3 Hurricane Preparedness Pillars From a Roofing Contractor Point of View

By Drew Calloway

Eleven years went by without a single hurricane. Now Floridians are preparing for Hurricane Dorian, the fourth hurricane to target the Sunshine state in the last 3 years. This hurricane preparedness guide is for every homeowner, and written from a roofing contractor’s perspective and experiences in the field.

Being in the trades, roofing contractors see every form of storm incident. But no other type of storm brings in as much forward lead time as a Hurricane. So here are all the things to look for before, during, and after a hurricane.
Pillar 1: Hurricane Preparedness - Before the Storm

1. Begin your storm readiness by going to the NOAA website and start at the Five-Day Graphical Tropical Weather Outlook page where you will click on the hurricane symbol icon.

2. Gravitate to the Key Messages Advisory image. Note that the graphic cone illustration only shows the probable path the storm will take. It does not however, specifically state what size the storm will be. Also, the light grey Potential Track Area is the immediate 1 to 3 day forecast; followed by the netted grey extended potential track area for days 4 and 5.

   This is the initial information you need to follow.

3. Go to the Public Advisories and Forecast Advisories bulletins. They each list the threat name such as the storm type and the issuing center. For example, “HURRICANE DORIAN FORECAST/ADVISORY” as issued by the “NATIONAL HURRICANE CENTER MIAMI FL.” Read the Discussion and Outlook section as it will detail in plain language the movements of the storm and continue and conclude with the NEXT ADVISORY anticipated time so you can be aware of when to check next.

4. Now, and away from all the sensationalism in the media, the NOAA provides the Wind Speed Probability Table for Specific Locations. This Wind Probs chart showcases the wind speed probabilities for selected cities. It also does this over a 12 to 120 hour time period, producing targeted information. For instance, “Atlanta GA FROM SUN TO MON 34KT 3(3)” where from Sunday to Monday expect wind speeds of 34 knots or 39 Miles per Hour. This is the next most important information you should be aware of.
5. Hurricane preparedness begins with water. So head out to the super market well ahead of the rush and get a few cases of water based on your families anticipated needs. Remember that this is not only drinking water. You may also need water for things like brushing your teeth and cooking.

6. Hurricane preparedness comes down to documentation. So next, grab your camera and walk out to the front of your property, turn around, face it, and start taking pictures of your entire property, including:

- The mail box (and/or house number plate)
- The driveway (with close ups of any cracks present before the storm)
- Left of Home (with close up picture of a soffit and fascia section)
- Front of Home (make sure the sun is not directly behind the home)
- Right of Home (with close up picture of a gutter and downspout section if installed)
- HVAC Condenser (and window units if any) including the unit’s serial number label
- All Window Screens (no need to measure them)
- Fence (count the sections if possible) and photograph its “level” position (if possible)
- Wide angle picture of the garage door(s) (and a close up of any previous dents if any)
- Wide angle picture of door entrance(s) (and a close up of present dents if any)
- Walk across the street, turn around, and use the zoom feature to take a front of home picture of the roof
- While still across the street, use the zoom feature to take a side of the home picture of the roof
- The refrigerator (and the food contents inside)
- Every room in the house (bedrooms, laundry rooms, halls, etc.)
- Wide angle photographs of the contents in every room (furniture, carpets, chandeliers, etc.)

7. Find your insurance policy and place it inside a zip tight clear plastic bag.

- Add your insurance company’s claim department telephone number to your phone Contacts.
- Know that insurance claims departments are open 24 hours so add a note “24/7” in the Contact.
- At a minimum, find the Declarations page of the policy and the Law & Ordinance rider.
- If you are in a flood zone, or, if you don’t know if you are visit the following Flood Zone Map.

8. Find your roof materials and other items warranties like solar panels, refrigerator, etc.

- If it’s a registered roof warranty, find the warranty code information.
9. Locate family and other important documents and put them also in a zip tight clear plastic bag.

10. Create a FloridaDisaster.org Family, Special Needs, and Business plan. Then print it so you have a copy.

11. Add important hurricane preparedness and related information numbers to your phone.
   - County Emergency Management numbers
   - Florida 511 for real-time traffic and incidents Florida
   - Evacuation Zones routes mapping tool
   - Snake Bites and Treatment Information (800) 222-1222

12. Download tested weather tracking and related phone apps
   - Severe Weather! ($1.49 a year)
   - My Hurricane Tracker Pro ($1.99 a year)
   - FEMA app
   - Install the Twitter app and follow the FL Division of Emergency Management and FEMA Region 4
   - Red Cross First and Pets Aid Apps
   - Smart911 app (when 911 is called, the dispatcher receives critical information)
   - Whatsapp or Telegram app – specifically to use the Live Share Location feature available on either one.

13. Credible tools that work in emergency situations:
   - 1200 Lumen USB Rechargeable LED Flash Light (will light up the numbers of a house from across the street)
   - Solar Hand Crank and Chargeable NOAA Weather Radio (includes an SOS alarm)
   - Hyper Tough Tire Inflator (inflates a tire in seconds when it matters most)
   - Industrial 12 Hour Emergency Glow Sticks (saves/extends other battery powered lighting sources)

14. Elevate personal property. Take a stroll inside your home and look in every room.
   - Take anything of personal or tangible value that is at least 12 inches to the ground and start moving those items to higher places in the home. It can be the next shelf up or somewhere higher. The key point in this is that if water does come in, it may not be much. And, if water does come in in greater levels such as flooding, then you have an understanding that replacing the cabinet affected is better replacing all the other items with it.
15. While boarding up your property’s windows is recommended if you don’t have storm shutters, more importantly remember to bring in any personal property. For example, things like plants and decorations will get destroyed in the storm if they are not brought inside. Things that fly around your property during the hurricane will create more wind damage in the first place. Additionally, advise your neighbors to do the same as their property objects can and may fly into yours. Finally, move items like the garbage bin inside the home or into the garage, and secure the garage door with the manual bolt lock.

16. You can now go and fuel your car(s) with gas. Ironically, the price of gas leading up the storm is pretty normal right up until the day prior it. After the storm, gas prices will stay higher than usual with gas stations rumored to sell all the grades of gas available at the premium rate on the pump. If you encounter or suspect gas price gouging, file a complaint immediately.
Pillar 2: Hurricane Awareness
– During the Storm

1. The storm will begin with the clouds moving in and the winds slowly starting to pickup. This is your signal to close and lock down the doors. NOTE: If an evacuation order is issued by the Governor, do not stay in your home! Property can be replaced, whereas a life cannot. Please follow the evacuation instructions if issued.

2. Lightning, rain and changes in atmospheric pressure are constantly in fluctuation. The wind forces on windows specifically, can rattle anyone. And Michelle Harvey, entertainingly explains air pressure and wind in hurricane situations in her youtube video. Understanding wind and its impact on your home and roof structure is critical. In short, understand wind and stay clear of the windows but keep them closed and secured.

3. Do not go outside as just opening the doors and/or window will bring trigger the balancing of air pressures between the outside of your home and inside. In certain cases, this balancing of pressures alone can result in the roof of the home being torn off, depending on the construction and situation. So do not open structures if possible and stay well away from windows or sliding glass doors.

4. If the power goes out, do not worry about things in the refrigerator. Focus more on the immediacy of where everything is relative to where you are and start making use of glow sticks; preserving your battery powered items for more essential and emergency needs later if needed.

5. Expect the climate inside to get a bit muggy. Once the air conditioning units go out it will get a bit uncomfortable so plan for that by keeping light clothing near by and if necessary, mosquito repellant nearby. Also, ensure that sensitive electronics are not connected and should stay disconnected until the end of the passing storm.

6. If some water starts coming in, it is most likely from the difference in pressure outside and inside the home. This is normal and you should not worry to much about it but do ensure that there are no electrical cords in any way creating additional hinderances and turn off the electricity at home from the electrical main panel (usually located in the garage). And if water does start to come in from flooding, remember that this is why you elevated as many items as possible; and, that property is replaceable—so do what you can but do not endanger yourself trying to salvage something that your insurance policy can and should replace.
1. Do not assume that with the storm behind you, you can now just venture outside. Small critters like snakes and yes, even alligators get moved around in the storms and you may be quickly stepping out straight into a cornered snake or worst, unaware of a silent and larger danger nestled in the bushes near the house.

2. Do not immediately drive around as there are possible dangers like downed powerlines. Power lines may also be away from you but if they are immersed in water the current can quickly and dangerously travel.

3. **Flash floods are the No. 1 weather related killer** in the country. Do not venture into any moving water as the amount of fast-moving water it takes to carry-off a person can be as little as six inches. The same applies to vehicles; just increase the amount to 24 inches and the car will begin to travel with the current.

4. Hurricane Preparedness Warning: **DO NOT rush** into signing any contract with any handyman and/or contractors of any kind.

   - According to Louis Gonzalez of Vargas Gonzalez Hevia and Baldwin, Florida statute 627.70132 states a loss can be claimed, supplemented, or reopened for a period of 3 years. Therefore, you have a reasonable amount of time to sort things out in your home before turning your attention to the restoration of it. This does not mean, don’t get the roof tarped. It means you don’t have to sign any contract on your driveway the day immediately after the storm.
   - **Handypersons** are very limited in the type of work they may do. So do not create any unnecessary liability for yourself. Clearing small fallen debris is fine; just don’t extend their scope of work at your own peril.
   - According to the Merlin Law Group, Florida homeowners with replacement value policies are not required to first incur or contract out and carry upfront costs. And if you have Law & Ordinance coverage as part of your policy, Law & Ordinance is used to pay for things like bringing your property up to the latest Florida Building Code.
   - In the case of Hugh Hicks, Appellant, v. American Integrity, the court agreed that insurance carriers are responsible for the burden of proof as to whether water damage occurs after the first 13 days.
   - Take some time to understand what just happened and get your bearings around it, and **ask some of your neighbors** for a sit down and have a conversation to discuss all options.
5. DO get the property inspected as soon as possible. A complete interior and exterior inspection of the property should be conducted by you, the homeowner, or a qualified and experienced inspector. The inspector should be familiar with storm restoration related damage such as wind damage to property and collateral damage to items on the property.

- Roof Inspection – should include photographs of every sign of damage evident to the roofing system
- HVAC Inspection – should include photographs and testing of the equipment
- Electrical Inspection – testing if all circuitry is functioning properly and reconnected properly
- Utilities Inspection – ensuring that all utilities are functional again and that nothing is creating expenses for you that are not yours to bear. For example, Hurricane Irma damaged a property’s sprinkler system assembly such that water was leaking in a small unseen area, driving the water utility bill to double for the homeowner.

6. DO select a certified and experienced contractor or contractor(s) to restore the property.

- First, anyone approaching your property is constitutionally allowed to do so. However, verify their Florida trades license at the Department of Business & Professional Regulation. You can quickly enter their name or license number and see if they are legitimately licensed, or, looking potentially at a felony charge in their immediate future.
- The State of Florida only requires General contractors to carry a minimum of $300,000 General Liability insurance. So what happens when there are more than one of the contractor’s workers on the property and someone gets hurt? Ensure that the minimum general liability insurance coverage carried by a hired contractor, regardless of the work and scope to be performed, be at least $1,000,000. In fact, in some cases, where the property may be in a trust or family entity, a project policy can be obtained specifically for that address of loss.
- Do contact your insurance company and have them send out an adjuster to come out and adjust the property after the storm. And because in Florida the deductible obligations are the aggregate of same type claims during a year, and because we never know when the next one may be around the corner; even when there is seemingly unnoticeable damage (assuming the property has not been properly inspected first); it is recommended even by the insurance carriers themselves that a claim be filed—just in case—to at least create and give you a record of same.
- Do get a complete line-by-line itemized breakdown of the cost to restore the property. However, there is an existential difference between an estimate and a quote.
  - An estimate is nothing more than a quick approximation of cost. Simply put, a roof contractor can hop on a roof and quickly measure or guesstimate the size and come down and say, “This 30 square roof will run you about $12,000.” No real costs to the contractor to produce it, but also no exactness other than the roundness of the figures—leaving an open-end question to the argument of “more or less”, and who will be responsible for it.
  - A quote is a line-by-line detailed itemization and breakdown of everything that will be done. However, each line item has also been verified with the cost and pricing source, and the roof has been precisely measured either manually or by a satellite laser measuring service. Additionally, a quote has had the line items specific to the property put up against the Florida Building Code requirements. So where an estimate may say
the roof would be replaced for X. And because that estimate did not account for the nailing requirement for example, the cost of that roof either just went up or, the proper nailing pattern may be set aside.

- The distinction is important because when homeowners are advised to get 3 estimates, what usually happens is that the numbers are all over the place. Compared to a true quote which is exactly the same every time; an estimate can swing numerically in any direction unlike the finalized figures of a quote.
- Even when a final quote is determined and the insurance carrier agrees on said amounts, there is one more cost that neither the adjuster nor the contractor can calculate yet. And that is the costs associated with any additional damage found when the roof is torn off—exposing potential additional damaged items like rotted wood decking, blown insulation, critters that nested in areas of the roof since the storm, etc. All costs that need to be accounted for and made part of the total cost to restore the property.
- The conclusion being that there is a difference between the cost to restore vs the price of a roof. The price of a roof to a homeowner is their deductible obligation (and the cost to bring it up to code if the homeowner rejected the Law & Ordinance portion of their policy). The cost to restore the property to the insurance company is the payment for all the required line items under the Replacement Value policy provisions of their issued policy, and, if the homeowner retained the Law & Ordinance portion of coverage, the cost to bring the property up to the most recent Florida building code.

7. **DO read the entire contract and look for important contract provisions such as:**

- The right to cancel the agreement within 3 business days.
- The Contractor using in-house payroll-based workers on the project.
- That when insurance is involved, the scope is limited to the amounts agreed to with the insurance carrier.
- That the contractor is in compliance with Florida’s Assignment of Benefits SB122 law as of 7/1/2019.
- That the labor warranty portion of the agreement be a part of the contract and not a separate document.
- The inclusion of the required Florida Homeowners Construction Recovery Fund language in the contract.
- The line by line item inclusion of all required building code and matching roofing system components.
- That the roof materials warranty be registered to prevent swapping of materials during the project.

8. **Do request of the contractor 3 video testimonials of actual customers and their roof installation location.**
CONCLUSION

There are hurricane preparedness lists of all types, but this storm preparedness list from a contractor point of view should help fill in the gaps on items missed.

Please prepare, stay safe, and remember that what we lose that is material can be replaced so let us all focus on our loved ones whom are irreplaceable.

For comments and feedback, you can reach out to Drew Calloway at our main Calloway Roofing office number of 407-792-1095 and at commentary@callowayroofingfl.com.