



BRADENTON · MANATEE & SARASOTA COUNTY

Your Gulf Coast Hurricane Preparedness Guide

A calm, practical checklist to protect your family and your home — long before the season's first storm forms.

Atlantic Hurricane Season · June 1 – November 30



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I'M LOCAL
I'M GLOBAL

Start Here: Preparation Is Peace of Mind

Living on Florida's Gulf Coast is one of life's good decisions — and storms are simply part of it. The good news: most of the stress of hurricane season comes from being caught unprepared, and that part is entirely within your control. The families who handle storms best are the ones who made their decisions on a calm, sunny day — not while watching a cone of uncertainty.

This guide is a practical starting point built for our area. Work through it once before a storm is ever named, and you'll have removed most of the scramble. It is not a substitute for official guidance — always follow your county's emergency management team and the National Hurricane Center during an actual storm.

The one fact that matters most: The greatest threat to life in a hurricane is **storm surge** — ocean water pushed inland. That's why your **evacuation level** (not your flood zone) decides when you need to leave. Look yours up today, before you need it.

Know Your Evacuation Level

Evacuation levels in our area run **A through E**, with **Level A** the most vulnerable to surge and the first to be ordered out. Look up your address now — and check it again every year, because levels are updated as data and the coastline change.

Manatee County

Find your level: mymanatee.org/level

Emergency Mgmt: (941) 749-3500

Shelter status: Call 311

Alerts: Sign up for AlertManatee

Sarasota County

Find your level: "Know Your Level" at scgov.net

Alerts: Sign up for AlertSarasota County

Sarasota County does not separate "voluntary" and "mandatory" — if an evacuation is announced for your level, the county is advising everyone in that area to leave.

Two things people get wrong: (1) Your **evacuation level is not the same as your FEMA flood zone** — one is about storm surge, the other about flood-insurance risk. (2) Everyone in a **mobile or manufactured home, RV, or travel trailer must evacuate when Level A is ordered**, no matter where in the county they are.

Statewide tool: Florida Division of Emergency Management — floridadisaster.org/knowyourzone | **National forecasts:** National Hurricane Center — nhc.noaa.gov

Build Your Hurricane Kit

Aim for at least 7 days of supplies. After a major storm, power and stores can be out for a week or more.

- Water** — at least 1 gallon per person, per day, for 7 days (don't forget pets)
- Food** — 7-day supply of non-perishables + a manual can opener
- Medications** — 7–14 day supply; keep a written list of prescriptions
- First-aid kit** — plus any personal medical supplies
- Flashlights** — one per person, with spare batteries
- NOAA weather radio** — battery or hand-crank
- Phone chargers + power bank** — charge everything before landfall
- Cash** — small bills; ATMs and card readers fail without power
- Important documents** — in a waterproof container (see next page)
- Hygiene + sanitation** — toiletries, wet wipes, garbage bags
- Baby / elderly / pet** supplies as needed
- Tools + work gloves**, plus a tarp and duct tape
- Fuel** — fill vehicles early; store fuel safely if you have a generator
- Cooler + ice** — for medications and food once power is out

Build it early. Shelves empty out the moment a storm enters the forecast. The calmest version of you is the one who stocked up in early June.

Protect Your Home

- Cover your windows.** Use rated shutters, or pre-cut and labeled 5/8" or 3/4" plywood panels for each opening. Pre-drill the holes now, not in the wind.
- Trim trees and clear gutters and drains** so wind and water have less to work with.
- Bring in or secure** patio furniture, grills, planters, trash cans, and anything that can become a projectile.
- Know your shut-offs.** Learn how and when to turn off your water, electricity, and gas, and make sure another adult in the home does too.
- Generator safety.** Never run a generator indoors or in a garage, and keep it away from windows — carbon monoxide is silent and deadly.
- Photograph everything.** Walk every room and the exterior with your phone's camera or video before the season. Capture serial numbers on big-ticket items.

A note on newer homes: Florida's building codes have tightened over the years, and newer homes (or homes with a recently replaced roof) are built to withstand stronger winds. A **wind mitigation inspection** can document those features — and may lower your insurance premium. Ask a licensed insurance professional.

Documents, Insurance & Home Inventory

Gather and protect your paperwork

- Insurance policies, deed and closing documents, vehicle titles
- Driver's licenses, passports, birth certificates, Social Security cards
- Medical and prescription information; military and VA records
- Irreplaceable photos and keepsakes

Keep originals in a **waterproof, portable container**, and keep a **digital backup** in the cloud or emailed to yourself, so you can reach them from anywhere.

An honest word on insurance

A few things worth knowing **before** a storm is in the forecast — this is general education, not insurance advice:

- Standard homeowners insurance **typically does not cover flood damage** — flood coverage is usually a separate policy (often through the NFIP).
- Flood policies commonly carry a **30-day waiting period**, so buying one as a storm approaches generally won't help for that storm.
- Check your **hurricane / wind deductible** — it's often a percentage of your home's value, not a flat dollar amount.

Review your coverage early in the season, and talk to a **licensed insurance professional** about what's right for your home.

How I can help

As a Realtor and Military Relocation Professional who works with a lot of military families and newcomers to the Gulf Coast, a big part of my job is helping people understand coastal living — evacuation levels, flood zones, wind mitigation, and what to look at before and after they buy. If you're weighing a move, or just want a second set of eyes on a property's storm readiness, I'm glad to be a resource. No pressure, ever.

Make a Family Plan

- Decide where you'll go before a storm.** Best to worst: a host home with friends or family outside the evacuation area, a hotel well inland, or a public shelter as a last resort (shelters are basic — bring your own bedding and supplies).
- Plan your route and leave early.** Coastal roads, bridges, and barrier islands flood and close well before landfall.
- Pick an out-of-state contact** everyone in the family knows by name and number — long-distance calls often connect when local lines are down.
- Plan for pets.** Not all shelters accept animals. Line up a pet-friendly option in advance and pack food, medication, records, and a carrier.
- Special or medical needs?** Pre-register with your county's special-needs program now (Manatee: 941-749-3500; Sarasota: through County Emergency Management).

After the Storm

- Wait for the all-clear.** Don't return home until officials say it's safe.
- Never drive through flooded roads.** Turn around — you can't tell how deep it is or whether the road is still there.
- Stay clear of downed power lines** and assume every one of them is live.
- Document damage with photos** before you clean up, then contact your insurer promptly.
- Watch for contractor fraud.** Verify licenses, get everything in writing, and don't pay in full up front.

Quick Reference — Keep This Page

Save it, print it, or snap a photo for your phone.

Emergencies	911
Manatee County Emergency Mgmt	(941) 749-3500 · mymanatee.org/level · AlertManatee · 311 for shelters
Sarasota County Emergency Mgmt	scgov.net · "Know Your Level" · AlertSarasota County
Florida Div. of Emergency Mgmt	floridadisaster.org/knowyourzone
FEMA / national readiness	ready.gov
National Hurricane Center	nhc.noaa.gov
Hurricane season	June 1 – November 30

A final word

Preparation really is peace of mind. Take an hour on a calm day to look up your evacuation level, build your kit, and make your plan — and you'll spend the next storm watching the forecast instead of scrambling. I'm proud to call this coast home, and I'm always glad to be a resource for my neighbors, my clients, and the military families who choose to plant roots here. Stay safe out there.

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This guide is provided for general educational purposes only and is not a substitute for official guidance from local, state, or federal emergency-management authorities. During an actual storm, always follow the instructions of Manatee County and Sarasota County Emergency Management, the Florida Division of Emergency Management, FEMA, and the National Hurricane Center. Insurance information here is general and is not insurance, financial, or legal advice; consult a licensed insurance professional about your specific coverage. Ian Brooks-Miller is a licensed Florida real estate agent affiliated with Wagner Realty and, in a transaction, works as a Transaction Broker. Equal Housing Opportunity.