



CITY OF FORT LAUDERDALE

Business Disaster Recovery & Preparedness Resource Guide

Executive-Level Edition for Business Continuity, Disaster Relief, Recovery, and Long-Term Mitigation

Prepared for Fort Lauderdale business owners, nonprofits, commercial property owners, contractors, vendors, employers, and neighborhood-serving enterprises.

PLAN EARLY. PROTECT PEOPLE. DOCUMENT LOSSES. REOPEN SAFELY. MITIGATE FUTURE RISK.

Primary Audience	Core Purpose
Fort Lauderdale small businesses, employers, commercial tenants, property owners, chambers, merchant associations, nonprofits, contractors, vendors, and neighborhood-serving enterprises.	Help businesses plan before a disaster, protect employees and customers during an incident, document losses after impact, access recovery resources, and reduce future flood, wind, power, data, and operating risk.

Emergency	911
City Neighbor Service Center	954-828-8000
City Hurricane Neighbor Hotline	954-828-8888
Broward Hurricane Hotline	311 or 954-831-4000

Executive Use Cases

Before June 1	When a Storm Forms	After Impact	Before Reopening
Confirm contacts, insurance, backups, flood exposure, employee readiness, and vendors.	Activate closure rules, protect assets, monitor official updates, and release staff safely.	Return only when cleared, document damage, contact insurance, and report business impacts.	Verify safety, power, permits, staffing, contractors, customer notices, and recovery financing.

Official Resource Systems Integrated

City / County	State	Federal / Utility
Fort Lauderdale emergency resources; Broward County Emergency Management; AlertBroward; Special Needs Registry	FloridaDisaster.org; FloridaDisaster.biz; ESF 18 Business & Industry; FDEM Comprehensive Emergency Management Plan	Ready.gov Business; SBA Disaster Assistance; IRS Disaster Tax Relief; National Weather Service StormReady; FPL Storm Center

Last updated: June 18, 2026

Executive Readiness Brief

This page is intended for owners, executive directors, general managers, landlords, property managers, and business-continuity leads who need a fast command view of what must be decided before, during, and after a disaster.

Prepare	Respond	Re-Enter	Recover & Mitigate
Update plans, insurance, contacts, records, vendor lists, flood-risk review, and employee family readiness before June 1.	Protect life safety, close early enough for employees to get home, monitor official alerts, secure property, and follow evacuation orders.	Return only after official clearance; bring ID, proof of employment/authorization, and demonstrated need where re-entry controls are active.	Photograph damage, contact insurance, complete business damage assessment, use SBA/SBDC resources, verify contractors, and reduce future loss.

Leadership Decisions to Make Before Hurricane Season

- Who has authority to close, reopen, spend emergency funds, approve temporary repairs, communicate publicly, and apply for relief?
- What are the triggers for closure, remote operations, evacuation compliance, staff release, and customer notification?
- Which operations must resume first: payroll, POS, refrigeration, customer communication, delivery, security, or compliance?
- Which records, devices, inventory, and equipment must be protected, elevated, backed up, or relocated before impact?
- Which partners are already selected: insurance, landlord/property manager, electrician, roofer, restoration, IT, bank, accountant, and backup suppliers?

Priority Resource Contacts

Need	Primary Resource	Contact
Life safety	Emergency services	911
City services / stormdrain / water / sewer	City Neighbor Service Center	954-828-8000
City hurricane updates	City Hurricane Neighbor Hotline	954-828-8888
County shelters / evacuations / hurricane information	Broward Hurricane Hotline	311 or 954-831-4000
Private-sector damage assessment / re-entry	FloridaDisaster.biz / ESF 18	850-815-4925; ESF18@em.myflorida.com
Power outage / downed lines	Florida Power & Light	1-800-468-8243
Business disaster loans	SBA Disaster Assistance	800-659-2955; sba.gov/disaster
No-cost business continuity and recovery help	Florida SBDC	850-898-3489; Disaster@FloridaSBDC.org

Executive Readiness Scorecard

☐ Written continuity plan reviewed this year	☐ Employee contact list updated
☐ Insurance reviewed for wind, flood, business interruption, cyber, and spoilage	☐ Data backup tested and restoration confirmed
☐ Critical vendors and backup vendors confirmed	☐ Resilient Broward flood scenario reviewed



☐ Closure and reopening triggers approved	☐ Business damage documentation folder prepared
☐ Re-entry documents prepared for essential staff/vendors	☐ Generator, refrigeration, manual-payment, and communications procedures confirmed

Executive Activation Trigger Matrix

Trigger	Executive Decision	Required Communication	First Recovery Action
Tropical storm or hurricane watch	Prepare for modified hours, remote work, or closure.	Notify employees and customers of next update time.	Pre-stage records, supplies, barriers, backups, and vendor calls.
Hurricane warning / evacuation order	Close early and comply with official instructions.	Release staff safely; update website, voicemail, and social channels.	Secure assets and preserve pre-storm photos.
Power, flood, or access failure	Suspend unsafe operations or shift to manual/remote procedures.	Send status message to staff, customers, vendors, and landlord.	Document conditions, report utility/city issues, and protect assets.
All-clear / re-entry authorization	Authorize site assessment and phased reopening.	Confirm employee availability and customer reopening status.	Photograph damage, contact insurance, and complete business impact reports.



How to Use This Guide

This guide is designed to be practical. Business owners should use the first pages as a quick-reference directory, then complete the checklists and worksheets before hurricane season. After a disaster, return to the immediate action, documentation, re-entry, and recovery finance sections.

Recommended use:

- Print a copy and keep it in a waterproof folder at the business and at a separate off-site location.
- Save a digital copy in cloud storage where owners and key managers can access it from a mobile phone.
- Use the checklists as an annual readiness exercise with your team before June 1.
- Update phone numbers, vendors, insurance information, employees, and closure/reopening decisions every year.
- After an incident, document damage before cleanup, report business impacts through official systems, and verify any activated relief program deadlines.

Important limitation:

Websites, phone numbers, program names, eligibility rules, and recovery centers may change during a declared emergency. Always confirm current operating hours, locations, application deadlines, and eligibility through the official website or hotline for the specific disaster event.

Guide Sections

- 1. Emergency contacts and resource directory
- 2. Broward County Business Recovery Center purpose
- 3. FloridaDisaster.biz planning, re-entry, and business damage assessment guidance
- 4. Resilient Broward tools for flood mitigation decisions
- 5. Ready.gov, SBDC, SBA, StormReady, FPL, and Town of Davie planning elements
- 6. Fort Lauderdale business continuity plan template
- 7. Pre-storm, during-storm, and post-storm checklists
- 8. Recovery documentation, finance, tax, insurance, contractor, and procurement guidance
- 9. Worksheets and quick-reference source notes

1. Emergency Contacts and Resource Directory

Use this directory to determine who to call, where to go online, and what each entity is responsible for. During a major event, prioritize official City of Fort Lauderdale, Broward County, State of Florida, FPL, National Weather Service, SBA, and Florida SBDC communications.

City of Fort Lauderdale Contacts

Entity / Use	Official Website / Contact	When to Use
City of Fort Lauderdale - Emergency / life safety	Website: www.fortlauderdale.gov Contact: 911	Life-threatening emergencies, fire, medical emergency, crime in progress.
City Hurricane Neighbor Hotline / Neighbor Emergency Information Line	Website: www.fortlauderdale.gov/hurricane Contact: 954-828-8888	Recorded storm updates and hurricane information before, during, and after a storm.
Fort Lauderdale 24-Hour Neighbor Service Center	Website: www.fortlauderdale.gov ; FixIt FTL App Contact: 954-828-8000	Report water, sewer, stormdrain, public works, and city service issues; access City customer service.
Fort Lauderdale Police Department - Non-Emergency	Website: www.fortlauderdale.gov/police Contact: 954-764-4357 or 954-764-HELP	Non-emergency police issues. Use 911 for emergencies.
Fort Lauderdale City Commission Office / City Hall	Website: www.fortlauderdale.gov Contact: Commission: 954-828-5003; City Hall: 954-828-8000	City government information, official communications, and local coordination needs.



Entity / Use	Official Website / Contact	When to Use
Fort Lauderdale Floodplain / CRS Coordinator	Website: www.fortlauderdale.gov/flood Contact: 954-828-6133; MHagerty@FortLauderdale.gov	Floodplain management, CRS, flood mitigation, flood insurance and flood-hazard information.

B. Broward County and Resilient Broward Contacts

Entity / Use	Official Website / Contact	When to Use
Broward County Emergency Management Division	Website: www.broward.org/emergency Contact: 954-831-3900	Countywide emergency management, preparedness, evacuation, emergency operations, official county updates.
Broward County Hurricane Hotline	Website: www.broward.org/hurricane Contact: 311 or 954-831-4000	Shelters, evacuations, open/closed services, county emergency information during activations.
AlertBroward	Website: www.broward.org/emergency/Pages/AlertBroward.aspx Contact: Use online signup; county general: 954-831-4000	Receive countywide calls, texts, and emails for hurricanes, evacuations, curfews, and shelters.
Special Needs Registry	Website: www.broward.org/AtRisk Contact: 954-831-3902; TTY 954-831-3940	Employees, owners, or household members who may need special-needs sheltering or assistance.
Broward County Transit / Mass Transit	Website: www.broward.org/BCT Contact: 954-357-8400	Transit disruptions, evacuation transportation updates, employee mobility planning.
Broward County Animal Care	Website: www.broward.org/Animal Contact: 954-359-1313	Pet sheltering information and animal-related post-disaster questions.
Resilient Broward / County Risk Assessment and Resilience Plan	Website: www.resilientbroward.com Contact: 954-357-6612; EPGMDCitizenInquires@broward.org	Flood risk, resilience planning, scenario viewer, adaptation strategies, benefits dashboard, mitigation planning.

C. State and Federal Contacts

Entity / Use	Official Website / Contact	When to Use
Florida Division of Emergency Management (FDEM)	Website: www.floridadisaster.org Contact: 850-815-4000; Florida Relay: 711	State emergency information, SERT coordination, CEMP, alerts, disaster updates.
State Assistance Information Line (SAIL)	Website: www.floridadisaster.org/planprepare/information-line Contact: 1-800-342-3557	Activated during emergencies for accurate, up-to-date state disaster information.
FloridaDisaster.biz / ESF 18 Business & Industry	Website: www.floridadisaster.biz Contact: Private Sector Hotline: 850-815-4925; ESF18@em.myflorida.com	Business damage assessment, re-entry guidance, private-sector coordination, economic stabilization.
FDEM 2026 State of Florida Comprehensive Emergency Management Plan	Website: www.floridadisaster.org/dem/response/planning-section/all-hazards/comprehensive-emergency-management-plan/ Contact: FDEM main: 850-815-4000	State emergency framework; ESF 18 Business, Industry, and Economic Stabilization; ESF 12 Energy; ESF 20 Cybersecurity.
FEMA / Ready.gov Business	Website: www.ready.gov/business Contact: 800-621-FEMA (3362); FEMA Private Sector: FEMA-Private-Sector@fema.dhs.gov	Business continuity, emergency response, IT disaster recovery, hazard-specific toolkits.
DisasterAssistance.gov / FEMA Individual Assistance	Website: www.disasterassistance.gov Contact: 800-621-3362; 711 relay available	Individual and household assistance. Businesses generally use SBA, SBDC, and state programs for business recovery.



Entity / Use	Official Website / Contact	When to Use
U.S. Small Business Administration (SBA) Disaster Assistance	Website: www.sba.gov/disaster ; disasterloanassistance.sba.gov Contact: 800-659-2955; disastercustomerservice@sba.gov; relay 711	Physical damage loans, Economic Injury Disaster Loans, mitigation assistance, Business Recovery Centers.
IRS Disaster Tax Relief	Website: www.irs.gov/newsroom/tax-relief-in-disaster-situations Contact: IRS disaster hotline: 866-562-5227	Tax filing/payment relief, casualty loss deduction information, Publication 584-B business loss workbook.
National Weather Service / StormReady	Website: www.weather.gov/stormready Contact: NWS Communications: 301-427-9855; nws.communications.office@noaa.gov	Severe-weather warning systems, hazardous-weather planning, drills, alerting, Weather-Ready Nation resources.

D. Business Support, Vendor, Procurement, and Recovery Contacts

Entity / Use	Official Website / Contact	When to Use
Florida SBDC Network - Disaster Preparedness & Recovery	Website: www.floridasbdc.org/services/consulting/preparedness/ Contact: State disaster line: 850-898-3489; Disaster@FloridaSBDC.org	No-cost business continuity planning, disaster loan assistance, recovery documentation, eligibility support.
Florida SBDC at FIU	Website: business.fiu.edu/sbdc ; floridasbdc.org Contact: 305-779-9230; SBDC@FIU.EDU	No-cost consulting, capital guidance, government contracting, small-business support for South Florida companies.
Local SBDC Fort Lauderdale / FAU Historic Reference	Website: www.fau.edu/sbdc Contact: 954-762-5201 or 954-762-5235	Local disaster recovery counseling and business support. Verify current office arrangement before visiting.
MyFloridaMarketPlace Vendor Information Portal	Website: vendor.myfloridamarketplace.com Contact: 866-FLA-EPRO / 866-352-3776; VendorHelp@MyFloridaMarketPlace.com	Register to provide goods/services to the State of Florida; vendor registration and W-9 process.
Florida Emergency Supplier Network / DMS Emergency Supplier and Purchaser Networks	Website: www.dms.myflorida.com/business_operations/state_purchasing/florida_emergency_networks Contact: DMS MFMP Help Desk: 866-352-3776	Supplier registration and emergency procurement visibility after disasters.
Disaster Contractors Network	Website: www.dcnonline.org Contact: Online resource; verify contractors through DBPR and local permitting office	Find Florida-licensed contractors after disasters; reduce risk of unlicensed or fraudulent contractors.
Businessafe / FDLE	Website: www.fdle.state.fl.us/BusinessSafe resources Contact: FDLE main: 850-410-7000	Business security and safety planning resources; useful for workplace safety and security continuity.
Florida Small Business Emergency Bridge Loan Program	Website: www.floridacommerce.myflorida.com or www.floridadisasterloan.org when activated Contact: FloridaCommerce main: 850-245-7105; SBDC disaster line: 850-898-3489	Short-term working-capital assistance after activation by the State of Florida.

E. Utilities, Insurance, and Infrastructure Contacts

Entity / Use	Website	Phone / Email	When to Use
Florida Power & Light (FPL) Storm Center	www.fpl.com/storm ; www.fpl.com/outage	1-800-4-OUTAGE / 1-800-468-8243; text "App" to MyFPL (69375)	Report or check outage, track restoration, downed-line safety, business storm prep, mobile app.
TECO / Peoples Gas	www.peoplesgas.com	877-832-6747	Gas service concerns. If you smell gas or suspect a leak, leave the area and call emergency services.



Entity / Use	Website	Phone / Email	When to Use
AT&T; Repair Service	www.att.com	877-737-2478	Telecommunications repair and service disruptions.
National Flood Insurance Program	www.floodsmart.gov ; www.fema.gov/nfip	877-336-2627 / 888-379-9531	Flood insurance, policyholder information, claims guidance. Contact your insurance agent first for policy-specific help.

Fort Lauderdale action step:

Create a laminated or waterproof quick-reference card with the emergency numbers above and place one copy at the register, one in the manager office, one in the emergency kit, and one in the owner/manager vehicle.

2. Purpose of the Broward County Business Recovery Center

A Broward County Business Recovery Center is a post-disaster business assistance location that may be activated after a declared disaster. The exact location, operating dates, and services can vary by event. In prior Broward disasters, SBA opened a Business Recovery Center in Fort Lauderdale to assist Floridians applying for SBA disaster loans. Business owners should confirm current center status through SBA, FloridaDisaster.biz, Broward County, the City of Fort Lauderdale, and Florida SBDC after each event.

Primary purpose:

- Provide face-to-face or direct assistance to businesses after a disaster, when activated.
- Help business owners understand SBA physical damage loans, Economic Injury Disaster Loans, and mitigation options.
- Assist with disaster loan application questions, required documentation, account setup, and deadlines.
- Connect business owners to Florida SBDC consultants, state recovery resources, insurance guidance, and business continuity support.
- Help businesses understand available federal, state, county, and local resources without having to navigate every agency separately.

When a Business Recovery Center is activated, bring:

- ☐ Government-issued photo ID for the owner or authorized representative.
- ☐ Business license, Sunbiz/registration documents, EIN, and ownership documents.
- ☐ Insurance policy and claim number, if available.
- ☐ Photos and videos of property damage before cleanup or repairs.
- ☐ List of damaged inventory, equipment, machinery, furniture, supplies, vehicles, and records.
- ☐ Lease, mortgage, or property ownership documents.
- ☐ Recent tax returns, profit-and-loss statements, payroll records, and bank statements.
- ☐ Pre-disaster and post-disaster revenue comparison.
- ☐ Receipts for emergency repairs, cleanup, temporary relocation, generator/fuel, equipment rental, and security.
- ☐ Contact information for landlord, insurance adjuster, accountant, bank, contractor, and key vendors.

Important distinction:

FEMA primarily supports individuals and households. Business owners should look first to SBA disaster assistance, Florida SBDC, FloridaDisaster.biz/ESF 18, insurance, lenders, tax professionals, and any activated state or local business recovery programs for business-specific recovery.

3. FloridaDisaster.biz Planning, Re-Entry, and Business Damage Assessment

This section incorporates the statewide business planning guidance provided through FloridaDisaster.org and FloridaDisaster.biz, including the material added from the Disaster Resource Guide draft. The key theme is simple: plan before the incident, protect people during the incident, document everything after impact, and use the official business damage assessment and private-sector re-entry processes.

Before a Disaster Strikes

A disaster of any size can affect a business. Owners should build a business disaster continuity plan and encourage employees to create family emergency plans. Employee family readiness is part of business continuity because employees need to know their families are safe before they can return to work. Businesses should ask how operations will continue if roads are closed, streets are impassable, communications are limited, vendors cannot deliver, the workplace is inaccessible, or customers cannot reach the business.

Before-disaster business questions:

- ☐ How would we operate if access to the workplace is blocked by flooding, debris, curfews, or evacuation orders?
- ☐ Which business functions must continue first: payroll, customer communication, inventory protection, refrigeration, orders, deliveries, public-facing services, or compliance?
- ☐ Who has authority to close, reopen, spend emergency funds, contact insurance, speak publicly, and authorize repairs?
- ☐ What records must be protected and backed up off-site or in the cloud?
- ☐ Do employees have household plans, transportation options, and emergency contacts?
- ☐ Do we have alternate vendors, alternate internet/phone systems, backup payment options, and a cash plan?
- ☐ Are our insurance limits, deductibles, exclusions, flood coverage, wind coverage, and business interruption coverage current?

During a Disaster

During a disaster, safety is the main concern. Businesses should review their Business Continuity Plan, confirm that employee responsibilities are current, monitor official emergency management news for weather and safety updates, and follow local evacuation orders. When an evacuation is ordered, business owners should secure the business and leave according to local emergency management instructions.

Critical safety warning:

If local emergency management officials order an evacuation and a business owner chooses to remain at the business, emergency responders may not be able to respond during the disaster. Owners and employees who stay may be on their own until the storm passes and first responders can safely secure the area.

During-disaster checklist:

- ☐ Monitor City of Fort Lauderdale, Broward County, FDEM, National Weather Service, and local emergency alerts.
- ☐ Confirm that employees know whether the business is open, closing, remote, or closed until further notice.
- ☐ Secure doors, windows, shutters, awnings, signage, outdoor items, vehicles, files, servers, and inventory.
- ☐ Close early enough for employees to travel home safely before conditions deteriorate.
- ☐ Follow evacuation orders and shelter-in-place instructions from official sources.



- ☐ Avoid driving through flooded roads or around barricades.
- ☐ Use phones for essential communications and conserve battery power.

After a Disaster - Immediate Action

Safety is the first priority when re-entering a business after a disaster. Follow local emergency management instructions on when it is safe to return and what safety measures are required. Do not enter a damaged or flooded building until it is safe to do so.

Immediate action checklist:

- ☐ Wait for official all-clear before returning to the business location.
- ☐ Watch for downed power lines, gas leaks, structural instability, contaminated floodwater, mold, sharp debris, and unsafe electrical conditions.
- ☐ Take photographs and video of all damage before cleanup or temporary repairs.
- ☐ If damage is minor and re-entry is safe, make temporary repairs only to correct safety hazards and minimize further damage.
- ☐ Contact your insurance company immediately and request an adjuster appointment as soon as possible.
- ☐ Keep receipts for tarps, boarding, security, cleanup, fuel, generators, temporary repairs, relocation, and equipment rental.
- ☐ Use only licensed contractors certified by the local jurisdiction and State of Florida.
- ☐ Be cautious if a contractor asks you to pull the permit; this can indicate the contractor is not properly licensed or does not have permitting privileges.
- ☐ Report water main breaks, damaged sewer lines, or blocked stormdrains to the City at 954-828-8000.
- ☐ Report downed lines or dangerous electrical conditions to FPL at 1-800-468-8243 and call 911 for life-threatening conditions.

After a Disaster - Rebuilding

When local emergency management officials, law enforcement, and the State Emergency Response Team determine that an impacted area is safe and secure for private-sector re-entry, the focus shifts to recovery. Businesses should document damage, preserve records, track economic losses, and seek assistance that may be available based on the magnitude of the disaster and the overall economic impact to the community.

Rebuilding checklist:

- ☐ Complete a detailed damage inventory before disposing of damaged property, where safe and allowed.
- ☐ Separate damaged goods from usable goods and photograph serial numbers or product labels.
- ☐ Document lost sales, canceled appointments, delivery failures, spoilage, payroll interruption, relocation expenses, and extra operating costs.
- ☐ Submit a Business Damage Assessment through FLORIDADISASTER.BIZ when activated or available for the event.
- ☐ Check SBA disaster declarations and apply quickly if eligible.
- ☐ Contact Florida SBDC for no-cost assistance with documents, capital options, loan applications, and continuity planning.
- ☐ Coordinate with landlord, property manager, insurer, lender, accountant, and legal counsel.
- ☐ Confirm permitting requirements before repair or reconstruction.

Business Damage Assessment Tool

Businesses are encouraged to complete the online Business Damage Assessment tool available through FLORIDADISASTER.BIZ. The information helps FloridaCommerce, FDEM, ESF 18, and CERT leadership understand



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private-sector impacts and economic recovery needs. Completing the assessment does not replace an insurance claim, SBA application, or local permit process; it helps the state understand business impacts and coordinate recovery support.

4. Statewide Private-Sector Re-Entry and Emergency Vendor Resources

When a disaster impacts Florida, essential commodities and services must be able to reach impacted areas. Local elected officials and law enforcement determine when an area is safe enough for individuals and businesses to return. The statewide private-sector re-entry program outlines documentation that individuals and businesses should be prepared to present to local officials when seeking re-entry into an impacted area.

Re-entry documents businesses should prepare:

- ☐ Valid government-issued ID such as a driver license or passport.
- ☐ Proof of employment such as employer credentials, business ID badge, contractor credentials, or a letter on employer letterhead.
- ☐ Demonstrated need to enter the area such as work order, service ticket, inventory list, employer authorization, property-management request, delivery manifest, utility restoration assignment, or emergency repair contract.
- ☐ Business license, Sunbiz registration, insurance certificate, and local occupational/business tax receipt if applicable.
- ☐ Vehicle identification, vendor credentials, and contractor license information for essential services.

Local control matters:

Re-entry is not guaranteed solely because a business has documents. Local officials know their communities and determine when re-entry is safe and appropriate. Businesses should comply with road closures, curfews, bridge closures, utility hazards, and law-enforcement instructions.

Emergency procurement and vendor networks:

- Florida Emergency Network / DMS Emergency Supplier and Purchaser Networks: helps connect emergency suppliers with state and local purchasing needs during disasters.
- MyFloridaMarketPlace Vendor Information Portal: businesses can register to provide goods and services to the State of Florida. Use the MFMP Help Desk at 866-352-3776 for registration support.
- Disaster Contractors Network: helps homeowners and businesses connect with Florida-licensed contractors after disasters. Always verify licenses through Florida DBPR and local permitting authorities before hiring.
- Florida APEX Accelerator / SBDC disaster contracting resources: useful for firms seeking federal, state, or local disaster-recovery contracting opportunities.

Vendor registration checklist:

- ☐ Register or update your MyFloridaMarketPlace vendor profile.
- ☐ Complete the Substitute W-9 process where required.
- ☐ Confirm commodity codes, business certifications, insurance, licenses, and contact information.
- ☐ Prepare proof of capacity: staffing, vehicles, equipment, service territory, inventory, and past performance.
- ☐ Develop emergency pricing, service descriptions, and response-time commitments.
- ☐ Keep copies of insurance, bonding, worker compensation, and licensing documents ready.
- ☐ Avoid price gouging, false claims, unlicensed work, or representations that imply authorization you do not have.

5. Resilient Broward: Flood Mitigation and Business Location Decisions

Fort Lauderdale businesses should treat flood risk as a business-continuity, capital-planning, insurance, lease, and location decision. Resilient Broward provides tools that help owners understand potential flooding from sea-level rise,



heavy rainfall, king tides, storm surge, groundwater, and future climate conditions. The County Risk Assessment and Resilience Plan provides a 50-year roadmap combining natural solutions and engineered systems such as swales, green space, seawalls, upgraded drainage, water storage, and flood barriers.

Why this matters to business owners:

- A business can be structurally undamaged but still lose revenue if employees, customers, vendors, or delivery vehicles cannot reach the site.
- Flood-prone streets, loading areas, parking lots, electrical rooms, storage areas, and low entries can interrupt operations even when the building remains standing.
- Future-risk tools can support lease negotiations, insurance planning, capital improvements, mitigation grant applications, and location decisions.
- Flood mitigation can reduce property damage, downtime, insurance impacts, and recovery costs.

Scenario Viewer

The Scenario Viewer allows users to visualize potential flood inundation under combinations of sea-level rise, king tide, storm surge, rainfall events, groundwater conditions, and future rainfall change factors. Business owners can use it to review a site before leasing, buying, renovating, storing equipment, installing electrical systems, or locating critical inventory.

Use the Scenario Viewer to ask:

- ☐ Does water appear near the business entrance, parking, loading, or street access under future scenarios?
- ☐ Could employees, customers, or emergency vehicles reach the site after heavy rainfall or storm surge?
- ☐ Are critical assets located below potential flood levels?
- ☐ Does the site need flood barriers, elevated storage, backflow prevention, higher electrical placement, or drainage improvements?
- ☐ Should a lease include language about flood protection, drainage maintenance, cleanup responsibility, generator access, or temporary closure?

Adaptations Dashboard

The Adaptations Dashboard helps users understand resilience strategies such as green infrastructure, increased storage, conveyance improvements, barriers, swales, culverts, pump stations, telemetry, canal operations, and seawall strategies. Businesses can use the dashboard to see the types of mitigation strategies being considered in surrounding areas and to better understand how public infrastructure investments may affect access, flood protection, and long-term risk.

Benefits Dashboard

The Benefits Dashboard helps illustrate the economic value of adaptation investments, including avoided property damage, preserved economic activity, flood-insurance impacts, increased real estate values, and tax revenue. Broward County resilience materials describe large annual avoided-damage benefits and positive economic returns from coordinated adaptation investments.

Business flood mitigation checklist:

- ☐ Review your address in Resilient Broward Scenario Viewer and FEMA flood tools.
- ☐ Store inventory, files, chemicals, and high-value equipment above expected flood exposure.
- ☐ Elevate electrical panels, servers, point-of-sale systems, routers, compressors, and critical controls where feasible.
- ☐ Install or pre-stage flood shields, door barriers, sandbags, or deployable flood panels where appropriate and code-compliant.
- ☐ Maintain gutters, private drains, swales, parking-lot drainage, backflow devices, and sump systems.
- ☐ Coordinate with landlord or property manager on drainage, roof, parking, generator, and tenant-access responsibilities.
- ☐ Consider flood insurance even if your lender or landlord does not require it.



☐ Budget for mitigation improvements before a disaster rather than waiting until after loss occurs.

Resilient Broward field notes:

Address / Area Reviewed	Observed Risk / Scenario	Mitigation or Follow-Up Needed

6. Developing a Business Disaster Plan

Ready.gov, Florida SBDC, SBA, FloridaDisaster.org, and StormReady all point to the same core principle: a plan must be written, easy to access, practiced, and assigned to specific people. A plan that only exists in the owner's head will fail when the owner is unavailable, phones are down, or the workplace is inaccessible.

A. Ready.gov Business Planning Structure

- Business Continuity Team: identify owners, managers, IT, finance, communications, facilities, safety, and recovery decision-makers.
- Business Impact Analysis: determine what operations are most critical and how long they can be down.
- Continuity Strategies: identify alternate locations, remote work, backup vendors, backup power, alternate payment methods, and manual procedures.
- Emergency Response Plan: evacuation, shelter-in-place, medical emergency, active threat, severe weather, flood, fire, and utility outage procedures.
- Crisis Communications Plan: employee alerts, customer messages, vendor notifications, media/social response, and reopening updates.
- IT Disaster Recovery Plan: cloud backups, access credentials, cybersecurity, hardware replacement, restoration testing, and alternate internet.
- Training and Exercises: tabletop exercises, call-down tests, generator tests, data restoration tests, and annual plan review.

B. Florida SBDC Preparedness Steps

- Use no-cost SBDC consulting to develop a business continuity and emergency preparedness plan tailored to your company.
- Use SBDC disaster preparedness templates and emergency procedures templates to formalize roles and procedures.
- Use Bizaster or SBDC tools for risk assessments, customizable checklists, and preparation/recovery resources.
- After a disaster, contact SBDC early for disaster loan assistance, document compilation, eligibility review, and recovery planning.

C. SBA Emergency Preparedness Steps

- Assess risk: identify realistic threats such as hurricanes, flooding, cyberattacks, power outage, supply-chain failure, fire, and extreme heat.
- Create a plan: define immediate priorities, recovery roadmap, key contacts, records, supplies, continuity steps, and financial readiness.
- Execute the plan: practice it with staff so everyone knows what to do when the disaster occurs.



- After a declared disaster: check SBA disaster declarations, apply as soon as possible if eligible, and ask about mitigation assistance that may strengthen the business against future damage.

D. StormReady Principles for Businesses

- Maintain a 24-hour warning point or internal weather-monitoring responsibility for the business.
- Have more than one way to receive warnings and alert employees, tenants, customers, and contractors.
- Monitor local weather conditions using official NWS, NHC, City, County, and state sources.
- Promote readiness through staff briefings, written procedures, training, and signage.
- Create a formal hazardous-weather plan that includes drills, evacuation, shelter-in-place, severe-weather spotter awareness, and exercises.

7. FPL Storm and Power Continuity Planning

Power loss is one of the most common business-disruption triggers. Fort Lauderdale businesses should prepare for outages affecting lights, security, elevators, refrigeration, internet, phones, payment systems, fuel pumps, medical equipment, HVAC, gate access, fire systems, and point-of-sale systems.

FPL business storm preparation checklist:

- ☐ Update FPL account contact information and confirm who can report outages or receive restoration updates.
- ☐ Download the FPL Mobile App and know how to use FPL Power Tracker and outage reporting tools.
- ☐ Text "App" to MyFPL (69375) to get the mobile app link.
- ☐ Report a downed line or dangerous electrical condition to FPL at 1-800-468-8243 and call 911 for life-threatening emergencies.
- ☐ Identify what stops immediately when power is lost and what can continue manually or remotely.
- ☐ Install surge protection and protect sensitive equipment where appropriate.
- ☐ Create a refrigeration/cold-chain plan for food, pharmacy, medical, floral, or temperature-sensitive products.
- ☐ If using a generator, operate it outdoors only and away from doors, windows, vents, and air intakes.
- ☐ Do not connect generators to building wiring unless properly installed with approved transfer equipment by a licensed electrician.
- ☐ Keep fuel safely stored and confirm local fire, building, and environmental requirements.
- ☐ Prepare manual payment, cash, invoice, and receipt procedures when internet or card processing fails.
- ☐ Back up computers and critical systems before storm season and before a storm arrives.

Generator safety reminder:

Never operate a generator indoors, in a garage, under a covered entry, or near openings. Carbon monoxide can kill quickly and without warning. Keep generators dry, properly grounded, and professionally connected if they power building systems.

8. State, County, and Municipal Planning Alignment

Businesses do not need to copy government emergency plans, but they should align with the same phases: preparedness, response, recovery, and mitigation. The FDEM 2026 State of Florida Comprehensive Emergency Management Plan provides a statewide emergency management framework and includes Emergency Support Functions such as ESF 12 Energy, ESF 18 Business, Industry, and Economic Stabilization, and ESF 20 Cybersecurity.

How Fort Lauderdale businesses can translate government planning into business planning:



Government Phase	Business Translation	Business Action
Preparedness	Get ready before an event.	Plan, train, insure, back up data, stock supplies, protect property, know risks, register alerts.
Response	Protect people and stabilize immediate conditions.	Close safely, communicate, evacuate/shelter, secure property, avoid unsafe travel, monitor official instructions.
Recovery	Restore operations and access assistance.	Document damage, contact insurer, apply for SBA/SBDC help, complete business damage assessment, reopen safely.
Mitigation	Reduce future loss.	Floodproof, elevate, harden, improve drainage, strengthen cyber/data systems, improve vendor redundancy, update insurance.

Recommended annual training:

- ☐ One tabletop exercise before June 1 using a Fort Lauderdale heavy-rainfall/flood scenario.
- ☐ One hurricane closure and re-opening drill using employee notification and customer messaging.
- ☐ One data-backup restoration test with IT support.
- ☐ One generator/power outage review if the business relies on refrigeration, medical equipment, security gates, elevators, or critical electronics.
- ☐ One vendor continuity test: confirm alternate suppliers and emergency contractor availability.

9. Fort Lauderdale Business Continuity Plan Template

Complete this section for your business. A plan is only useful if it contains names, responsibilities, decision rules, phone numbers, and backup options.

A. Business Profile

Field	Information
Legal business name / DBA	
Business address	
Mailing address	
Business owner(s)	
Emergency decision-maker	
Backup decision-maker	
Primary phone / email	
Business tax receipt / license number	
EIN / Sunbiz registration	
Landlord/property manager	
Insurance agent / carrier / policy number	



Field	Information
Bank / lender contact	
Accountant/bookkeeper	
Attorney	
IT support	
Alarm/security company	

B. Critical Contacts

Role / Vendor	Name	Phone / Email	Backup Option
Owner			
General manager			
Facilities contact			
IT/data backup			
Payroll/accounting			
Insurance agent			
Landlord/property manager			
Primary supplier			
Backup supplier			
Electrician			
Plumber			
Roofer			
Restoration/mold cleanup			
Security/alarm			
Generator/fuel vendor			
Communications/internet			
Legal counsel			

C. Business Impact Analysis

Use the table below to prioritize which operations must return first. Maximum tolerable downtime should be realistic. For some businesses, payroll can tolerate a few days; refrigeration may tolerate only hours.

Critical Function	Max Downtime	Minimum Resources Needed	Owner	Backup Method
Life safety / employee accountability				
Customer communication				



Critical Function	Max Downtime	Minimum Resources Needed	Owner	Backup Method
Payroll				
Point-of-sale / payments				
Accounting / records				
Inventory protection				
Refrigeration / cold chain				
Website / email / phones				
Delivery / fulfillment				
Security / access control				
Permits / compliance				
Vendor ordering				
Remote work / alternate location				

D. Closure and Reopening Decision Rules

Write clear triggers so decisions are not improvised under pressure.

Trigger	Business Decision	Responsible Person	Customer / Employee Message
Tropical storm watch			
Hurricane watch			
Hurricane warning			
Flood watch/warning			
Evacuation order			
Curfew announced			
Road access blocked			
Power outage			
Internet/phone outage			
Building damage			
Water intrusion			
Boil water notice			
Staff unavailable			
Supplier interruption			



10. Annual, Pre-Storm, During-Storm, and Post-Storm Checklists

A. Annual Preparedness Checklist - Complete Before June 1

- ☐ Review this guide and update your written business continuity plan.
- ☐ Confirm current phone numbers, employee contacts, vendor contacts, landlord, insurer, and emergency contacts.
- ☐ Register or update Alert FTL, AlertBroward, FPL app, and relevant weather alerts.
- ☐ Review flood zone, evacuation zone, Resilient Broward Scenario Viewer, FEMA flood maps, and site drainage issues.
- ☐ Review insurance: wind, flood, business interruption, equipment, inventory, tenant improvements, cyber, auto, valuable papers, spoilage.
- ☐ Photograph and video exterior, interior, equipment, inventory, furniture, signage, roof, windows, doors, electrical areas, vehicles, and records storage.
- ☐ Back up data off-site or in the cloud and test restoration.
- ☐ Inspect roof, shutters, windows, doors, signs, awnings, gutters, drains, parking areas, and exterior equipment.
- ☐ Identify licensed contractors before an event: electrician, plumber, roofer, restoration, debris, HVAC, generator, security.
- ☐ Confirm employees have family emergency plans and know the company's closure/reopening communication method.
- ☐ Update MyFloridaMarketPlace or vendor registrations if your business provides emergency goods or services.
- ☐ Conduct a tabletop exercise using a hurricane and flood scenario.

B. 5 to 7 Days Before Potential Impact

- ☐ Monitor National Hurricane Center, NWS, City of Fort Lauderdale, Broward County, FDEM, and FPL updates.
- ☐ Review closure triggers and prepare customer/employee messages.
- ☐ Confirm employee availability, special concerns, and transportation limitations.
- ☐ Call key vendors and determine delivery changes or emergency inventory needs.
- ☐ Move records, inventory, equipment, and chemicals away from flood-prone locations and low shelves.
- ☐ Confirm data backups, remote-access credentials, payroll access, bank access, and point-of-sale contingencies.
- ☐ Check emergency supplies: flashlights, batteries, first aid, chargers, water, cleaning supplies, tarps, tools, PPE, cash, printed contact lists.
- ☐ Confirm generator, fuel, refrigeration, and cash-handling plans if relevant.
- ☐ Pre-stage shutters, barriers, sandbags, flood panels, signage, and securing materials.

C. 72 to 48 Hours Before Potential Impact

- ☐ Install shutters or protective coverings where appropriate.
- ☐ Secure or bring inside exterior items, signs, patio furniture, planters, carts, ladders, tents, banners, and loose materials.
- ☐ Charge phones, tablets, laptops, radios, battery packs, and mobile hotspots.
- ☐ Print insurance policies, vendor contacts, employee list, bank information, and damage documentation forms.
- ☐ Elevate electronics, records, and inventory.



- ☐ Photograph pre-storm condition of property and inventory.
- ☐ Update website, voicemail, Google Business Profile, and social media as needed.
- ☐ Coordinate with landlord/property manager on building-level shutdown and re-entry procedures.

D. 24 Hours Before Impact / Closure

- ☐ Close early enough for employees to travel home safely.
- ☐ Secure cash, checks, financial records, blank checks, and sensitive files.
- ☐ Back up data and verify cloud/off-site access.
- ☐ Unplug nonessential electronics and elevate equipment where feasible.
- ☐ Set refrigerators/freezers to safest cold setting if applicable and document inventory condition.
- ☐ Turn off equipment according to manufacturer guidance.
- ☐ Lock doors, gates, windows, cabinets, and storage areas.
- ☐ Post closure/reopening instructions for customers.
- ☐ Confirm employee check-in process and next update time.
- ☐ Do not ask employees to travel once conditions are unsafe or evacuation orders are issued.

E. Immediate Post-Storm Checklist

- ☐ Wait for official all-clear before returning.
- ☐ Do not enter a building with structural damage, standing water, gas smell, active electrical hazards, or visible mold growth without proper safety review.
- ☐ Photograph and video damage before cleanup.
- ☐ Contact insurer and document claim number.
- ☐ Make temporary repairs only to prevent further damage or address immediate safety hazards.
- ☐ Keep all receipts and maintain a disaster expense log.
- ☐ Report city infrastructure issues to 954-828-8000.
- ☐ Report power hazards to FPL and life-threatening hazards to 911.
- ☐ Notify employees and customers of status.
- ☐ Complete FLORIDADISASTER.BIZ Business Damage Assessment when available.
- ☐ Check SBA, SBDC, FloridaCommerce, Broward County, and City updates for activated programs.
- ☐ Verify contractor licenses and permits before permanent repairs.

11. Recovery Documentation, Insurance, Finance, and Tax

Good documentation is the bridge between damage and recovery. Insurers, lenders, SBA, tax professionals, landlords, grant programs, and public agencies may all ask for different evidence. Start a disaster folder immediately.

A. Disaster Documentation Folder

- ☐ Photos/videos before and after disaster, including exterior access, streets, parking, loading, roof, doors, windows, signs, inventory, equipment, and records.



- ☐ Written damage log with date, time, location, description, estimated value, and whether item was repaired, replaced, discarded, or salvaged.
- ☐ Insurance policy, claim number, adjuster contact, and all claim correspondence.
- ☐ Receipts, invoices, canceled checks, card statements, and bank records for repairs, cleanup, temporary relocation, generator/fuel, security, storage, and rentals.
- ☐ Payroll records showing closure, overtime, temporary staffing, or employee support.
- ☐ Profit-and-loss statements before and after impact.
- ☐ Sales reports, appointment books, contracts, canceled orders, and delivery logs showing revenue loss.
- ☐ Lease, mortgage, property ownership, landlord communications, and responsibility for repairs.
- ☐ Permits, contractor licenses, estimates, invoices, and inspection documents.
- ☐ SBA, SBDC, FloridaDisaster.biz, and local recovery program application records.

B. Insurance Tips

- Contact your insurance company immediately; delays can affect documentation and claim processing.
- Do not discard damaged property until it has been photographed, inventoried, and cleared by insurer or local safety requirements, unless disposal is necessary for health/safety.
- Ask whether the policy covers business interruption, extra expense, civil authority closure, utility interruption, equipment breakdown, spoilage, flood, wind, mold, and tenant improvements.
- Flood damage is usually separate from standard property coverage. Review flood insurance annually and confirm deductibles and waiting periods.
- Track communication with adjusters in writing and save copies of all submissions.

C. SBA Disaster Assistance and Mitigation

- Check whether Broward County is included in an SBA disaster declaration.
- Apply as soon as possible if eligible; there is no obligation to accept a loan if approved.
- Physical damage loans may assist with repair/replacement of damaged business assets.
- Economic Injury Disaster Loans may help cover operating expenses that would have been met if the disaster had not occurred.
- Ask SBA about mitigation assistance to strengthen the business against future losses.
- Use Florida SBDC for help compiling documents and understanding relief options.

D. IRS Disaster Tax Relief

- Businesses in federally declared disaster areas may receive filing/payment relief depending on IRS announcements.
- The IRS disaster hotline is 866-562-5227.
- Use IRS Publication 584-B to help compile business casualty, disaster, and theft loss records.
- Consult a CPA or tax professional before claiming losses, replacing assets, or using disaster-related tax relief.

12. Contractor, Repair, and Fraud Prevention Guidance

After disasters, unlicensed contractors and fraudulent repair schemes often appear quickly. Fort Lauderdale businesses should prioritize safety, permitting, license verification, written contracts, insurance, and documentation.

Contractor checklist:

- ☐ Verify contractor license through Florida DBPR and the local jurisdiction before signing or paying.



- ☐ Require proof of insurance and workers compensation where applicable.
- ☐ Get written estimates with scope, materials, timeline, payment schedule, and warranty terms.
- ☐ Avoid large upfront cash payments.
- ☐ Do not allow work to begin without required permits.
- ☐ Be cautious if the contractor asks you to pull the permit; this may indicate the contractor is not properly licensed or not entitled to permitting privileges.
- ☐ Keep all receipts, invoices, contracts, lien releases, permit records, and inspection results.
- ☐ Use Disaster Contractors Network as a starting point but still verify licenses independently.
- ☐ Report suspected fraud, price gouging, or unlicensed activity to appropriate state/local agencies.

Red flags:

- Door-to-door pressure immediately after a storm.
- Demands for full payment before work begins.
- No license number, no insurance, no written contract, or refusal to provide references.
- Offer to start immediately but avoid permits or inspections.
- Requests that the owner pull the permit for contractor-controlled work.
- Promises that sound too good to be true, especially around insurance claims.

13. Data, Communications, Cybersecurity, and Supply Chain Continuity

A physical disaster can trigger a digital disaster. Power loss, water intrusion, server failure, ransomware, lost devices, vendor shutdowns, and internet interruption can stop operations even if the building survives.

IT and data checklist:

- ☐ Use cloud backups and at least one additional off-site backup for critical data.
- ☐ Test restoration before hurricane season.
- ☐ Store passwords in a secure password manager with emergency access for authorized decision-makers.
- ☐ Maintain admin access to website, email, banking, payroll, point-of-sale, accounting, social media, domain registrar, and cloud storage.
- ☐ Create manual workarounds for credit card payments, invoices, receipts, order records, customer lists, and delivery logs.
- ☐ Prepare for phishing and fraud attempts after disasters, especially fake vendors, fake government links, and fake assistance programs.
- ☐ Protect devices from water and surge damage. Elevate routers, computers, servers, and network equipment where feasible.

Communications checklist:

- ☐ Prepare pre-written customer closure, delayed reopening, remote service, and reopening messages.
- ☐ Prepare employee texts for closure, check-in, payroll, safety, and return-to-work procedures.
- ☐ Update voicemail, website, Google Business Profile, and social media during closures.
- ☐ Use multiple channels: text, email, phone tree, website, social media, signage, and internal app.



☐ Keep printed contact lists in case devices or cloud access fail.

Supply-chain checklist:

- ☐ Identify critical suppliers and alternate suppliers.
- ☐ Pre-negotiate emergency delivery, minimum stock, and priority-service terms if possible.
- ☐ Track inventory before storms and document spoilage or loss after storms.
- ☐ Identify transportation barriers, fuel needs, storage limitations, and loading/access points vulnerable to flooding.
- ☐ Review force majeure, cancellation, late delivery, and insurance provisions in contracts.

14. Fort Lauderdale-Specific Hazard Planning

Fort Lauderdale businesses should prepare for multiple, overlapping hazards. Hurricane readiness is essential, but business continuity also depends on flood access, drainage, power, cybersecurity, employee readiness, vendor continuity, insurance, and public infrastructure.

Hazard	Business Impact	Preparedness Actions
Hurricane / tropical storm	Wind damage, closure, evacuation, power loss, supply delay, customer disruption.	Shutters, closure rules, employee communications, inventory protection, insurance review, alternate operations.
Heavy rainfall / flash flooding	Water intrusion, inaccessible streets, parking/loading disruptions, damaged inventory.	Resilient Broward review, elevate assets, flood barriers, drainage maintenance, flood insurance, access plan.
King tides / sea-level rise	Repeated nuisance flooding, access issues, mold, corrosion, customer disruption.	Scenario Viewer, lease review, drainage improvements, maintenance plan, equipment elevation.
Power outage	No lights, HVAC, refrigeration, elevators, security, payments, phones, internet.	FPL app, generator safety, manual payment plan, battery backups, refrigeration plan.
Cyber / data disruption	Payroll, POS, bookings, records, customer communication and banking interrupted.	Backups, MFA, password manager, phishing training, IT disaster recovery plan.
Extreme heat	Employee illness, equipment stress, outdoor work restrictions, customer decline.	Hydration, breaks, shade, HVAC maintenance, heat policy, adjusted hours.
Supply chain / fuel disruption	No inventory, delayed deliveries, fuel shortage, vendor closure.	Backup suppliers, emergency stock, delivery alternatives, contract review.

15. Worksheets

Worksheet A - Site Risk Review

Question	Answer / Notes
Is the business in a FEMA flood zone or repetitive flood area?	
What did Resilient Broward Scenario Viewer show for the address?	
Is the property in a hurricane evacuation zone or vulnerable access area?	



Question	Answer / Notes
Where does water pond on or near the site?	
Are electrical systems, servers, inventory, or chemicals stored low?	
Who is responsible for drainage, roof, shutters, common areas, and parking under the lease?	
What mitigation can be completed this year?	
What larger mitigation should be budgeted for the next 1-3 years?	

Worksheet B - Recovery Expense Log

Date	Vendor / Payee	Purpose	Amount	Receipt Saved?

Worksheet C - Damage Inventory

Item / Area	Pre-Disaster Value	Damage Description	Photos?	Insurance / SBA Notes



Item / Area	Pre-Disaster Value	Damage Description	Photos?	Insurance / SBA Notes

Worksheet D - Employee Accountability and Return-to-Work

Employee	Phone / Email	Safe?	Available?	Needs / Notes

16. Quick Response Guides

If flooding threatens the business:

- ☐ Protect life safety first; do not enter floodwater or drive through flooded streets.
- ☐ Move inventory, equipment, files, and electronics to higher shelves or a higher floor if safe.
- ☐ Deploy flood barriers only if trained, safe, and time allows.
- ☐ Shut down electrical equipment where safe and according to procedures.
- ☐ Photograph pre-impact condition if time allows.



- ☐ After the event, photograph damage before cleanup and watch for electrical hazards.

If the business loses power:

- ☐ Report or check outage status through FPL tools or 1-800-468-8243.
- ☐ Keep refrigerators/freezers closed and document time of outage for spoilage claims.
- ☐ Use generator only outdoors and away from openings.
- ☐ Switch to manual payment/invoice procedures if card processing is down.
- ☐ Communicate reduced hours or closure to customers and employees.
- ☐ Protect electronics from surges when power returns.

If building damage occurs:

- ☐ Do not enter until safe.
- ☐ Take photos and videos before touching damaged property.
- ☐ Contact insurance and landlord/property manager.
- ☐ Make temporary repairs only to reduce further damage or correct safety hazards.
- ☐ Use licensed contractors and required permits.
- ☐ Keep all receipts and communications.

If a cyber/data incident occurs during disaster recovery:

- ☐ Do not click unfamiliar disaster-aid links or grant links from unknown senders.
- ☐ Verify government resources through official .gov or known agency websites.
- ☐ Change compromised passwords and enable multi-factor authentication.
- ☐ Contact IT support and preserve logs where possible.
- ☐ Notify affected customers or regulators if required by law or contract.

17. Source Notes and Official Websites

The guide is based on official public emergency management, business continuity, resilience, utility, SBA, SBDC, Ready.gov, StormReady, and FloridaDisaster.biz resources, plus the FloridaDisaster.biz planning language incorporated from the draft text provided by the user. Confirm details directly with agencies during each declared emergency because operating hours, recovery center locations, deadlines, and program eligibility may change by event.

City of Fort Lauderdale Hurricane Preparedness and Important Contact Information:

www.fortlauderdale.gov/government/departments-a-h/fire-rescue/emergency-services/hurricane-preparedness-and-important-contact-information

City of Fort Lauderdale After a Storm Passes: www.fortlauderdale.gov/government/departments-a-h/fire-rescue/emergency-services/hurricane-preparedness/after-a-storm-passes

City of Fort Lauderdale Floodplain Management Plan: www.fortlauderdale.gov/government/departments-a-h/development-services/building-services/flood/floodplain-management-plan

Broward County Emergency Management and AlertBroward: www.broward.org/Emergency and www.broward.org/Emergency/Pages/AlertBroward.aspx



Resilient Broward County Risk Assessment and Resilience Plan: www.resilientbroward.com, including Scenario Viewer, Adaptations Dashboard, and Benefits Dashboard

Florida Division of Emergency Management: www.floridadisaster.org; Planning for Businesses: www.floridadisaster.org/business/planning-for-businesses/; Business and Industry: www.floridadisaster.org/business/FloridaDisaster.biz; www.floridadisaster.biz; ESF18@em.myflorida.com; Private Sector Hotline 850-815-4925.

FDEM 2026 State of Florida Comprehensive Emergency Management Plan: www.floridadisaster.org/dem/response/planning-section/all-hazards/comprehensive-emergency-management-plan/

Ready.gov Business: www.ready.gov/business and continuity planning resources.

U.S. Small Business Administration Prepare for Emergencies and Disaster Assistance: www.sba.gov/prepare and www.sba.gov/disaster.

Florida SBDC Disaster Preparedness & Recovery: www.floridasbdc.org/services/consulting/preparedness/ and Florida SBDC at FIU: business.fiu.edu/sbdc.

National Weather Service StormReady: www.weather.gov/stormready.

FPL Storm Center and Power-Related Concerns: www.fpl.com/storm and www.fpl.com/support/report-concerns.html.

MyFloridaMarketPlace Vendor Information Portal: vendor.myfloridamarketplace.com; DMS vendor registration help: 866-352-3776.

IRS Tax Relief in Disaster Situations and disaster assistance for businesses: www.irs.gov/newsroom/tax-relief-in-disaster-situations and www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses.

Print-and-save recommendation:

Save one copy with the business owner, one with the manager, one in the cloud, and one in a waterproof emergency folder with insurance policies, lease documents, bank contacts, employee contacts, and vendor contacts.

Executive Maintenance and Distribution Log

Use this section to keep the guide current. Review and update the guide at least once each year before June 1 and immediately after any major storm, flood, cyber incident, extended power outage, or operational disruption.

Review Area	Owner	Due Date	Status / Notes
Emergency contacts and employee roster			
Insurance, flood coverage, and business interruption review			
Data backup, IT recovery, and cybersecurity access			
Vendor, contractor, landlord/property manager, and utility contacts			
Closure, evacuation, re-entry, and reopening decision rules			
Flood mitigation, power continuity, and facility protection actions			

Distribution Checklist

☐ Owner/executive director	☐ General manager or operations lead
☐ Off-site/cloud copy	☐ Waterproof emergency folder



Executive Approval

Name	Title	Signature	Date

After-Action Review Notes

[illegible]

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