

Planning for Your Home

Retrofitting Your Home

The most important precaution you can take to reduce damage to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it's important to strengthen the exterior of your house so wind and debris do not tear large openings in it. You can do this by protecting and reinforcing these five critical areas:

ROOF | STRAPS | WINDOWS | DOORS | GARAGE DOORS

HOME RESILIENCY CHECKLIST

The resiliency of these areas can be verified through a Wind Mitigation Inspection

1. Check roof coverings (ex. shingles), roof decking, secondary water barrier, roof-to-wall connections, wall-to-foundation connections and gables
2. Reinforce soffits
3. If they are not impact resistant, protect windows, exterior doors and garage doors
4. Consider standby electricity with a Whole Home Generator. If using a portable generator, consider utilizing a Circuit Breaker Interlock, or just power devices directly to the generator
5. Trees and shrubs near your home should be trimmed or removed to prevent damage to your home



A great time to start securing - or retrofitting - your house is when you are making other improvements or adding an addition.

Remember: building codes reflect the lessons experts have learned from past catastrophes. Contact the local building code official to find

out what requirements are necessary for your home improvement projects.

[Florida Building Commission & Florida Building Code](#)

[Strengthen Your Garage Door](#)

[Strengthen Your Soffits](#)

[Strengthen Your Roof](#)

[Make Your Landscaping Hurricane Resistant](#)

[Hurricane Shutter Comparison Table](#)

When to Safely Shelter in Place

If your home is not located in an evacuation zone, you may be able to shelter at home during a storm. The newer the home is in relation to Florida Building Code (2002 or newer), the more resistant the home may be to hurricanes – as long as the exterior system (Roof, Hurricane Straps, Windows, Doors, Garage Door) are in proper condition.

Additionally, it very important that windows, doors and garage doors be impact resistant or have a protective covering (rated hurricane shutters, or properly secured 5/8" inch plywood) properly secured to the opening.

Flood Insurance

The National Flood Insurance Program is a pre-disaster flood mitigation and insurance protection program designed to reduce the escalating cost of disasters. The National Flood Insurance Program makes

federally backed flood insurance available to residents and business owners

Flood damage is not usually covered by homeowners' insurance. Do not make assumptions. Check your policy.

Visit [FloodSmart.gov](https://www.floodsmart.gov), call [\(877\) 336-2627](tel:8773362627), or email FloodSmart@FEMA.DHS.gov for more information.

Additional Resources

[Know Your Zone, Know Your Home](#)

[Protect Your Home in a FLASH](#)

[FLASH Hurricane Strong Checklists](#)

[FLASH Hurricane Shutter Comparison Table](#)

[Insurance Institute for Business & Home Safety: Shutting the Bedroom Door Could Save Your Roof During a Hurricane](#)