

# Prepare Your Home Annually before Hurricane Season

MAKE YOUR HOME

**HURRICANE  
READY**

*The Atlantic hurricane season runs June 1 through November 30. A combination of winds, wind-driven rain, surge, and power outages from a hurricane can cause damage to your home.*

## Start Annual Home Prep!

Every year, use these steps to prepare your home ahead of hurricane season to help reduce potential property damage. These annual maintenance activities will help you be Hurricane Ready!

## PLAN AHEAD

### 1. Create a plan for your family and home.

- Compile a list of emergency contacts, including fire, police, family, neighbors, friends, tree services, utility companies, and your insurance agent.
- Create a communications plan for your family before, during, and after a hurricane.
  - Choose someone outside the danger zone as the central contact.
  - Use text messages during the storm.
  - Communicate through social media if calls or texts won't go through.
  - Stay with family and friends in case of communication outages.
- Decide on locations where you will meet in case an evacuation order is announced:
  - Outside your neighborhood or city in case you cannot return home.
- Prepare an emergency supply kit.
- Practice the plan with your family.



### Why?

Having a hurricane plan helps ensure the safety of you and your family. A plan enables you to make time-sensitive decisions, communicate clearly, and safeguard important documents. Plan now to protect your loved ones and your home.

## 2. Stay informed. Set up 3 ways to get reliable weather information and alerts.

- Find a reliable source for hurricane updates. Pay attention to hurricane forecasts from the [National Hurricane Center \(NHC\)](#). Follow the NHC on [Facebook](#) or [X](#) and tune in to local news often. For impacts to your local area, follow your [local National Weather Service \(NWS\) office](#).
- Purchase a NOAA weather radio, preferably one with a hand crank.
- Enable wireless emergency alerts on your cell phone. Check your wireless service provider's website to find out how to do this for your specific phone type.

*Note: Geographical maps are used to communicate critical weather information. Know where you are on a map and know your county name.*

### How do you receive severe weather alerts?



#### Why?

A hurricane can knock out power and disrupt communications. Having multiple ways to receive alerts helps keep you informed throughout the storm.

## 3. Review your insurance coverage and document belongings.

- **Know what your insurance covers and what it doesn't.**
- Keep your insurance agent's contact information in your phone and accessible offsite.
- **Create a home inventory video.**
  - Complete a home inventory list. Use your cell phone to video belongings in each room of your house. Be sure to open cabinets and closets!
  - Store your home inventory in the cloud. Learn more about [how to create a home inventory](#).



#### Why?

If your home is damaged due to a hurricane and you need to file a claim, you will likely have to itemize losses for your insurance company. Documenting your belongings is easier before a disaster happens.

# PREPARE YOUR HOME

## 4. Inspect and repair your roof.

- **Have your roof inspected by a trusted and licensed roofing company who will look for the following:**
  - **Roof cover condition**
    - Asphalt shingles: look for curling, loose (unsealed), missing and/or torn shingles.
    - Clay, concrete, and slate tiles: look for cracked, missing, and/or unattached tiles.
    - Metal panels: look for dents/divots, loose screws, deteriorated rubber washers, discolored or worn off paint (which acts as an anti-rust layer), and/or signs of rusting.
  - **Vents, skylights & chimneys**
    - Vents: look for loose seals.
    - Skylights: look for leaking, loose, or wavy flashing, cracks, and/or damage to the window around the skylights.
    - Chimneys: look for leaking around the flashing and/or missing mortar.
  - **Roof valleys/seams:** look for leaking from roof valleys or seams that are under your roof cover material.



#### Why?

A roof in need of repair is more vulnerable to high winds and can worsen in a hurricane. Water leaking into your home can cause a cascade of water and mold damage to your roof, ceilings, walls, floors, and belongings!



## 5. Secure soffits.

- Install stainless steel screws through fascia and channels so they connect the soffit material. Apply polyurethane sealant over screws and let dry for 72 hours.



### Why?

Wind-driven rain can enter homes through unsecured soffits.

## 6. Check & clear your gutters and downspouts.

- Inspect gutters and downspouts to ensure they're secured to the house by gutter straps.
- Clean all gutters, downspouts, and drains so they are free of tree debris.
- Ensure downspouts divert water at least 3 feet away from the foundation.



### Why?

Water that does not properly drain off the roof and away from your home can leak into your home or seep into the basement. Clogged gutters can back up and allow water to damage roof decking and fascia.

## 7. Seal gaps and cracks on your home's exterior.

- Caulk and seal any cracks or gaps on your home's exterior using a tube of silicone caulk.
- Add weatherstripping as needed to seal around doors and windows, making sure you cannot see any daylight from inside your home.



### Why?

Hurricanes can produce wind-driven rain, and any unsealed opening can allow water and wind to enter your home.

## 8. Service your garage door.

- Service your garage door annually.
- If a new door is recommended when you have it serviced, check out the home upgrades page to know what to look for in purchasing a new wind-rated garage door.



### Why?

*During a hurricane, garage doors are susceptible to high winds that can push them inward, allowing wind inside your home. Once wind is inside the home, it can push out on the walls and up on the roof, leading to more significant structural damage.*

## 9. Trim trees and tidy your yard.

- Keep all tree limbs trimmed and away from your house. Hire an arborist to remove branches that overhang the house and remove any dead, dying, or diseased trees.
- Anchor any outdoor play equipment to the ground. Keep ladders and other large items that are not used daily in a shed or garage.



### Why?

*During periods of high winds, trees with branches near or overhanging your home can damage the roof cover, siding, and windows. Outdoor play equipment and other items can become flying debris.*

## 10. Service your generator.

### Permanent:

- Set up a proper maintenance plan that includes weekly, monthly, and annual checks. See the manufacturer's specifications for more information.
- Run the unit on its maintenance plan to ensure it is properly functioning in case of an emergency. Individual units may have a timer that allows a programmed test to be scheduled.
- Check the generator enclosure for loose debris or other conditions that could cause the unit to not function properly.

### Portable:

- Ensure you store the unit in a dry location.
- Set up a maintenance schedule for your specific model by checking the owner's manual, which should tell you:
  - o How often to check and change the oil.
  - o When to replace the spark plug and air filter, including when to clean the spark arrestor screen.
  - o How often to conduct periodic test runs for the unit.



### Why?

*The time to maintain a generator is well before a landfalling hurricane that may knock out power (when professional assistance may be unavailable, power lines are down, and access roads are blocked).*



# Home Upgrades for Further Resilience Against Hurricanes

*Just one landfalling hurricane can cause billions of dollars of insured property damage. Home upgrades using modern building codes can better withstand hurricanes by reducing home damage and limiting disruption and displacement caused by these storms.*

## Start Building Upgrades!

If you're renovating, re-roofing, or building new, consider these upgrades to make your home stronger against hurricanes. Upgrade now and be Hurricane Ready!

### 1. Strengthen your roof against severe weather.

- Replace your roof with a [FORTIFIED Roof](#) that is designed to prevent wind and water damage with just a few additional methods and materials. Decades of IBHS research have gone into developing this roofing standard that can help keep your roof on and water out during severe weather.
- **Here's how a FORTIFIED Roof works:**
  - **Better roof deck attachment** using ring-shank nails in an enhanced nailing pattern helps keep the roof deck attached to your home.
  - **Stronger roof edges** reinforce your roof where it is most vulnerable to uplift during powerful winds.
  - **A sealed roof deck** keeps rain from seeping through the cracks of the roof deck boards even when your roof cover is lifted or blown off.
  - **Impact-resistant skylights** to withstand water intrusion and large impacts.
- **Find a professional** to install your [FORTIFIED Roof](#). This process includes an intensive inspection by an independent, third-party evaluator so you can be confident it meets the requirements shown to reduce storm damage.
- Having a designated FORTIFIED Roof may qualify you for an insurance discount so be sure to ask your insurance agent for available incentives!



### Why?

Your roof is your first line of defense against severe weather. Hurricane winds can damage your roof cover and lead to roof leaks that can destroy your home and belongings.

## 2. Upgrade to a wind-rated garage door

- **Check for a wind rating label on your garage door.**
  - While modern building codes require garage doors to be wind-rated, without a label, it's difficult to know which doors are rated and which aren't. Additionally, prior to 2006, there were no requirements for wind-rated doors for homes built outside of Florida, and even today, some areas have not yet adopted a modern building code with a garage door requirement.
    - Look for a label inside the garage door that shows it's rated for wind pressures in positive and negative PSF (pounds per square foot) values. Wind-rated garage doors labeled with PSF values have been tested to withstand wind pressures.
    - If there is no label or the current label is missing this information, it may not be wind-rated, and it is best to purchase a new garage door.
- **Purchase a wind-rated garage door.**
  - Consult your local building code department or a local garage door dealer to find out the wind rating required for garage doors in your area.
    - Look for doors tested to one of these standards:
      - ASTM E330
      - ANSI/DASMA 108
      - Florida Building Code TAS 202
    - Once the garage door is installed, ensure it shows a label with the wind rating. Remember, don't peel off the label!



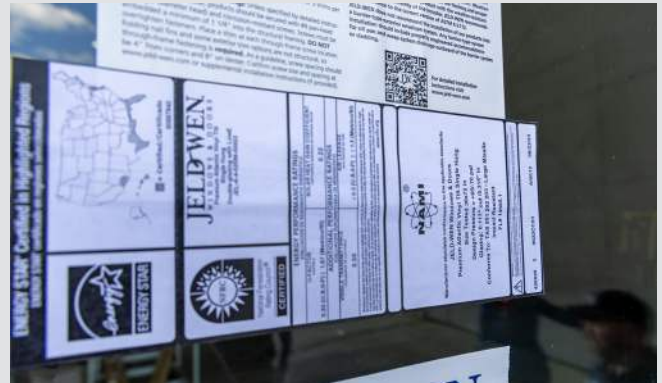
INSTALLED DESIGN	MODELS 5120/514x/100/940x/9600 DRAWING REFERENCE	STATIC DESIGN PRESSURE RATING* (PSF)	IMPACT / CYCLIC RATED**	FLORIDA APPROVAL NUMBER
<input checked="" type="checkbox"/> WIND LOAD SPECIFICATION OPTION CODE 0229		+15.30/-17.00	NO	FLAC 15.307A
<input type="checkbox"/> WIND LOAD SPECIFICATION OPTION CODE 0402		+15.30/-17.00	NO	FLAC 15.307A
<input type="checkbox"/> WIND LOAD SPECIFICATION OPTION CODE 0603		+23.00/-25.00	NO	FLAC 15.307A
<input type="checkbox"/> WIND LOAD SPECIFICATION OPTION CODE 0605		+15.30/-17.00	NO	FLAC 15.307A

### Why?

A garage door is one of the most vulnerable areas of your home during a hurricane because it is the largest opening. High winds in a hurricane can push a garage door inward, allowing pressure to build inside the garage and push up on the roof and surrounding walls—often resulting in more significant structural damage to your home. Wind-rated garage doors that have been tested to withstand these pressures are available and can help protect your home.

## 3. Upgrade to impact-rated windows & doors with glass.

- Purchase windows and doors with glass labeled as impact resistant.



### Why?

Typical windows and doors with glass can be shattered by high winds and flying debris during a hurricane.

## 4. Purchase hurricane shutters.

- Purchase hurricane shutters (code-conforming aluminum paneling) to cover your windows before an approaching hurricane.



### Why?

Shutters can protect your windows from flying debris and help keep out damaging winds.

## 5. Invest in a whole-home generator.

- Purchase a whole-home generator to keep your power on, regardless of the weather.

### Why?

High winds and falling trees can cause power outages during a hurricane. Having a whole-home generator can help prevent food spoilage, provide a way to work from home, supply well water if you have a well pump, power a sump pump and more.



## Want a stronger house?

- When building (or re-building) a new home, enhance its structural integrity with **FORTIFIED Gold**, a beyond code construction method developed based on decades of IBHS research. It includes a stronger roof and garage doors, anchored carports and porches, and reinforced chimneys and gable-ends to help keep your home intact during a severe weather event. The standard also requires an engineered continuous load path, which is a plan that specifies how your roof should be connected to your walls and how the walls should be anchored to the foundation. Having a FORTIFIED designation may qualify you for an insurance discount, too!

