HOA Hurricane Preparedness Checklist

A comprehensive guide for community association boards in Punta Gorda and Charlotte County, FL

This checklist is designed to help HOA and Condominium Association boards in Southwest Florida prepare their communities before, during, and after a hurricane or tropical storm. Professional HOA Services Inc. (PHS) has direct experience managing community recovery after major storms — including coordinating insurance claims, emergency vendors, and owner communications. Use this checklist as a living document; update it annually before hurricane season (June 1 – November 30).

SECTION 1 — Pre-Season Preparation (Complete Before June 1)

Insurance & Legal

- ☐ Review all community insurance policies (property, liability, flood, directors & officers)
  Confirm coverage limits, deductibles, and named-storm provisions with your insurance agent.
- ☐ Obtain updated replacement cost appraisal for all insured structures
- ☐ Confirm flood insurance is in force for common areas and any covered structures
- ☐ Verify that all vendor and contractor certificates of insurance are current
  Require COIs from landscapers, pool contractors, and maintenance vendors.
- ☐ Review and update the community's Emergency Action Plan (EAP)
- ☐ Confirm the association's legal authority to act in an emergency (governing documents)

Financial Readiness

- ☐ Verify adequate reserve funds are available for emergency repairs
  Florida Statute 718/720 requires reserve funding; confirm balances with your CAM manager.
- ☐ Establish or confirm an emergency line of credit with your bank
- ☐ Identify the board's authority threshold for emergency expenditures without a vote
  Many governing documents allow emergency spending up to a set dollar limit.
- ☐ Confirm signatory authority on all association bank accounts is current

Vendor & Contractor Pre-Qualification

- ☐ Establish pre-storm contracts with licensed debris removal and tree service companies
  Pre-negotiated rates prevent price gouging after a storm.
- ☐ Pre-qualify licensed roofing, general contracting, and restoration companies
  Verify FL contractor license at myfloridalicense.com.
- ☐ Confirm generator maintenance and fuel supply contracts for common area equipment
- ☐ Identify a licensed public adjuster for post-storm insurance claim assistance
- ☐ Maintain an updated vendor contact list with 24/7 emergency numbers

Physical Property Inspection

- ☐ Inspect all roofs, gutters, and drainage systems; address deferred maintenance

- Inspect and service all entry gates, fencing, and perimeter walls
- Inspect pool enclosures, screen rooms, and carports for structural integrity
- Test all common area generators, sump pumps, and backup power systems
- Trim trees and remove dead branches in all common areas
  Overhanging limbs are a leading cause of storm damage in Florida communities.
- Clear storm drains, retention ponds, and drainage easements of debris
- Inspect and re-anchor all signage, light poles, and mailbox clusters
- Photograph and document all common area assets for insurance purposes

Owner & Resident Communications

- Send annual hurricane preparedness notice to all owners and residents
  Include evacuation zone information for Charlotte County.
- Confirm all owner contact information (email, phone, mailing address) is current
- Publish the community's hurricane policy (shutters, parking, generators, pets)
- Identify and communicate with vulnerable residents who may need assistance
- Confirm the board's preferred communication platform (email, portal, text alert)

SECTION 2 — When a Storm Is Approaching (72–48 Hours Before Landfall)

- Activate the board's emergency communication tree; notify all owners of storm status
- Send written storm preparation notice to all residents (shutters, vehicles, loose items)
  Remind residents to remove all patio furniture, potted plants, and decorations from common areas.
- Secure all common area furniture, umbrellas, equipment, and loose items
- Close and lock all pool gates, clubhouse doors, and amenity areas
- Install hurricane shutters or plywood on all common area windows and doors
- Shut off electricity to pool equipment, fountains, and non-essential common systems
- Drain pool to recommended level per pool contractor guidance
  Typically 6–12 inches below normal level to prevent overflow.
- Fill all common area generators with fuel; test operation
- Back up all association records, financial data, and documents to cloud storage
- Photograph all common areas before the storm for insurance documentation
- Confirm board members' evacuation plans and out-of-area contact information
- Notify your CAM manager and insurance agent that a storm is imminent
- Place emergency vendor contacts in a waterproof folder or digital backup
- Post storm preparation instructions and emergency contacts on community portal/website

SECTION 3 — Immediate Post-Storm Response (First 24–72 Hours)

Do not enter the community until local authorities declare it safe. Downed power lines, gas leaks, and structural damage pose life-safety risks.

- Conduct a full common area damage assessment with photographs and written notes
  Document every item of damage — roofs, fencing, landscaping, signage, amenities.
- Identify and immediately address any life-safety hazards (downed lines, gas leaks, flooding)
  Contact Charlotte County Emergency Management: 941-833-4000.
- Contact your insurance carrier to open a claim; provide preliminary damage documentation
  Note the claim number and adjuster's contact information.
- Engage pre-qualified emergency contractors for tarping, board-up, and debris removal
  Keep all receipts — emergency mitigation costs are typically covered under your policy.
- Notify all owners and residents of damage status and access restrictions
  Communicate via email, portal, and posted notices at community entrances.
- Restore power to essential common area systems (lighting, gates, pumps) as soon as safe
- Arrange for debris removal from all common areas and roadways
- Inspect all community infrastructure: roads, drainage, retention ponds, utilities
- Document all emergency expenditures with receipts for insurance reimbursement
- Hold an emergency board meeting (can be virtual) to authorize recovery expenditures

SECTION 4 — Recovery & Rebuilding (Weeks to Months After the Storm)

- Obtain formal written damage assessment from a licensed contractor or engineer
- Work with insurance adjuster to finalize claim scope; consider hiring a public adjuster
  A licensed public adjuster advocates for the association and can maximize claim settlements.
- Solicit competitive bids from at least three licensed contractors for major repairs
  Florida law and most governing documents require competitive bidding above a threshold.
- Verify all contractors are licensed and insured before signing contracts
  Check FL contractor license at myfloridalicense.com; require current COI.
- Apply for FEMA Individual Assistance and SBA Disaster Loans if applicable
  Visit disasterassistance.gov or call 1-800-621-3362.
- Assess whether a special assessment is needed to cover uninsured losses
  Follow FL 718/720 notice requirements for special assessments.
- Provide regular written updates to all owners on repair timeline and costs
- Conduct a formal post-storm board meeting open to all owners
  Present damage summary, insurance status, contractor selection, and financial impact.
- Update the community's Emergency Action Plan based on lessons learned
- Review and increase insurance coverage limits if damage exceeded policy limits
- Document all recovery actions and expenditures for future reference and audits

- Recognize and thank volunteers, staff, and vendors who assisted in recovery

SECTION 5 — Key Emergency Contacts for Charlotte County

Organization	Phone	Notes
Charlotte County Emergency Management	941-833-4000	Evacuation orders, shelter locations
Charlotte County Utilities (water/sewer)	941-764-4300	Boil water notices, outages
Florida Power & Light (FPL)	1-800-468-8243	Power outage reporting
Charlotte County Sheriff's Office	941-639-2101	Non-emergency line
FEMA Disaster Assistance	1-800-621-3362	disasterassistance.gov
SBA Disaster Loans	1-800-659-2955	sba.gov/disaster
FL Division of Emergency Management	850-815-4000	floridadisaster.org
Professional HOA Services Inc. (PHS)	941-202-2400	Your CAM management team

Need help managing your community's hurricane preparedness or post-storm recovery? Professional HOA Services Inc. is locally owned and operated in downtown Punta Gorda. Our licensed CAM professionals have decades of experience and have guided communities through major storm recovery right here in Charlotte County. Call us at 941-202-2400 or visit our downtown Punta Gorda office at 425 Cross St., Ste. 113.