



HOMEOWNER'S HANDBOOK



TO PREPARE FOR NATURAL DISASTERS

Designed For Homeowners In Florida



UF IFAS Extension
UNIVERSITY OF FLORIDA



FLORIDA EDEN // EXTENSION DISASTER EDUCATION NETWORK

Introduction

Why Read This Handbook?

We all know Mother Nature can be intense and devastating. While there may be many reasons to put off hazard preparation, your family and home deserve protection that only you can provide. If you live near the coast, as many people do, you need to be aware of the threat of coastal natural hazards, such as hurricanes and flooding, as well as the additional threat of tornadoes. While it is not possible to eliminate all risk from natural hazards, there are many small and cost-effective steps you can take to reduce your risk, be prepared, and increase your resilience.

Purchasing a home is one of the major milestones in life and is typically your largest investment. While providing you and your family protection from the elements, a home also holds all your worldly possessions, whether you rent or own. The resources, recommendations, and advice in this handbook come from leading organizations in the fields of preparedness, recovery, and construction. This information is brought together to provide you with the tools needed to help you strengthen your home and prepare for and recover from disasters.

This handbook is designed to be an easy to use reference for both homeowners and renters, providing you and your family access to the information you need easily and in one place. This will allow you to take action and reduce the risk of experiencing loss or damage from a natural disaster, and learn what to do if you do have damage after a disaster.

**Natural hazards include
hurricanes, floods, tornadoes,
and other severe weather events.**

What are Natural Hazards?

According to the Federal Emergency Management Agency (FEMA), natural hazards are “natural events that threaten lives, property, and other assets. Often, natural hazards can be predicted. They tend to occur repeatedly in the same geographical locations because they are related to weather patterns or physical characteristics of an area.” In this book, we cover floods, hurricanes, tornadoes, and other coastal hazards and what you can do to mitigate, or reduce, your risk of property damage or loss.

What is Mitigation?

Mitigation is, “the effort to reduce loss of life and property by lessening the impact of disasters,” according to FEMA, and that “for mitigation to be effective we need to take action now—before the next disaster—to reduce human and financial consequences later.” In this handbook, an explanation of mitigation activities you can take include: preparing for a hurricane or flooding event with adequate supplies and evacuation, protecting and strengthening your home through proper building techniques and practices, and putting yourself and family into a better financial situation before an event with good insurance.

What is Resilience?

In general, resilience is the ability to withstand and recover from an event. This can include natural hazards and disasters, personal or family situations, or other traumatic events. For the purposes of this handbook, we will explore ways that you can better position yourself and your family to prepare for and anticipate the impacts of natural hazards and disasters so that you can persevere through the event and get on with your life as quickly as possible.

Why is Insurance Important?

A key element to being prepared is closing your insurance gap, which is the difference between what is currently insured and what is insurable. There is no more important or valuable disaster recovery tool than insurance. This includes the National Flood Insurance Program (NFIP). However, it is not just flood insurance; all types of insurance have a role to play in reducing financial risk for individuals, businesses, communities, and the nation.¹

What Will You Learn in This Handbook?

This handbook is divided into five sections. Each builds off the other so the knowledge you gain will add value to the next section of information:

Part 1 Understanding the risks of coastal natural hazards

Part 2 How to prepare yourself and your family

Part 3 How to protect and strengthen your home against natural hazards

Part 4 The disaster declaration process and funding mechanisms

Part 5 How to be more financially secure against hazards

How Can You Strengthen Your Home?

Many factors come into play regarding the strength of your home, including its location, year built, construction materials and method, and maintenance record. Regardless, there are always steps you can take to improve your home's ability to withstand weather events and natural disasters. If you live in a wind-prone area, the first step is to make sure you have a strong roof. We recommend building to the Insurance Institute for Business and Home Safety (IBHS) FORTIFIED Home construction standard when replacing your roof or building a new home (see section 3.1.2).

If you live in a flood zone, you can elevate your home or, when allowed and reasonable, incorporate floodproofing techniques. Some techniques for floodproofing can be found in Part 3.7. If you are unsure about your risk of flooding, you can also consult with a local floodplain manager or speak with a knowledgeable engineer.

Next, one of the most common steps to strengthening your home is to make sure your openings are protected from the wind by installing window protection, like impact-resistant shutters or windows. Lastly, you can prepare your property by trimming trees and reducing possible wind-borne debris. It may all seem like a daunting task, but this handbook guides you through the process to make it as simple as possible. You may have to spend money on some mitigation practices, but research has shown that every \$1 spent on mitigation saves \$6 in the long run.² This is a substantial benefit if you consider how much damage could occur if you do not mitigate.

Five Steps You Can Take

There are five essential steps you can take to provide greater protection from coastal hazards for your family and your property. The rest of the handbook will provide information and actions for each step.

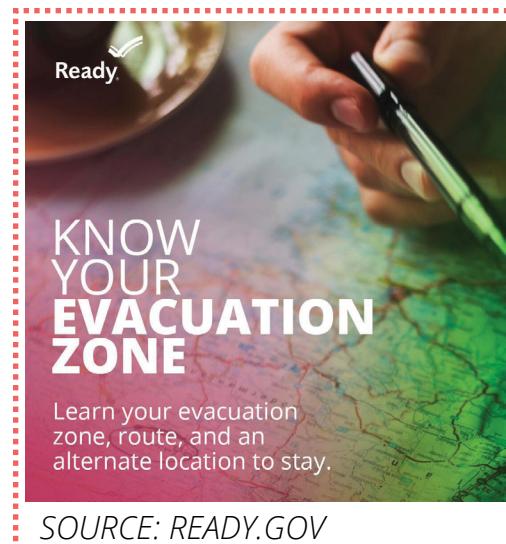
These steps are:

1. Gather emergency supplies and personal documents before a disaster (create a kit).
2. Create an evacuation plan for both a flood and a hurricane.
3. Understand the strength of your house and property, as well as your local risks, so you can take the actions that fit your circumstances.
4. Buy and maintain proper insurance for your risk and perils; take advantage of potential discounts for premiums and finance any needed repairs creatively. Review and update your insurance policies every year. **Be aware that flood policies and homeowner policies are separate policies.**
5. When you have any work done to your home, seek the assistance of qualified, licensed professionals. You should consult an engineer or architect when making any structural modifications to your existing home or building a new home. It is recommended to get at least three bids for any major project.

This is just a starting point, and you can find more information in this handbook or from our partner organizations.

Contact your University of Florida County Extension Offices:
sfyl.ifas.ufl.edu/find-your-local-office/

UF IFAS Center for Public Issues Education:
piecenter.com/



SOURCE: READY.GOV

This handbook is available free as a downloadable PDF file at the Florida Sea Grant College Program website at fseagrant.org/climate-change/coastalplanning/ or the UF IFAS Disaster Preparation and Recovery website at disaster.ifas.ufl.edu/. It will be updated on an as-needed basis as new information becomes available and feedback from the public is obtained. You can also request a copy by contacting your local county extension office at sfyl.ifas.ufl.edu/find-your-local-office/.

Acknowledgments

This book was developed as a project of the Gulf of Mexico Alliance (GOMA) Coastal Resilience Team. GOMA is a partnership of federal, state and local organizations that share a vision for healthy and resilience communities. A key priority of GOMA is to increase the resilience of coastal communities to natural hazards. A major component of healthy communities is enhancing individual resilience and recognizing that adjustments to day-to-day living are necessary. This book is designed to promote individual resilience by equipping homeowners with the resources they need to strengthen their homes and protect their property.

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