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# Fact Sheet

## Homeowners Can Minimize Hurricane Damage

The 2018 hurricane season is approaching. Preparation means more than just [creating a disaster kit](#) and reviewing your family's [disaster plan](#), although these are critical first steps.

There's much [more you can do](#) to protect your home and family before hurricane season begins June 1. You can minimize potential damage from flooding and high winds by being prepared.

### Plan Ahead

- Document items and contents in your home in photos.
- Buy a National Flood Insurance Policy from your insurance company. Standard homeowner's insurance policies do not cover flood damage. Only about half of Florida homeowners inside high-risk areas had insurance against flooding before Hurricane Irma made landfall Sept. 10, 2017.
- See [msc.fema.gov/portal](http://msc.fema.gov/portal) to know the flood risk in your area and see [www.floodsmart.gov](http://www.floodsmart.gov) for information about risk and rates.
- Download the FEMA app at [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app). The app provides disaster resources, safety tips, maps of open shelters and weather alerts from the National Weather Service. Go to [www.Ready.gov](http://www.Ready.gov) for more details.
- There are many ways to strengthen your home against wind and wind-driven rain. FEMA's [Wind Retrofit Guide for Residential Buildings](#) is a good resource.
- Consider [elevating appliances](#) such as water heaters, air-conditioning units and electrical equipment.
- Trees with trunks larger than six inches in diameter should be far enough away from your house they cannot fall on it. Remove branches that hang over utility wires. Professional regular pruning done can create a sturdy, well-spaced framework of branches with an open canopy that allows wind to flow freely through.
- Coconut palms need [special pruning](#).

### During a Hurricane Watch—'Hurricane Conditions are Possible'

- Stay tuned to your phone alerts and TV or radio for weather updates, emergency instructions and evacuation orders. Severe weather information is also available from the National Oceanic and Atmospheric Administration at [www.noaa.gov](http://www.noaa.gov).
- Activate your disaster plan. Check your disaster kit. Important items include flashlights, battery-powered radios, batteries, medical, accessibility and pet supplies, cash and first-aid supplies.
- Remove coconut bunches and bring the coconuts inside.

- Place important papers and documents such as driver’s licenses, social security cards, passports, birth certificates, vehicle registration cards and insurance policies in a waterproof, portable container.
- [Know what you and your family will do](#) if there is an evacuation order.

**During a Hurricane Warning—‘Hurricane Conditions are Expected Within 48 Hours’**

- Stayed tuned to phone alerts and TV or radio for weather updates.
- Fill vehicles with gas.
- Keep mobile devices fully charged.
- Bring any loose items like trash cans, yard furniture—including items on your dock—barbecue grills and tools inside; store in a garage or sturdy building.
- Disconnect electrical appliances.
- If you evacuate, turn off gas and electricity at the main switch or valve.

For additional information on hurricanes visit [www.ready.gov/hurricanes](http://www.ready.gov/hurricanes); for information on floods visit [www.ready.gov/floods](http://www.ready.gov/floods).

Individuals who are deaf or hard of hearing may view a FEMA [video](#) on hurricane preparedness.

For more Hurricane Irma recovery information, visit [www.FEMA.gov/IrmaFL](http://www.FEMA.gov/IrmaFL), or follow us [@FEMARegion4](#) on Twitter and on [FEMA’s Facebook page](#).

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