

Prepare Now for Hurricane Season in Southwest Florida

By Atlas Insurance

May 22, 2026

For residents and businesses throughout Sarasota, Manatee, and Charlotte counties, hurricane season is part of life along Florida's Gulf Coast. While storms may be expected, preparation should never wait. Hurricane season officially begins **June 1 and runs through November 30**, making now the ideal time to review plans, secure property, and prepare for potential impacts.

As National Hurricane Preparedness Week reminds us, taking action before a storm develops can make a significant difference.

Hurricane Facts Every Florida Resident Should Know

According to the National Oceanic and Atmospheric Administration (NOAA):

- Atlantic hurricane season lasts from **June 1 through November 30**, with activity often increasing during late summer and early fall.
- The right side of a hurricane is typically the most dangerous due to stronger winds and storm surge potential.
- Hurricane-force winds and weather impacts can extend **hundreds of miles beyond the center of the storm**.
- Storm size does not always determine severity. Smaller storms can still cause major damage.
- Hurricanes develop over warm ocean waters and can intensify quickly in Gulf waters.
- The eye of the storm may appear calm, but the surrounding eyewall often produces the strongest winds and heaviest rain.
- A **hurricane watch** means conditions are possible, while a **hurricane warning** means conditions are expected and action should be taken.

For Southwest Florida communities, flooding, storm surge, wind damage, power outages, and prolonged recovery periods remain some of the biggest concerns during hurricane season.

Hurricane Preparation Tips for Sarasota, Manatee & Charlotte Counties

The best time to prepare is before a storm is on the radar. Consider these steps as hurricane season approaches:

1. Understand your local risk

Even areas farther inland can experience flooding, tornadoes, wind damage, and extended power outages. Coastal communities throughout Sarasota, Manatee, and Charlotte counties may also face storm surge concerns.

2. Create a family emergency plan

Review evacuation routes, designate meeting locations, and account for children, pets, elderly family members, and anyone needing additional assistance.

3. Build an emergency supply kit

Include medications, first-aid supplies, nonperishable food, water, batteries, chargers, flashlights, and sanitation items. Plan for several days without power.

4. Inspect your property

Trim overhanging trees, secure outdoor items, inspect roofing materials, and confirm shutters or protective systems are ready if needed.

5. Stay informed during storm season

Monitor local emergency management updates and follow guidance from county officials regarding watches, warnings, evacuations, and shelter information.

6. Protect important documents

Store insurance documents, IDs, property records, and other critical information in a secure digital location and waterproof container.

7. Review your insurance coverage early

Waiting until a storm is approaching may limit options. Reviewing coverage before hurricane season begins allows time to address potential gaps.

Don't Overlook Flood Insurance

Flooding is one of the most common and costly impacts associated with hurricanes in Florida. Heavy rainfall, storm surge, and rising water can affect both coastal and inland properties.

Many property owners are surprised to learn that **flood damage is not typically covered under standard homeowners or renters policies**. Separate flood coverage is generally required.

At Atlas Insurance, we encourage homeowners, businesses, community associations, and property owners throughout Sarasota, Manatee, and Charlotte counties to review their current coverage before hurricane season begins.

Preparing now can help reduce stress and improve recovery when storms impact our area.

Hurricane season starts June 1. The time to prepare is before the first forecast forms in the Gulf.

Helpful websites to find information regarding the 2026 Hurricane Season

<https://atlasinsuranceagency.com/blog/category/hurricane-preparedness/>

<https://atlasinsuranceagency.com/blog/category/hurricane-season/>

<https://www.scgov.net/government/emergency-services/hurricane-preparedness-6291>

<https://www.mymanatee.org/departments/public-safety-department/emergency-management-division>

Sign up for the Alert Program in your County

Manatee County Emergency Alert Program

<https://member.everbridge.net/453003085614955/login>

Sarasota County Emergency Alert Program

<https://www.alertsarasotacounty.com/>

Hurricane Preparedness Checklist

Don't wait until a storm is approaching—prepare now! Use this checklist to help keep your family safe and comfortable during hurricane season.

Emergency Supplies

Water

- ☐ One gallon of water per person per day (minimum 3–7 days)
- ☐ Extra water for pets
- ☐ Water purification tablets (optional)

Food

- ☐ Non-perishable food (3–7 days minimum)
- ☐ Manual can opener
- ☐ Protein bars, nuts, crackers, peanut butter
- ☐ Baby food/formula if needed
- ☐ Pet food and treats

Power & Lighting

- ☐ Flashlights (one per person)
- ☐ Extra batteries
- ☐ Battery-powered or hand-crank radio
- ☐ Portable phone chargers/power banks
- ☐ Fully charged electronic devices

Health & Safety

- ☐ First aid kit
- ☐ Prescription medications (7–14 day supply)
- ☐ Over-the-counter medications
- ☐ Hand sanitizer
- ☐ Wet wipes and personal hygiene items
- ☐ Insect repellent

Important Documents

- ☐ Insurance policies
- ☐ Identification and passports
- ☐ Medical records
- ☐ Emergency contact list
- ☐ Bank information
- ☐ Copies stored in a waterproof container

Pet Preparedness

- ☐ Leash and carrier
- ☐ Vaccination records

Pet Preparedness - Continued

- ☐ Food and water bowls
- ☐ Medications
- ☐ Comfort items (toy or blanket)

Home Preparation

- ☐ Bring patio furniture and decorations inside
- ☐ Secure garbage and recycling bins
- ☐ Trim loose tree branches
- ☐ Test shutters or gather window protection materials
- ☐ Check gutters and drains
- ☐ Fill vehicles with fuel
- ☐ Charge all devices and backup batteries
- ☐ Know your evacuation zone and route

Last-Minute Storm Prep

- ☐ Set refrigerator and freezer to coldest setting
- ☐ Fill bathtubs with water for cleaning/flushing toilets
- ☐ Freeze containers of water to help keep food cold
- ☐ Withdraw some cash (ATMs may be unavailable)
- ☐ Take photos of your home and valuables for insurance purposes

Comfort Items

- ☐ Blankets and pillows
- ☐ Books, games, and activities for children
- ☐ Extra clothing and shoes
- ☐ Coffee, tea, and favorite snacks
- ☐ Pet comfort items

Emergency Contacts

- ☐ Family members
- ☐ Local emergency management office
- ☐ Utility companies
- ☐ Insurance carrier
- ☐ Community management office

Remember: Prepare early, stay informed, and follow local emergency officials' guidance. A little preparation today can make a big difference tomorrow. 🌴 🌀 Stay safe this hurricane season!

72-Hour Activation Checklist *Immediate Action. Clear Priorities.*

First 24 Hours

- ☐ Confirm HOA leadership and key personnel are receiving emergency alerts
- ☐ Activate chain of command and continuity procedures
- ☐ Confirm Board President, Property Management, and maintenance leadership are aligned
 - ☐ Account for staff, contractors, and critical personnel
 - ☐ Send initial resident communication
 - ☐ Identify critical community functions:
 - Security and gate access
 - Water and utility systems
 - Resident communication systems
 - Life safety systems
 - Maintenance operations
 - Critical infrastructure
- ☐ Ensure messaging aligns with county and official guidance

Within 48 Hours

- ☐ Assess available personnel and contractor support
- ☐ Contact critical vendors and confirm availability
- ☐ Determine which community services will:
 - Continue
 - Be modified
 - Be temporarily suspended
- ☐ Identify operational gaps and immediate needs
- ☐ Send resident follow-up communication
- ☐ Review damage reports and community impacts

Critical Vendor Activation

- ☐ Restoration company
- ☐ Electrician
- ☐ Roofing contractor
- ☐ Debris removal contractor
- ☐ Generator support vendor
- ☐ Security provider
- ☐ Utility contacts
- ☐ Landscaping and tree removal support

County Coordination

- ☐ Confirm leadership is registered for county alerts
- ☐ Review evacuation zones
- ☐ Monitor official county updates
- ☐ Confirm emergency communication channels
- ☐ Coordinate with Emergency Management when appropriate

Within 72 Hours

- ☐ Essential community functions operating
- ☐ Temporary workarounds established where necessary
- ☐ Leadership roles remain active and clear
- ☐ Recovery priorities identified
- ☐ Damage documentation process underway
- ☐ Vendor coordination active
- ☐ Resident updates remain consistent

Key Leadership Focus

- Be visible and communicate frequently
- Keep messaging clear and consistent
- Focus on life safety first
- Prioritize critical community operations
- Make decisions based on facts and verified information

Watch For

- Unclear leadership responsibilities
- Delayed resident communication
- Vendor delays
- Conflicting messages - Be clear and have messages prepared
- Waiting too long to activate resources
- Underestimating community needs

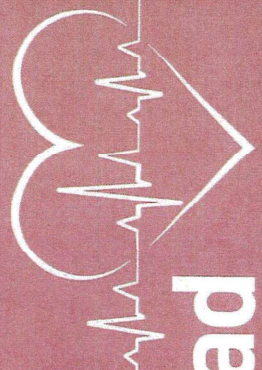
Indicators You're on Track

- ✓ Leadership aligned and visible
- ✓ Residents receiving regular updates
- ✓ Essential community functions operating within 72 hours
- ✓ Vendor coordination underway
- ✓ Recovery priorities clearly identified

Final Question

If your community had to operate for 72 hours with limited resources, limited staffing, and disrupted systems, could you still maintain your most critical community functions?

If not, that becomes your priority.



Plan Ahead

What to do before a hurricane if you have medical needs

At Peace River Electric Cooperative, our mission is to provide safe, reliable electric service to all members. However, when hurricanes or tropical storms strike, extended power outages are often unavoidable due to high winds, flooding, fallen trees or debris.

If you or a loved one depend on electricity for medical needs, preparation is essential. Here's how to stay safe and ready before a storm hits:

Register With Emergency Management

If you need help evacuating or accessing a shelter during a storm, don't wait—register in advance with your county's emergency management office. Florida's Special Needs Registry connects individuals with first responders and shelter resources during disasters.

Visit floridadisaster.org to register or contact your local emergency management agency directly.

Medically Essential Service Program

If you rely on life-sustaining medical equipment powered by electricity, PRECO offers a Medically Essential Service designation. While this does not guarantee uninterrupted power, it helps us prioritize communication with you during outages.

To enroll:

- Download a program form at PRECO.org/services/special-needs.
- Have your physician sign and complete the form.
- Return it to us promptly.
- For assistance, call 800-282-3824.

Your Personal Emergency Plan

Because even the best planning can't prevent storm-related outages, we recommend taking these precautions:

- Relocate in advance to a friend's or family member's home outside the storm's projected path.
- Invest in a backup generator to keep critical medical equipment operating during an outage.
- Coordinate with your home healthcare provider to ensure your emergency plan is thorough and up to date.
- Reach out to local hospitals to understand what support they offer to patients with critical medical needs during disasters.

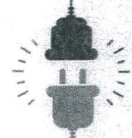
Your Safety is Our Priority

PRECO is committed to keeping members safe, informed and empowered—especially during hurricane season. If you or someone in your household has special medical needs, don't wait until a storm is nearby. Prepare now and stay protected. ■

2026 ATLANTIC HURRICANE SEASON NAMES

Arthur	Hanna	Omar
Bertha	Isaias	Paulette
Cristobal	Josephine	Rene
Dolly	Kyle	Sally
Edouard	Leah	Teddy
Fay	Marco	Vicky
Gonzalo	Nana	Wilfred

PHOTO BY GUY PHOTO/ALAMY.COM



STAY AWAY FROM DOWNED POWER LINES

Overhead power lines can carry more than 500,000 volts. Touching a downed power line creates a path for electricity to reach the ground through your body, causing life-threatening injuries or death. Energized power lines don't always spark, hum, short circuit or appear to dance, so always assume a line is live and dangerous. Electricity from downed power lines flows along the ground in a big circle, so stay away.



DON'TS

DON'T touch downed power lines with your hand or even an object, such as a stick or broom.

DON'T touch anything or anyone who may be in contact with a downed power line.

DON'T let children or pets near a fallen electric line.

DON'T drive over a downed power line.



DO'S

DO assume every downed power line is energized.

DO report any sagging or downed lines to your electric cooperative.

DO stay at least 30 feet away.

DO warn other people and try to keep them away.

If a power line falls across your vehicle, stay inside and warn others to stay away. If you can't safely remain in your car and must exit, jump clear of the vehicle without touching any part of it. Then, shuffle to safety, keeping your feet close together. If you see a downed power line, report it immediately by calling PRECO at 800-282-3824 or by dialing 911.