







Steve Darragh Real Estate Advisor www.SteveDarragh.com

# Hurricanes in Florida: Your Ultimate Guide to Adopting Real Estate Resilience!

**Hurricanes in Florida** have posed a major risk to the real estate industry, including transactions, properties, and residents in Florida.

To ensure the safety of the tenants and residents, proactive planning is crucial to reduce storm damage threats when hurricanes threaten the Sunshine State.

This article covers relative information about everything real estate agents and owners need to know to prepare themselves completely for the hurricane season.

Moreover, you will also learn about secure real estate properties, handling real estate transactions during the hurricane, saving commercial buildings, and more.

This comprehensive guide is here to give you complete information on safeguarding your real estate properties.

# Significance of Preparing for Hurricanes in Florida

Since Florida is susceptible and vulnerable to hurricanes and **tropical storms**, it is crucial to prepare for them and take some precautionary measures. It has a high ratio of hurricanes and storms due to the following reasons:



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- 1. Florida is located on the peninsula, which is surrounded by warm tropical waters. Hurricanes originate from both the Gulf of Mexico and the Atlantic Ocean in Florida.
- 2. August through October are the peak months of flooding waves, destructive winds, storm surges, and tornados in inland and coastal regions.
- 3. All real estate properties like commercial buildings, investment properties, and residential rentals are highly exposed to hurricane damage.
- 4. Lack of architectural hurricane preparedness in Florida and structural protections can lead to massive financial and physical damages.
- 5. With the help of advanced planning, property owners and investors can amazingly minimize hurricane loss and risks and recover from storm damages faster.

# Hurricane Season Peak in Florida

Officially, the peak season of **hurricanes in Florida** is from the 1st of June to the 30th of November. In these five months, Florida is at risk of facing **tropical storms**, tornadoes, flooding, and hurricanes of category 1-5 with powerful and harmful winds.

The peak activity of hurricanes is typically expected in August, September, and October. This is because of the warm temperatures in neighboring areas. Almost 90% of the hurricane activity happens in this six-month window; that is why these months are declared as the official hurricane season in Florida.



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5 Tips for Real Estate Owners to Protect Their Properties Before Hurricane Season



Investors and real estate property owners are always in great trouble during this hurricane season. For them, the destruction or damage to their property is devastating.

Therefore, they must take the following precautionary measures to ensure minimum damage to their property:



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Tip 1: Make a Plan

To ensure your rental property is secured during the hurricane season, provide tenants with a proper and organized hurricane preparedness plan for Florida.

This plan must include all the essential information regarding how to secure the rental home, emergency contact information, and emergency evacuation plans.

#### Tip 2: Keep Insurance Policies Up-to-date

Prior to the hurricane season, it is crucial to ensure that all of the insurance policies for **hurricane** are up to date and maintained.

This early in-depth investigation is necessary to get adequate flood and dwelling insurance coverage levels in case there are damages during the hurricane season.

#### Tip 3: Schedule an Inspection

To ensure your property meets all the safety standards, schedule an inspection session. Look out for excessive vegetation or unhealthy trees around your property and get them trimmed. Such trees and vegetation can harm your property during a hurricane or powerful windy weather.

Moreover, take a roof survey and check if there is a chance of water intrusion during heavy rains. Make sure there are no openings on rooftops, and they are in good condition.



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Tip 4: Hurricane Shutters

Install hurricane shutters on your rental property to protect it from hurricane damage.

These shutters are made up of tested and high-wind-rated substances like impactresistant aluminum or steel. Wind and flying debris can be prevented by installing them on all doors and windows.

#### Tip 5: Prepare for an Emergency

In order to deal with an emergency, you can ask your tenants to keep the essentials stocked up in their houses. Necessities such as flashlights, medications, radio, batteries, food, water, a first aid kit, and other requirements must be kept in stock in case of an emergency.



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Safety Measures to Take When Hurricane Approaches



In case a hurricane is approaching, owners and tenants must take the following steps:



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- 1. Make sure you keep an eye on official sources like the National Hurricane Center and your local emergency management agency for weather alerts and forecasts in your area.
- 2. If you have a property in vulnerable flood or coastal zone areas, advise the tenants to evacuate to the nearest **emergency shelters in Florida**.
- 3. Secure dangerous outdoor objects such as cycling racks, garbage cans, and patio furniture properly, as these flying projectiles can cause serious damage at high wind speeds.
- 4. Only step out of the house unnecessarily or travel to outdoor locations if it is much needed.
- 5. Stay at home once the hurricane's high-speed wind reaches its maximum speed; stay in an isolated room without windows or glass exposure, like a closet or a bathroom.

# Handling Real Estate Transaction During Hurricane

If you are buying or planning to buy a real estate property during a hurricane season, you can follow the following steps to complete the transaction:

1. Film all the interior and exterior of the property from the roof to the inner side with different angles before the peak hurricane season hits. This will help to prove the pre-storm condition of the property.



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- 2. Go through the sales contract thoroughly to ensure there are no hidden clauses associated with hurricane damages, delays in closing dates, termination rights, and insurance claims.
- 3. If there is the possibility of a hurricane, consider pausing the open houses or showings to prevent the hurricane from impacting the property.
- 4. Delay the final walkthroughs unless the hurricane passes so the property's poststorm condition can be identified and documented.
- 5. Keep yourself prepared for delays in the closing dates or scheduled signings close to the expected hurricane dates.

# In Summary

It is a better and wise decision to dedicate time to prepare your property before the peak season of **hurricanes in Florida** fully arrives. Florida faces an elevated risk of hurricanes, floods, and high-speed winds annually. For expert advice, please contact me to share my resources in Florida that can help you.



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