

COASTAL RESILIENCY & HURRICANE PREPARATION CHECKLIST

A Professional Property Audit Guide for Florida Homeowners

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The dream of Florida coastal living is built on relaxation, warm waters, and sunset boat rides. My mission is simple: **You focus on the lifestyle, and I'll protect the investment.** Use this proactive property audit—designed around over two decades of high-stakes emergency services experience and formal training in emergency management—to secure your property before storm season begins.

1. STRUCTURAL & PROPERTY RESILIENCE AUDIT

Garage Door Wind-Load Verification

The garage door is your home's largest structural opening and primary failure point under wind pressure. Inspect the interior panel for a structural wind-load sticker. If missing or unrated, prioritize installing a retrofitted bracing kit.

Window & Outer Door Seal Inspection

Even with impact-rated glass, water intrusion often starts at degraded outer seals. Inspect structural caulking, weatherstripping, and track drainage weep holes. **If using storm shutters or window coverings:** Ensure you have all mounting tracks, fasteners, and wing screws organized and ready today (hardware stores run out of these instantly when a storm is tracked). Inspect wood coverings for warping, rot, or signs of wood-destroying organisms like termites if they have been stored in a damp shed or garage.

Roof Geometry & Secondary Barrier Check

Verify if your roof utilizes a "Hip" design (sloped on all four sides), which sheds wind loads much more efficiently than "Gable" ends. When replacing a roof, ensure a self-adhering Secondary Water Barrier is installed beneath the shingles.

Strategic Landscaping (Wind Loading)

Prune tree canopies to allow wind to pass freely through the branches rather than hitting them like a sail. Remove weak limbs overhanging your roofline, especially oaks or pines.

2. GENERATOR & BACKUP POWER SYSTEM DRY-RUN

The Ethanol-Free Fuel Rule

Small engines hate standard ethanol blends, which attract moisture and clog carburetors over time. Always run and store your generator using **ethanol-free gasoline** mixed with fuel stabilizer. Run the engine for 15 minutes to clear out the lines.

Power Load & Cooling Assessment

Most portable generators cannot power a central A/C. Plan to isolate your load to essentials: refrigerator, electronics, and a backup cooling source. A portable, free-standing A/C unit that vents out a window is extremely easy to set up and run on generator power. Pair this with battery-operated fans to maintain air circulation.

Heavy-Duty Cord & Accessory Inventory

Gather your outdoor-rated extension cords and test your connections. Keep a dedicated, working fire extinguisher easily accessible in your home's transition zone—increased electrical loads and fuel handling naturally heighten fire risks.

LIFE-SAFETY FIELD PROTOCOLS

Main Intake Breaker Protocol: If you are back-feeding or powering your panel through your generator, you **MUST** turn off the main intake breaker. If grid power returns while your generator is active, it will clash, causing an immediate risk of a high-intensity fire.

The 20-Foot Rule: Carbon monoxide is the silent killer. **NEVER** run a generator inside a garage, carport, or close to open windows. Staging must be at least 20 feet away from the home with exhaust pointing away.

3. DIGITAL VAULT & SUPPLY STRATEGY

The 2-Minute Video Audit

Take a comprehensive video of every room in your home, focusing on serial numbers for electronics, high-end appliances, and structural conditions. Upload this file directly to a secure cloud drive. This is your primary insurance goldmine if a claim is ever necessary.

The Ready Supply Shelf

Build a dedicated box or shelf with a week of non-perishables, a high-lumen LED flashlight, portable power banks, and essential medications. Preparing ahead keeps you out of crowded stores when alerts are issued.

4. BOATING & TRAILER SECURITY PROTOCOLS

Trailer Anchoring on Land

If storing your boat on its trailer on land, do not rely on the trailer's weight alone. Park on high ground away from trees, let some air out of the tires to widen the footprint, and block the wheels. Most importantly, lash the frame down securely to stable ground anchors or helical earth anchors screwed into the dirt to prevent high winds from flipping it.

Marina & Dock Mooring Security

If securing your vessel in a marina or at a private dock, prepare for extreme storm surges. Double your dock lines, use heavy-duty nylon lines with chafe guards to prevent friction wear, and ensure you leave ample slack to allow the boat to rise with the water without getting pinned or pulled under. Ensure fender boards are set up to keep the hull from battering structural pilings.

Pre-Storm Preparation & Documentation

Remove all bimini tops, canvases, electronics, and loose gear to reduce wind resistance. Ensure your bilge pumps are functional, batteries are fully charged to handle massive rain accumulation, and drain plugs are pulled (only if on land). Take clear photos of your moored or trailered setup for your marine insurance file.

Matt Daly - Central Florida's Coastal Realtor | Relocation & Waterfront Real Estate Expert

LIFE REAL ESTATE

Brought to you by an advisor with over 2 decades of emergency service experience and Graduate of the University of Florida Rinker School of Construction in Emergency Management.

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