



YONLAW
PROPERTY DAMAGE ATTORNEY

2026 10-Step Florida Hurricane Guide for Homeowners

2026 Hurricane Season Overview



Florida's hurricane season spans from June 1 through November 30. For the 2026 season, **prepare early and follow official storm updates.** Whether you're a lifelong Floridian or a first-timer, preparation can mean the difference between safety and disaster. The time to prepare is before the storm.

As an attorney dedicated to protecting the rights of policyholders throughout the State of Florida, I prepared this **10-Step Guide** to help you safeguard your families, homes and peace of mind. In 2008, I established **YON LAW** to ensure that homeowners and property owners receive the compensation they deserve when disaster strikes.

Insurance policies and claims have become complex. At **YON LAW**, we offer **free consultations** to help you understand your rights and your best path forward.

Being prepared is the first step toward protecting what matters most.

Sincerely,

A handwritten signature in black ink that reads "David Yon".

DAVID P. YON, ESQ.

Legal Disclaimer

This Hurricane Preparation Guide is for general informational purposes only and does not constitute legal advice. Although prepared by an attorney, it may not cover all relevant issues or apply to your specific situation. Use of this guide does not create an attorney-client relationship. For advice tailored to your circumstances, consult a licensed attorney.

KNOW YOUR RISK: WIND and WATER

1

Hurricanes, tropical storms, and depressions bring multiple dangers that can impact every part of Florida, not just coastal areas.

Know the Risks

- **Storm surge:** Deadliest threat, especially near coastlines
- **Inland flooding:** Can occur even in non-flood zones
- **High winds:** Cause structural damage and downed power lines
- **Tornadoes:** Embedded in rain bands or near the storm's center
- **Rip currents:** Dangerous even when skies are clear

Determine what Zone you are in

- Flood zone (even areas outside official flood zones may flood)
- Evacuation zone

Inspect your home's vulnerabilities

- roofing, windows, garage doors, drainage systems

Resources:

- Flood Zones: [NOAA's Coastal Flood Exposure Mapper](#)
- Evacuation Zones: [Florida Evacuation Zone Lookup](#)

REVIEW INSURANCE COVERAGE

2

Disasters are stressful enough—**don't let insurance coverage surprises make it worse.**

- Contact your agent or us, at **YON LAW**, for a free policy review. Check for sufficient:
 - Windstorm Coverage
 - Flood Coverage
 - Additional Living Expenses Coverage
 - Mold coverage limits
 - Roof coverage limits
- If you rent, insure your belongings.
- Take photos or videos of your property and valuables before a storm
- Store all insurance documents and receipts for big-ticket items digitally
- Remember: **Homeowners insurance does NOT cover flood damage.** Apply early for flood insurance as there is a 30-day waiting period

Resources:

- Flood Insurance: [Application Page](#)

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Essentials

- Water (1 gallon per person per day)
- Non-perishable food
- Prescription and over-the-counter medications
- First-Aid supplies
- Flashlights, batteries, and a battery-powered radio
- Cash (ATMs may be down)
- Documents: insurance policies, ID, medical info, home inventory
- Supplies for children, seniors and pets

[Download a comprehensive checklist](#)

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- # SECURE YOUR HOME

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- If you do not have impact windows, install hurricane shutters or pre-cut plywood.
- Reinforce garage and entry doors - these are common failure points.
- Trim trees and secure outdoor furniture, grills and yard decor.
- Check gutters, and clear storm drains.
- If possible, move vehicles to higher ground or protected structures.

Resources::

CREATE AN EVACUATION PLAN

5

You may only **have hours**—or less—to evacuate safely.

- Choose multiple destinations: family or friends outside evacuation zones, or hotels.
- Plan **multiple routes** in case roads are closed.
- Include your pets in all planning; not all shelters or hotels are pet friendly.
- If you don't drive, **identify public transportation** or local assistance options now, check your county link below.
- Share your plan with family members and designate a primary emergency contact outside your area.

Resources::

- Each County Shelter Information: [Shelter Status](#)

STAY INFORMED & UNDERSTAND TERMS

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Don't rely on social media rumors - use official weather sources:

- Follow trusted sources like the [National Hurricane Center](#)
- Enable **Wireless Emergency Alerts (WEA)** on your mobile device

Know the terminology:

- **Watch** = Conditions possible within 48 hours - prepare and stay alert.
- **Warning** = Conditions expected within 36 hours - take protective action right away.
- **Storm Surge Warning** = Life-threatening flooding likely - move to higher ground.
- **Extreme Wind Warning** = Sustained winds 115+ mph expected—take immediate shelter.
- **Tornado Watch** = weather conditions are favorable for the development of tornados - prepare and stay alert.
- **Tornado Warning** = A tornado is imminent - take shelter immediately.

Resources::

- Weather Information: [National Hurricane Center](#)

WHEN A STORM THREATENS

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Once a storm is approaching, act decisively and early

- Bring in all loose outdoor items.
- Charge your phone, power banks, and other devices.
- Fill your gas tank or charge your EV.
- Have your **go-bag** packed with essentials, medications, and documents.
- Share your plans with neighbors and assist elderly neighbors or those needing help.

Know the threat level and potential damage



Tropical Depression

Organized system of thunderstorms with defined circulation

Winds: up to 38 mph (≤ 33 knots)

Generally minimal wind damage, but can bring heavy rainfall leading to localized flooding



Tropical Storm

Stronger, more organized circulation, name assigned by the National Hurricane Center

Winds: 39 to 73 mph (34 -63 knots)

Minor structural damage, downed tree branches and power lines, moderate coastal flooding, dangerous rip currents



Category 1 Hurricane

Well-organized eye may develop, strong spiral rainbands, high waves and rough surf

Winds: 74 to 95 mph (64 -82 knots)

Some damage to roof shingles, vinyl siding and gutters, large tree branches may snap, power outages



Category 2 Hurricane

Defined eye, more tightly organized spiral bands, dangerous storm surge

Winds: 96 to 110 mph (83 -95 knots)

Major roof and siding damage, uprooted shallow trees, extensive power loss, flooding low-lying areas



Category 3 Hurricane

Clearly define eye with intense convection, very strong spiral rainbands, extensive inland rainfall

Winds: 111 to 129 mph (96 -112 knots)

Devastating damage to framed homes, trees uprooted blocking roads, widespread power and water outages, severe coastal erosion and flooding



Category 4 Hurricane

Well-defined, symmetrical eye, extremely intense sustained winds, very dangerous eye wall

Winds: 130 to 156 mph (113 -136 knots)

Severe damage to roofs and exterior walls, most trees snapped or uprooted, power and water outages, widespread flooding with areas potentially uninhabitable



Category 5 Hurricane

Perfectly Symmetrical, clear and stable eye, maximum storm organization, extremely dangerous eye wall

Winds: 157+ mph (137+ knots)

Complete roof failure and wall collapse in many homes, infrastructure severely damaged, entire areas uninhabitable, massive storm surge and catastrophic flooding

STAY SAFE DURING THE STORM

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Your goal **is to shelter** from wind and rising water.

- Stay inside, away from windows. Go to an **interior, windowless** room on the lowest safe level.
- Never venture outside during the “**eye**” of the storm—it will quickly become dangerous again.
- If floodwaters enter your home:
 - Move to higher floors or the roof.
 - Call 911 and await rescue.
- If issued an **Extreme Wind Warning**, use mattresses or helmets for extra protection.

Resources:

- Each County Shelter Information: [Florida Shelters](#)

USE CAUTION AFTER THE STORM

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Most hurricane deaths occur **after** the storm has passed.

- Return home **only when officials say it's safe**.
- Beware of:
 - **Downed power lines**
 - **Gas leaks**
 - **Flooded or collapsed roads**
 - **Contaminated floodwaters** (sewage, chemicals, debris, wildlife)
- Operate **generators outside**, at least 20 feet from doors and windows.
- Stay hydrated, pace yourself when cleaning up, and check on your neighbors—especially those who may need extra help.
- If communications are down, use **text messaging** or social media to check-in.
- **Protect yourself against Contractor Fraud.** Obtain a written estimate or contract. Insist on start/completion dates and payment terms in the contract. Do not pay in full before work begins or pay the final balance until work is completed to your satisfaction. If you pay in cash, get a written receipt with details of the work completed. If you have questions regarding a contractor proposal, call us at **YON LAW**.

If your property is damaged, **report the claim to your insurance company as soon as possible**. Review your policy's duties after a loss. Policy requirements vary, and failing to meet them can affect coverage.

Here are key steps to protect your claim:

- **Give prompt notice and track deadlines.** Florida generally requires notice of an initial or reopened property claim within 1 year of the loss, and a supplemental claim within 18 months. For hurricanes, the statutory date of loss is the landfall date. These are outside limits; do not wait to report. (Fla. Stat. s. 627.70132.)
- **Document and preserve the damage.** Take photos and videos before cleanup or repairs. Keep damaged items for inspection when safe and practical. If disposal is necessary for safety, document the items and notify the insurer.
- **Prevent further damage.** Make reasonable emergency repairs when safe. Keep estimates, invoices and receipts. Check policy limits and notice requirements for emergency work; allow inspection before nonessential permanent repairs.
- **Keep an inventory and a claim file.** List damaged belongings, purchase dates and values. Save receipts, repair estimates, living-expense records, correspondence and a log of calls. Obtain your claim number.
- **Cooperate and submit necessary documents.** Allow inspections and respond to requests under your policy. Calendar any sworn proof-of-loss deadline and other required steps. Seek advice if a request or deadline is unclear.
- **Report flood damage separately.** Notify your flood insurer promptly. NFIP policies generally require a signed, sworn proof of loss within 60 days unless FEMA extends the deadline. Do not assume the wind-claim deadline applies.

YON LAW can assist with reporting and documenting a claim, reviewing coverage, and addressing disputes through litigation when appropriate.

Delayed Denied Underpaid

YON LAW may be able to help you understand your options and pursue compensation available under your policy and applicable law.

For Your Free Consultation:

 Call (888) 937-8968

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