receipts, or keeping physical order logs.



Communicate with Clarity and Confidence

➤ Prepare Templates in Advance

Short messages such as “We are closing at noon today,” “We’re monitoring the storm,” or “We’ll reopen when it’s safe” save time under pressure.

➤ Use Familiar Tools

Your staff likely checks group texts or email. Customers check your Facebook page, Instagram, voicemail, or website.

➤ Provide Updates as You Know More

If you’re unsure about reopening, say so: “We’ll provide another update by Thursday evening.” Uncertainty is okay, silence isn’t.

Train and Empower Your Team

➤ Hold an Annual Pre-Season Meeting

Review your hurricane plan, share contact info, assign roles, and set expectations.

➤ Create an Easy-To-Follow One-Pager

Include:

- ✓ Emergency contacts
- ✓ Key steps before closing
- ✓ What to do after the storm

➤ Do a Walkthrough

Spend 10–15 minutes walking your space to show employees what to secure and how to power down systems.

TIP: *Rehearsing now reduces confusion when time is short, and tensions are high.*



Know Your Zone

Know the difference between EVACUATION ZONE and FLOOD ZONE

Zones A, B, and C are prioritized for evacuation depending on storm surge risk. Even if you are not in an official zone, you may still be vulnerable to flooding and wind damage.

Evacuation during a storm event does not typically require residents or workers to leave the county or travel extensive distances inland. The primary objective is to relocate to higher ground and move out of areas vulnerable to storm surge, not to evacuate hundreds of miles away. In most cases, moving just a few miles inland to stay with friends or family is sufficient. It is important to understand that evacuation orders are issued to safeguard lives, not property. As storms approach, roadways often become increasingly congested; therefore, residents are strongly advised to evacuate promptly when directed.

Identify two evacuation destinations, a friend or relative's home outside the evacuation zone or a backup option such as a hotel inland.

Evacuation Zone

Areas that may be inundated by storm surge or a sudden push of water ahead of a storm on shore. Use the QR Code below for Hurricane Evacuation Zone look up.



Flood Zone

Areas at risk of varying levels of flooding such as poor drainage, sheet flow, or coastal tides. Use the QR Code below for Flood Zone look up.



Important Information

Weather Updates

The Delray Beach Fire Department is proud to partner with **WeatherSTEM** to provide our community with real-time, hyperlocal weather forecasts from four strategically placed **WeatherSTEM** stations throughout the city. These stations offer up-to-the-minute data on temperature, wind speed, humidity, rainfall, and more, ensuring residents, emergency personnel, and city officials can access the most accurate weather updates.

Scan the corresponding QR code provided to view the live feed and detailed weather information from the station nearest your neighborhood.

[DB Atlantic Dunes Park](#)



[DB North Tower](#)



[DB Fire Station 111](#)



[DB Fire Station 115](#)



Reference Material and Guides

Guides and Mobile Applications

[Communication Plan Guide](#)



[Written Plan Outline](#)



[CodeRed Alert System Delray Beach](#)

We use CodeRED to provide critical information via voice calls, text messages and emails to residents, businesses and visitors during emergency situations, disasters, and extreme weather events. CodeRED is also used to communicate non-life safety matters, such as planned road closures, water main repairs, water and power service interruptions, or other general announcements



[Palm Beach County Alert System](#)

ALERTPBC is Palm Beach County's Emergency Notification System allowing you to opt-in to receive notifications via phone calls, text messaging, email, and more based on locations you care about.



Important Phones

Delray Beach Utilities Emergency Services	561-243-7312
Delray Beach Street Maintenance	561-243-7338
Delray Beach Police “Non-Emergency”	561-243-7800
Delray Beach Fire Headquarters	561-243-7400
Shelter Information/Questions	561-712-6400
FPL Outage Reporting	1-800-4-OUTAGE (800-468-8243)
FEMA: https://www.disasterassistance.gov/	1-800-621-FEMA (3362)
Business Tax Department	561-243-7242
Small Business Administration	1-800-659-2955
Code Enforcement	561-243-7219
Solid Waste Authority	561-640-4000
Disaster Unemployment Assistance (DUA)	1-866-487-2365

Preparedness “To Do” Checklist

- ✓ Things to have done by June 1st
 - ✓ Review of insurance policies (wind, flood, business interruption)
 - ✓ Update emergency contact lists (staff, vendors, utilities)
 - ✓ Pre-Identify Essential Vendors and have a Product Protection plan
 - ✓ Pre-Identify Essential Staff for immediate recall to work
 - ✓ Develop a plan to relocate essential equipment out of flood or storm surge prone areas.
 - ✓ Back up all essential digital files to the cloud
 - ✓ Inspect property for vulnerabilities and make needed repairs
 - ✓ Hold a pre-season preparedness meeting with staff
 - ✓ Print and distribute a one-page emergency plan



Hurricane WATCH “To Do”

- ✓ 72 hours prior to Landfall
 - ✓ Monitor storm updates from the National Hurricane Center
 - ✓ Review plans with employees; confirm their availability
 - ✓ Notify customers of possible changes in operating hours
 - ✓ Begin securing non-essential outdoor items
 - ✓ Purchase or locate last-minute supplies (batteries, water, chargers)

- ✓ 48 hours prior to Landfall
 - ✓ Install shutters or secure window protection
 - ✓ Move equipment and inventory away from flood-prone areas
 - ✓ Back up computers; unplug electronics. Store important documents in a waterproof container or a secure location.
 - ✓ Communicate closure plans via text, email, voicemail, and social media
 - ✓ Take photos of inventory, workspace, and building condition

Hurricane WARNING “To Do”

- ✓ 36-24 hours prior to Landfall
 - ✓ Confirm that your employee contact list is up-to-date and easily accessible.
 - ✓ Keep employees informed about the storm’s potential impact and any necessary actions.
 - ✓ If an evacuation is recommended, have a plan in place for all employees, including specific routes and designated safe locations. If sheltering in place is the decision, ensure there are secure areas within the business where employees can wait out the storm.
 - ✓ Shut off utilities if recommended
 - ✓ Confirm all staff are safe and have evacuated if required
 - ✓ Complete final walkthrough and secure property
 - ✓ Leave the premises and do not return until officials declare it safe



What to Do After a Storm

Safety Basics

- Stay Away from Power Lines: Avoid downed wires, poles, and damaged electrical equipment they can cause deadly electrocution.
- Avoid Floodwaters: Floodwater may contain sewage, bacteria, and harmful chemicals that can make you sick.
- Prevent Carbon Monoxide Poisoning: Never use generators, grills, or gas-powered tools indoors or near open windows. Carbon monoxide is a deadly, invisible gas. If you feel dizzy, weak, or sick, get fresh air immediately.

Reentry and Recovery

- Assess safety before re-entering; check for structural damage, flooding, or electrical hazards
- Document all damage before cleanup
- Contact your insurance company immediately
- Communicate clearly and frequently with staff and customers
- Begin cleanup and recovery in phases; prioritize critical systems and customer-facing areas
- Seek financial or logistical assistance from local agencies if needed

How to Clean Up Safely

- Gear Up: Wear gloves, goggles, and boots to protect yourself from injury and contaminants.
- Disinfect Everything That Got Wet: Clean all items and surfaces that were touched by floodwaters.
- Don't Work Alone: Clean heavy debris with a partner. If you're using equipment like chainsaws, make sure you've been properly trained.
- Take Breaks: Overexertion can be deadly. Heart attacks are a leading cause of death after hurricanes.



Tips to Stay Healthy

- “When in Doubt, Throw It Out”: Discard food that got wet or warmed during power outages. Contact your doctor about medicines that may have gone unrefrigerated.
- Don’t Drink Tap Water Until It’s Safe: Wait for confirmation from local officials before drinking tap water.
- Discard perishable food that hasn’t been refrigerated properly due to power outages, or if it has an unusual odor, color, or texture.
- Wash hands thoroughly with soap and water for at least 20 seconds or use alcohol-based hand sanitizer (at least 60% alcohol) if hands are not visibly dirty.
- Clean your home safely to prevent mold growth.

Reopen Safely and Strategically

- Assess and Document Damage First
Take photos before cleaning or moving anything. This is critical for insurance.
- Secure the Premises
Board up broken windows, mop up flooding, and check for hazards like exposed wires or pests.
- Prioritize What You Need to Reopen
Start with utilities, refrigeration (if needed), and point-of-sale equipment. If you can’t open fully, consider partial hours or limited services.
- Keep Customers in the Loop
Let people know you’re okay, what’s happening next, and how they can support you.
- Seek Support if Needed
Our Chamber of Commerce, Downtown Development Authority, the Small Business Administration (SBA), and the Florida Emergency Management office may offer grants, low-interest loans, and technical help after a storm.

