

HURRICANE PREP KIT

A waterfront owner's guide to
before, during and after a storm

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Scan for the online
guide

*Ready before the storm
has a name!*

READY BEFORE IT HAS A NAME

Living near the water is the best part of life in Apollo Beach, and storm season comes with it. I put this kit together so you have one place to turn when a storm starts showing up on the news. It covers your plan, your supplies, your boat, lift and dock, and what to do once the all clear comes. Most storms give us days of notice, so a calm plan made early beats a rushed one every time. Tuck this somewhere you can find it in June, and when something comes up, reach out to me or anyone on our team. We are always happy to help.



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Two numbers decide most of your storm plan: your evacuation zone and your home's elevation. Your zone tells you when you would be asked to leave. Your elevation tells you how storm surge is likely to treat the house. Look both up before June 1, write them down, and the rest of this kit falls into place.

☐ What Is My Evacuation Zone?

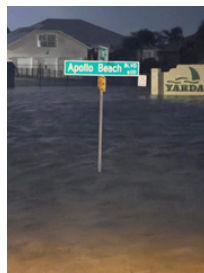
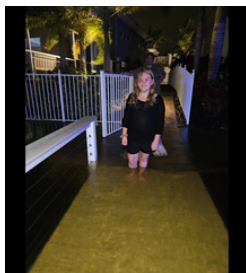
Type your address into [HCFL.gov/HEAT](https://www.hcfl.gov/HEAT) to see whether you are in Zone A, B, C, D or E. Hillsborough County updated its zones in May 2026 using new NOAA storm surge data, and maps can change again, so check every year before June 1. Zone A is asked to leave first.

☐ Why Does Elevation Matter So Much?

The original Apollo Beach was built where it landed, at about 1, 2 and 4 to 6 feet above sea level. The communities built from about 2000 on were raised to about 10 feet. Your elevation certificate shows exactly how high your home sits, and it is the first thing both your insurance agent and your storm plan need. If you do not have one, ask me and I will help you track it down.

☐ What Did Hurricane Helene Teach Us?

Helene's surge came in at 4 to 6 feet at most, really closer to 4. It devastated the older, lower parts of Apollo Beach, while the communities built after 2000 at 10 feet were not impacted. Here, the water did the damage, not the wind, which is why a waterfront plan starts with surge.



YOUR STORM TIMELINE

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When	What to Do	Why It Matters	Priority
Before June 1	Review wind, flood and boat policies and build your kit	Insurers stop writing new coverage once a storm threatens	DO IT NOW
A Storm Is Named and Headed Our Way	Book your boat haul out, refill prescriptions, fuel up, get cash	Marine vendors and gas stations fill up fast	BOOK IT
Hurricane Watch or Warning	Shutters up, boat and dock secured, follow evacuation orders	A watch means about 48 hours, a warning about 36	GO TIME
After the All Clear	Photograph damage, call your agent, hire licensed contractors	Well documented claims settle more smoothly	DOCUMENT



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☐ **Read Your Policies Before June**

Find your hurricane deductible, which is usually a percentage of your dwelling coverage, not a flat amount. Confirm your flood policy and your boat coverage. Once a storm threatens Florida, insurers stop writing new policies and changes.

☐ **Know the 30 Day Flood Wait**

A new NFIP flood policy usually takes 30 days to begin, unless it is tied to a home purchase or a new loan. If you have been thinking about flood coverage, decide now, not when a storm shows up on the news.

☐ **Make a Home Inventory**

Walk every room with your phone recording, open the closets and the garage, and talk as you go. Save the video, your policies and your receipts to the cloud so they are safe even if the house is not.

☐ **Test Shutters and the Generator**

Find every shutter panel, the hardware and the tools to hang them. Start the generator, let it run a few minutes and keep the fuel fresh. A generator only runs outdoors, away from doors, windows and vents.

☐ **Sign Up for County Alerts**

Register for HCFL Alert at [HCFL.gov/Alert](https://www.hcfl.gov/alert) to get evacuation orders, flood warnings and major road closures by phone, text or email. During a storm, the county information line is 833-HC-STORM (833-427-8676).

☐ **Shop Tax Free All Year**

Since August 1, 2025, Florida no longer waits for a holiday. Portable generators up to 10,000 running watts, household batteries, gas cans of 5 gallons or less, smoke and carbon monoxide alarms and life jackets are tax free year round.



Pro Tip:

Fill in the My Storm Card on page 12 with your zone, elevation, policies and key phones, all in one place.

☐ **Water and Food**

One gallon of water per person per day and at least seven days of food that needs no cooking, as Hillsborough County recommends. Add a manual can opener, paper plates and a cooler with ice packs.

☐ **Medications and First Aid**

A two week supply of prescriptions with a written list of each one, glasses, hearing aid batteries and a stocked first aid kit. Refill early, because pharmacies close ahead of a storm too.

☐ **Power and Light**

Flashlights and lanterns, plenty of batteries, a charged power bank for every phone and a battery or hand crank NOAA weather radio. Skip the candles, which are a fire risk in a dark house.

☐ **Documents and Cash**

Copies of IDs, insurance policies, your elevation certificate, deed and boat registration in a waterproof bag, plus cash in small bills, since card readers go down with the power.

☐ **Your Pets**

Food and water for at least seven days, medications, a crate, a leash and proof of a current rabies vaccination. Pet friendly shelters are limited and pets stay apart from their owners, so plan where your pets will go.

Keep a go bag by the door and the rest of your kit in one spot, so you can leave in ten minutes if you need to.

☐ **Comfort and Cleanup**

Sturdy shoes, work gloves, tarps, duct tape, bug spray, sunscreen, a change of clothes and a few books or games. After a storm, the waiting is often the hardest part.

☐ **Decide Where the Boat Rides It Out**

Moving the boat to dry storage or onto a trailer inland is the best protection from surge. Book your haul out early, because marinas and haulers fill up fast once a storm has a name.

☐ **If It Stays on the Lift**

Raise it as high as the lift allows, strap it to the cradle at several points, pull the drain plugs so rain can drain out, and take off canvas, cushions and electronics. Know your lift's capacity before storm day.

☐ **If the Boat Comes Off the Lift**

Lower the empty cradle all the way down so it cannot swing in the wind, and shut off power to the lift at the breaker. If the motor and switches sit low, bring them and the covers indoors.

☐ **Your Dock and Seawall**

Take photos and video of your dock, lift and seawall now, so you have a before picture. Clear everything loose off the dock. After the storm, look for cracks, leaning pilings and soil washing out behind the wall.



Know your lift's weight capacity and compare it to your boat with fuel and gear aboard, not the brochure dry weight. Storm season and manatee season overlap in late November too, so after any storm, idle out slowly and watch for floating debris and for our manatees.

"She knows the Apollo Beach market inside and out." Verified buyer, RateMyAgent 2026

Pro Tip:

Call your boat insurer before June. Many policies have a named storm plan you are expected to follow, and some help pay for a haul out.

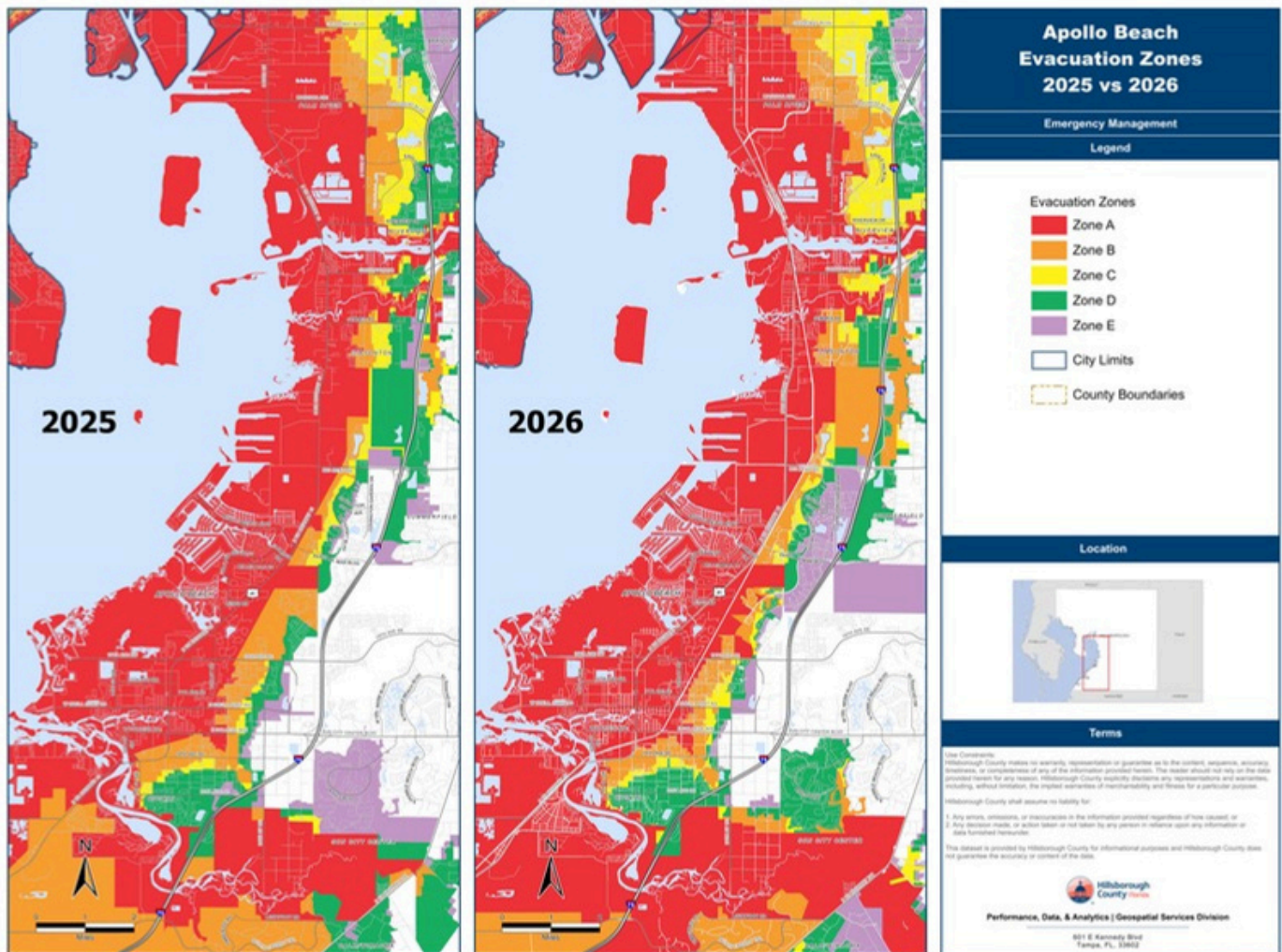
Did Your Zone Change?

Hillsborough County updated its evacuation zones in May 2026 using new NOAA storm surge data. Zone A expanded in some areas, some homes moved from Zone D to Zone C, and neighborhoods that could be cut off from major roads were added to Zone E. The county can update them again, so check your address every year before June 1.

Where Will You Go?

Check your zone at [HCFL.gov/HEAT](https://www.hcfl.gov/HEAT). If an order includes you, go tens of miles, not hundreds, to a friend or a hotel outside the zone. Run from the water, hide from the wind.

APOLLO BEACH ZONES: BEFORE AND AFTER



Map: Hillsborough County Emergency Management, May 2026

WHEN A STORM IS COMING

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☐ Lock Down the House

Shutters up, and patio furniture, grills and planters inside. Turn the fridge and freezer to their coldest setting, fill a bathtub for flushing water and park the cars on the highest ground you can.



☐ Get Things Up Off the Floor

Surge water rises from the ground up. Move electronics, rugs, photos and papers to high shelves or a second floor, unplug what you can, and know where to shut off your power and water. These photos show why.



Six Things to Check Once a Watch Is Issued

Is the boat secured?

Hauled out, or strapped down on the lift with the plugs pulled.

Is everything charged?

Phones and power banks full, and emergency alerts turned on.

Are the tanks full?

Fill the car, the gas cans and the propane before the lines form.

Did you take fresh photos?

A quick video of the house, dock and seawall the day before.

Do you have cash and meds?

Small bills and a two week supply of every prescription.

Do you know when to go?

If your zone is called, leave early. Bridges close as the winds build.

Myth: Taping Your Windows Helps

Tape does not keep glass from breaking, and it can make the broken pieces bigger. Impact rated windows or approved shutters are what protect your openings, and plywood is the fallback if you have neither.

HURRICANE SHUTTERS AND WINDOWS

explained

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Six ways to protect your openings, and what to ask before you buy

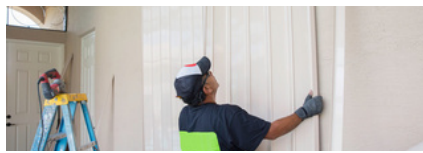
Since 2002, Florida's building code has required protected openings, approved shutters or impact glass, on new homes in wind-borne debris areas. Here is how your options compare, so you can choose what fits the way you live.

YOUR SIX OPTIONS



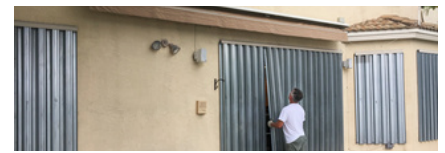
Roll-Down Shutters

Live in a box above the window and come down with a crank or a motor. The easiest to use and among the strongest. About \$25 to \$60 per sq ft installed. Ask about a manual override for power outages.



Accordion Shutters

Fold out from the sides and lock in the middle. One person can usually close a whole house in under half an hour. About \$15 to \$30 per sq ft. A good fit for wide openings like sliders and lanais.



Storm Panels

Aluminum or steel panels that screw or bolt into tracks. The most budget-friendly permanent option at about \$10 to \$20 per sq ft. Needs storage space. Label each panel by window to speed up storm day.



Bahama and Colonial

Decorative louvered shutters that stay mounted for daily shade and privacy. About \$20 to \$35 per sq ft. Windows only, not doors.



Fabric Storm Screens

Woven panels and roll-down screens that let light through. Light and easy to store. Panels start around \$5 to \$15 per sq ft; roll-down screens cost more.



Impact Windows

One of the two code-approved ways to protect openings, alongside shutters. Nothing to put up before a storm. Look for the etched mark on each pane and keep the paperwork for your wind mitigation report.

Ask for the number, not the mph

Hurricane products are rated by a Florida Product Approval (FL#) or Miami-Dade NOA, a design pressure rating and the large-missile impact test. For the best wind mitigation credit, every glass opening needs approved protection and paperwork to prove it.

Questions about shutters, windows or wind mitigation? Let's talk.

YOUR AFTER THE STORM PLAN

A simple order to follow once the all clear comes

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☐ Step 1: Wait for the All Clear

Come home only when officials say the roads are open. Stay out of floodwater, which can hide debris and live power lines, and treat every downed line as live.

 **Note: Run a generator outdoors only, at least 20 feet from the house, and never in the garage, even with the door open. Carbon monoxide is the hidden danger after a storm.**

☐ Step 2: Photograph Everything

Take photos and video of every room, the dock, lift and seawall before you clean up or move anything. Keep damaged items until your adjuster has seen them.

☐ Step 3: Call Your Insurance Agent

Report the claim quickly and write down the claim number. Make temporary repairs to stop more damage, like a tarp on the roof, and keep every receipt.

☐ Step 4: Hire Licensed Contractors

Look up any contractor's license at MyFloridaLicense.com, get written estimates, and be wary of anyone knocking on your door asking to be paid up front.

☐ Step 5: Check On Your Neighbors

Look in on the people around you, especially anyone who lives alone. Then let me know how you are doing. I am always happy to help you find the right people.



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MY STORM CARD

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Fill this in before June 1 and keep it with your kit

Our evacuation zone (look it up at HCFL.gov/HEAT)

Our home's elevation (from the elevation certificate)

Where we will go, plus a backup

Homeowners and wind insurer, policy number and phone

Flood insurer, policy number and phone

Boat insurer, policy number and phone

Our hurricane deductible

Marina or haul out contact, and our boat lift capacity

Our vet and the plan for our pets

Out of town family contact

Prescriptions and doctors' phone numbers

Neighbors we will check on

Local Numbers to Keep Handy

Emergency: 911

Hillsborough County storm line (open during storm events): 833-HC-STORM (833-427-8676)

Alerts: sign up at HCFL.gov/Alert. Know your zone: HCFL.gov/HEAT

TECO power outage: 877-588-1010, or text OUT to 27079. Downed line: call 911 first

Peoples Gas leak: leave the house, call 911, then 877-832-6747

Roads: dial 511 or FL511.com. Shelters open only when the county announces them

You are not doing this alone!



The most important part of storm season is...YOU!

Homes can be repaired and boats can be replaced, so take care of yourself and the people you love first.

Questions about your home, your dock or your flood picture? Send me a message and I will help you sort it out. And tell me about your life here. Does your boat live in the backyard or at a local marina?

Reach out today and let me help you get ready!

"Shawna is deeply knowledgeable of the Mira Bay market." Verified buyer, RateMyAgent 2026

Storm forecasts, evacuation zones and insurance rules change. This kit is general information, not insurance, legal or emergency management advice. Always follow official orders from Hillsborough County and the National Hurricane Center. Shawna Calvert, REALTOR, 27North Realty. #1 agent in Apollo Beach by total sales volume, Stellar MLS, Jan 2025 to Aug 2026.



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