

SOUTH FLORIDA HURRICANE PREPAREDNESS CHECKLIST

Before the Storm · When a Storm Threatens · After the Storm · Insurance Claims

"It only takes one storm. Prepare like it's coming every year."

A SECTION A — BEFORE SEASON: HOME HARDENING (COMPLETE EVERY MAY)

ROOF SYSTEM

- Inspect for missing, cracked, or curling shingles and exposed nail heads
- Confirm soffits and fascia are firmly attached — loose soffits fail first in high wind
- Check all roof-to-wall connections: hurricane straps and clips
- Clear all gutters and downspouts of leaves and debris
- Get a Wind Mitigation Inspection to document roof features and earn insurance discounts**
A current wind mit report can reduce your annual premium by hundreds to thousands of dollars

WINDOWS, DOORS & GARAGE

- Test all storm shutters — verify operation and check hardware for rust or damage
- Inspect impact windows and doors for seal integrity and frame damage
- Check garage door for wind rating — brace or replace if not wind-rated
- Test deadbolts and hinges on all exterior doors for proper operation

YARD & EXTERIOR

- Trim all overhanging tree branches — do this before season, not when a storm is named
- Remove dead trees or large dead limbs anywhere on your property
- Plan where all outdoor furniture, pots, grills, and decorations will be stored
- Check fencing for weak or rotted posts and repair before storm season begins

Steve's Tip:

The homes I see with the least storm damage are not the newest — they are the best maintained. A well-kept 30-year-old concrete block home outperforms a newer neglected home every single time.

B SECTION B — BUILD YOUR SUPPLY KIT (REFRESH EVERY MAY)

FOOD, WATER & POWER

- 1 gallon water per person per day — 2-week supply
- Non-perishable food: canned goods, bars, peanut butter
- Manual can opener
- Water purification tablets or portable filter
- Flashlights with extra batteries — one per person
- Battery or hand-crank NOAA weather radio

MEDICAL, DOCUMENTS & SAFETY

- 7-day supply of all prescription medications
- Full first aid kit: antiseptic, bandages, gauze
- Pet supplies: food, water, meds, carrier, leash
- Copy of insurance policy — know your deductible
- Photos/video of all rooms and valuables in cloud
- IDs, passports, deeds, records in waterproof box

Portable power bank — fully charged before the storm

Cash — ATMs fail in extended power outages

Generator — test before season; store fuel safely

Work gloves, dust masks, and basic tool kit

Carbon monoxide detector for generator use

Whistle and multi-purpose tool

C SECTION C — WHEN A STORM IS COMING: 72-HOUR GAME PLAN

72 HRS OUT

Fill gas tank immediately — lines form fast once a storm is named. Stock up on water and supplies. Confirm your evacuation zone and route at floridadisaster.org. Charge all devices and power banks. Review your insurance policy and locate your agent's number.

48 HRS OUT

Install storm shutters or board all windows. Bring in ALL outdoor furniture, plants, grills, and loose items. Move vehicles to a garage or covered structure. Fill bathtubs with water as an emergency backup supply. Trim any remaining hazardous branches.

24 HRS OUT

Elevate electronics, valuables, and important papers off the floor in case of flooding. Set refrigerator to its coldest setting and freeze containers of water to extend cooler life. Confirm your family communication plan and a designated out-of-area contact.

■ IF AN EVACUATION ORDER IS ISSUED FOR YOUR ZONE — LEAVE.

Storm surge — not wind — is the #1 hurricane killer. A Category 3 surge can push 9 to 12 feet of water miles inland in South Florida. No home is worth your life. Know your zone at floridadisaster.org before you need it. A Hurricane Watch means conditions are possible within 48 hrs — prepare now. A Hurricane Warning means conditions are expected within 36 hrs — your window is closing.

D SECTION D — AFTER THE STORM: SAFETY & DAMAGE DOCUMENTATION

SAFETY FIRST — BEFORE YOU TOUCH ANYTHING

Do NOT return home until officials declare it safe to re-enter

Check for downed power lines — treat every downed line as live and deadly

If you smell gas, do NOT enter — call FPL or your gas provider from a safe distance

Wear heavy boots and work gloves before walking your property — nails and glass are everywhere

NEVER use a generator, grill, or camp stove indoors — carbon monoxide kills

Carbon monoxide poisoning causes more post-storm deaths than the storm itself

DOCUMENT ALL DAMAGE — BEFORE YOU CLEAN OR MAKE ANY REPAIRS

Photograph and video the full exterior: roof, walls, windows, doors, foundation

Photograph and video every room of the interior: ceilings, walls, floors, damaged contents

Back up all photos and video to cloud storage immediately — do not rely on just your phone

Make emergency temporary repairs ONLY after documenting — tarps, boarding — save ALL receipts

Schedule a professional post-storm inspection for hidden damage assessment

Hidden water intrusion and early mold grow fast and silently — often invisible to the untrained eye

AREAS TO INSPECT — VISIBLE AND HIDDEN

Roof: missing shingles, lifted ridge caps, damaged flashing, saturated decking

- Soffit and fascia: pulled away, cracked, or water-stained sections
- Interior ceilings: water stains, sagging, or bulging sections — indicate trapped moisture
- Interior walls: stains, soft spots, or cracks — possible water intrusion behind drywall
- Flooring: warping or buckling hardwood, soft carpet subfloor — signs of water damage below
- Attic: wet insulation, daylight through the roof deck, early signs of mold growth
- Electrical panel: any evidence of water or moisture exposure — do not power on if wet
- HVAC and plumbing: evidence of flood exposure, debris in units, duct system damage

Steve's Take:

I have walked through homes after major storms that looked completely fine from the street — no visible roof damage, windows intact — and found significant moisture intrusion in the attic and early mold forming behind walls. Your eyes alone are not enough. Hidden damage caught in the first week costs a fraction of what it costs six months later.

E SECTION E — FILING YOUR INSURANCE CLAIM: DO IT RIGHT THE FIRST TIME

- Call your insurer as soon as it is safe to do so — prompt reporting is a policy requirement**
- Know your hurricane deductible — Florida deductibles are percentage-based (1–5% of insured value), NOT a flat dollar amount
Example: On a \$300,000 home with a 2% hurricane deductible, you owe \$6,000 before insurance pays anything
- Provide your complete damage documentation: photos, video, and professional inspection report
- Get an independent post-storm inspection report to support and verify your claim**
- Verify every contractor before signing anything — check license at myfloridalicense.com
- NEVER sign an Assignment of Benefits (AOB) — this transfers control of your claim and removes your rights**
- Save all receipts for emergency repairs and all temporary protective measures

■ WATCH OUT FOR STORM CHASERS AND CONTRACTOR FRAUD

After every major South Florida storm, unlicensed contractors arrive in droves offering fast, cheap repairs. Many collect deposits and disappear. Always verify every contractor at myfloridalicense.com before writing a check. Unlicensed work can also void your insurance claim entirely.

SCHEDULE YOUR PRE-SEASON HOME INSPECTION

Wind mitigation inspections document your storm resistance and can lower your insurance premium immediately. Post-storm inspections uncover hidden damage that protects your insurance claim.

Call Steve: 954-348-1337 | absoluteinspectionsbysteve.com