

Hurricane Readiness for Homeowners & Buyers

Coastal Southwest Florida

UNDERSTANDING YOUR RISK (Charlotte County)

Hurricane History:

- **Hurricane Charley (2004):** Category 4, direct hit on Punta Gorda
- **Hurricane Ian (2022):** Category 4, significant storm surge in Port Charlotte
- **Hurricane season:** June 1 - November 30 (peak: August-October)

Storm Surge Zones: Charlotte County uses A-E evacuation zones based on storm surge risk. Know your zone: charlottecountyfl.gov

INSURANCE ESSENTIALS

Homeowners Insurance (wind coverage)

- Covers wind damage, rain intrusion (if wind-caused)
- Does NOT cover flood or storm surge
- Deductibles: Often 2-5% of dwelling coverage for hurricane claims

Flood Insurance (separate policy)

- Required if in FEMA flood zone and you have a mortgage
- Covers rising water (storm surge, heavy rain)
- 30-day waiting period (buy before hurricane season)
- Average cost in Charlotte County: \$500-\$2,500/year

Cost-Saving Strategies:

- **Wind Mitigation Inspection (\$75-150):** Can save 10-45% on premiums
- **Fortified Home Certification:** Newer construction standard, significant discounts
- **Shop annually:** Florida market is volatile; rates change

WHAT WIND MITIGATION INSPECTORS CHECK

- Roof shape (hip roofs = better)
- Roof-to-wall attachment (clips, straps, or toe-nails)
- Roof deck attachment (6" vs 8" nail spacing)
- Roof covering (impact-rated shingles, metal, tile)
- Opening protection (impact windows/doors, or shutters)

Secondary water resistance (SWR) barrier

3-PHASE HURRICANE PREP CHECKLIST

PHASE 1: BEFORE HURRICANE SEASON (May)

- Review insurance policies (wind + flood); update coverage if needed
- Photograph home interior/exterior for insurance records
- Trim trees/branches within 10 feet of home
- Inspect roof for loose shingles; repair now
- Clean gutters and downspouts
- Test generator (if you have one); stock fuel stabilizer
- Stock non-perishable food, water (1 gallon/person/day for 7 days)
- Refill prescriptions (30-day supply minimum)
- Update emergency contact list; share with family
- Identify evacuation route and shelter locations
- Install storm shutters or measure windows for plywood

PHASE 2: 72 HOURS BEFORE LANDFALL

- Fill vehicles with gas (stations run out quickly)
- Withdraw cash (\$500+ recommended; ATMs may be offline)
- Charge all devices, power banks, batteries
- Fill bathtubs with water (for flushing toilets if water service lost)
- Move outdoor furniture, grills, trash cans into garage
- Install shutters or board windows
- Turn refrigerator/freezer to coldest setting
- Locate important documents in waterproof bag
- Prepare "go bag" if evacuation ordered

PHASE 3: 24 HOURS BEFORE LANDFALL

- If evacuating: Leave early (before roads clog)
- If staying: Move to interior room away from windows
- Turn off utilities if instructed
- Unplug electronics to prevent surge damage
- Close all interior doors
- Secure pets indoors with supplies
- Monitor NOAA Weather Radio or local news

GO BAG ESSENTIALS: IDs, insurance cards, cash | Medications (7 days) | Phone chargers, power bank | Flashlight, batteries | First aid kit | Change of clothes | Pet supplies | Document copies

AFTER THE STORM

Safety First:

- Do NOT return until officials say it's safe
- Avoid downed power lines (assume live)
- Do NOT use generator indoors (carbon monoxide risk)
- Photograph all damage before cleanup (for insurance)
- Wear protective gear during cleanup
- Beware of mold (starts growing within 24-48 hours)

Insurance Claims:

- Contact your insurance company immediately
- Document everything: photos, videos, receipts
- Make temporary repairs to prevent further damage (save receipts)
- Do NOT throw away damaged items until adjuster sees them
- Keep a claim diary (dates, names, conversations)

Contractor Fraud Prevention:

- Get 3 written estimates
- Verify contractor license: www.myfloridalicense.com
- Never pay 100% upfront (30% deposit max)
- Get written contract with timeline and payment schedule
- Beware of out-of-state "storm chasers"

RESOURCES

Charlotte County Emergency Management:

- Website: www.charlottecountyfl.gov/emergency
- Hotline: 941-833-4000

Florida Division of Emergency Management:

- www.floridadisaster.org
- Mobile app: "FDEM"

National Hurricane Center:

- www.nhc.noaa.gov (official forecasts)

Flood Insurance:

- www.floodsmart.gov (NFIP)

Wind Mitigation Inspection:

- Find certified inspector:
www.myfloridalicense.com

This guide is for informational purposes. Always follow official emergency management instructions.