Storm Preparation & Mitigation for Pinellas County Homeowners

Pinellas County properties face elevated storm, wind, and flood risk due to coastal exposure, aging infrastructure, flat or low-slope roofs, and limited drainage capacity. Advance preparation and informed decision-making are critical to protecting property, minimizing damage, and ensuring safety during storm events. This guide summarizes recommended preparation steps and directs homeowners to official local resources for the most current information.

Storm Risk in Pinellas County

Pinellas County is especially vulnerable to:

- Hurricanes and tropical storms
- Storm surge and coastal flooding
- Prolonged power outages
- Wind-driven rain intrusion
- Flat and low-slope roof failures
- Overloaded stormwater systems

Because evacuation zones, shelter locations, and risk conditions can change, homeowners should always rely on **official county guidance** rather than static maps or third-party sources.

Hurricane Season (June 1 – November 30)

Homeowners should remain storm-aware throughout hurricane season and be prepared to act quickly when watches or warnings are issued.

Pre-Season Preparation *(Recommended January – May)*

Insurance & Documentation

Homeowners are encouraged to:

- Maintain active wind and hurricane insurance coverage
- Review hurricane deductibles and policy limits

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- Confirm insurance carrier and claim contact information
- Keep ownership and emergency contact information current

Property Readiness
Coordinate with Property Management to:

- Inspect roofs, flashing, vents, and penetrations
- Address known leaks or prior water intrusion
- Confirm hurricane shutters or panels are present and operable
- Trim trees and vegetation away from roofs and structures
- Clear gutters, downspouts, and yard drainage paths

Higher-Risk Properties

Extra preparation is recommended for homes with:

- Flat or low-slope roofs
- Prior flooding or water intrusion history
- Low elevation or proximity to coastal surge areas

When a Storm Watch Is Issued *(Tropical Storm or Hurricane Watch)*

At this stage, homeowners should:

- Monitor official county and weather updates
- Review evacuation guidance and shelter information
- Coordinate with Property Management to Secure Loose Outdoor Items and Address any known maintenance issues promptly

Early action during this phase can significantly reduce damage.

When a Storm Warning Is Issued *(Storm Warning or Likely Landfall)*

Once a warning is issued:

- Prioritize personal safety over property access
- Avoid last-minute repairs that could place people at risk
- Be prepared for emergency mitigation if damage occurs
- Understand that access to properties may be restricted

Emergency actions may be necessary to prevent further loss.

During the Storm

- Do not attempt inspections or repairs during unsafe conditions.
- All Property access and response should be coordinated through property management to avoid safety and liability risks.
- Tenants should contact emergency services for life-safety issues
- Power outages, flooding, and access limitations are common

Safety should always take priority.

Post-Storm Considerations *(Once Conditions Are Deemed Safe)*

After the storm passes, **All Property access and response should be coordinated through property management to avoid safety and liability risks**. The property manager will:

- Conduct exterior visual inspections when access is possible
- Check for roof damage, leaks, or water intrusion as needed
- Use caution before restoring power or HVAC systems
- Report damage promptly to you

The following emergencies are prioritized:

- Active water intrusion
- Electrical or safety hazards
- Roof or structural damage
- Habitability concerns

Emergency stabilization should occur before cosmetic repairs.

Flood Zone & Storm Surge Awareness

For properties located in flood or evacuation zones:

- Flood insurance is strongly recommended
- Electrical and HVAC systems may require inspection before use
- Mold prevention may be necessary even without visible flooding

Hidden moisture damage is common after major storms.

Legal & Habitability Considerations

Florida law requires rental properties to remain habitable. Following significant storm events, this may involve:

- Emergency repairs
- Temporary uninhabitable conditions
- Coordination with insurance providers

Prompt mitigation helps protect the property and limit additional liability.

Official Local Resources *(Highly Recommended for All Homeowners)*

Homeowners should rely on the following **official sources** for current and accurate information:

- **Pinellas County Emergency Management**
  Evacuation guidance, shelter locations, emergency alerts, and storm updates
- **Alert Pinellas**
  Official county emergency notification system for evacuations, shelter openings, and urgent alerts
- **National Hurricane Center**
  Storm tracking, forecasts, and advisories
- **Florida Division of Emergency Management**
  Statewide emergency preparedness and response information

Signing up for county alerts ensures homeowners and tenants receive the most current instructions directly from local authorities.

Owner Acknowledgment

Homeowners should understand that:

- Storm mitigation may require immediate action
- Costs may be incurred to prevent greater damage
- Safety and damage prevention take priority over routine approvals

Advance preparation remains the most effective way to reduce storm-related loss.