

HURRICANE SEASON PREPAREDNESS CHECKLIST

FOR SOUTH FLORIDA HOMEOWNERS

2026 GUIDE 

 PROTECT YOUR HOME

 REDUCE STORM DAMAGE

 STAY SAFE

 BE PREPARED



YOUR HOME.
YOUR INVESTMENT.
OUR PRIORITY.

HURRICANE PREPAREDNESS CHECKLIST

- INSPECT ROOF
- CLEAN GUTTERS
- TRIM TREES
- SECURE OUTDOOR ITEMS
- CHECK DOORS & WINDOWS
- TEST AC SYSTEM
- INSPECT ELECTRICAL
- REVIEW INSURANCE
- WIND MITIGATION INSPECTION
- SCHEDULE HOME INSPECTION

HURRICANE SEASON
JUNE 1 –
NOV 30



Hurricane Season Preparedness Checklist for South Florida Homeowners (2026 Guide)

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Protect Your Home Before the Storm Arrives

Hurricane season officially begins on June 1st and runs through November 30th, making preparation essential for South Florida homeowners. Every year, strong winds, heavy rain, flooding, and flying debris cause millions of dollars in property damage throughout the region.

The good news is that many hurricane-related issues can be prevented by taking proactive steps before a storm is approaching. This guide will help South Florida homeowners prepare their homes and reduce the risk of costly damage during the 2026 hurricane season.

1. Inspect Your Roof

Your roof is your home's first line of defense during a hurricane.

Before hurricane season begins, check for:

- Missing or damaged shingles or tiles
- Loose flashing around chimneys and vents
- Signs of roof leaks in the attic
- Cracked or deteriorated sealants
- Sagging roof areas

Even minor roof issues can become major problems when subjected to hurricane-force winds.

Pro Tip: Schedule a professional roof inspection if your roof is more than 10 years old or if you've noticed any signs of damage.

2. Clean Gutters and Downspouts

Heavy rain can quickly overwhelm clogged gutters.

Make sure to:

- Remove leaves and debris
- Verify downspouts drain away from the foundation
- Check for loose gutter sections
- Repair leaks or damaged connections

Proper drainage helps prevent water intrusion and foundation issues.

3. Trim Trees and Remove Hazardous Branches

One of the most common causes of storm damage is falling tree limbs.

Inspect your property for:

- Dead or dying branches
- Limbs hanging over the roof
- Trees leaning toward the house
- Palm fronds that could become airborne

Regular trimming can significantly reduce the risk of property damage.

4. Secure Outdoor Items

Outdoor furniture and decorative items can become dangerous projectiles during high winds.

Before a storm:

- Secure patio furniture
- Store grills and umbrellas
- Anchor sheds if necessary
- Bring in potted plants
- Secure trash cans

If an item can move, hurricane winds can turn it into a hazard.

5. Check Doors and Windows

Doors and windows are common points of failure during severe storms.

Inspect for:

- Damaged weather stripping
- Broken locks or latches
- Cracked glass
- Deteriorated caulking
- Signs of water intrusion

Impact-resistant windows or properly installed hurricane shutters can provide an additional layer of protection.

6. Test Your Air Conditioning System

South Florida's heat and humidity can become unbearable if your air conditioning system fails after a storm.

Before hurricane season:

- Replace air filters
- Clear vegetation around the condenser
- Verify proper drainage
- Schedule annual HVAC maintenance

A well-maintained system is more likely to perform efficiently and reliably.

7. Inspect Electrical Systems

Storms often cause power outages and electrical hazards.

Check for:

- Loose electrical panels
- Damaged exterior outlets
- Exposed wiring
- Malfunctioning GFCI outlets

If you plan to use a generator, review safety procedures and never operate generators indoors.

8. Review Your Home Insurance Coverage

Many homeowners discover coverage gaps after a storm.

Review your policy and confirm:

- Windstorm coverage
- Hurricane deductibles
- Flood insurance coverage
- Personal property limits
- Additional living expense coverage

Remember that flood damage is generally not covered under standard homeowner's insurance policies.

9. Schedule a Wind Mitigation Inspection

A Wind Mitigation Inspection can identify features that may help your home better withstand hurricane-force winds.

Potential benefits include:

- Improved storm preparedness
- Identification of vulnerabilities
- Possible insurance discounts
- Documentation of hurricane-resistant features

Many South Florida homeowners are surprised to learn how much a wind mitigation inspection can potentially save them on insurance premiums.

10. Have a Professional Home Inspection Performed

Many hurricane-related issues begin with hidden defects that homeowners may not notice.

A professional home inspection can help identify:

- Roof concerns
- Structural issues
- Moisture intrusion
- Electrical hazards
- HVAC deficiencies
- Plumbing problems

Addressing these issues before hurricane season can help prevent more costly repairs later.

Final Thoughts

Preparing your home before hurricane season is one of the best investments you can make as a South Florida homeowner. Taking a proactive approach can reduce the risk of property damage, improve safety, and provide peace of mind throughout the storm season.

At Mike's Home Inspections, we help South Florida homeowners identify potential concerns before they become major problems. Whether you're interested in a comprehensive home inspection, wind mitigation inspection, 4-point inspection, or mold assessment, our goal is to help you protect one of your biggest investments—your home.

Schedule Your Inspection Today

Mike's Home Inspections proudly serves homeowners throughout South Florida with professional, thorough, and reliable inspection services.