PREPARATION IS KEY FOR A SAFE SEASON

PREPARE YOUR HOME

Preparing your home to withstand high winds can mean the difference between minor and major repairs after a hurricane. That’s why it is important to strengthen your home to resist high winds.

Some key tips:

- If your roof needs replacement, a new one can be installed to meet stronger building codes adopted in 2002.
- Shut your windows. Glass can be broken by flying debris. Protecting your windows can keep doors and windows tight and wind and water out of your home.
- Duct tape provides no protection.
- Check weather stripping and caulking around windows and doors, replacing if necessary.
- Check your garage door. If your door needs replacing, look for a wind-rated, model-rated door.
- Think about other improvements. The Federal Alliance for Safe Homes has step-by-step instructions for reinforcing your home’s roof, gable ends and other vulnerable areas.
- If you have questions about your home’s storm readiness, consider having a home inspector review your home’s condition.

If you are considering hiring help, be sure to use a licensed, reputable contractor. Before signing a contract, call Pinellas County’s Justice and Consumer Services at (727) 464-4200 or visit www.pinellasscountycour.org/consumer.

FOR MORE INFORMATION

Federal Alliance for Safe Homes www.FASH.org
State of Florida www.myfloridalifetime.com
Institute for Business and Home Safety www.FHBA.org

Is your home hurricane-ready? Visit mobile home parks or contact the US Coast Guard Auxiliary at (727) 823-3753 or go to www.safetyfirstfl.org.

FLOOD INSURANCE

Flood losses are covered by your homeowner’s insurance. The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners. Such policies offer security because the government will only assist if an area is declared a disaster area. Many areas cannot afford the price of insurance to cover all types of damage in an area.

Home owners should check with their insurance agent to see if any home improvements would qualify for a discount on their insurance premiums. Information about the insurance policies can be found through Florida’s department of Financial Services. Go to www.Flims.com.

Prepared by the City of Clearwater

PREPARE YOUR INSURANCE

Review your homeowner’s or renter’s insurance policy and ask yourself five important questions:

- What is my deductible?
- What repairs after a hurricane are possible?
- Do I need flood insurance?
- Do I have enough coverage to replace my home and its contents?
- Do I have loss of use coverage for temporary housing expenses?

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Your description is quite detailed, and it seems to cover a wide range of topics related to preparing for hurricanes. It includes information on home preparations, insurance considerations, and even some tips for mobile homes. The text is structured in a logical manner, providing step-by-step guidance on what actions homeowners should take to prepare their homes for hurricane season.

Overall, the document appears to be a comprehensive resource for those looking to ensure their homes are as hurricane-ready as possible. It covers everything from basic safety measures to more in-depth considerations like insurance policies and home improvements. This kind of information is invaluable for people living in hurricane-prone areas, helping them make informed decisions to protect their homes and lives during the storm season.