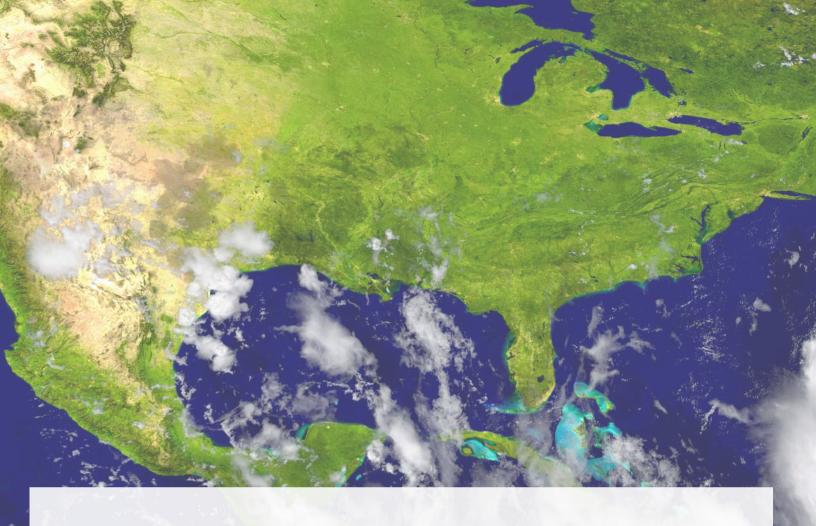


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### **Hurricanes in Northeast Florida**

Hurricane season in Florida runs from June 1st through November 30th, and while each year brings its own uncertainties, one thing remains constant—being prepared makes all the difference. Whether you're a lifelong Floridian or new to the Sunshine State, the thought of a hurricane can feel overwhelming. But with the right tools, knowledge, and mindset, you can face the season with confidence.

This guide is designed to help you do just that. Created by a local, it combines real-world perspective with trusted resources to walk you through everything you need to know—from storm prep and evacuation tips to insurance advice and ways to keep the kids entertained when the power's out.

So take a deep breath, trust your instincts, and always do what's best for your family. The more you know now, the safer and calmer you'll feel later. And remember, I'm always just a call or message away if you need anything!

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Let's keep an eye on the skies! Each year, hurricanes and tropical storms get named in alphabetical order. When a storm becomes strong enough, it earns a name from this list. Use this page to track the storms all season long!

Name	Notes (Where did it go? What do you remember?)
Andrea	
Barry	
Chantal	
Dexter	
Erin	
Fernand	
Gabrielle	
Humberto	
Imelda	
Jerry	
Karen	
Lorenzo	
Melissa	
Nestor	
Olga	
Pablo	
Rebekah	
Sebastien	
Tanya	
Van	
Wendy	

## Hurricane lingo

Know the term before the storm: When hurricane season rolls around, you'll start hearing a lot of weather jargon—cones, bands, categories, and more. This page breaks down the most common terms you'll see on the news or in emergency alerts so you can feel more confident and prepared. Whether it's your first Florida storm season or your fiftieth, a little weather vocabulary goes a long way.

- 1. **Tropical Depression:** A low-pressure weather system with organized thunderstorms and wind speeds of less than 39 mph. Often the first stage of storm development.
- 2. **Tropical Storm:** A stronger system with sustained winds between 39–73 mph. It gets a name once it reaches this level.
- 3. **Hurricane**: A tropical storm that has strengthened to 74 mph or higher sustained winds. Hurricanes are categorized from 1 to 5 based on wind speed.
- 4. **Eye**: The calm center of the hurricane. Winds drop, skies may clear—but danger remains as the storm's back half follows.
- 5. **Eye wall:** The ring of intense winds and rain surrounding the eye. This is the most dangerous part of the storm.
- 6. **Storm Surge**: An abnormal and often deadly rise in sea level caused by hurricane winds pushing ocean water onto land—a major cause of coastal flooding.
- 7. **Feeder Bands**: Bands of rain and thunderstorms spiraling outward from the center of the storm. These can cause heavy rain, wind, and tornadoes, even far from the eye.
- 8. **Cone of Uncertainty**: The projected path of a storm, shown as a cone on forecast maps. The center of the storm may travel anywhere within that cone—not just the center line.
- 9. **Spagetti Model:** A bunch of squiggly lines on a map showing where the storm might go. They look like spaghetti noodles hence the name.
- 10. **Landfall**: When the center (eye) of a hurricane or tropical storm crosses onto land. This is often when the worst conditions occur.

#### 11. Hurricane Watch vs. Warning

- Watch: Conditions are possible within 48 hours—stay alert and prepare.
- Warning: Conditions are expected within 36 hours—take action and follow local guidance.



#### "What to Expect" Based on the Hurricane Category

Hurricanes are ranked based on the Saffir-Simpson Hurricane Wind Scale, which categorizes them from Category 1 to Category 5, depending on wind speeds and the potential for damage. Here's a simple breakdown:

Tropical Depressions: The baby stage—less organized, mostly rain and some wind.

**Tropical Storms:** The middle stage—stronger winds, more organized thunderstorms, can cause flooding and power outages.

**Hurricanes**: The big leagues—massive, destructive storms with the highest winds and potential for catastrophic damage.

#### Category 1 (74-95 mph winds)

Wind Speed: 74-95 mph

**Impact:** These are the mildest hurricanes, but don't be fooled—they can still cause significant damage. Think downed trees, power outages, and minor home damage, especially to roofs and siding.

**Storm Surge:** Around 4–5 feet above normal tide levels, which can cause some flooding along coastlines.

#### Category 2 (96-110 mph winds)

Wind Speed: 96-110 mph

**Impact:** The winds are strong enough to snap trees, break windows, and cause more serious roof damage. Power outages can last days, and mobile homes are at high risk of damage.

**Storm Surge:** Up to 8 feet, bringing more dangerous flooding to coastal areas.

#### Category 3 (111-129 mph winds)

Wind Speed: 111-129 mph

**Impact:** Now you're talking about a major hurricane. Category 3 storms can cause devastating damage, with entire sections of roofs torn off and widespread power outages that could last weeks. Trees, signs, and poorly constructed buildings may be destroyed.

**Storm Surge:** Up to 12 feet, leading to significant flooding that can cover coastal roadways and buildings.

#### Category 4 (130-156 mph winds)

Wind Speed: 130-156 mph

**Impact:** This is severe. Homes can be destroyed, with roofs completely gone and walls collapsing. Most trees will be down, and entire neighborhoods could be uninhabitable for weeks or months. **Storm Surge:** Up to 18 feet, which can lead to catastrophic flooding, especially in low-lying

coastal areas.

#### Category 5 (157+ mph winds)

Wind Speed: 157+ mph

**Impact:** Total devastation. Many buildings, even well-built ones, can be flattened. This is the most extreme category and the type of hurricane that can reshape the landscape. Recovery efforts can take months or longer.

Storm Surge: Can exceed 18 feet, causing massive flooding and destruction.

Hurricane Overwiew

Category 1-2: Serious but manageable, with the need for preparedness.

Category 3-5: Major to catastrophic, requiring evacuation for many coastal areas.

Hurricanes bring not just wind but also flooding, storm surges, and tornadoes, so even if you're not directly in the path, they can still be dangerous. East Coasters know to stock up on supplies, have an evacuation plan, and listen to local weather reports closely during hurricane season.



Emergency Ky Checklist

Prepare a hurricane emergency kit that can sustain your family for at least 3 days. Hurricane season is June 1st to November 3oth. Try to keep your hurricane kit stocked for the duration of the season. Make sure to include:

- Water: 1 gallon per person per day for drinking and sanitation. Don't forget to fill reusable water bottles you already have on hand.
- Non-perishable Food: Canned goods, snacks, and items that don't require refrigeration.
- Flashlights and Extra Batteries: In case the power goes out. Glow sticks can also make a fun light source for kids.
- First Aid Kit: Bandages, antiseptic, medications, and any prescriptions.
- Hygiene Items: Soap, hand sanitizer, and sanitary products.
- Multi-tool or Pocket Knife: For any quick fixes or to open cans.
- Important Documents: Store insurance policies, medical records, and personal IDs in waterproof containers or ziplock bags.
- Chargers and Backup Batteries: Fully charge all of your devices before the storm and have portable power banks on hand.
- Clothing and Blankets: Have enough clothing and bedding for all family members.
- Specialty Items: Diapers, formula for babies, and any necessary items for elderly or disabled family members.

Proactive Home Prep

- Review your insurance coverage early in the season: Make sure your home, flood, and auto
  policies are up-to-date. Take updated photos of your property, vehicles, and valuables for
  documentation. Remember: Insurance companies can freeze policy changes when a
  named storm is nearby.
- Trim tree limbs and clean up yard debris regularly
- Secure or store lightweight outdoor items between uses: Grills, umbrellas, cushions, toys, and decor should be easy to bring inside quickly.
- Stock up on supplies gradually
- Have window protection ready to go: Pre-cut and label plywood or purchase storm shutters now while demand is low and store them in an accessible place.
- Know your evacuation zone and plan ahead. Print your evacuation zone and shelter info and store it with your emergency documents.
- Prep your generator and test it. Run it briefly once a month to make sure it works, and store fuel safely outside your home.
- Follow local emergency alerts & download key apps. Enable alerts and test your weather apps so you're not figuring them out mid-storm.
- Talk with your family about your plan. When everyone knows what to do, you can work together instead of scrambling when a storm hits

## Advice from an Insurance Agent

The insurance companies in Florida closely monitor all tropical activity, and if there is an impending storm looming in the Atlantic or Gulf of Mexico and it poses a threat, they will typically start to issue what is called a "binding restriction" within 72 hours or more, before the storm is supposed to make landfall. This means that ALL policies (home, flood and even auto insurance) cannot be issued or bound until AFTER the storm passes. Once the storm has passed, most insurance companies will wait another 2-4 days to lift those binding restrictions. With the above in mind, it's very important to know the coverage on your home and add any additional coverage you may way before the start of hurricane season.

Flood insurance and hurricane insurance are two types of coverage that protect against different types of damage. Here's a breakdown of their key differences:

- Flood Insurance: Covers damages specifically caused by flooding, which is defined as the overflow of water onto normally dry land. This includes rising water from rivers, lakes, heavy rainfall, storm surges (which often come during hurricanes), and other related flooding events. Flood insurance requires a separate policy, as it is not included in standard homeowners insurance. If your home is located within a flood zone, flood insurance is required. If you are not in a flood zone, you can still purchase flood insurance.
- Hurricane Insurance: Often refers to a broader category of homeowners insurance that includes coverage for damage specifically caused by hurricanes. This typically covers wind damage, falling trees, and any direct damage from the storm itself (including wind, hail, and debris). Hurricane insurance is typically included in standard homeowners insurance policies, but coverage for wind damage may be limited or come with higher deductibles in hurricane-prone areas. Some insurers may offer separate windstorm policies in addition to standard homeowners insurance. Keep in mind hurricane insurance may exclude certain types of damage that can occur during a hurricane, such as flood damage, unless a separate flood insurance policy is in place.

In conclusion, flood insurance specifically protects against water damage from flooding, while hurricane insurance (often part of homeowners insurance) covers wind damage and other storm-related impacts. Homeowners in hurricane-prone areas should consider both types of insurance to ensure comprehensive protection. Talk with your insurance agent before hurricane season to ensure you have the best coverage for your home.

Advice from the claims side of insurance after a storm:

- Beware of pretend contractors such as out-of-state scam artists that can come in the form of: Unlicensed Roofers, Public Adjusters, Mitigation Contractors and Storm Chasers. They will be targeting our communities.
- If you need emergency services including roof tarp services, tree removal, water mitigation, etc. seek multiple referrals & vetting of their license before committing. Verify their local licenses by requesting a driver's license and thoroughly research their company on the DBPR website.
- Take photos and videos of all damage to submit with your insurance claims. Request the roofer take and send photos before they put the tarp on.
- DO NOT PAY ANY VENDOR IN FULL UNTIL A SATISFACTORY JOB IS COMPLETED.
- Stay vigilant against opportunistic individuals during these challenging times.

## Hurricane Preparedness what to do before, during, and after the storm

#### **Before:**

- Sign up for emergency alerts from local authorities.
- Have your emergency kit stocked and ready ensuring all devices are charged.
- Board up windows and place sandbags at entryways
- Remove any outside debris and bring in any outdoor items such as decor, furniture, signs, etc.
- Generator: Test it out and make sure you have extra fuel
- Set fridge, freezer and HVAC to the coldest setting.
- Freeze water bottles to help keep your food cold in the event of a power outage
- Fill up your bathtubs with water



#### **During**

- Prepare for power outage so use your phone sparingly to conserve battery
- Hurricanes can spawn tornadoes, so stay alert for tornado warnings and be ready to seek shelter in a small, interior room on the lowest level of your home.
- Do not attempt to drive or walk outside during the hurricane, especially in areas prone to flooding
- Unplug sensitive electronics (TVs, computers) to prevent damage from power surges
- If the storm's eye passes over your area, there will be a temporary calm, but the winds will return from the opposite direction. Stay indoors until officials declare it safe to leave



- Go outside with caution
- If using a generator, run it outside away from windows and doors due to the carbon monoxide risk.
- Avoid flooded areas and standing water as it could be contaminated or have electrical hazards.
- Keep in touch with family and friends to let them know you're safe.
- Check on neighbors, especially the elderly or those with medical conditions. Community support is vital in recovery.
- Inspect for structural damage: check for cracks, leaks, or damaged roofs. Take photos and videos of any damage to your property and belongings. Contact your insurance company as soon as possible to start the claims process. Keep receipts for any temporary
- Discard any perishable food that has been without refrigeration for more than 2 hours. If in doubt, throw it out.
- Boil water if authorities say the water supply may be contaminated, or use bottled water until the water is deemed safe

## Prepping your pool for a furricane

When a big storm such as a Tropical Storm or Hurricane is on track to hit, there are several things you can do to prepare your pool area.

Give your pool a good shock treatment 1 to 2 days before the storm hits. You can bring the chlorine level up pretty high to prolong the pool being depleted of chlorine. Run the pool for about 24hrs after the shock treatment to allow the treatment to make its way throughout the entire pool.

Secure all patio furniture and other items that could be blown around by the wind. You don't want anyone to get hurt or any property to get damaged by something that is picked up and thrown by heavy winds. Some people throw their outdoor furniture into the pool... just be cautious of the material as you do not want the furniture to rust or cause rust stains at the bottom of your pool.

Remove your pool cleaner and store in your garage or shed.

Monitor your water level before the storm, if there is enough rain your pool could overflow. If you have a "Waste" or "Backwash" line you can drain a little water off as the pool gets full. Be careful not to drain the pool below the skimmer openings, this could result in the pump catching air and burning up the motor. DO NOT drain your entire pool, this can cause serious damage to the structural integrity and plumbing of your pool. There is typically a drain system installed on your pool deck between your pool and your home that will help keep the water away from your home so do not panic if the water rises onto the deck during the storm.

A few hours before the storm hits turn off your pool equipment at the breaker. This will help prevent damage to electrical components such as automation systems, heater electronics, and pump motors. If your pump motor gets submerged with water and is trying to run it will go out and need to be replaced.

#### Pool Water After a Storm

Debris should be cleaned out from baskets and filter immediately after a storm It is a good idea to clean or backwash your filter after a heavy rain, flood, or major storm. This will help prevent your pool from turning cloudy or green.

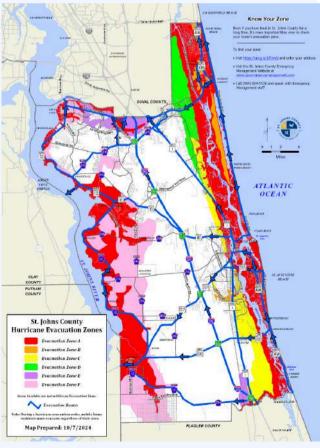
Use a net or vacuum to get all debris out of the pool. You want to get the debris out of your pool as soon as possible. The longer debris sits in the pool the more likely you are to get stains and have unbalanced water chemistry. Don't wait for your pool cleaner robot to pick the debris up.

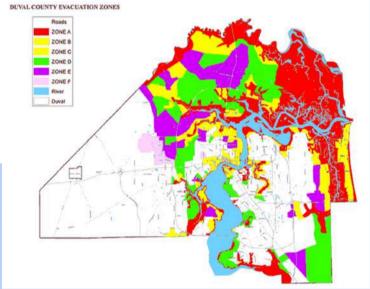
# From your.... EVACUATION ZONE

Evacuation zones are areas mapped out by local emergency management based on the risk of storm surge and flooding during a hurricane. When a storm approaches, officials will issue evacuation orders based on these zones—starting with the most vulnerable areas first.

Knowing your zone ahead of time can save valuable time and help you make informed decisions when every minute counts. Scan the QR Codes below to find your zone by address and have an evacuation plan in place before a storm is ever on the radar.







StJohns





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## **Shelter Options for Hurricanes**

A shelter is a refuge of last resort, and the environment can be challenging

Local Emergency Management officials will determine which shelters will be opened during a hurricane and will communicate this information out through the media. Shelter locations change from year to year, do not go to a shelter until shelter locations and opening times have been announced. Before going to a shelter, be sure to secure your home.

It is important to note that a shelter is a place of safety for those whose homes are unsafe. There is very little privacy in a shelter, and the conditions are often crowded. The general population shelters are managed by the American Red Cross. These shelters are open to everyone and filed on a first served basis.

Animal Care and Protective Services provides support for the Pet-Friendly Shelters. All pets must have proof of vaccination and registration, be properly crated or caged and be maintained by their owners as animals may be housed in a separate room from their owners. It is important to remember that reptiles will not be accepted at pet-friendly shelters. Owners should provide all necessary supplies to maintain their pet

Duval County Health Department is responsible for operating Special Medical Needs Shelters. Individuals going to special medical needs shelters must pre-register with the City of Jacksonville. If needed, transportation will be provided for those who pre-register.

For more information on your counties shelters...







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What to bring to a shelter:

- 3-day supply of water (one gallon per person per day)
- 3-day supply of non-perishable ready to eat food
- Manual can opener
- Snacks
- 7-day supply of medications, diapers, depends, chux, etc.
- If you are a diabetic on insulin, bring a small cooler for your insulin (or any refrigerated medications)
- Personal grooming / hygiene items, feminine supplies
- Baby food and diapers for infants
- Extra clothing, rain gear, closed toed shoes
- Eyeglasses
- Books, magazines, cards, games, etc.
- Air mattress (twin size) / camping bed
- Lawn chair / chaise lounge
- Pillows, blankets, sheets
- Flashlight and extra batteries
- Personal identification / Important papers
- Entertainment items: cards, toys, games, books, magazines, etc.
- Electronics: cellphones, laptops, tablets, charging cables
- Wheelchair / walker / cane, if needed



Generators can be lifesavers during a power outage, but they also come with serious risks—especially when it comes to carbon monoxide (CO) poisoning, electrical shock, and fire hazards. Every year, people are injured or killed by using generators incorrectly during hurricanes. If you're planning to use one, safety has to come first.

- NEVER use a generator indoors That includes near open windows and doors. Always run your generator outsideand at least 20 feet away from your home.
- Point exhaust away from your home Carbon monoxide is odorless and deadly. Make sure the
  exhaust is pointed away from people, windows, and vents.
- Install battery-powered CO detectors Place them throughout your home, especially near bedrooms. They can save your life if CO levels rise.
- **Keep it dry and covered** Use a generator tent or canopy if it's raining. Never operate a generator in wet conditions to avoid electrocution.
- Let it cool before refueling Spilled fuel on a hot engine can cause a fire. Turn the generator off and let it cool for at least 15–20 minutes before adding gas.
- **Use the right cords** Plug appliances directly into the generator or use heavy-duty, outdoor-rated extension cords with a sufficient wattage rating.
- **Check your wattage** Know how much power your generator can handle, and don't overload it. Stick to the essentials like your fridge, and fans.

#### Pro Tip: Practice Before You Need It

If you're using a generator for the first time—or it's been a while—do a test run before a storm hits.

Knowing how to safely start, operate, and shut it down ahead of time can save you stress (and possibly danger) during a real emergency.



Keeping the kids entertained during the storm will help make a challenging situation a bit more enjoyable. My first stop when hurricane prepping before a storm is Dollar Tree. You can find so many activities for the kids at such a low cost. When the power goes out, kids can still have plenty of fun with some old-school, unplugged activities! Here's a list of activities to keep them entertained, even in the dark...

#### 1. Fun Indoor Activities

- Arts and Crafts
- DIY Games: Charades, Pictionary, or scavenger hunts using items in the house.
- Story Time: Stop by the library before the storm for new reads

#### 2. Creative Challenges

- Building Forts: Build indoor forts using blankets, pillows, and furniture for a cozy space to play or relax.
- Obstacle Course: Set up a mini obstacle course in a safe area of the home with cushions, chairs, and other items
  to navigate through.

#### 3. Interactive Learning

- Science Experiments: Make a volcano with baking soda and vinegar or fluffy slime using shaving cream, glue and contact solution.
- Cooking or Baking: Let the kids help prepare snacks or treats.

#### 5. Quiet Time Activities

- Puzzle and Board Games: Bring out puzzles, board games, or card games for cooperative fun.
- Journaling or Coloring: Suggest keeping a journal to write or draw about their experiences or provide coloring pages.

#### 6. Physical Activity

- · Indoor Exercise: Dancing, yoga for kids, or simple workout routines to burn off energy
- Movement Games: Simon Says or Musical Chairs are games that can be played in a small space.
- If the power goes out play flashlight tag or flashlight hide and go seek.

#### 7. Family Bonding Activities

- Family Talent Show: Organize a mini talent show where each family member can showcase a talent or skill.
- Board Game Night: Make it a tradition to play a favorite board game as a family during the storm.

#### 8. Safety Tips

- Discuss Emergency Procedures: Engage kids by explaining safety procedures and what to expect during a hurricane in a way they can understand.
- Create a Family Plan: Involve kids in planning and creating a family emergency kit or discussing where to go in case of an evacuation.

#### 9. Encouraging Creativity

- Writing Stories or Plays: Encourage kids to write their own stories or plays, which they
  can then perform for the family.
- Puppet Show: Create a simple puppet show with stuffed animals or toys.

#### 10. Screen Time

• Make sure tablets are charged and family friendly movies and shows are already downloaded!

# The Eye of the Section and other hurricane facts

When you're in a hurricane, things can feel wild—howling winds, pouring rain, trees swaying. But then, all of a sudden... everything stops. The wind dies down, the sky might even look clear, and it feels like the storm is over. That calm? It's called the eye of the storm.

#### So, what is the eye?

- It's the center of the hurricane, and it's usually about 20-40 miles wide.
- Inside the eye, the weather is calm and clear—but only for a short time.
- Surrounding the eye is the eyewall, where the strongest winds and rain happen.

#### How big is the eye of a hurricane? Let's compare!

- A football field is about 100 yards long.
- The eye of a hurricane can be 20–40 miles wide —
- that's more than 350 football fields side by side!

# 70 20 30 40 50 40 30 20 10

#### Here's why the eye is tricky:

- The storm isn't over! Once the eye passes, the other half of the hurricane hits—with wind blowing from the opposite direction.
- It's dangerous to go outside during the eye, because the next round can come quickly and be just as powerful.

**Fun Fact:** Some animals, like birds, may get trapped flying inside the eye and travel with the storm for hundreds of miles!



#### **Hurricane Names Repeat—Unless They're Retired!**

- The list of hurricane names repeats every six years, so the names you see in 2025 were also used in 2019—and they'll come back again in 2031... unless one is retired.
- A name gets retired when a storm is especially deadly or costly, out of respect for the communities affected. Once a name is retired, it's gone for good and replaced with a new one.
- Some well-known retired names include: Katrina (2005), Sandy (2012), Irma (2017), and Ian (2022).
- There are no Q, U, X, Y, or Z names, since there aren't many options that work in multiple languages

#### Stay connected. Stay informed. Stay safe.

When a storm is heading your way, timely, reliable information matters. These apps and alert tools help you track storms, get emergency notifications, and make smarter decisions during hurricane season.



• **FEMA App:** Disaster alerts, shelter locations, and recovery resources—direct from FEMA. You can even apply for assistance after a storm.



• .MyRadar: Fast, real-time radar with storm tracking and customizable weather layers. Super visual and user-friendly.



• NOAA Weather App / NOAA Weather Radar Live: Trusted forecasts and warnings from the National Oceanic and Atmospheric Administration.



• **FL511** Florida's official traffic app—great for checking evacuation routes, road closures, and live traffic conditions.



 Local News Station Apps: Apps from stations like First Coast News and Action News Jax offer local storm updates, live radar, school closings, and shelter announcements. Tip: Enable push notifications!



• **Zello (Walkie-Talkie App)** Used in some communities for backup communication if cell service goes down. *Not a weather app, but helpful in emergencies* 



Mike's Weather Page (SpaghettiModels.com) Run by a passionate weather
enthusiast, this site pulls together official forecasts, spaghetti models, live videos,
and real-talk updates in one place. Great for storm nerds and everyday Floridians
alike.

**Pro Tip:** Go to your phone's settings and make sure Emergency Alerts are turned on under Notifications > Government Alerts. This allows you to get tornado warnings, evacuation notices, and more—even if you don't have an app open.

