

Home Hurricane Prep as a Storm Approaches Landfall

MAKE YOUR HOME

**HURRICANE
READY**

When a storm is on the way, make every minute count to prepare. There are critical steps you can take—like closing interior doors and installing hurricane shutters—to better protect your home.

Begin Last- Minute Prep!

When a storm is approaching landfall, follow these last-minute steps to help reduce damage to your home.

STAY INFORMED OF CHANGING WEATHER CONDITIONS

1. 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?



Weather Radio



Phone Alerts



Local TV



Smart Home
Devices



Weather Apps



Social Media



Why?

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

**WHEN A
HURRICANE WATCH
HAS BEEN ISSUED,
TAKE LAST MINUTE
STEPS TO PREPARE
BEFORE
THE STORM
ARRIVES**

2. Activate your emergency hurricane plan.

- Keep your phone and devices charged.
- Charge a rechargeable battery pack.
- Refresh your emergency supply kit.
- Begin last-minute home preparations.



Why?

Now is the time to put your hurricane plan into action. By planning ahead, you know what to do now that a storm is approaching.

3. Install your hurricane shutters.

- Place hurricane shutters over all the windows.
- Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. If plywood must be used, be sure it's at least ¾ inch thick. Additionally, taping windows provides no protection and should NOT be done.



Why?

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

4. Gather loose items from your yard.

- Move outdoor items such as patio furniture, toys, planters, grills, and any other loose items in your yard or on your patio into a garage or shed.
- Place pool furniture inside or into the pool so it won't be blown away.



Why?

Outdoor items on the lawn or patio could become flying debris and damage your home.

5. Check and clear your gutters and downspouts.

- Ensure gutters and downspouts are secured to the home with gutter straps.
- Clean all gutters, downspouts, and drains 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.

6. Close all garage doors, doors and windows, including interior doors.

- **Close the garage doors** all the way.
 - Initiate wind locks if available.
- **Close all exterior windows and doors** to keep the wind and rain out.
- **Close all interior doors** to compartmentalize pressure from the wind if it gets inside your home.

Why?

Leaving a garage door or windows open during a hurricane leaves your building more vulnerable to structural damage by inviting the wind inside, where pressure can build up on the roof and walls. If a window is broken, air rapidly fills your structure, causing a dangerous increase in the forces pushing up on your roof. Scientific wind testing at the IBHS Research Center reveals that closing interior doors helps compartmentalize the pressure inside a building into smaller areas, reducing the force on the roof by as much as 30%, and giving your roof a better chance of staying intact.



WHEN A HURRICANE EVACUATION ORDER IS ISSUED, ACT IMMEDIATELY

7. Evacuate, communicate, and stay safe.

- Follow instructions and evacuate immediately if authorities tell you to do so.
- Let loved ones know where you plan to go.





MAKE YOUR HOME

**HURRICANE
READY**

Home Recovery Steps After Hurricane Damage

If you are returning to your home for the first time after a hurricane, it can be overwhelming, even with minor damage. These steps will guide you through the process.

Here's Where to Start!

As you work to regain a sense of normalcy, it is good to note that some things can be repaired by professionals while others may be do-it-yourself tasks. The key is to get started safely.

CLEANUP & HOME REPAIR



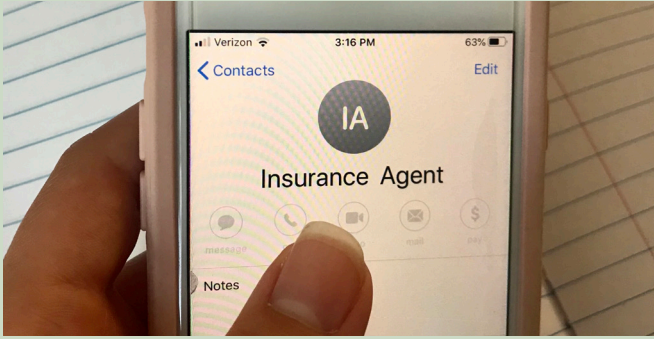
1. Protect yourself and others.

- First, ensure everyone is safe.
- Communicate with loved ones.
- Do not enter a damaged home unless you are told it's safe by local officials.
- Do not wade through standing water.
- Avoid downed power lines and assume all lines are live.
- Report downed power lines, fire, or gas leaks to local utility companies.

2. Assess and document any damage.

- Document damage to your home. Take photos and videos of damaged items.
- Assess your roof for damage:
 - Check your ceiling for water spots or stains. Inspect the attic for evidence of water leaks or standing water.
 - Look for missing shingles on your roof.

To learn more visit ibhs.org/hurricaneready



3. Contact your insurer right away.

- If you have damage, contact your insurance agent or insurer as soon as possible. Be ready to provide information such as contact info, policy number, type and date of loss, a description of the loss, and your business inventory. You should be assigned a claim number and adjuster who will work with you.
- Prepare for a visit from a claim field adjuster and answer all questions thoroughly.
- Fill out and return claim forms as soon as possible. Having an up-to-date home inventory will help. If you do not understand the process, be sure to ask questions and write down the explanation.



4. Take steps to mitigate further damage.

- If damage is noted, hire a licensed and insured contractor to mitigate.
- While waiting for repairs, cover any broken windows or roof damage so additional water entry doesn't occur.
- If there was interior water damage, hire a restoration service for water removal before mold becomes an issue.



5. Keep receipts.

- If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements such as a hotel or temporary housing.
- Keep all receipts and documentation for any purchases or services rendered.
- Consider creating an electronic file for related expenses in a cloud storage account so you can access it from anywhere.



6. Clean up safely.

- Use the appropriate personal protective equipment such as boots, long pants, long sleeved shirt, work gloves, eye protection, and disposable masks.
- Keep windows open to pull moisture out, especially while working indoors.
- Remove standing water if you haven't already done so.
- Follow directions from local officials when placing items to discard by the curb. Be sure to remove any items that may have absorbed water such as couches, mattresses, rugs, and carpeting.
- Remove any drywall and insulation that was in contact with flood water.



7. Build back stronger.

When you are ready to repair your roof or rebuild, demand for contractors will be high. We can help you find a professional.

- Build back stronger using the FORTIFIED construction method to reduce the likelihood of damage from future storms. Learn more about the [FORTIFIED](#) program and the solution that is right for your home.
 - [FORTIFIED Roof](#)
 - [FORTIFIED Silver](#)
 - [FORTIFIED Gold](#)
- Hire a company to get started using the [FORTIFIED directory](#) which provides a network of trained, licensed and insured* professionals who can help you every step of the way.

*Always ask your contractor to provide a copy of their certificate of insurance (COI) prior to work beginning on your home.