

HURRICANE SEASON 2022



Eight tips for new homeowners

By Vanessa Bertran

Hurricane season has officially started and, for many who are new to South Florida, that might not mean much. But beyond damaging property, hurricanes can turn life upside down for days and weeks after the storm has passed. There are a few things you can do now to prepare and minimize the disruption from what experts predict will be an active season.

1

REVIEW YOUR INSURANCE POLICY

The most important thing you can do is be sure that your homeowner's insurance is up to date. Once your home is in the "Cone of Concern," insurance policies are not issued.

If you are already insured, be sure not to let your insurance lapse at any time during hurricane season, which is June 1 through November 30.

Take the time to review your insurance policy. Be sure you understand what coverage you have and if it's adequate to repair/rebuild your home, and to replace your belongings.

When it's time to renew your policy, make sure to speak with your broker. Keep in mind that in this inflated real estate market, many people make the mistake of insuring up to the market value when they really only need coverage for replacement value. Finally, have a clear understanding of what coverage you have for the cost of temporary repairs for hurricane damage, as well as reasonable living expenses.

2

BUY FLOOD INSURANCE

Many people mistakenly believe that flood damage is covered by homeowners and windstorm insurance. It isn't. If you're in a designated flood zone, look into flood insurance. Every county posts the coastal flood maps, otherwise known as Flood Insurance Rate Maps, that will help you determine if your property is in a flood-prone zone. Be sure to review these maps for your area.

- [Broward](#)
- [Monroe](#)
- [Miami-Dade](#)
- [Palm Beach](#)

3

INVENTORY YOUR PERSONAL PROPERTY

Be sure to take inventory of your personal property. This will help ensure that you have enough insurance to replace your possessions. Having photos of your personal property can also help with the insurance claims process.

4

SECURE YOUR IMPORTANT DOCUMENTS

Take photos of your important documents such as insurance information, personal property inventory, driver's license, health insurance cards, will, power of attorney, and Do-Not-Resuscitate order (DNR).

Be sure to store all of your important documents in a safe place in a waterproof container or bag. In the event you have to evacuate your home, take those documents with you.

5

PROTECT YOUR HOME

If you're investing in window/door shutters for your home, be sure that the product you're buying is properly labeled per the Miami-Dade County Code. After the devastation of Hurricane Andrew in 1992, Miami-Dade County requires that all shutters have a permanent label affixed to the bottom of the locking bar or center mate facing the exterior or outside, which states the manufacturer's name and address, all applicable methods of approval, approval number (NOA), test standards, and the statement reading "Miami-Dade County Product Control Approved." Impact windows have similar marking requirements, so be sure what you're buying is the real thing.

Once installed, don't forget to update your insurance policy, so that you can qualify for a reduction in your premiums.

6

UNDERSTAND THE FINE PRINT OF A PACE PROGRAM LOAN

If you're considering hardening your home through a Property Assessed Clean Energy (PACE) Loan, make sure you understand all of the fine print. The PACE program provides long-term, fixed rate financing for many home resiliency and hardening improvements including hurricane resistant roofing, windows, hurricane shutters, and generators. The program is authorized by local governments but offered through private contractors.

Unlike other loans, the PACE loan is secured by a property tax lien and collected through your tax bill. Read the fine print or you may be shocked at the increase in your property tax bill.

Read the fine print or you may be shocked at the increase in your property tax bill. You also may be required to pay off the loan with the proceeds of the house if you decide to sell in the future. Remember, this is a lien against your property, and the PACE lender has the right to foreclosure upon their interest in your property, therefore, potentially taking your house away.

7

GET YOUR SUPPLIES EARLY

Don't be part of the rushed crowd once a hurricane watch or warning is announced. Keep non-perishable emergency supplies on hand throughout the season. Buy a little each week. Be sure to have:

- Food that you don't have to refrigerate or cook
- Prescription drugs
- A three-day supply of drinking water for each member of your household and pets
- Pet food
- Extra batteries
- Flashlights
- Materials and tools for emergency home repairs—such as heavy plastic sheeting, plywood, a hammer, etc.
- First aid supplies
- A portable NOAA weather radio
- A wrench and other basic tools

8

MAKE AN EVACUATION PLAN

If you live on the coast, in a low-lying area, or in a mobile home, you may have to evacuate for a major storm. Create your evacuation plan now so that you'll know ahead of time where the nearest shelter is. Be sure to take into account that only select shelters accept pets. If you plan on leaving the region, have a plan to leave days before the storm. Once the storm approaches, fuel supplies may be low, and traffic can be intense.

Prepare now so you and your family can weather the storm with less stress.