FranklinStreet

HURRICANE PREPAREDNESS GUIDE

How To Guide for Multifamily Property Owners



2026

WE'RE HERE TO HELP

As hurricane season approaches, Franklin Street is here to offer guidance with useful tools and information that will help reduce the impact a storm may have on your properties. We encourage you to develop and follow a disaster relief plan when a storm is imminent to mitigate damage to your property and ensure safety for your employees and tenants. We hope this guide reassures you of our commitment to being there when it matters most with as much time and attention as you need.



2026 WEATHER PREDICTIONS

NOAA forecasters with the Climate Prediction Center, a division of the National Weather Service, are predicting a below-normal hurricane season in the Atlantic for 2026. NOAA's outlook runs from June 1 to November 30 and indicates a 55% chance of a below-normal season, a 35% chance of a near-normal season and a 10% chance of an above-normal season. NOAA is forecasting a range of 8 to 14 Named Storms (winds of 39 mph or higher). Of those, 3 to 6 could become hurricanes (winds of 74 mph or higher), including 1 to 3 major hurricanes (category 3, 4, or 5; with winds of 111 mph or higher). NOAA has a 70% confidence in these ranges. We recommend that you follow your local news outlets for the most up-to-date information in your area, as further predictions will be released.

WHAT YOU CAN DO

Franklin Street encourages you to stay proactive this hurricane season, as these storms can bring powerful winds, heavy rain, and dangerous flooding—even in areas far from the coast. Preparedness is essential to minimize risk and protect your properties. To help you navigate this season, we've compiled practical hurricane preparation tips designed to reduce potential damage and support your emergency planning efforts. We hope you find this guide valuable as you work to safeguard your assets and reduce the impact of severe weather. You'll find helpful information on

- Our Franklin Street Claims & Risk Management Team
- How to report a claim
- How to prepare for a storm
- What to do following a storm

WHAT TO EXPECT DURING THE CLAIMS ADJUSTMENT PROCESS

Due to the widespread impact of hurricane season, mitigation and repair contractors may be in high demand and difficult to secure. We recommend retaining any qualified contractor who is available to begin work and can provide an estimate using Xactimate (an industry-standard appraisal software) for insurance carrier review. If your chosen contractor does not use Xactimate, please ensure they provide a detailed, itemized scope of work and cost breakdown for review.

Franklin Street will continue to advocate on your behalf throughout the entire claims process, working closely with the insurance adjuster and property carrier. The property adjuster will coordinate inspections and discuss applicable coverage. While post-storm demand may strain resources, Franklin Street is committed to providing consistent communication and support every step of the way.

WHAT TO EXPECT FROM YOUR FRANKLIN STREET TEAM

If a storm impacts one or more of your properties, we will establish a consistent communication schedule to keep you informed and guide you through each recommended next step.

We understand how stressful hurricane season can be, and our goal is to provide clarity and support during uncertain times. As your trusted advocate, Franklin Street is here to lead you through the claims process and ensure you feel confident and cared for throughout.

WE WILL PROVIDE

Clear communication to proactively resolve any issues that may arise during the claims process

A detailed summary of coverage under your property insurance plan

Weekly update calls on status of claims and next steps

Consultative advice on the claims process to benefit your portfolio



CLAIMS & RISK MANAGEMENT

CLAIMS DEPARTMENT

At Franklin Street, our Claims Department is here to be your trusted advocate throughout the entire claims process. We work directly with you to develop a clear strategy and pursue the most favorable outcome—always with your best interest in mind. As storms develop, we're actively coordinating with emergency mitigation partners who are ready to deploy to impacted areas. If your properties sustain damage, we'll connect you with trusted vendors who can act quickly to prevent further loss. From risk management to claims support, we're here for you every step of the way. Your concerns are our concerns—and we've got your back.

INSURANCE COVERAGE

If you have questions about your property insurance—particularly your specific coverages and deductibles—please don't hesitate to reach out. Keep in mind that most policies include higher deductibles for named storms, which may result in greater out-of-pocket expenses compared to your standard "All Other Peril standard deductibles."

FRANKLIN STREET CONTACTS

ERIC SMITH
Claims Practice Leader

813.559.2012
Eric.Smith@FranklinSt.com

LAKEETIA ALEXANDER
Claims Advocate

813.995.6534
Lakeetia.Alexander@FranklinSt.com

CHANCE DONALDSON
Claims Advocate

813.302.7962
Chance.Donaldson@FranklinSt.com

LEANN SALIGA
Senior Claims Advocate

813.682.6198
LeAnn.Saliga@FranklinSt.com

HOW TO REPORT A CLAIM

For any claim related matters or reporting a new insurance claim all information can be sent to **Claims@FranklinSt.com**.

1 PREPARE YOUR PROPERTIES

Preparing your property for hurricane season is essential to minimizing potential damage and ensuring a swift recovery.

Key steps to help reduce the severity of loss and protect your investment:

- **Install hurricane protection:** Apply impact-resistant film to windows or install hurricane shutters.
- **Trim trees and vegetation:** Prune back overhanging branches to reduce the risk of wind damage or falling debris.
- **Stock up on supplies:** Take inventory and gather essentials such as plywood, sandbags, flashlights, batteries, and fuel well in advance.
- **Remove window A/C units:** During high winds, these units can become hazardous projectiles or allow rain to enter.
- **Clear gutters and storm drains:** Ensure proper drainage to prevent water buildup and flooding.
- **Document property condition:** Take dated photos and videos of your property—especially the roof—to verify its pre-storm condition. A current roof inspection report can further support any future claims.
- **Post emergency contacts:** Display a list of key emergency numbers, including office and maintenance contacts, in a central location.
- **Prepare a vendor contact list:** Have a list of contractors, service providers, and suppliers you may need to reach quickly after a storm.
- **Back up digital files:** Use a cloud-based storage system to regularly back up important computer files and operational data.

2 PREPARE YOUR TENANTS AND STAFF

Property managers play a critical role in protecting both residents and assets during hurricane season. While tenants are responsible for their own preparations, it's essential to communicate that management will be there to support them in times of need. During and after a storm, residents will look to you for updates on power outages, water service, and other utilities—making timely, transparent communication more important than ever.

How to prepare your property management team and tenants for hurricane season:

- Establish a Hurricane Emergency Plan for on-site staff to follow in the event of a major storm.
- Update employee records with current addresses and emergency contact information. If evacuations become necessary, confirm where each team member plans to relocate.
- Assign post-storm responsibilities by creating a clear chain of command for staff, with designated tasks to ensure efficient response and recovery.
- Distribute a Hurricane Preparedness Guide to tenants, including an emergency checklist and information on what to expect during a storm.
- Remind tenants that essential services like water, electricity, and internet may be interrupted for several days. Encourage them to prepare for the possibility of staying indoors without outside resources.
- Share evacuation details with residents. Inform them of their evacuation zone and identify the closest official shelter. The American Red Cross can help determine shelter locations and provide guidance on what to bring. Consider printing directions and distributing them to staff and tenants in advance.

WHEN STORMS ARE IMMINENT

72 HOURS PRIOR

PREPARE YOUR PROPERTIES

- Outline the situation and required action plan
- Actively watch the weather channel and get updates from the **NOAA**
- Assign individual office duties for those who will be available during the storm
- Assign tasks to team members for preparation
- Print a list of employee phone numbers and emergency contacts
- Keep a printed resident list and scanned leases, with backups stored off-site or in the cloud for easy access after a storm
- Collect all funds and ensure they are securely deposited or stored
- Check your emergency supplies and stock up on any necessary items
- Charge golf cart batteries and put gas in any vehicles for use on property
- Begin boarding up windows with plywood
- Trim trees to minimize the risk of falling branches and wind-related damage
- Ensure your property is clear of debris
- Follow all law enforcement guidelines
- Evacuate when mandatory evacuation is issued

PREPARE YOUR TENANTS AND STAFF

- A phone call, text or email with a simple message to tenants that says, “Just wanted to check in. Stay safe in the storm and let me know if you need anything.” is a great way to communicate and promote an open-door line of communication.
- Notify residents promptly of the approaching storm using multiple communication methods—email, door-to-door notifications, door hangers, or phone calls. Instruct them to remove all personal items from patios, common areas, hallways, and breezeways. Provide emergency contact numbers, including one located outside the hurricane zone, in case local phone lines are down.
- Advise residents to secure or bring indoors any outdoor items such as grills, patio furniture, and potted plants to prevent damage or injury during the storm.
- Help your employees get to their families safely. If it is not safe to leave the facility, establish a meeting point outside of the evacuation area for employees once it is safe to leave.
- Ensure staff fill their personal cars with gas.
- Follow all law enforcement guidelines.
- Evacuate when mandatory evacuation is issued.



WHEN STORMS ARE IMMINENT

48 HOURS PRIOR

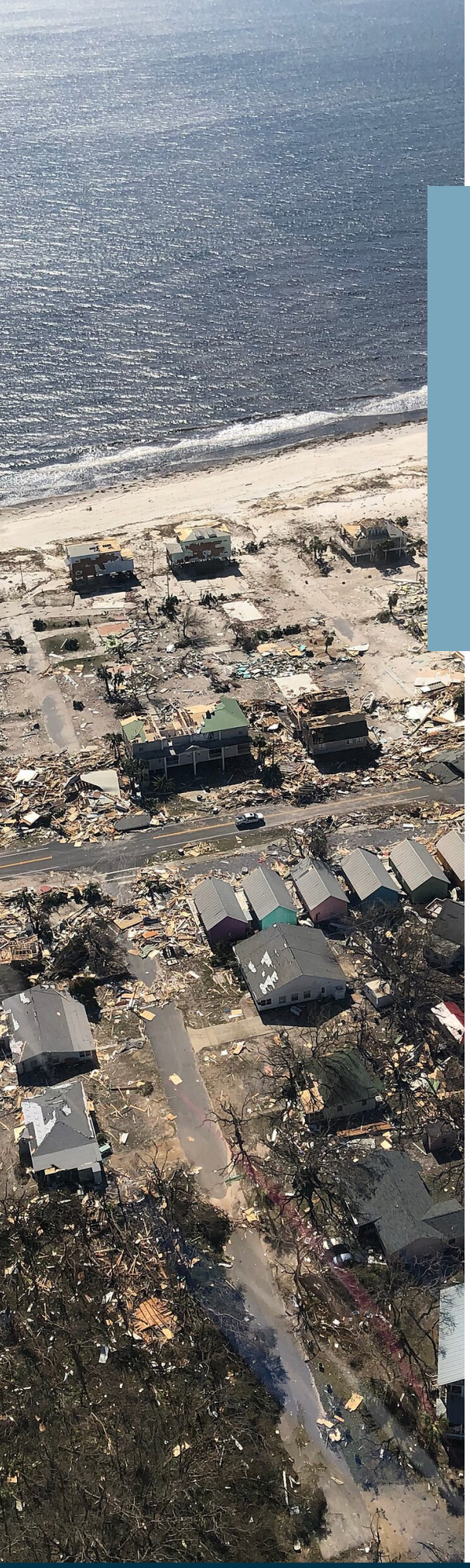
PREPARE YOUR PROPERTIES

- Clearly communicate the situation and provide a detailed action plan
- Actively watch the weather channel and get updates from the **NOAA**
- Begin boarding up the office doors and windows with plywood
- Unplug and cover computers
- Move furniture and office equipment away from windows
- Cover filing cabinets and remove bottom drawers
- Take keys from lock box and place in zip lock bag
- Arrange call forwarding
- Ensure you have cash available
- Lock maintenance shop/storage unit reinforce doors
- Take inventory of essential supplies that may be needed immediately after the storm, such as plywood, sandbags, flashlights, and batteries
- Shut off all pool/fountain pumps as well as gas to pool/spa
- Remove all pool furniture and umbrellas, storing them indoors if possible, or submerging furniture in the pool as a last resort —keeping in mind it may scratch the pool walls
- Secure picnic tables, flags, signs, dumpster doors, pet stations, birdhouses, etc.
- Ensure property is clear of debris

PREPARE YOUR TENANTS AND STAFF

- Continue communication with tenants and staff to ensure they are well prepared for the storm
- Remind them to follow all law enforcement guidelines
- Remind them to evacuate when mandatory evacuation is issued
- Encourage neighbors to connect in the case of an emergency
- Remind tenants and staff to have their personal emergency essentials on hand





ACTIONS TO TAKE FOLLOWING A PROPERTY LOSS

IN THE EVENT OF A PROPERTY LOSS, IT IS CRITICAL TO ACT PROMPTLY AND PERFORM THE FOLLOWING ACTIONS IMMEDIATELY.

See a more detailed checklist on the following pages.

- Perform initial inspection of the property to assess extent of damages
- Take photos and videos of the damage
- Assess tenant safety and if any are displaced, contact the local Red Cross for temporary housing assistance.
- Contact an emergency services contractor to handle urgent needs such as roof tarping, water extraction, debris removal, and securing openings
- Create an expense log to track all costs related to the hurricane
- Maintain regular communication with tenants and staff about the property's condition and next steps—even if details are uncertain —as consistent updates build trust and provide clarity

HOW TO PROPERLY DOCUMENT YOUR PROPERTY LOSS

1 ASSESS BUILDING DAMAGES

Following a loss, it's important to conduct a thorough inspection of all units and on-site facilities and document the full extent of the damages. This includes:

- Inspecting roofs and placing tarp over all damaged areas
- Water leaks & intrusions / pipe breaks
- Drywall / flooring
- Potential for structural collapse / falling debris
- Integrity of electrical, gas and other utility lines
- Air quality samples as needed
- Boiler/machinery inspections
- Mechanical equipment for pool operation
- Fire sprinklers
- Emergency power equipment
- Need for security to prevent unauthorized entry
- Integrity of safety and security systems

2 MAKE TEMPORARY REPAIRS TO MITIGATE FURTHER DAMAGE

Property insurance policies have a clause that requires the insured to mitigate damages after a loss. This means that the insured should take all reasonable steps to prevent further damage to the property, which may include hiring a remediation company to remove standing water or begin drying efforts to prevent mold following water loss. Ensure debris is cleaned up following a storm. Your mitigation contractor should provide daily labor logs, document on-site personnel, record daily moisture readings, and maintain a detailed inventory of materials used.

3 DOCUMENTATION

Accurate and thorough documentation is critical following a major hurricane. Due to limited resources—such as field adjusters, contractors, and building consultants—the loss adjustment process may experience delays. Insurance carriers will rely heavily on submitted documentation and their own consultants to assess and validate the scope of loss. Documentation includes:

- Taking notes, photos, and videos
- Collect all repair receipts and invoices, organizing them by building as this format is preferred by insurance carriers
- Any extra property management hours in managing the loss, including overtime
- Quantities and sizes of materials removed (ex: 6x12 ft. carpet needs to be replaced)
- Line itemization of any initial expenses
- Additional labor personnel costs and time expended daily
- Track any relocation costs for tenant’s relocation on property
- Any damaged furniture, fixtures and supplies
- Require contractor to provide detailed itemization of charges on their contractor scope

HOW TO PROPERLY DOCUMENT YOUR PROPERTY LOSS

4 ASSESS BUILDING DAMAGES

Separate damaged from undamaged property and categorize the damaged property based on the type and extent of damage. This process helps establish clear agreement with the insurance carrier regarding the scope of the loss. Whenever possible, retain damaged items on-site until the insurance adjuster has visited the premises.

Categories of damaged property may include:

- Reusable with minimal clean-up
- Reusable after repairs
- Not usable for reconstruction but saleable in the secondary or salvage market
- Not usable, without value, and will be discarded

5 CREATE EXPENSE ACCOUNT PROCESSES

It is strongly recommended that each property establish a dedicated accounting code to track all expenses related to the loss. This will ensure all expenses are properly tracked for potential reimbursement.

Specific costs should be grouped into one of the following categories with as many sub accounts as needed:

- Clean-up Charges
- Protection and Preservation of Property
- Buildings and Structures
- Machinery and Equipment
- Furniture, Fixtures and Supplies
- Excess Operating Costs (To loss of business loss & operate as normally as possible)
- Instruct key personnel to properly identify and code all related invoices and costs



RISK MANAGEMENT MATERIALS PROVIDED

VIEW THE LINKS BELOW TO ACCESS PREPAREDNESS MATERIALS FOR YOUR PROPERTY

1. ON-SITE PROPERTY CHECKLISTS
2. HOW TO DEVELOP A COMMUNICATION PLAN
3. SEVERE WEATHER PREPARATIONS FOR RESIDENTS
4. REPORT A PROPERTY CLAIM





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EMAIL

InsuranceServices@FranklinSt.com

OFFICE

1311 N Westshore Blvd, Ste. 200
Tampa, FL 33607

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