

2026

HURRICANE PREP & STORM RECOVERY

Checklists & Regional Resources

SOUTHEAST & GULF COAST EDITION

Inside this Guide:

Build Your Family Disaster Plan
Assemble a 72-Hour Supply Kit
Insurance Checkup Before Storm Season
Flood Safety & Home Protection
Hurricane Plan for Pets
Home Inventory for Insurance Claims
Local Evacuation Zones & Emergency Contacts

TRAINING USA, INC.

We Train America

www.WeTrainAmerica.com | (813) 995-8872

A Message from Training USA

At Training USA, we train people for what most folks hope never happens. Hurricanes are one of those things — and if you live or work along the southeastern Atlantic or Gulf of Mexico coast, you already know they aren't a question of "if," they're a question of "when" and "how bad."

The 2026 Atlantic hurricane season runs from June 1 through November 30. Forecasters this year are watching developing El Niño conditions, which historically suppress storm formation — but here's what 30+ years of safety training has taught us: it only takes one storm to change everything. A "below-average" season can still produce a Category 5. Andrew (1992) hit during a quiet year. Don't let a forecast lull you into shortcuts.

This guide is built around six practical checklists. Work through them now — before a storm is named, before the lines at the gas station, before the empty shelves at Home Depot. Spending two hours on this in May will save you days of stress in September.

If you're a Training USA client and want us to deliver this material as a live training session for your team or community, contact us at info@WeTrainAmerica.com or call **(813) 995-8872**. We've trained government employees, university staff, and DOT personnel in 20 states on emergency preparedness and dozens of other safety topics.

1. Build Your Family Disaster Plan

Where will your family be when a storm hits? Home? Work? School? On the road? The middle of a hurricane warning is the worst possible time to figure out how you'll find each other. Build the plan now, walk through it once a year, and make sure every member of the household knows it cold.

Five Questions Every Plan Must Answer

1. How will we communicate when cell service goes down?
2. How will we receive official emergency alerts and warnings?
3. What is our evacuation route — and our backup route?
4. Where will we shelter if we can't leave?
5. Is our 72-hour supply kit ready right now?

Build the Plan Around Your Actual Household

Generic plans fail. Yours needs to account for the real people, pets, and needs under your roof:

- Ages of everyone in the home — infants and elderly need very different supplies
- Prescription medications, dosages, and any medical equipment that needs power
- Disabilities, mobility issues, or access needs

- Dietary restrictions and food allergies
- Pets and service animals (more on this in Section 5)
- Languages spoken in the home

Pick Two Meeting Places

- A spot right outside your home for sudden emergencies like a fire
- A spot outside the neighborhood — a friend's house, a relative's address — in case you can't get back to your block

Make sure every family member knows both addresses and phone numbers. Write them down on paper. Phones die.

Designate an Out-of-Town Contact

During a major storm, local phone networks get overloaded. Long-distance often works when local doesn't. Pick a friend or relative who lives well outside your region (a different state is ideal) and make them the family's check-in person. Everyone calls or texts that one person to report where they are and that they're safe. Everyone needs that number memorized or written on paper.

Tony's Tip

Run a 15-minute family drill before June 1 every year. Walk through your routes. Test your contact. Open the supply kit and check expiration dates. If your kids are old enough to understand fire drills at school, they're old enough for this.

2. Build Your 72-Hour (or Longer) Supply Kit

After a major hurricane, you may be on your own for 72 hours minimum — and often longer. Power, water, fuel, and grocery shelves don't come back overnight. A complete supply kit means first responders can focus on people who truly can't help themselves, instead of on you.

Aim for 3 to 7 days of supplies for every person in your household. Store it in a place you can grab fast if you have to evacuate.

The Core Checklist

Water & Food

- Water: at least 1 gallon per person per day for drinking and sanitation
- Non-perishable food for 3 to 7 days (canned goods, protein bars, peanut butter, dry cereal)
- Manual can opener (electric ones don't work in a blackout)
- Paper plates, paper cups, paper towels, plastic utensils
- Special-needs food: infant formula, baby food, pet food, items for elderly or dietary-restricted family members
- Vitamins and any nutritional supplements

Medical & Personal Care

- Prescription medications — at least a 7-day supply, plus a written list of every medication, dosage, and allergy
- First aid kit (stocked and current — check expiration dates annually)
- Toiletries, hand sanitizer, moist wipes, feminine supplies
- Glasses, contact lenses, contact lens solution
- Infant supplies: diapers, wipes, diaper cream, bottles

Power, Light & Communication

- Battery-powered or hand-crank radio plus a NOAA Weather Radio
- Extra batteries in every size you use
- Flashlights — one per person if possible
- Cell phone chargers and a fully charged backup battery pack
- Paper and pencils (write down anything important — phones die)

Safety & Tools

- Fire extinguisher (and know how to use it)
- Whistle to signal for help

- N95 or dust mask to filter contaminated air
- Wrench or pliers to shut off utilities (gas, water)
- Local and regional maps (printed — not just on your phone)
- Household chlorine bleach plus a medicine dropper to disinfect water if needed

Comfort, Clothing & Shelter

- Sleeping bag or warm blanket for each person, plus pillows
- Complete change of clothing per person (sturdy shoes, rain gear, weather-appropriate)
- Toys, books, games, or activities for kids (and adults — boredom is real)

Cash, Documents & Identification

- Cash in small bills — ATMs and card readers don't work without power
- Car keys and house keys (a backup set in the kit)
- Copies of health insurance cards, Medicare cards, driver's licenses
- In Case of Emergency (ICE) contact list: doctors, family, employers, neighbors
- Important documents in a waterproof bag: insurance policies, deed, birth certificates, passports

Tony's Tip

Don't build your kit and forget about it. Check it every six months — when you change your smoke detector batteries is a good reminder. Rotate water and food. Replace expired meds. Check that the flashlight bulbs still work and the batteries haven't corroded.

3. Get a Hurricane Insurance Checkup

Most people find out what their insurance actually covers after the storm — and that's the worst time to learn. A 30-minute phone call with your agent before hurricane season can save you tens of thousands of dollars and weeks of frustration.

Here's something most homeowners don't know: food spoilage from a power outage is often deductible-free, even if your home isn't damaged. That's just one example of coverage you may already be paying for and not using.

Critical: Flood Insurance Has a 30-Day Waiting Period

Standard homeowner's policies do NOT cover flood damage — and flooding causes more than 90 percent of disaster-related property damage in the U.S. each year.

A separate flood policy is required, and there's a 30-day waiting period before coverage starts. If a hurricane is in the forecast, it's already too late. Call your agent today.

Visit www.floodsmart.gov to assess your flood risk — even outside high-risk zones.

Coverage Questions to Ask Your Agent

1. What type of policy do I have, and is it the right kind for my home and situation?
2. Is my home insured for actual cash value or full replacement cost? (Replacement cost is almost always what you want.)
3. If my home is uninhabitable after a storm, does my policy cover temporary living expenses? What's the time limit?
4. What liability coverage limit should I have?
5. Are my personal belongings covered? How is the limit calculated?
6. Do I need separate policies for high-value items (jewelry, art, firearms, collectibles, business equipment)?
7. How do I cover flood losses, since they're not part of my homeowner's policy?

Questions About Deductibles & Claims

1. What is my deductible, and what are my options if I want to adjust it?
2. Is my hurricane or wind deductible different from my standard deductible? How much should I have in savings to cover it?
3. What's the claims process? Who do I call first, and what documentation will they want?
4. Does my policy include any discounts for hurricane shutters, impact-resistant windows, a reinforced roof, or other mitigation work I've done?

4. Flood Safety & Home Protection

Storm surge and flooding kill more people in hurricanes than wind does. They also cause the vast majority of property damage. The good news: most flood deaths and a lot of flood damage are preventable with planning.

Keeping Your Family Safe from Floodwater

- Buy and monitor a NOAA Weather Radio. Download a reliable weather alert app — and turn on the notifications.
- If flooding is expected, get to higher ground early. Don't wait for an evacuation order if you live in a known flood-prone area.
- Never let kids play near high water, storm drains, ditches, or canals during or after a storm.
- Six inches of fast-moving water can knock you off your feet. Two feet can float most cars, trucks, and SUVs — including yours.
- NEVER drive through flooded roads or over flooded bridges. The road underneath may be gone. Turn around, don't drown.
- Don't camp or park along streams, washes, or low spots when bad weather is forecast.
- Be extra cautious at night — you can't see what the water is hiding.

Protecting Your Home From Flood Damage

Even outside a designated flood zone, every home has some flood risk. Here's how to reduce yours:

Document Everything Before the Storm

- Inventory every major item in your home (more on this in Section 6)
- Scan or photograph all important documents — deeds, policies, IDs, medical records
- Store copies in a waterproof, fireproof box, in cloud storage, AND with a relative in another state

Elevate or Protect These Items

A few inches of dirty floodwater can permanently destroy major appliances and electronics. Hours of inundation can ruin HVAC systems, water heaters, and electrical panels. If you can elevate or relocate the following, you'll save thousands:

- Washers and dryers
- HVAC equipment (interior units and outdoor compressors)
- Water heaters
- Electrical panels, switches, and outlets — especially in garages and ground floors
- Computers, communication equipment, telephones
- TVs, cable boxes, gaming consoles, audio equipment

Outdoor Equipment Protection

- Mount A/C compressors and heat pumps on raised concrete or treated lumber bases. Follow local codes and use licensed contractors.
- Anchor exterior fuel tanks, propane tanks, and elevated appliances so they don't float away.
- Install sewer backflow valves to keep sewage from backing up into your home.
- Look at how water flows around your property. Use grading, culverts, and landscaping to direct it away from your foundation.

Tony's Tip

Standing water that touches an outlet, an appliance, or electrical wiring becomes a live electrical hazard. After a flood, don't enter standing water in your home until the power is verified off at the main breaker — and even then, be cautious. If you're not sure, wait for a licensed electrician.

5. Hurricane Plan for Pets

Your pets depend entirely on you. They can't read a forecast, they don't understand evacuation orders, and most general-population shelters won't let them in. Build their plan with the same care you'd build yours.

Decide Where Your Pet Will Be During the Storm

- Option A: A relative's, friend's, or pet-friendly hotel outside the storm zone. Make arrangements before hurricane season — not the day of.
- Option B: With you in a designated pet-friendly emergency shelter. These are limited and almost always require pre-registration. (See your county's specific guidance later in this guide.)
- Option C: A veterinary clinic or boarding kennel inland. Call ahead about advance registration, shot requirements, and capacity.

Keep Your Pet Ready Year-Round

- Vaccinations current and paperwork in order
- Microchip implanted and registration up to date
- Current ID tag on the collar with your cell number
- Paper and digital copies of your pet's medical records
- A clear, recent photo of your pet (and one of you WITH your pet, in case you get separated and need to prove ownership)

Pet Disaster Kit

- Portable carrier large enough for the pet to stand up and turn around
- Spare leash, collar, and ID tag
- Two weeks of food in a watertight container (canned food + manual can opener)
- Two weeks of fresh water (large dogs need 1 gallon per day)
- Current health and vaccination records
- Two months of any prescription medications, plus flea/tick and heartworm prevention
- Litter, newspaper, and clean-up supplies
- Toys, treats, and a favorite blanket — comfort matters during stress
- Towels and pet first-aid supplies
- A recent photo of you with your pet for identification

6. Build a Hurricane-Strong Home Inventory

If a hurricane damaged your home tomorrow, could you list every item you've lost? With make, model, serial number, and purchase price? Most people couldn't — and that gap costs them thousands of dollars in unfiled or underpaid insurance claims.

A good home inventory is the single highest-ROI hour you can spend before hurricane season. Here's how.

Step 1: Plan in Manageable Chunks

Don't try to do the whole house at once. Tackle one room or area at a time:

- Living room, kitchen, dining room
- Each bedroom and bathroom
- Garage, attic, basement, closets, sheds
- Don't forget detached structures and outdoor items (grills, patio furniture, tools, lawn equipment)

Step 2: Pick a Method That Fits You

Video Inventory (Fastest)

Walk through each room with your phone in video mode. Narrate as you go: "Sony 65-inch TV, purchased 2021, model XBR-65X90J." Open drawers, closets, and cabinets. Get close-ups of serial number tags. If you have the receipt, film it too.

Written Inventory (Most Detailed)

Build a spreadsheet with columns for: description, room, purchase date, price, serial number, model number, condition, and photo reference. Tedious but invaluable when filing a claim.

Step 3: Back It Up Everywhere

- Cloud storage — Google Drive, Dropbox, iCloud, OneDrive
- A USB flash drive stored in a fireproof safe or safe deposit box
- A copy emailed to a trusted relative in another state

Step 4: Track Receipts for Big-Ticket Items

Store receipts for appliances, electronics, jewelry, and high-value items electronically. If you keep paper copies, put them in a sealed waterproof bag inside your fireproof box — and stash a backup copy in your evacuation go-bag.

Step 5: Register New Purchases

Every time you buy a new appliance or major electronic, register it with the manufacturer. The warranty record creates an independent paper trail that can support an insurance claim if you lose your own documentation.

Tony's Tip

Update your inventory every December. It's the natural time — you've just gotten new stuff for the holidays, your tax records are fresh, and you'll thank yourself the next time hurricane season rolls around.

7. Southeastern & Gulf Coast Regional Information

If you live anywhere along the southeastern Atlantic coast or the Gulf of Mexico — from Texas through the Florida Keys, up through the Carolinas — you are in hurricane country. The specific evacuation procedures, shelter locations, and emergency contacts vary by county, but the general principles are universal.

Find Your Local Emergency Management Office

Every coastal county has a Division (or Department) of Emergency Management. They publish your specific evacuation zone, shelter list, and storm-by-storm guidance. Find yours before June 1 every year — these websites update annually.

- Florida: Search "[County name] Florida Emergency Management" or visit floridadisaster.org
- Georgia: gema.georgia.gov
- South Carolina: scemd.org
- North Carolina: ncdps.gov/our-organization/emergency-management
- Alabama: ema.alabama.gov
- Mississippi: msema.org
- Louisiana: gohsep.la.gov
- Texas: tdem.texas.gov

Know Your Evacuation Zone

Coastal counties throughout the region use lettered (A, B, C...) or numbered evacuation zones based on storm surge modeling. Look up your zone now — not when a storm is named.

- Most counties have an online address-lookup tool on their emergency management website
- Zones are typically based on storm surge risk by hurricane category
- Lower-letter zones (A) evacuate first and for weaker storms; higher-letter zones evacuate only for major hurricanes
- Mobile homes and manufactured housing should evacuate for ANY hurricane evacuation order regardless of zone
- Anyone on electrically-dependent life-sustaining medical equipment should evacuate at the earliest order

Sign Up for Local Emergency Alerts

Every county and most cities have free emergency notification systems. Sign up for at least one before hurricane season:

- County-specific alert systems (search "[County name] alerts" or check the emergency management website)

- Wireless Emergency Alerts (WEA) — automatic on most cell phones, but verify they're enabled in settings
- NOAA Weather Radio All-Hazards — a dedicated receiver that works even when cell networks fail
- National Weather Service apps and weather.gov

Special Needs & Evacuation Assistance Registries

Almost every coastal county maintains a special needs registry for residents who need help evacuating — whether due to medical equipment, mobility issues, or other access needs. You **MUST** register before hurricane season. Spaces are limited and emergency-day registration is rarely possible.

- Call your county's emergency management office and ask about the special needs registry
- In Florida, the statewide registry is at snr.flhealthresponse.com
- Re-certify every year — your medical needs and address may have changed

Regional Emergency Resources

| Resource | Contact / Notes |
|---|--|
| Emergency (Life-Threatening) | Call 9-1-1 |
| National Hurricane Center | nhc.noaa.gov — official forecasts, advisories, and tropical weather outlooks |
| FEMA Disaster Assistance | 1-800-621-FEMA (3362) disasterassistance.gov |
| American Red Cross | 1-800-RED-CROSS (1-800-733-2767) redcross.org |
| 211 Helpline | Dial 211 — free 24/7 referrals for food, shelter, recovery assistance (available in most areas) |
| NOAA Weather Radio | weather.gov/nwr — find frequencies for your area |
| Ready.gov | Federal preparedness resources for hurricanes and other disasters |
| Floodsmart (NFIP) | floodsmart.gov 1-800-427-4661 — flood insurance information |
| Poison Control | 1-800-222-1222 |
| Salvation Army Emergency Disaster Services | 1-800-SAL-ARMY (1-800-725-2769) |

Storm Surge: The Greatest Threat

Storm surge — the wall of seawater pushed ashore by a hurricane — is the deadliest hazard from most landfalling storms. It's the reason evacuations are ordered. A Category 1 hurricane with a slow forward speed and a wide wind field can produce more dangerous surge than a faster-moving Category 3.

- Storm surge can be 20+ feet in some areas. It can travel miles inland in flat coastal regions.
- Surge moves fast, carries debris, and is contaminated with sewage, chemicals, and saltwater
- Look up your storm surge risk at the National Hurricane Center's Storm Surge Risk Map: nhc.noaa.gov/nationalsurge

Tony's Tip for All Coastal Residents

Before June 1 each year, take 30 minutes to do four things:

1. Look up your evacuation zone or storm surge zone at your county's website
2. Sign up for your county's emergency alert system
3. Plan and physically drive your evacuation route — including where you'll stop for gas, food, and rest if traffic backs up
4. Identify a destination at least 100 miles inland — a friend, relative, or pre-researched hotel — and confirm it's still a good plan

Do this once a year and you'll be ahead of 90% of your neighbors when a storm threatens.

8. After the Storm: Recovery Basics

The hours and days after a hurricane can be more dangerous than the storm itself. People die from electrical hazards, carbon monoxide from generators, contaminated water, and traffic accidents on roads with no working signals. A few simple rules will keep you safe.

Before Returning Home (If You Evacuated)

- Wait for the all-clear from local officials. Returning early ties up emergency resources and can put you in real danger.
- Check your route — many roads will be blocked, flooded, or have downed lines
- Bring tools, water, a phone charger, and supplies. Stores and gas stations near your home may not be open.

Approaching Your Property

- Never touch downed power lines or anything they're touching — assume they're live
- If you smell gas, leave immediately and call the gas company from outside
- Don't enter a building with structural damage until it's been inspected
- Look up before you walk under trees — branches and debris can still fall

Generator Safety (This Kills People Every Storm)

CARBON MONOXIDE WARNING

Never run a generator indoors, in a garage, in a carport, on a porch, or near any window, door, or vent. Carbon monoxide is odorless and invisible — and it kills.

Place generators at least 20 feet from your home, with the exhaust pointing away from doors, windows, and air intakes.

Install battery-powered CO detectors on every level of your home if you don't have them already.

Don't connect generators directly to your home's wiring without a transfer switch installed by a licensed electrician — backfeeding can electrocute utility workers and start fires.

Food, Water & Sanitation

- If power was out for more than 4 hours, throw out perishable food in the refrigerator. "When in doubt, throw it out."
- Frozen food may be safe if it still contains ice crystals or is below 40°F
- Don't drink tap water until officials confirm it's safe — boil-water notices are common after major storms
- Wash your hands often, especially before eating or treating wounds
- Use bottled, boiled, or treated water for drinking, cooking, brushing teeth, and washing dishes

Documenting Damage for Insurance

- Take dated photos and video of all damage BEFORE you start cleanup
- Don't throw anything away until your insurance adjuster has seen it
- Make only temporary repairs needed to prevent further damage (tarping a roof, boarding broken windows). Save receipts.
- Contact your insurance company as soon as possible to start your claim
- Keep a detailed log of every phone call: who you talked to, when, and what was said

Mental Health Recovery

It's normal to feel anxious, exhausted, sad, or angry after a major storm. Disaster stress affects everyone — adults, kids, first responders, and pets. Pay attention to your family and to yourself. If you or someone you love is struggling weeks after the storm, reach out:

- SAMHSA Disaster Distress Helpline: 1-800-985-5990 (call or text) — free, 24/7, multilingual
- 988 Suicide & Crisis Lifeline: call or text 988
- Your primary care provider, a counselor, or a faith leader you trust

Training USA Is Here to Help

Training USA, Inc. has provided safety training to government employees, university staff, and DOT personnel in over 20 states since 2016. Hurricane preparedness is one of dozens of topics we deliver — in person, on your site, by experienced instructors who know how to engage a room.

If You're a Risk Manager, HR Director, or Program Manager

Need to train your team or your community on emergency preparedness, workplace safety, OSHA compliance, or any other safety topic? We deliver customized on-site training that meets regulatory requirements and actually keeps people engaged. Our clients include:

- Local Technical Assistance Programs (LTAPs) and Tribal Technical Assistance Programs (TTAPs)
- State Departments of Transportation including Florida, Alaska, Mississippi, and Arkansas
- Universities including Louisiana State University, Clemson, and the University of Virginia
- State and local government agencies with 250+ employees

Contact Us

Training USA, Inc. — We Train America

Phone: (813) 995-8872

Email: info@WeTrainAmerica.com

Website: www.WeTrainAmerica.com

Ask about our 2026 training calendar, group rates for multi-site training, and on-site delivery anywhere in the United States.

This guide is provided as a public service. Information is current as of May 2026 and was compiled from public sources including the National Hurricane Center, FEMA, the American Red Cross, and the emergency management offices of the counties referenced. Always verify current evacuation orders and shelter locations with official local sources during an active storm.