



A FLORIDA HOMEOWNER'S RESOURCE

Florida Hurricane *Readiness* Guide.

A plain-language starting point for anyone new to Florida hurricane season: what the forecasts mean, how to build your kit and plan, where to find shelter information, and what to do after a storm.

INSIDE THIS GUIDE

- Hurricane season, explained
- Know your zone: stay or go
- Storm timeline: what to do when
- Supply kit & tax-free items
- Grab-and-go exit checklists
- Documents, money & pets
- Protecting your home
- Shelters & where to find them
- After the storm
- Fill-in family plan & resources

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Here's the real answer on hurricane season, good and bad.



Many of my clients are new to Florida. Hurricane season can feel scary when you've never been through one. Most years, most of the state sees no direct hit. When a storm does come, the families who planned ahead have a much easier time. This guide covers the basics so you have a place to start.

PLEASE READ: EDUCATIONAL USE ONLY

This guide is for education only. It's a starting point for people who are new to Florida hurricane season. It is not emergency, legal, insurance or safety advice. **Any information here, including links, phone numbers, shelters, laws and recommendations, can change without notice.** Always check with official sources and follow the instructions of your local emergency management officials. You are responsible for verifying this information and for using your own judgment to find safe shelter and protect your family.

When is hurricane season?

The Atlantic hurricane season officially runs **June 1 through November 30**. The most active stretch is usually **mid-August through mid-October**. Storms can and do form outside those dates.

Watch vs. warning

Alert	What it means
Hurricane Watch	Hurricane conditions are <i>possible</i> in the area, usually issued about 48 hours ahead. Finish your preparations.
Hurricane Warning	Hurricane conditions are <i>expected</i> , usually issued about 36 hours ahead. Finish preparing, and leave if you're told to.
Tropical Storm Watch / Warning	The same idea, for sustained winds of 39–73 mph.

The Saffir–Simpson scale

Cat.	Sustained wind	Typical damage
1	74–95 mph	Some roof, gutter and tree damage; power outages
2	96–110 mph	Major roof and siding damage; outages that can last days to weeks
3	111–129 mph	Devastating. Major hurricane; long outages and water loss
4	130–156 mph	Catastrophic. Areas may be uninhabitable for weeks
5	157+ mph	Catastrophic. A high percentage of homes may be destroyed

The category measures **wind only**. It does not measure storm surge, flooding or tornadoes. A "weak" storm can still be deadly.

The forecast cone isn't the impact zone. The National Hurricane Center's cone shows where the storm's *center* will probably go. Wind, rain, surge and tornadoes often reach far outside the cone. Don't let your guard down just because you're outside it.

Run from water. Hide from wind.

The most important decision before a storm is whether to stay or go. Two facts drive it: your evacuation zone and the kind of home you live in.

Step 1 · Look up your evacuation zone

Florida counties assign coastal and low-lying areas to lettered evacuation zones (A, B, C and so on). Zone A floods first. When a storm threatens, officials order evacuations **by zone**, based on the storm's strength, track, speed and expected surge.

Look up your address before the season starts, and write it on page 11:

floridadisaster.org · Know Your Zone

Your zone is about **storm surge**, not your FEMA flood zone. They are two different maps.

Step 2 · Know your home

Even outside an evacuation zone, your home may not be safe in a strong storm. Ask yourself:

- Is it a **mobile or manufactured home**, or an RV? Plan to leave for any hurricane, whatever your zone.
- When was it built? Florida's statewide building code took effect in **2002**, and newer homes generally meet stronger wind standards.
- Do you have **impact windows or shutters**, and a roof in good condition?
- Does anyone depend on **electricity for medical equipment**?
- Is your home in an area that floods from heavy rain?

Should we stay or go?

Leave if...	You may be able to shelter in place if...
✗ Officials order an evacuation for your zone	✓ You're not in an evacuation zone that has been ordered to leave
✗ You live in a mobile or manufactured home or RV	✓ Your home is well built, with protected windows and doors
✗ Someone needs power for medical equipment and you have no backup	✓ You have at least 7 days of supplies
✗ Your home is in a surge zone or floods easily	✓ You have a safe interior room with no windows on the lowest floor that won't flood

"Tens of miles, not hundreds." Florida emergency managers remind residents you often only need to get out of the surge zone, not out of the state.

Plan more than one destination. Choose places in different directions: a friend or family member's home outside the zone, a hotel inland, and a public shelter as a last resort. Book pet-friendly lodging early. Rooms fill fast.

A storm timeline for new Floridians.

Hurricanes usually give days of warning. Use them. Stores, gas stations and roads get crowded fast once a watch goes up.

By Jun 1	Before the season Look up your zone. Build your kit (page 5). Review your insurance and flood coverage. Photograph your home and belongings. Sign up for your county's emergency alerts. Fill out the family plan on pages 11–12.	TIP Flood insurance usually has a 30-day waiting period. Buy it before you need it.
5 days	A storm forms in the Gulf or Atlantic Check the National Hurricane Center daily. Refill prescriptions. Top off supplies you're low on. Make sure your car is in good repair.	WATCH nhc.noaa.gov
3 days	Florida is in or near the cone Fill your gas tank and get cash. Charge phones and power banks. Confirm where you'd go if you had to leave. Reserve a hotel or pet-friendly room as a backup.	TIP Keep your gas tank at least half full all season.
48 hrs	Hurricane Watch Record a video walk-through of your home and belongings (checklist, page 13). Install shutters or plywood. Bring in or tie down outdoor furniture, grills and décor. Secure boats. Pack the car. Freeze water in containers to help keep food cold.	TIP Set your fridge and freezer to their coldest settings.
36 hrs	Hurricane Warning Finish preparations. If your zone is ordered to evacuate, or you live in a mobile home, leave as early as you can , in daylight. Let your out-of-town contact know where you're going.	TIP Officials will not be able to rescue people once winds pick up.
Land-fall	During the storm Stay in your safe interior room, away from windows. A calm period may be the eye , and the wind will return from the other direction. Stay inside until officials say it's safe.	TIP Keep a battery or hand-crank NOAA weather radio on.
After	Once it passes Wait for the all-clear before you return. Watch for downed lines, floodwater and debris. Run generators outside only. Document damage before you clean up (page 10).	TIP Most storm deaths happen <i>after</i> the storm. Slow down.

Sign up for alerts now. Turn on Wireless Emergency Alerts on your phone, and register for your county's alert system. Your county emergency management website (page 9) will have the link. A NOAA Weather Radio works when cell service and power are down.

Plan for at least 7 days on your own.

After a major storm, power, water, stores and gas stations can be down for days or weeks. Help can take time to arrive. Build your kit a little at a time, early in the season, and replace food, water, batteries and medicine as they expire.

Water & food

- ☐ Water: 1 gallon per person, per day (7+ days)
- ☐ Extra water for pets, cooking and cleaning
- ☐ Non-perishable food that needs no cooking
- ☐ Manual can opener
- ☐ Infant formula, baby food, diapers
- ☐ Paper plates, cups, utensils
- ☐ Coolers and ice

Health & medical

- ☐ Prescription medicines (2+ weeks) and copies of prescriptions
- ☐ First aid kit (see page 6)
- ☐ Glasses, contacts, hearing-aid batteries
- ☐ Backup power for medical devices
- ☐ Insect repellent and sunscreen

Power, light & communication

- ☐ Flashlights and lanterns (no candles)
- ☐ Batteries in every size you need
- ☐ NOAA weather radio, battery or hand-crank
- ☐ Charged power banks and car chargers
- ☐ Written list of phone numbers
- ☐ Whistle to signal for help

Tools & safety

- ☐ Multi-tool, wrench or pliers to shut off utilities
- ☐ Waterproof tarps, duct tape, rope
- ☐ Work gloves and sturdy closed-toe shoes
- ☐ Fire extinguisher
- ☐ Smoke and carbon monoxide alarms
- ☐ Fuel cans (stored safely outside)

Hygiene & sanitation

- ☐ Toilet paper, wipes, paper towels
- ☐ Soap, hand sanitizer, toothbrush
- ☐ Unscented bleach and disinfectant
- ☐ Heavy-duty trash bags
- ☐ Feminine and personal-care items

Comfort & clothing

- ☐ Change of clothes and rain gear
- ☐ Pillows, blankets or sleeping bags
- ☐ Books, games, comfort items for kids
- ☐ Battery-operated fan

Money & papers

- ☐ Cash in small bills
- ☐ Waterproof document bag (page 7)
- ☐ Spare house and car keys

Florida perk: many supplies are tax-free

Since August 1, 2025, Florida exempts these from sales tax all year: AA, AAA, C, D, 6-volt and 9-volt batteries · portable generators (10,000 running watts or less) · gas or diesel cans of 5 gallons or less · waterproof tarps (1,000 sq. ft. or less) · smoke and CO alarms · fire extinguishers · ground anchor and tie-down kits · life jackets · insect repellent · sunscreen · bicycle helmets.

Details: Florida Dept. of Revenue, TIP 25A01-05. Tax rules can change.

The Florida Department of Emergency Management's checklist

The state publishes its own printable disaster supply kit checklist, plus food and water guidance:

floridadisaster.org · Disaster Supply Kit Checklist

Don't forget: **keep your gas tank at least half full** during the season. Fuel can run short before and after a storm.

If you have to leave in a hurry.

Decide now what you'd grab with different amounts of time. Keep the first column packed and by the door during the season.

LEAVE NOW

Immediate exit

- ☐ People and pets
- ☐ Shoes
- ☐ Phone and charger
- ☐ Go-bag / kit
- ☐ Wallet, ID and cash
- ☐ Car keys
- ☐ Medications
- ☐ _____
- ☐ _____

15-30 MINUTES

Short-notice exit

EVERYTHING AT LEFT, PLUS

- ☐ Waterproof document bag
- ☐ Extra chargers and power banks
- ☐ Change of clothes
- ☐ Pet carrier, food and records
- ☐ Glasses and medical devices
- ☐ Pillow and blanket
- ☐ _____
- ☐ _____

30+ MINUTES

Planned evacuation

EVERYTHING AT LEFT, PLUS

- ☐ Several days of clothes
- ☐ Toiletries
- ☐ Water and snacks for the drive
- ☐ Laptop, hard drives, photos
- ☐ Irreplaceable keepsakes
- ☐ Kids' comfort items and games
- ☐ Turn off utilities if officials say to
- ☐ _____

First aid kit

- | | |
|--|--|
| ☐ Adhesive bandages, assorted | ☐ Non-latex gloves |
| ☐ Sterile gauze pads and roll | ☐ Tweezers and scissors |
| ☐ Adhesive tape | ☐ Thermometer |
| ☐ Elastic bandage | ☐ Pain and fever reliever |
| ☐ Antiseptic wipes | ☐ Antihistamine |
| ☐ Antibiotic ointment | ☐ CPR breathing barrier |
| ☐ Hydrocortisone cream | ☐ Emergency blanket |
| ☐ Instant cold packs | ☐ First-aid guide |

Car kit

Evacuation traffic in Florida can turn a 3-hour drive into 10 or more. Keep these in the car during the season.

- | | |
|---|--|
| ☐ Full tank of gas | ☐ Spare tire and jack |
| ☐ Water and snacks | ☐ Paper road map |
| ☐ Phone charger | ☐ First aid kit |
| ☐ Flashlight | ☐ Blanket |
| ☐ Jumper cables | ☐ Reflective triangle |

Check evacuation routes and traffic: [FL511.com](https://www.fl511.com)

Protect the things you can't replace.

After a storm, you may need to prove who you are, where you live and what you owned. Gather your papers before the season and keep them in one waterproof bag. Store a password-protected backup in the cloud too.

Critical paperwork

- ☐ Driver's licenses, passports, Social Security cards
- ☐ Birth, marriage and adoption certificates
- ☐ Homeowners, flood, auto and health insurance policies, with claim phone numbers
- ☐ Deed, mortgage or lease
- ☐ Vehicle titles and registrations
- ☐ Medical records, prescription labels, vaccination records
- ☐ Wills, powers of attorney, health-care directives
- ☐ Recent tax returns and bank account information
- ☐ Home inventory video and photos (checklist, page 13)

Money

Power and internet outages can shut down card readers and ATMs. Keep enough **cash** for several days of gas, food and lodging. Evacuating costs more than people expect: hotels, meals, pet boarding and fuel.

Pet plan

Not every shelter or hotel accepts pets. Plan ahead, and never leave pets behind or tied up outside.

- ☐ Collar with ID tags; microchip info up to date
- ☐ Current photos of each pet (with you in them, to prove ownership)
- ☐ Vaccination and medical records
- ☐ Food, water and medicine for at least 7 days
- ☐ Feeding and medication schedule for caregivers
- ☐ Leash, harness and a carrier or crate for each pet
- ☐ Bowls, litter and box, waste bags
- ☐ Bedding and a favorite toy
- ☐ List of pet-friendly hotels and boarding along your route

More: floridadisaster.org · [Make a Pet Plan](#)

Pet-friendly shelters. Many Florida counties open pet-friendly shelters, but space is limited and most require proof of vaccinations, a crate, and your own supplies. Check your county's rules before the season.

BEFORE YOU EVACUATE: MAKE A VIDEO RECORD OF YOUR HOME

If a **major hurricane or named storm** is headed your way, and especially if your area is under an evacuation order, take 20–30 minutes before you leave to **walk through your entire home with your phone recording**. If you have to file an insurance claim, this video is your proof of what you owned and what condition it was in. Show it to your insurance adjuster.

Then **upload it to the cloud** or email it to yourself, so it isn't lost with your phone or your home. Do it again any time you make a big purchase or renovation.

Use the room-by-room checklist on page 13. It walks you through the outside, every room, the garage and storage, plus what to zoom in on and how to save the video so your adjuster can use it.

Prepare the house, then protect the people.

Some home protection takes weeks or months to arrange. Do it before the season. Other steps take a few hours once a storm is coming. Your family's safety always comes first.

Before the season

- ☐ Have shutters, impact windows or pre-cut, labeled plywood ready, with hardware
- ☐ Have your roof inspected and repair loose shingles or tiles
- ☐ Brace garage doors, a common failure point in high wind
- ☐ Trim trees and remove dead limbs near the house
- ☐ Clean gutters and drains
- ☐ Learn how to shut off power, water and gas
- ☐ If you buy a generator, have it installed or set up correctly
- ☐ Photograph and video your whole home and belongings (page 13)

When a storm is coming

- ☐ Put up shutters or plywood (tape does not protect windows)
- ☐ Bring in patio furniture, grills, planters, toys and décor
- ☐ Secure or move boats and trailers
- ☐ Turn the fridge and freezer to their coldest settings
- ☐ Unplug electronics; move valuables off the floor
- ☐ Leave the pool full and add extra chlorine. Don't drain it.
- ☐ Fill bathtubs with water for flushing and cleaning
- ☐ Park cars in the garage or on high ground

Insurance: know your coverage before you need it

Topic	What new Floridians should know
Hurricane deductible	Most Florida homeowners policies have a separate hurricane deductible. It's often a percentage of your dwelling coverage (commonly 2%, 5% or 10%), not a flat dollar amount. On a \$400,000 policy, 2% is \$8,000. Know your number.
Flood is separate	Standard homeowners insurance does not cover flood , including storm surge. Flood insurance is a separate policy through the National Flood Insurance Program or a private insurer. NFIP policies usually have a 30-day waiting period . You can't buy it when a storm is already on the way.
Wind mitigation	A wind mitigation inspection can document roof straps, shutters and roof shape, and may lower your premium. Ask your agent.
Help strengthening your home	The state's My Safe Florida Home program has offered free inspections and matching grants for eligible homeowners when funding is available. Check the site for current status.

GENERATOR SAFETY SAVES LIVES

Carbon monoxide from generators kills people after almost every major Florida storm. **Never run a generator indoors**, or in a garage, carport or porch, even with the door open. Keep it at least **20 feet** from doors, windows and vents, with the exhaust pointed away. Use working battery CO alarms. Never plug a generator into a wall outlet ("backfeeding"). It can kill utility workers. More: floridadisaster.org · [Generator Safety](#)

A public shelter is a lifeboat, not a cruise ship.

Florida's emergency managers say the best place to ride out a storm is with friends or family, in a sturdy building outside the evacuation area. Public shelters are a **last resort**: safe, but crowded and basic. Openings change with every storm, so check official sources for what's open.

01

General shelters

Usually schools or community buildings. Bring your own bedding, clothes, medicine, toiletries, food and water, ID, and something to pass the time. Alcohol and weapons are not allowed.

02

Pet-friendly shelters

Some counties open these. Space is limited. Expect to bring a crate, food, vaccination records and supplies, and to care for your pet yourself.

03

Special needs shelters

For people with medical needs beyond basic first aid who are medically stable. Most counties ask you to **register ahead of time**. Registering does not guarantee a spot, and these shelters are not hospitals.

Statewide shelter resources

Resource	What it's for
Florida Shelter Information Index floridadisaster.org/planprepare/shelters	Links to every county's shelter information page. Start here to find yours.
State Assistance Information Line (SAIL) 1-800-342-3557	Florida's toll-free hotline, active during emergencies: open shelters, special needs shelters, pet-friendly hotels, road closures and re-entry.
American Red Cross open shelter finder redcross.org · Find an Open Shelter	Shows shelters that are currently open. Also available in the free Red Cross Emergency app.
Dial 2-1-1 211.org	Free, 24/7 referral line for local shelter, food and recovery help.
Florida Special Needs Registry floridadisaster.org/snr	Register a household member who needs medical help, transportation or power for equipment during an evacuation.

Northwest Florida county emergency management

Bay County

[Bay County EM](#) · alerts: alertbay.org

Walton County

co.walton.fl.us · [Emergency Mgmt.](#)

Okaloosa County

myokaloosa.com · [Emergency Mgmt.](#)

Gulf County

gulfcounty-fl.gov · [Emergency Mgmt.](#)

Franklin County

franklinemergencymanagement.com

Santa Rosa County

santarosa.fl.gov · [Emergency Mgmt.](#)

Escambia County

myescambia.com · [Be Ready](#)

Elsewhere in Florida? Use the [county directory](#).

Slow down. The danger isn't over.

Many hurricane injuries and deaths happen after the storm passes, from floodwater, downed power lines, carbon monoxide, chainsaws and heat. Take recovery one careful step at a time.

Stay safe

- ✗ Don't go home until officials say it's safe to return
- ✗ Don't walk or drive through floodwater: "Turn around, don't drown." Six inches of moving water can knock you down
- ✗ Don't touch downed lines or anything touching them. Report them to your utility
- ✗ Don't run generators or grills indoors
- ✗ Don't enter a home if you smell gas or see structural damage

Take care of your body

- Drink plenty of water and rest in the shade. Florida heat without A/C is dangerous
- Follow any **boil-water notices** from your utility or county
- When in doubt, throw it out: food that's been above 40°F for more than 2 hours
- Wear gloves, long pants and boots during cleanup
- Check on neighbors, especially older adults

Insurance claims: first steps

- ☐ **Document first.** Photograph and video all damage before you move or repair anything. Give the adjuster your before-storm video (page 13) to compare
- ☐ **Prevent more damage.** Tarp the roof and board windows if you can do it safely. Keep receipts
- ☐ **Report the claim promptly.** Under current Florida law, new homeowners claims generally must be reported within **1 year** of the date of loss. Sooner is better
- ☐ Keep a log of every call, email and adjuster visit
- ☐ Don't throw out damaged items until the adjuster has seen them or says it's OK

Watch out for scams

Storms bring unlicensed contractors and fraud. Don't pay large amounts up front. Verify licenses at myfloridalicense.com. Read anything before you sign it, especially papers that hand your insurance benefits to a contractor. Questions about your claim: Florida Department of Financial Services consumer helpline, 1-877-693-5236 (myfloridacfo.com).

Federal help. When a disaster is declared, you can apply for FEMA assistance at DisasterAssistance.gov or in the FEMA app. Have your insurance information and photos ready. FEMA help doesn't replace insurance. It's meant to cover basic needs that insurance doesn't.

Our family hurricane plan.

Fill this out together before the season. Keep one printed copy in your document bag and one in the car. Phones die. Paper doesn't.

OUR HOME

Our evacuation zone: _____ FEMA flood zone: _____

County emergency mgmt. phone: _____ County alert sign-up done? _____

WHERE WE'LL GO

Option A (friends/family): _____ Address / phone: _____

Option B (hotel, inland): _____ Address / phone: _____

Option C (nearest shelter): _____ Pet-friendly? _____

Evacuation route(s): _____

IF WE GET SEPARATED, MEET AT

Near home: _____ Outside our neighborhood: _____

OUT-OF-TOWN CONTACT (EVERYONE CHECKS IN HERE)

Name: _____ Phone: _____

Long-distance calls and texts often get through when local lines are jammed. Pick someone who lives outside Florida.

IMPORTANT NUMBERS

Doctor: _____ Pharmacy: _____

Veterinarian: _____ Homeowners insurance / policy #: _____

Flood insurance / policy #: _____ Electric utility outage line: _____

Water utility: _____ Employer / school: _____

Neighbor: _____ Other: _____

FAMILY & FRIENDS

Name / relationship: _____ Phone: _____

Name / relationship: _____ Phone: _____

Name / relationship: _____ Phone: _____

Household reference card.

One column per person. If you end up in a shelter, a hospital or just separated, this puts everything in one place.

	Person 1	Person 2	Person 3	Person 4
Name				
Date of birth				
Cell phone				
Work / school				
Work / school phone				
Doctor & phone				
Medications & doses				
Allergies				
Medical needs / devices				
Health insurance & ID #				
Blood type				

Pets

	Pet 1	Pet 2	Pet 3
Name / type / breed			
Microchip #			
Medications / feeding			
Vet & phone			

In an emergency: call **911** if someone's life is in danger. For non-emergencies, call your county's non-emergency line: _____

Language spoken at home: _____
Last updated: _____

Film it before the storm. Prove it after.

If a major hurricane or named storm is headed your way, and especially if you're in the target area or under an evacuation order, record a video walk-through of your whole home before you leave. If you have to file a claim, this video is your proof for the insurance adjuster of what you owned and what condition it was in.

Before you start

- ☐ Charge your phone; clear storage space
- ☐ Turn on lights and open blinds
- ☐ Say the date, time and address on camera
- ☐ Film in landscape, slowly and steadily
- ☐ Talk as you go: what it is, about when you bought it, about what it cost

Outside the home

- ☐ All four sides of the house, from a distance
- ☐ Roof, gutters, soffits (from the ground)
- ☐ Windows, doors, shutters, garage door
- ☐ Fence, gates, driveway, walkways
- ☐ Pool, screen enclosure, pool equipment
- ☐ Deck, patio, outdoor kitchen, furniture, grill
- ☐ A/C unit, generator, water heater, solar
- ☐ Sheds and outbuildings, inside and out
- ☐ Landscaping, trees, irrigation, lighting
- ☐ Cars, boats, golf carts, trailers (with VINs)
- ☐ Dock, boat lift, seawall, if you have them

Every room inside

- ☐ Stand in the doorway and pan the whole room
- ☐ Ceilings, walls, floors, fans and light fixtures
- ☐ Built-ins, cabinets, countertops, window treatments
- ☐ Furniture, rugs, art, mirrors and décor
- ☐ Open every closet, cabinet and drawer

Kitchen & laundry

- ☐ Appliances, open and closed
- ☐ Small appliances, cookware, dishes, glassware
- ☐ Pantry, and fridge and freezer contents
- ☐ Washer and dryer

Bedrooms & baths

- ☐ Beds, mattresses, dressers, nightstands
- ☐ Clothing, shoes, handbags, coats
- ☐ Linens and towels
- ☐ Vanities, fixtures, toiletries

Garage, attic & storage

- ☐ Tools, power equipment, ladders
- ☐ Lawn mower and yard equipment
- ☐ Bikes, sports, fishing and beach gear
- ☐ Storage bins: open and show what's inside

Zoom in on

- ☐ Brand, model and serial numbers: TVs, computers, appliances, A/C, generator
- ☐ Electronics: tablets, gaming systems, cameras, speakers
- ☐ Jewelry and watches
- ☐ Art, collectibles, antiques, heirlooms
- ☐ Firearms and safes (serial numbers)
- ☐ Musical instruments
- ☐ Recent upgrades: new roof, flooring, kitchen, impact windows

Back it up

- ☐ Upload to the cloud, or email or text it to yourself
- ☐ Share a copy with your out-of-town contact
- ☐ Save receipts, appraisals and manuals for high-value items
- ☐ Keep your policy numbers with the video
- ☐ Re-record each season and after big purchases

After the storm

Film the damage the same way, room by room, before you clean up or make repairs. Give your adjuster the before and after videos together.

Date recorded: _____ Video saved to: _____

Bookmark these before the season.

Official sources to check for forecasts, evacuation orders and shelter information. Links were checked when this guide was written and may change.

FORECASTS & ALERTS	
National Hurricane Center	nhc.noaa.gov : official forecasts, cones and advisories
National Weather Service	weather.gov/safety/hurricane · NOAA Weather Radio: weather.gov/nwr
PLANNING & EVACUATION	
Florida Division of Emergency Management	floridadisaster.org/planprepare : plans, kits, hurricane guide
Know Your Zone	floridadisaster.org · Know Your Zone, Know Your Home
Evacuation routes & traffic	FL511.com · floridadisaster.org · Evacuation Routes
Ready.gov	ready.gov/hurricanes · ready.gov/kit · ready.gov/pets
SHELTER & ASSISTANCE	
Shelter Information Index	floridadisaster.org/planprepare/shelters
State Assistance Information Line	1-800-342-3557 (active during emergencies)
Red Cross open shelters	redcross.org · Find an Open Shelter · Dial 2-1-1
Special Needs Registry	floridadisaster.org/snr
HOME, INSURANCE & RECOVERY	
Flood insurance (NFIP)	floodsmart.gov
My Safe Florida Home	mysafehome.com
FL Dept. of Financial Services	myfloridacfo.com · 1-877-693-5236
Contractor license check	myfloridicense.com
FEMA disaster assistance	disasterassistance.gov

Important disclosure.



EDUCATIONAL PURPOSES ONLY

This guide is provided for **educational purposes only** as a starting point for people unfamiliar with Florida hurricane season. It is not emergency management, legal, insurance, financial or safety advice, and it is not a substitute for official instructions. **All information, including laws, tax rules, programs, shelters, phone numbers and website links, can change without notice.** Readers should verify all information with official sources such as the National Hurricane Center, the Florida Division of Emergency Management and their county emergency management office, and should always follow evacuation orders and instructions from local officials. Each reader is responsible for using their own judgment and ability to secure safe shelter and to protect themselves, their family, their pets and their property. Kinsey Haddock P.A. and Coldwell Banker Realty make no guarantee as to the accuracy, completeness or timeliness of this information and accept no liability for actions taken based on it. Kinsey Haddock P.A., Florida Broker Associate, License #BK3253849, Coldwell Banker Realty. Equal Housing Opportunity.

Always follow official instructions. If local officials order an evacuation for your zone, leave. If your life is in danger, call **911**.

Check before you go. Confirm that a shelter is open, and what it accepts, through your county emergency management office, 2-1-1 or the State Assistance Information Line before you travel.

"I'm not an emergency manager, and this guide isn't a substitute for one. My hope is that it gives families new to Florida a clear place to start, and the right official sources to follow."



We move at your pace.

New to Florida, or buying on the coast? I'm happy to talk through flood zones, insurance and what to ask about a home before you buy. Book a free 15-minute call.

PHONE (850) 340-0646
EMAIL kinseyhaddock@flpanhandlerealtor.com
BOOK tidycal.com/kinseycoldwellbanker
OFFICE 726 Navy Blvd, PCB, FL 32408