

10 STEPS:

Hurricane Mitigation for Homeowners

As a homeowner, preparing for a hurricane can be a daunting task. With the right knowledge and proactive steps, you can ensure the safety of your family and protect your home from potential damage.

In this guide, we'll walk you through the top 10 things to do before a hurricane to help you feel prepared and ensure peace of mind.

10 THINGS TO DO BEFORE A HURRICANE



Review Your Coverage

Review your homeowner's insurance policy to ensure it covers hurricane-related damage adequately. Flood damage is often not covered by traditional homeowners insurance policies. If you are in a potential flood zone, call your insurer to discuss this risk. If necessary, consider purchasing additional flood or windstorm insurance.



Fortify the Roof

Consider the stability of your roof and, given enough time, fortify your roof for wind mitigation. A growing number of building structures in tornado-prone and coastal areas are recommended to upgrade with hurricane straps, also called hurricane clips or hurricane ties. These fasteners help strengthen the connection between the home's attic and roof. Roof damage is among the most expensive and most common home insurance claims after a hurricane, preventing families from returning home once the storm passes and adding a great deal of stress to rebuilding efforts.



Secure Doors and Windows

Inspect your home's entrances for exposed areas that might be susceptible to damage. Consider installing impact-resistant windows or storm shutters to prevent wind and debris from shattering glass. Reinforce entry doors with deadbolts and sturdy door frames. Use hurricane-rated garage door braces to prevent the wind from pushing the garage door inwards. Seal gaps around doors and windows with weatherstripping to keep out water and wind. If time allows, consider using plywood or hurricane fabric to cover windows and glass doors. These measures not only safeguard your home from structural damage but also help maintain the integrity of your shelter during the storm.



Clear Outdoor Spaces

Clear the yard of loose objects that could become projectiles in strong winds, such as children's playsets, lawn decorations, and trash cans. Trim trees and branches to reduce the risk of falling debris. Take a closer look at the health of nearby trees and consider unhealthy vegetation that could be cleared before storms.



Back Up Important Data

Backup important documents and digital files to protect them from potential water damage or power outages. Consider using cloud storage or external hard drives to store crucial data, such as birth certificates, passports, family photos, bank statements, tax records and medical records. Keep physical copies of essential documents in a waterproof container.



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Create a Family Emergency Plan

Bring everyone into hurricane preparations with a family emergency plan. This plan should include communication strategies, evacuation routes, and designated meeting places. Make sure every family member understands their role and responsibilities during a hurricane and keep a list of emergency contacts handy.



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Assemble an Emergency Kit

Gather essential supplies to sustain your family for at least three days. Your emergency kit should include non-perishable food, water, first-aid supplies, prescription medications, flashlights, batteries, a multi-tool, and important documents (such as IDs, insurance policies, and medical records). Don't forget to include supplies for your pets if you have them.



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Take Pictures

As a storm nears, take pictures of your home's exterior and interior. These will help provide a before and after list when placing a claim. Be sure to photograph expensive items, such as furniture, electronics, outdoor structures, vehicles, and vulnerable areas of the roof. Consider taking a quick video of the outside and inside of the home to help provide context for where items are placed.



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Secure Your Home's Utilities

Turn off the main power and gas supplies to your home if authorities recommend it. This can help prevent fires and gas leaks during the storm. Ensure your sump pump is working correctly, and consider installing a battery-powered backup.



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Evacuation Planning

Determine if you live in a hurricane evacuation zone and understand the evacuation routes. Plan your evacuation well in advance, considering the needs of all family members, including pets. If evacuation is ordered, follow instructions promptly to ensure your safety. Stay informed about the hurricane's progress by monitoring weather updates from reliable sources. Invest in a NOAA weather radio to receive emergency alerts. Sign up for local emergency notifications and follow instructions from local authorities.

BE PREPARED.

Hurricane preparation can be stressful. It's essential to maintain your mental well-being and reassure your family members. Engage in relaxing activities, and have activities on hand to keep children occupied during the storm. A sense of calm and positivity can go a long way in ensuring peace of mind.

Once the hurricane passes, you will be fully prepared to submit necessary claims and recover from damages. Maintaining a positive attitude and supporting each other emotionally can make a significant difference during a challenging time.