

COMPLIMENTARY BOARD RESOURCE | 2026 EDITION

# Hurricane Preparation and Post-Storm Building Recovery

A board's playbook for Central Florida condominium and HOA communities: what to do before the season, during re-entry, and through the recovery to protect your building and your owners.

FOR COMMUNITY ASSOCIATION MANAGERS | HOA & CONDO BOARD MEMBERS
CENTRAL FLORIDA

This guide is a general educational resource for Florida community association boards and community association managers. It does not constitute legal, engineering, insurance, or financial advice. Always consult a licensed Florida professional engineer for structural assessments, a qualified attorney for legal obligations, and a licensed public adjuster or insurance counsel for claims guidance specific to your association.

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COMPLIMENTARY BOARD RESOURCE

# What's Inside This Playbook

Nine plain-English sections, a 72/48/24-hour countdown tool, a damage-triage flowchart, an emergency-powers card, and six ready-to-use board appendix tools, written for the CAMs and board members who have to prepare their buildings before storm season and lead a credible recovery after a strike.


1 **The Florida Reality**
Hurricane season, recent major storms, why inland Central Florida takes real damage, and the Saffir-Simpson wind scale

2 **Pre-Season Building Preparation**
Envelope, roof, drainage, trees, loose items, documentation, and a building-hardening diagram

3 **The Association's Responsibilities**
Board duties, owner communication, the emergency-powers card, and business-judgment-rule protection

⏱ **The 72/48/24-Hour Countdown**
A standalone pre-landfall tool sequencing exactly what to do at each interval before a storm hits

4 **The First 48 Hours After a Storm**
Re-entry safety, life safety first, and the initial building walk

5 **Post-Storm Damage Assessment**
Water intrusion, roof, envelope, structural review, and a damage-triage decision tree

6 **Insurance Claims and Storm-Chaser Fraud**
Filing correctly, public adjusters, wind-mitigation credits, and vetting anyone who shows up after a storm

7 **Emergency Stabilization vs. Permanent Repair**
Tarps, dry-out, shoring, lien cautions, and locking in a priority-response contractor

8 **A Central Florida Case Story**
A documented post-hurricane unlicensed-contractor fraud case from the region

9 **How ESS Fits and What to Do Next**
ESS self-performs permanent structural and envelope repair, not storm chasing

A **Appendix: Six Board Tools**
Pre-season checklist, damage log, insurance checklist, vendor sheet, vetting card, recovery timeline


## Three Actions to Take This Month

- Walk every roof access point, stairwell, and the building perimeter with maintenance staff. Confirm drains are clear, doors and shutters operate, and nothing loose could become a projectile. Document with dated photos.
- Confirm your policy covers wind, flood (if applicable), and property loss, and that the after-hours claims number is posted and distributed. Verify your hurricane deductible, typically a percentage of insured value, not a flat dollar amount.
- Establish your pre-approved emergency vendor list now, not after a storm. Vet any uninvited post-storm contractor before they begin work.


**DISCLAIMER**

This guide is a general educational resource. It does not constitute legal, engineering, insurance, or professional advice. Consult licensed professionals specific to your association before taking or deferring action.

SECTION ONE

# The Florida Reality

01

Hurricane season runs June 1 through November 30 every year. Central Florida sits inland but is not protected from major storms, and recent history has confirmed that in decisive terms.

***A storm does not have to hit Central Florida to flood it: Ian made landfall near Fort Myers, over 100 miles away, yet dropped 10 to 15 inches of rain on Seminole, Orange, and Osceola counties.***

## Atlantic Hurricane Season Is Not a Formality

The Atlantic hurricane season officially opens June 1 and closes November 30, but storms have formed outside that window. Florida leads all U.S. states in hurricane landfalls: the National Hurricane Center records 110 direct hits on Florida between 1851 and 2004, with 35 classified as major hurricanes (Category 3 or higher). No other U.S. state comes close.

### Why Inland Central Florida Gets Hit

Many boards in the Orlando-Sanford corridor assume coastal communities absorb the damage before a storm reaches them. Hurricane Ian in 2022 documented how wrong that assumption can be. Ian made landfall near Fort Myers as a Category 4 storm but traveled northeast across the peninsula, flooding Kissimmee-area neighborhoods via Shingle Creek. Inland communities that had not prepared took real damage.

### Hurricane Helene and Milton: 2024

The 2024 season produced two major landfalling storms within two weeks. Helene (September 2024) made landfall near Perry as a Category 4 storm. Milton (October 2024) struck Siesta Key as a Category 3, spawning dozens of tornadoes across the I-4 corridor including confirmed tornadoes in Seminole County.

### The Frequency Is Accelerating

Per NOAA's National Centers for Environmental Information (NCEI), Florida experienced 94 confirmed billion-dollar weather and climate disasters between 1980 and 2024: a 2.1/year long-term average, but 6.8/year in 2020 to 2024, and 11 events in 2024 alone.

Tropical cyclones account for approximately 38 percent of Florida's billion-dollar events but approximately 93 percent of the total costs. Wind and water together damage envelopes, displace roofing, and allow water intrusion that turns a storm event into a months-long mold and structural problem for the unprepared.

**TORNADOES: THE INLAND THREAT FROM MILTON**

Hurricane Milton produced over 40 confirmed tornadoes crossing Central Florida on October 9 to 10, 2024. Seminole County sustained direct tornado damage from secondary wind events.

**110**

Florida direct hurricane landfalls, 1851 to 2004. No other U.S. state approaches this count. Source: NOAA NHC

**94**

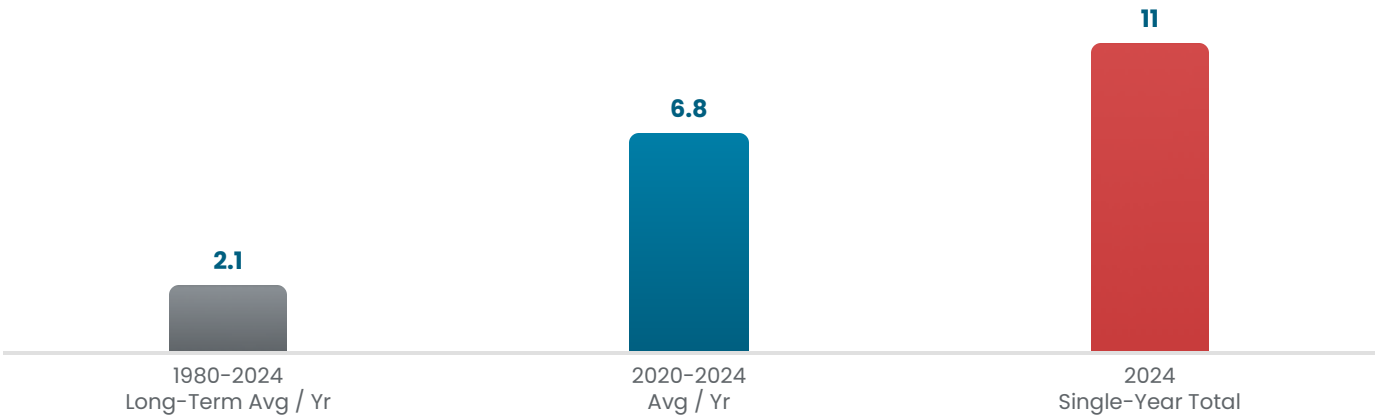
Florida billion-dollar weather disasters, 1980 to 2024. Tropical cyclones account for 93.5% of total costs. Source: NOAA NCEI

**6.8x**

Average annual Florida billion-dollar events in 2020 to 2024, vs. 2.1 per year in the 1980 to 2024 long-term average. Source: NOAA NCEI

## Florida Billion-Dollar Weather Disasters Are Accelerating

Average annual count by period, plus the single-year 2024 total.




*Source: NOAA NCEI Florida State Summary of Billion-Dollar Weather and Climate Disasters (1980 to 2024).*

### WHAT THIS CHART SHOWS

All three figures are NOAA NCEI verified data from the Florida State Summary of Billion-Dollar Weather and Climate Disasters (1980 to 2024). The long-term annual average (2.1 events) is the 45-year baseline. The 2020 to 2024 average (6.8 events) reflects the most recent five-year period. The 2024 count (11 events) reflects a single calendar year. Tropical cyclones, the storm type most relevant to building envelope damage, account for 93.5% of Florida's total billion-dollar disaster costs over the full period.

**The takeaway for boards: the environment your building faces today is materially more active than the environment it was designed for and the environment your original reserve study assumed. Pre-season preparation is not optional maintenance.**

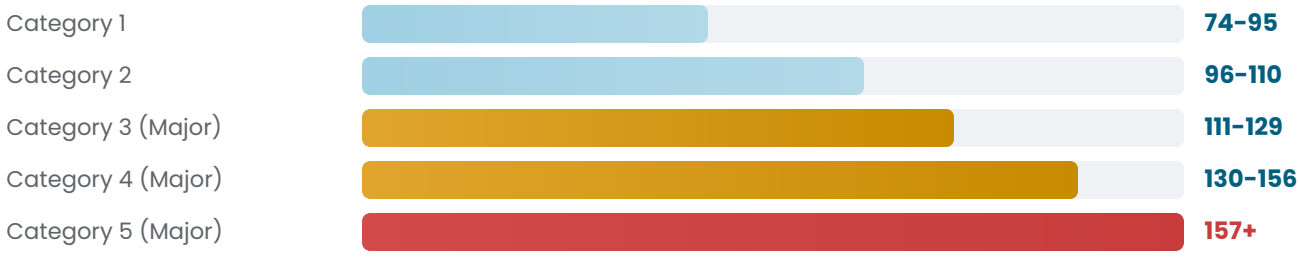
### What This Means for Your Board

If your emergency response plan has not been updated in the last three years, or if it was written before Ian or Milton, it was written for a different operating environment. The checklist, vendor contacts, and owner communication plan in this playbook are designed to bring that plan current before the next season opens. Use them.

Board members hear "Category 3" on the news and understand it means a stronger storm, but few can translate that into what it means for a roof, a window, or a stucco wall. The Saffir-Simpson Hurricane Wind Scale, maintained by NOAA's National Hurricane Center, sets the wind-speed thresholds and describes the expected damage in plain language.

## The Saffir-Simpson Hurricane Wind Scale

Sustained wind-speed range by category (mph). Categories 3 to 5 are major hurricanes.




*Bar length scaled to each category's minimum sustained wind speed (mph); Category 5 has no upper bound. Source: NOAA National Hurricane Center, nhc.noaa.gov/aboutsshws.php.*

**WHAT THIS CHART SHOWS**

NOAA/NHC's official Saffir-Simpson category thresholds, based on maximum sustained wind speed. Categories 3, 4, and 5 are classified as major hurricanes.

| Category | Wind Speed (mph) | NOAA Damage Description |
|---|---|---|
| **1** | 74 to 95 | Very dangerous winds will produce some damage. |
| **2** | 96 to 110 | Extremely dangerous winds will cause extensive damage. |
| **3 (Major)** | 111 to 129 | Devastating damage will occur. |
| **4 (Major)** | 130 to 156 | Catastrophic damage will occur. |
| **5 (Major)** | 157+ | Catastrophic damage will occur. |

*Source: NOAA National Hurricane Center, nhc.noaa.gov/aboutsshws.php. The scale reflects wind damage potential only; it does not account for storm surge, rainfall flooding, or tornado activity, all of which caused significant Central Florida damage in Ian, Helene, and Milton independent of the wind category at landfall.*

### Why This Belongs in Your Board's Vocabulary

When your county issues a hurricane watch or warning with a forecast category, this table tells your board what to expect on your own roof and envelope, not just what the news anchor implies. A Category 2 storm that stalls and drops 15 inches of rain can still flood your community even though "Category 2" sounds moderate. Plan for wind AND water every time, regardless of category.

SECTION TWO

# Pre-Season Building Preparation

02

What the board and CAM should complete before June 1 every year: building envelope, roof, drainage, trees, loose items, and documentation.

## Building Envelope

The building envelope is the first line of defense against wind-driven rain. Before the season, confirm all exterior caulking and sealants around windows, doors, penetrations, and control joints are intact. Inspect stucco and EIFS surfaces for cracks, blistering, or hollow spots. Any crack wider than a credit card is a water entry point under storm-pressure differentials.

### Windows and Sliding Doors

Confirm all windows and sliding glass doors operate, latch, and seal correctly. Impact glazing should be inspected for chips or broken seals. Non-impact common-area windows should have shutters available and a documented deployment procedure. A shutter requiring four people and three hours is not a practical emergency plan.

## Roof System

The roof is the most vulnerable component in a hurricane. Before the season, a licensed roofing contractor or your engineer of record should confirm:

- All flashing, ridge caps, and drip edge are secure and sealed
- All penetrations (HVAC curbs, vents, pipe boots) are caulked and counter-flashed
- Roof membrane has no open seams, blisters, or punctures
- All roof drains, scuppers, and gutters are clear and draining freely

## Drainage and Grading

Flooding from rain accumulation during a slow-moving storm is often more damaging than wind. Confirm all area drains, catch basins, and swales are clear and graded to direct water away from structures. A drain that is 50 percent blocked by root intrusion or sediment fails at exactly the moment it is most needed.

## Trees and Landscaping

A mature tree that drops a limb on a roof or into a unit during a storm is a liability and a construction problem. Have a certified arborist evaluate all trees within falling distance of buildings, parking areas, and utility lines. Dead wood, split branches, co-dominant stems, and root plate compromises all warrant action before the season. Document the arborist's findings and all work completed.

## Loose Items and Common Areas

Pool furniture, potted plants, umbrellas, signage, and trash enclosures become high-speed projectiles in 100-plus-mph winds. Establish a storage protocol for every removable common-area item. Assign it to a named person. This should be settled before a storm warning is posted, not after one is issued.

## Pre-Storm Documentation

A complete pre-storm documentation record is the foundation of your insurance claim after a storm. Without it, every damage item you report is subject to the insurer questioning whether it existed before the event. This documentation should include dated photographs of the full roof surface, all exterior elevations, all mechanical equipment on the roof, all common area items, and every existing condition you are already aware of. Date-stamp everything and store it in the cloud, not just on a local hard drive that may be damaged in the same storm you are documenting for.

### What to Photograph Before the Season

- Full roof surface from multiple angles
- All exterior elevations, including every story
- All existing cracks, staining, or known envelope conditions
- All pool equipment, mechanical rooms, and utility areas
- All common-area contents that will be stored during a storm

### Key Records to Gather and Verify

- Current property and wind insurance policy with declaration page
- Flood zone determination and flood policy if applicable
- Hurricane deductible structure (percentage of insured value)
- Emergency vendor contact list with pre-vetted licensed contractors
- Owner and tenant contact list for emergency notifications



*ESS crews self-perform drainage corrections and stormwater management work for Central Florida community associations. Clearing and confirming drainage capacity before hurricane season is a structural maintenance priority, not a landscaping task.*

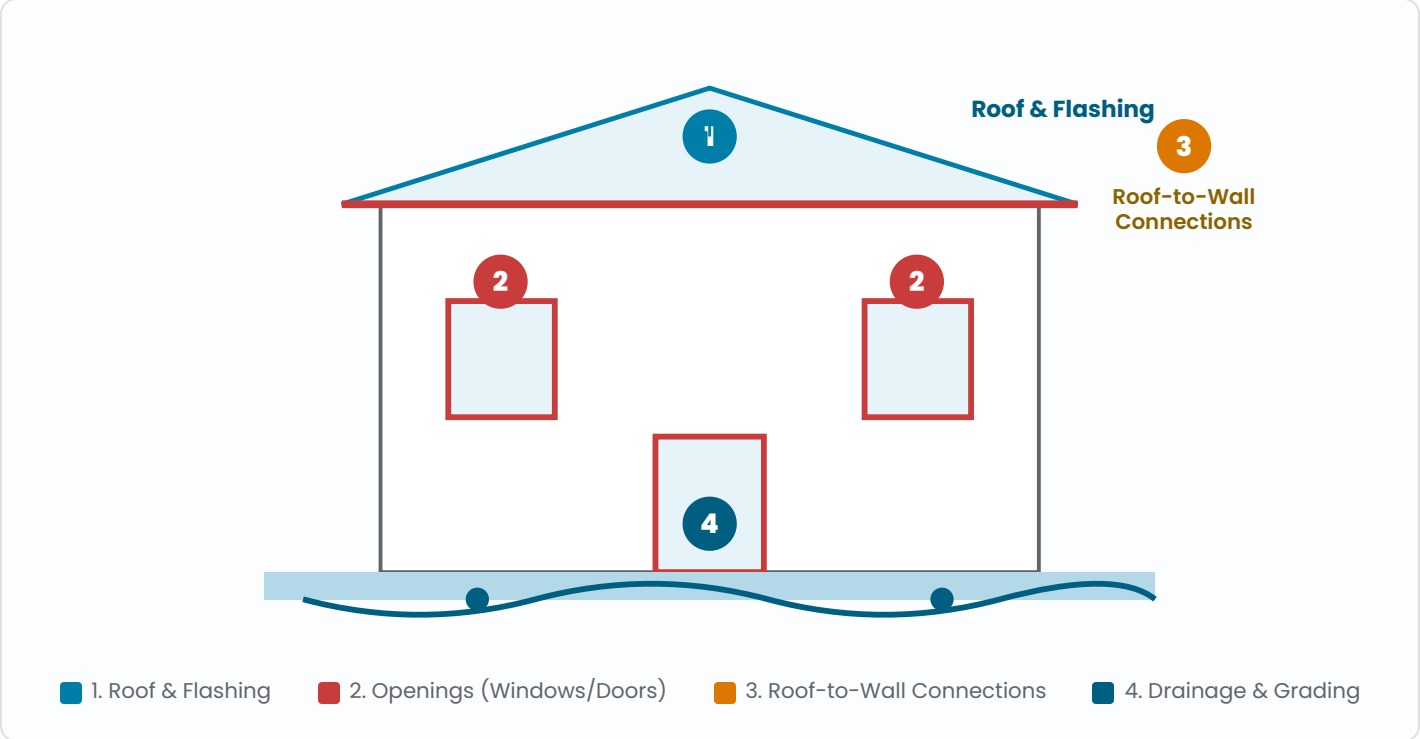
**HURRICANE DEDUCTIBLE WARNING**

Florida property insurance policies typically carry a separate hurricane deductible calculated as a percentage of the building's insured value, commonly 2 to 5 percent. On a building insured for $5 million, a 2 percent hurricane deductible is $100,000 out of pocket before insurance pays anything. Confirm this figure, budget for it, and confirm your reserves can absorb it before you need to file a claim.

**Pre-Season Documentation Board Responsibility**

The documentation walk is not the CAM's job alone. A board member should participate in or review the results, confirm photos are uploaded to a cloud location accessible to all board members, and verify the results are referenced in board minutes. If your insurer later questions a claim, board-level acknowledgment that conditions were documented before the storm is a meaningful procedural defense.

Post-storm damage assessments across Florida repeatedly trace back to the same four zones. A pre-season hardening review should walk each one in order, because failure at any single zone can compromise the whole envelope.




*Illustrative diagram, not an engineering drawing. Confirm details with a licensed professional.*

## HVHZ vs. Non-HVHZ Construction

Florida's High-Velocity Hurricane Zone (HVHZ) covers Miami-Dade and Broward counties under stricter Florida Building Code wind-load and product-approval requirements. Central Florida communities fall outside the HVHZ, which means envelope components, roofing attachment, and opening protection are governed by the standard Florida Building Code wind-load provisions for the region rather than the HVHZ's more stringent testing standards. This is not a reason for lower vigilance. It means older non-HVHZ buildings may have weaker as-built roof-to-wall connections and opening protection than a comparable Miami-Dade building of the same age.

## Pre-2002 vs. Post-2002 Envelope

The Florida Building Code took effect in 2002, replacing the prior county-by-county code system statewide and substantially raising wind-load and connection standards. A building permitted before 2002 was very likely designed to a materially lower wind standard than one permitted after. Age alone does not confirm compliance. Confirm your building's original permit date and, where records allow, whether any roof or envelope work performed since then was permitted to current code.

SECTION THREE

# The Association's Responsibilities

03

What the board owns before a storm strikes and after the storm passes, and the communication obligations that attach to both phases.

## Before the Storm

Under Florida law, community association governing documents and Florida Statutes establish the board's responsibility for maintaining and repairing common elements. The building envelope, roof, common-area windows, drainage systems, and landscaping are common elements in virtually every condominium and HOA declaration in Florida. The board's pre-season preparation obligation flows from that maintenance duty.

A board that knowingly defers roof repairs or fails to conduct a pre-season building walk may face owner claims that the resulting storm damage was foreseeable and preventable.

### Emergency Powers Under Florida Law

Florida Statutes Section 718.1265 (condominiums) and Section 720.316 (homeowners associations) grant boards emergency powers during a declared state of emergency: authority to enter units to prevent damage, contract for emergency services without competitive bidding, and levy emergency assessments without an owner vote. Confirm these provisions exist in your governing documents before they are needed.

## Owner Communication: Before the Storm

The board should distribute a pre-season hurricane communication to all owners and residents covering:

- The association's storm preparation plan and schedule
- What owners are responsible for within their units (balcony furniture, exterior items)
- Evacuation zone status and the county emergency management website
- How owners will receive post-storm communication from the board
- Emergency contacts and the protocol for accessing units if needed

## After the Storm

After a storm passes, the board's communication obligations intensify. Owners want to know whether the building is safe to re-enter, what damage was found, and the repair timeline. A communication vacuum produces rumors and pressure to begin repairs before the association has properly assessed scope, vetted a contractor, or confirmed coverage.

> **OWNER RE-ENTRY IS YOUR CALL**
>
> The board has authority to restrict owner re-entry until a safety assessment is complete. Exercise it. A unit owner injured by falling debris or a compromised floor creates a liability exposure far exceeding any inconvenience claim from restricting access for 24 to 72 hours.

When a governor or county declares a state of emergency, Florida law hands the board tools it does not have day to day. Knowing what those tools are, and their limits, before a storm removes hesitation at the exact moment speed matters.

## Emergency-Powers Quick-Reference Card | FS 718.1265 (Condominiums) / FS 720.316 (HOAs)

*How to use this: Post with your emergency vendor sheet. Confirm with your association attorney that your governing documents do not restrict these statutory powers before relying on them.*

| Power | What It Allows | Trigger |
|---|---|---|
| **Unit/Lot Entry** | Enter units or lots to prevent or mitigate damage, including when an owner cannot be reached. | Declared state of emergency |
| **Emergency Contracting** | Contract for emergency repairs and services without the competitive-bid process your bylaws normally require. | Declared state of emergency |
| **Emergency Assessments** | Levy an emergency special assessment without a prior owner vote, subject to notice requirements. | Declared state of emergency |
| **Relocate Association Functions** | Relocate association records, meetings, and functions to a temporary location if the property is uninhabitable. | Declared state of emergency |
| **Restrict Access** | Determine when it is safe for owners, residents, and vendors to re-enter the property. | Board safety determination |

These are statutory maximums, not obligations to use every power available. A board should still document its reasoning at each step (see the Business Judgment Rule box below). Confirm the current statute text with your association attorney; emergency-powers provisions have been amended by the legislature in recent years.

### The Business Judgment Rule Protects Boards Who Document Their Reasoning

Florida courts generally apply a business judgment standard to community association board decisions: a board that acts in good faith, within its authority, and on a reasonable factual basis will not be second-guessed by a court simply because a different decision might have produced a better outcome. That protection is not automatic. It depends on the board being able to show, after the fact, what it knew, when it knew it, and why it decided what it decided.

In a storm response, that means minutes that record the vote to restrict re-entry and why, the vote to approve emergency stabilization spending and the quotes considered, and the basis for any emergency assessment. A board that acts reasonably but never writes down why loses much of the practical benefit of that protection when a decision is later challenged. Confirm with your association attorney how your board's minutes should document emergency decisions in real time, not reconstructed weeks later.

BOARD TOOL

## The 72/48/24-Hour Pre-Landfall Countdown

Once the National Hurricane Center issues a hurricane watch or warning for your area, the board's pre-season preparation converts into a countdown. This tool sequences what must happen at each interval before landfall so nothing gets missed in the rush.

### 72 Hours Before Expected Landfall

- [ ] Activate the board's emergency communication plan. Send the first owner notification: storm is being tracked, board is monitoring, next update by a stated time.
- [ ] Confirm every pre-approved emergency vendor is reachable and aware a potential activation is coming.
- [ ] Begin securing or relocating loose common-area items that take more than a few hours to move (large planters, heavy furniture, signage).
- [ ] Confirm generator fuel, emergency lighting, and any life-safety backup systems are operational.
- [ ] Review evacuation zone status for the property and confirm it is communicated to owners and residents.

### 48 Hours Before Expected Landfall

- [ ] Complete the pre-storm photo documentation walk if it has not already been done this season (Section 2). This is the last practical window to do it.
- [ ] Deploy shutters or impact protection on all common-area and clubhouse openings.
- [ ] Confirm all roof drains, scuppers, and catch basins are clear one final time.
- [ ] Verify the after-hours insurance claims number and policy declaration page are accessible to every board member, not just the CAM.
- [ ] Send the second owner notification with any updated timeline and final reminders on unit-level preparation.

### 24 Hours Before Expected Landfall

- [ ] Complete final walk to confirm all loose items are stored or secured. No pool furniture, umbrellas, or planters should remain exposed.
- [ ] Confirm all vehicles are moved from any area at flood risk based on the property's drainage history.
- [ ] Send final owner notification: what the board has done, what owners should still do, and how post-storm communication will work.
- [ ] Confirm management office and clubhouse are secured, and any on-site staff have a safe evacuation plan if the property is in an evacuation zone.
- [ ] Stand down. Once landfall is within 24 hours, no further building work should be attempted. Life safety for anyone still on site becomes the only priority.

> This countdown assumes a storm with a forecast track providing 72 or more hours of lead time. Florida has experienced rapidly intensifying storms with much shorter windows. If your community is in a mandatory evacuation zone, follow county evacuation orders regardless of where you are in this countdown.

SECTION FOUR

# The First 48 Hours After a Storm

04

Re-entry safety, life safety first, the initial building walk, and the decisions that protect both your owners and your insurance claim.

## Do Not Rush Re-Entry

After a storm, the impulse to return immediately and assess the damage is understandable. It can also be fatal. Downed power lines, compromised structural elements, standing water with electrical hazards, and gas leaks are all post-storm realities that make unauthorized re-entry dangerous. Wait for local emergency management to issue an all-clear for your area before the board or CAM enters the property.

**HOURS 0 TO 6 AFTER THE STORM PASSES**

Do not re-enter. Monitor local emergency management announcements. Contact your insurance carrier to notify them of a likely claim. Begin photographing property conditions from the perimeter if safe to do so. Activate your emergency communication to owners: confirm the board is assessing the situation and will update within a defined time window.

**HOURS 6 TO 24: INITIAL BUILDING WALK**

Once local authorities confirm re-entry is safe, conduct the initial building walk. Prioritize life safety: check for structural collapse, compromised roofing over occupied areas, downed trees on the building, flooding in mechanical rooms, and any visible structural failures. Do not enter any area that looks structurally compromised. Take photographs and video of every observed condition with date and time stamps.

**HOURS 24 TO 48: STABILIZATION DECISIONS**

Determine what requires immediate emergency stabilization (tarps on open roof areas, temporary board-ups on breached openings, water extraction from flooded spaces) and what can wait for a proper scope and licensed contractor. Begin contacting your pre-approved emergency vendors. Do not allow unsolicited contractors to begin work. Document every stabilization action taken with photos and a written log.

**PHOTOGRAPH BEFORE YOU TOUCH ANYTHING**

Before any emergency stabilization work begins, document the undisturbed damage condition with photographs and video. Your insurer will want to see the damage as it existed immediately after the storm. Emergency repairs made before documentation can complicate or reduce your claim. Take the photos first, then make the call to the roofer or restoration contractor.

### Life Safety Trumps Everything

If any part of the building shows visible structural failure, sagging ceilings, displaced wall panels, or floor deflection, do not allow anyone into that area until a licensed professional engineer has evaluated it. The cost of an emergency engineering assessment is a fraction of the liability exposure of allowing an owner into a compromised space.

SECTION FIVE

# Post-Storm Damage Assessment and Documentation

05

How to systematically assess and document water intrusion, roof damage, envelope failures, and structural concerns in a way that supports a complete insurance claim and a credible repair scope.

## Water Intrusion Assessment

Water intrusion is typically the most widespread post-storm damage category. The assessment should work from the top of the building down, checking:

- Ceiling staining, bubbling, or sagging in every unit and common area
- Water in mechanical rooms, electrical panels, and elevator pits
- Window and door frame leakage visible on interior framing
- Carpet, flooring, or baseboard moisture in ground-floor units
- Moisture behind stucco at penetrations and window corners

Use a moisture meter to detect elevated moisture behind walls that are not visibly wet. Hidden moisture not extracted within 48 to 72 hours typically triggers mold growth that multiplies the original repair cost.

## Roof Damage Documentation

Photograph the entire roof surface including all flashing, penetrations, and membrane seams. Flag every area of missing material, open seams, and standing water. Note any areas where daylight is visible through the roof structure from below.

## Building Envelope Assessment

After high-wind events, assess the building envelope for:

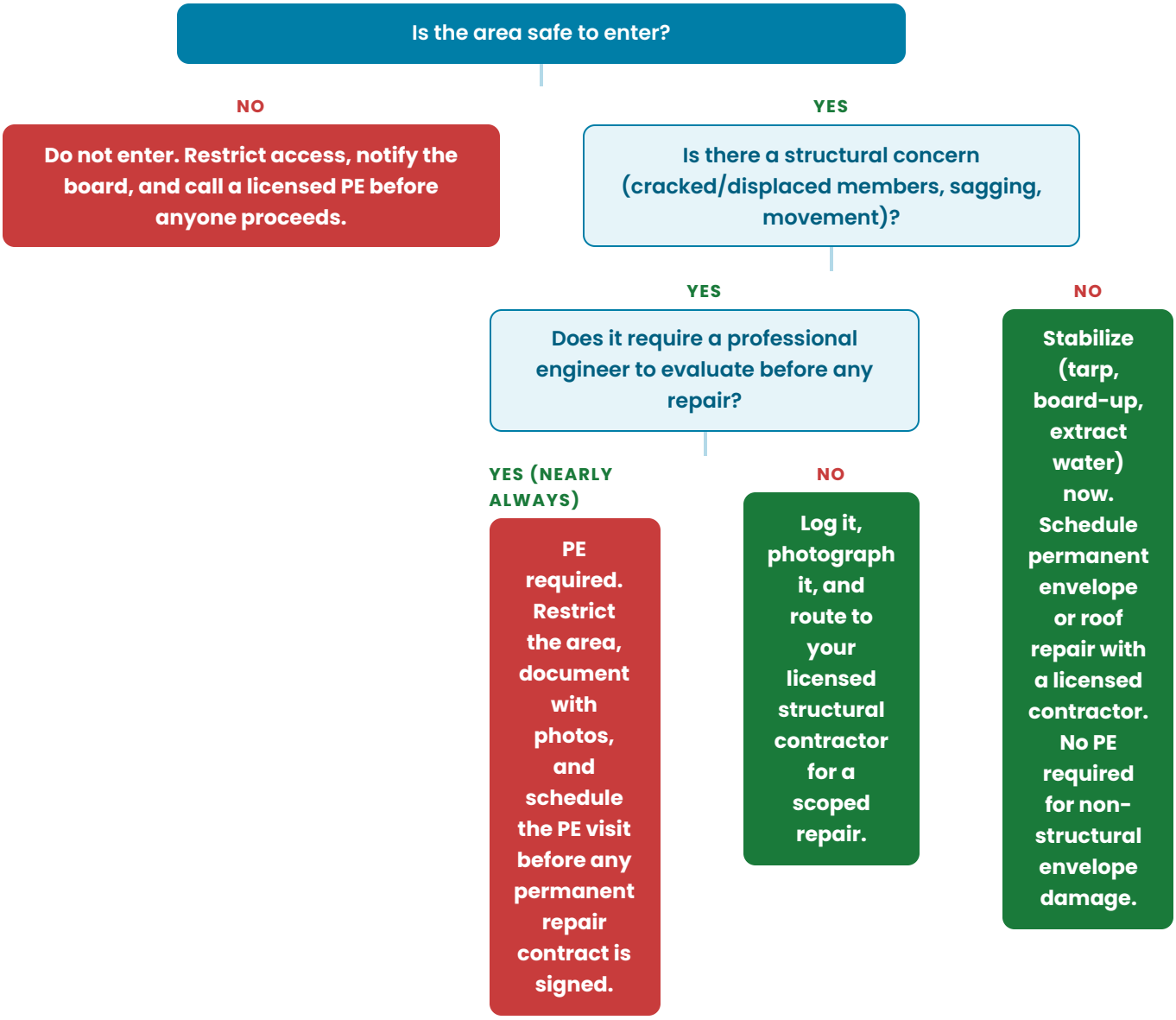
- Missing or displaced stucco, EIFS panels, or siding
- Cracked masonry at parapet walls, columns, and lintels
- Failed window seals or impact cracks in glazing
- Damaged or missing fascia, soffit, and trim
- Fallen or displaced balcony railings
- Displaced caulk at all window and door perimeters

## Structural Assessment

A licensed professional engineer should evaluate any area showing: cracks wider than 1/4 inch in concrete walls or columns, displacement of structural members, visible movement or settlement, or any condition suggesting load-path compromise. A post-storm PE assessment is a prerequisite for permanent structural repairs and provides documentation your insurer will require for large structural claims.

> **THE DAMAGE LOG IS YOUR CLAIM FOUNDATION**
>
> Every observed damage item should be entered in a written log: location, photo reference, observation date, and observer name. Use Tool 2 in the appendix as your starting template.

Not every damage observation needs the same response. This tool walks the board or CAM through the same four questions a licensed contractor asks on a post-storm walk, in the order that keeps people safe first and the claim intact second.

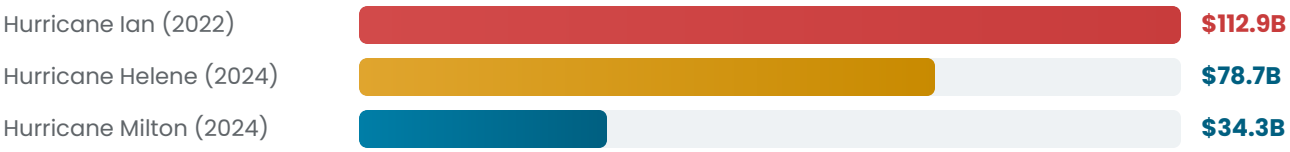



### Stabilize vs. Schedule: The Practical Difference

"Stabilize now" means tarps, board-ups, dehumidification, and water extraction, the actions in Tool 1 of this appendix that stop the damage from getting worse today. "Schedule" means a properly scoped, permitted, licensed-contractor repair that can wait for a written bid and a signed contract. Confusing the two in either direction causes problems: delaying stabilization lets a roof leak become a mold remediation job, while rushing a "scheduled" repair without a permit or a PE sign-off on structural items creates a repair that fails inspection or voids coverage.

## Recent Storms, Real Cost

Total damage by storm, in billions of dollars.




*Total damage figures, official NOAA NCEI Billion-Dollar Disasters database. Together, over $225 billion across a 26-month period.*

### WHAT THIS CHART SHOWS

All three figures are official NOAA NCEI verified totals. Hurricane Ian (September 28 to 30, 2022): $112.9 billion in total damage, the costliest U.S. hurricane since Katrina and the third costliest on record, per the NCEI Billion-Dollar Disasters database. Hurricane Helene (September 2024): $78.7 billion. Hurricane Milton (October 2024): $34.3 billion. All three storms produced significant Central Florida impact: Ian's flooding reached inland Osceola County; Milton spawned confirmed tornadoes across Seminole County; Helene drove catastrophic regional flooding.

**For context: these three storms together produced over $225 billion in total damage over a 26-month period. Insurance coverage gaps at the community association level are a significant fraction of why individual unit owners and boards are left with costs after major events. The better your documentation and your pre-approved vendor process, the better your claim recovery rate.**

**$112.9B**
Hurricane Ian total damage (NOAA NCEI). Third costliest U.S. tropical cyclone on record.

**$78.7B**
Hurricane Helene total damage (NOAA NCEI). Made landfall Category 4 near Perry, FL.

**$34.3B**
Hurricane Milton total damage (NOAA NCEI). Produced 40-plus confirmed tornadoes across Central Florida.

### Why Documentation Scale Matters

When damage totals run at this scale statewide, insurance carriers face massive simultaneous claim volumes. Associations with complete, date-stamped, pre-storm documented records and a well-organized post-storm damage log move through the claims process faster and with fewer disputes over pre-existing conditions. Documentation is not just a legal protection. It is a claims-processing advantage when every adjuster in the state is overwhelmed simultaneously.

SECTION SIX

# Insurance Claims and the Storm-Chaser Fraud Surge

06

How to file a claim correctly, what to watch out for in the post-storm contractor market, and how to vet anyone who approaches your property after a storm.

## Filing the Insurance Claim

Contact your insurance carrier as soon as it is safe to do so after the storm, even before you have completed a full damage assessment. Most policies require prompt notification of loss. Notifying does not commit you to a specific claim dollar figure; it opens the file and starts the clock on the adjuster assignment process.

### What the Carrier Needs From You

- Policy number and the named insured (association name exactly as on the policy)
- Date and time of the storm event
- Description of known damage to date
- Your property address and emergency contact name and number
- Pre-storm documentation if available

### The Adjuster Visit

The carrier will assign an adjuster who will walk the property and prepare their own damage assessment. Be present at the adjuster walk with your board-prepared damage log and photographs. Do not rely on the adjuster to find everything. Walk the property with them, reference your damage log, and make sure every documented item is included in the adjuster's scope before they leave.

## The Storm-Chaser Fraud Surge

After every major Florida hurricane, a wave of unlicensed contractors and out-of-state "storm chasers" floods affected communities. They offer fast starts, low prices, and direct insurance billing. Many are unlicensed, uninsured, and unable to perform quality work. Some collect deposits and vanish. Others perform incomplete or substandard work that must be redone by a licensed contractor at full cost, usually not covered by insurance a second time.

### What Storm Chasers Target

Storm chasers prey on urgency. A board that has water coming through the roof and owners demanding action is exactly the decision environment where bad contracts get signed. The pressure is real, but an unlicensed contractor's repair that fails a building inspection or triggers a lien is worse than a three-day wait for a licensed local contractor.

**ASSIGNMENT OF BENEFITS: A CONTRACT RED FLAG**

An Assignment of Benefits (AOB) agreement transfers your insurance claim rights to the contractor. Once signed, you lose control of the claim, the repair scope, and the settlement amount. Florida law has restricted AOB abuse, but these agreements still appear after storms. Do not sign any document that transfers insurance rights without review by your association attorney.

## What a Public Adjuster Does

A public adjuster is a licensed professional who represents the policyholder, not the insurance company, in preparing, documenting, and negotiating a property insurance claim. Unlike the carrier's own adjuster, a public adjuster is paid by the association (typically a percentage of the claim settlement) and works exclusively on the board's behalf to identify and value damage.

### When a Board Should Consider One

- The damage is extensive enough that the scope and dollar gap between the board's own damage log and the carrier's adjuster is material
- The claim involves complex structural, envelope, or multi-building damage that is difficult to document without professional support
- The carrier's settlement offer appears to undervalue documented items despite the board's dispute in writing

A public adjuster is not required for every claim. For a small, clearly-scoped claim with a cooperative carrier adjuster, the fee may not be worth it. For a large or contested claim, the fee is frequently recovered many times over in the increased settlement.

> **VERIFY THE LICENSE**
>
> Florida public adjusters must hold an active license from the Florida Department of Financial Services. Verify any public adjuster at MyFloridaCFO.com before signing an engagement contract, the same discipline as vetting a contractor.

## Wind Mitigation and Insurance Credits

Florida Statute 627.0629 requires insurers to offer premium credits for documented wind-mitigation features. These are recorded on Form OIR-B1-1802 (a revised version becomes mandatory April 1, 2026) and are valid for five years. Credited features include:

- Hip roof geometry
- Impact-rated opening protection (windows, doors, shutters)
- Reinforced roof-to-wall connections (hurricane straps or clips)
- Upgraded roof-deck attachment
- Secondary water resistance (SWR) beneath the roof covering

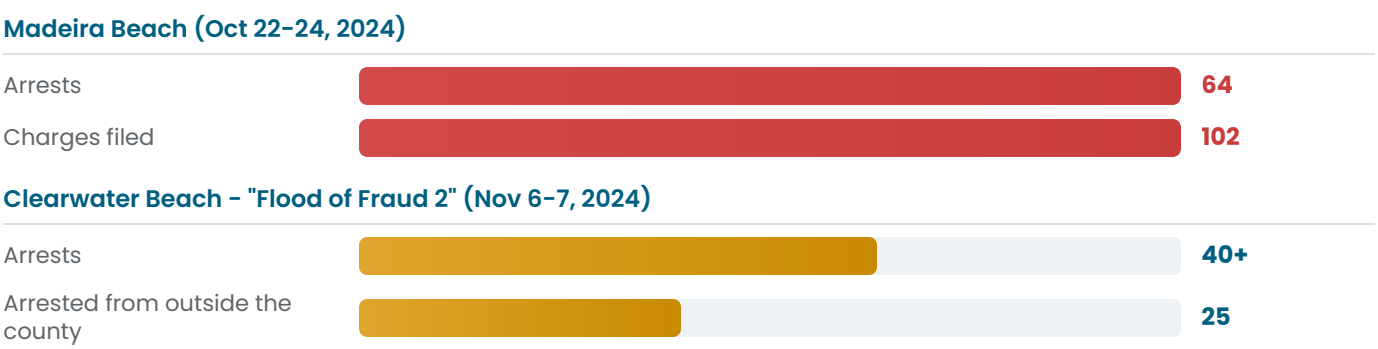
*Savings figures commonly cited around $900 or more per year are directional industry estimates, not an official Office of Insurance Regulation average. Actual credits vary by carrier, building, and coverage.*

### My Safe Florida Condominium Pilot Program

The state-funded My Safe Florida Condominium Pilot Program provides matching grants toward hardening improvements for eligible associations (3 or more habitable stories, 2 or more units, within 15 miles of the coast; the board must vote to participate). Grant caps run up to $750 per opening, $1,500 per unit, and $175,000 per association, with a 2:1 state match. **The online application portal closed around May 2026.** Intake is now by email at condopilot@myfloridacfo.com or phone at (850) 413-2971, with a 48-hour response target. Confirm current program status before budgeting around it.

## DBPR "Flood of Fraud": Two Operations, Back to Back

Florida DBPR post-hurricane unlicensed-contractor enforcement, Pinellas County, Fall 2024.




*Bar widths scaled to the 102-charge maximum in this chart. Source: Florida DBPR official press releases; Pinellas County Sheriff's Office, 2024; Tampa Bay Times.*

### WHAT THIS CHART SHOWS

Figures are from Florida Department of Business and Professional Regulation (DBPR) press releases documenting two back-to-back undercover enforcement operations in Pinellas County following Hurricanes Helene and Milton. The original operation, centered on Madeira Beach (October 22 to 24, 2024), resulted in 64 arrests and 102 charges filed against unlicensed contractors soliciting storm-damage repair work. A follow-up operation, "Flood of Fraud 2," centered on Clearwater Beach (November 6 to 7, 2024), resulted in 40-plus additional arrests, with 25 of those arrested traveling in from outside the county specifically to solicit storm-damaged properties.

**The takeaway: storm-chaser fraud is not rare or anecdotal. Two operations in two weeks, in one county, produced over 100 arrests combined. The contractor who knocks on your gate after a storm without a prior relationship is the one to vet most carefully.**

- Solicits your property uninvited immediately after the storm passes
- Offers to start work the same day without a written contract and permit
- Asks for a large cash deposit upfront before work begins
- Cannot provide a Florida contractor license number or proof of workers' compensation insurance
- Offers to handle the insurance claim directly and asks you to sign over claim rights
- Has no local address, no verifiable references from Florida associations, and no established business presence

## The Minimum Vetting Standard for Any Post-Storm Contractor

After a storm, vetting a contractor takes less time than you think and far less time than recovering from a bad contract. Before any contractor begins work on your property, confirm the following.

| What to Check | How to Verify | Why It Matters |
|---|---|---|
| **Florida Contractor License** | Search by name or license number at MyFloridaLicense.com. The license must be active, not expired or suspended, and must cover the trade being performed. | Unlicensed contracting is a criminal offense in Florida. Work performed without a license cannot receive a permit and may have to be demolished and redone. |
| **General Liability Insurance** | Request a Certificate of Insurance naming your association as an additional insured. Call the carrier to confirm the policy is active. | If a worker is injured or property is damaged, you may bear the cost if the contractor has no coverage. |
| **Workers' Compensation Insurance** | Request proof of workers' comp for all employees. Verify at FloridaDFS.com. | An injured worker on your property without workers' comp coverage creates a direct liability exposure for the association. |
| **Local References** | Ask for two to three references from Florida community associations, not individual homeowners. Call them. | Storm chasers cannot produce local association references because they have no local history. References confirm real project experience. |
| **Written Contract and Permit** | Any structural, roofing, or mechanical repair requires a building permit in Florida. Confirm the contractor will pull the permit in their name and that the signed contract specifies scope, materials, and payment schedule. | Unpermitted work fails the home inspection and may void your insurance coverage for subsequent claims in that area. |

### Pre-Approve Your Emergency Vendor List Before the Season

The best time to vet a roofing contractor, a restoration company, and a structural repair contractor is in April or May, not in the hours after a storm. Build a pre-approved emergency vendor list with verified licenses, current insurance certificates, and signed scope-of-work templates during the pre-season. When a storm hits, you call the list, not whoever showed up at the gate.

SECTION SEVEN

# Emergency Stabilization vs. Permanent Repair

07

The critical distinction every board must understand: what must happen immediately to stop further damage, and what requires a proper scope, licensed contractor, permit, and insurance coordination before work begins.

## Two Different Categories of Post-Storm Work

Understanding the line between emergency stabilization and permanent repair protects the association from two serious risks: delay-related secondary damage on one side, and rushed permanent repairs that fail inspections, void warranties, or reduce insurance settlements on the other.

| EMERGENCY STABILIZATION (DO IMMEDIATELY) | PERMANENT REPAIR (DO PROPERLY) |
|---|---|
| Tarp open roof areas to stop active rain entry | Full roof replacement or large-area membrane repair |
| Board up breached windows and doors | Structural concrete or masonry repair |
| Extract standing water within 24 to 48 hours | Envelope stucco, EIFS, or cladding restoration |
| Deploy dehumidifiers to prevent mold in wet wall cavities | Window and door replacement |
| Shore or brace structurally compromised elements posing immediate life-safety risk | Mold remediation after dry-out is confirmed |
| Secure loose debris posing a falling hazard | Any work requiring a building permit |

## Contract and Lien Cautions Before Permanent Work Begins

Before signing any permanent repair contract, confirm with your association attorney that it includes a proper lien waiver structure, a payment schedule tied to verified milestones, a defined warranty period, and confirmation that the contractor is bonded. Florida construction liens can attach to the property and create title problems that outlast the original repair dispute. Address lien exposure before the contract is signed.

**THE DRY-OUT WINDOW IS CRITICAL**

Mold growth begins in wet building materials within 24 to 72 hours of water intrusion, depending on temperature and humidity. In Central Florida's climate, 48 hours is the effective window. Water extraction and dehumidification are emergency stabilization. They must happen immediately. Permanent drywall, flooring, and finishes cannot be installed until moisture levels confirm the substrate is dry. Skipping the dry-out phase to accelerate permanent repairs routinely produces mold callbacks within months.

The single biggest predictor of how fast a community recovers after a storm is whether the board had a signed relationship with a licensed contractor before the storm, not after. A priority-response or pre-storm agreement is a simple document that reserves your association a place in a contractor's post-storm schedule instead of leaving you to compete with every other damaged property in the region for the same crews.

## What a Priority-Response Agreement Should Include

- The contractor's commitment to respond to your property within a stated window (for example, 24 to 48 hours) after a declared state of emergency affecting your service area
- Pre-agreed emergency stabilization rates, so pricing is not negotiated for the first time under storm pressure
- Current license number, insurance certificates, and workers' compensation coverage on file with the association in advance
- A confirmed scope of what the contractor does and does not perform (structural and envelope vs. roofing vs. mechanical), so the board knows which trades still need separate coverage
- An annual renewal date tied to the pre-season preparation cycle, so the agreement and the vendor's credentials are refreshed every year before June 1

## Why This Matters More Than It Sounds

After a regional storm, licensed local contractors are immediately booked across every community they serve. A board with no prior relationship is starting from zero at the worst possible moment, competing for attention with hundreds of other damaged properties while storm chasers are actively soliciting at the gate. A board with a signed priority-response agreement is already in the queue.

### This Is Not an Exclusive or a Retainer

A priority-response agreement does not obligate the association to use the contractor for every job, and it typically does not require an upfront retainer fee. It is a documented relationship: the contractor knows your property, your governing documents' approval process, and your emergency contacts before a storm, and you have their credentials and rates on file before you need them.

**RELATED GUIDES IN THIS SERIES**

For vetting any contractor (not just post-storm) in depth, including licensing, insurance, and lien protection, see **Contractor Vetting**. For structural repair decisions after water intrusion or spalling is found, see **Concrete Spalling & Restoration** and **Waterproofing & Building Envelope**.

SECTION EIGHT

# A Central Florida Case Story

08

A documented post-hurricane unlicensed-contractor fraud case from the region shows what happens when a board's emergency vendor controls fail at the moment they are most needed.

CASE STORY | PORT ORANGE, VOLUSIA COUNTY, FLORIDA | DOCUMENTED PUBLIC RECORD

## Hurricane Ian Repairs, Unlicensed Contracting, and Eight Years in Prison

Steven R. Parker, operating in Port Orange in Volusia County, Florida, solicited homeowners for repair work following Hurricane Ian in 2022, representing himself and his operation as licensed contractors capable of performing plumbing, electrical, structural, and general repair work. Parker was not licensed for the specialized trades he was performing. In at least one case, he fraudulently used another contractor's Florida business license from a different region of the state, creating a deceptive email address that mimicked the legitimate company's communications to make his operations appear legitimate to property owners and insurers.

Parker collected payments from multiple victims for Hurricane Ian repair work that was either not completed, completed deficiently, or performed without proper licensing or permits. In at least one documented case, a victim lost her home as a direct consequence of the fraud. Parker was sentenced on May 27, 2025 to eight years in Florida State Prison followed by 22 years of probation, and was ordered to pay approximately $100,000 in restitution to his victims.

Port Orange is in Volusia County, on the eastern edge of the Central Florida region ESS serves. The fraud pattern Parker employed is not unique to his case: soliciting after a storm, presenting false or borrowed credentials, collecting payments before completing or permitting work, and exploiting the urgency boards and homeowners feel when damage is visible and the pressure to fix it is immediate.

*Sources: Port Orange Police Department news release (May 2025); FOX 35 Orlando, "Florida man sentenced in connection with fraudulent Hurricane Ian repairs, police say" (May 28, 2025). Sentencing details and victim outcomes sourced from FOX 35 Orlando reporting on the Port Orange Police Department case file.*

### What This Case Means for Your Board

Parker's victims were not careless. They were in the same position every board and homeowner faces after a major storm: visible damage, pressure to act, and an operator who presented convincing credentials. The defense against this pattern is a process that runs before the storm, not a judgment call made while water is coming through the roof. Pre-approved vendor lists, license verification at MyFloridaLicense.com, and a board policy requiring written contracts before any work begins are the procedural safeguards that prevent this outcome.

SECTION NINE

# How ESS Fits and What to Do Next

09

Element Service Solutions is a licensed Central Florida general contractor that self-performs structural and envelope repair. We are not a storm chaser. We are the contractor you pre-approve before the season so you have a credible option when the storm passes.

## What ESS Self-Performs

ESS self-performs nearly all structural trades in house: concrete and masonry repair, stucco and EIFS restoration, structural framing, drainage corrections, and site work. No unvetted subcontractors on your property for the core structural and envelope trades.

- Post-storm structural concrete and masonry assessment and repair
- Building envelope restoration: stucco, EIFS, waterproofing, and sealant replacement
- Drainage correction and stormwater management
- Exterior concrete flatwork: walkways, pool decks, curbs, and site work

## Who We Serve

Condominium associations, HOA communities, and management companies throughout Central Florida: Orlando, Sanford, and the Seminole, Orange, Lake, Volusia, and Osceola County communities between them.

## What We Do Not Do

ESS does not show up uninvited after a storm. We do not handle roofing replacements, HVAC, or fire-life-safety systems, and we do not offer to file your insurance claim or ask you to sign over claim rights. We complete permanent structural and envelope repair under a proper contract and building permit, coordinated with your insurer, board, and management team.

## Why Pre-Approval Matters

The best use of this playbook is to add ESS to your pre-approved vendor list before the season opens. Request our Florida CGC license (CGC1533292), our certificate of insurance, and any credentials your governing documents require. Do that once in April or May, and when a storm passes in October, you call us.



*ESS self-performs building envelope restoration including stucco repair and waterproofing on Central Florida condominium and HOA properties.*

Hurricane season does not wait for your board to finish reviewing contractor options. Every preparation step in this playbook is more effective when it is done in April or May, before the June 1 season opening, than when it is assembled in the hours before a storm warning.

## Schedule a Complimentary Pre-Season Building Review

ESS will visit your property and walk the elements most relevant to hurricane exposure: building envelope conditions, drainage and stormwater management, concrete and stucco integrity, and any existing concerns you want a second set of eyes on. We provide a written observation summary and a specific proposal with a real number for any repair scope we identify.

There is no obligation and no pressure. A board that knows what it has going into storm season makes better decisions than one that finds out what it has after the water is already inside the building.



**Gavin Sederopoulos**
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Element Service Solutions | Central Florida

**ALREADY IN STORM RECOVERY?**

If your community is currently recovering from storm damage and you need a licensed structural or envelope contractor for permanent repair work, call us directly. We will confirm our availability, provide our credentials for your board's review, and schedule a property assessment as quickly as our schedule allows.

**SHARE THIS PLAYBOOK**

This guide was written for the CAMs and board members who want to lead a prepared, credible hurricane response. Share it with your board, your co-managers, and your association attorney before the season opens. The better your whole team understands the framework, the faster and cleaner your post-storm response will be.

APPENDIX

# Six Board Tools

Ready-to-use templates for Central Florida CAMs and board members: a pre-season building prep checklist, a post-storm damage log, an insurance claim checklist, an emergency vendor contact sheet, a storm-contractor vetting card, and a recovery timeline.

A

These tools are designed to be printed and used. They are structured starting points, not a substitute for legal counsel, engineering assessment, or insurance guidance specific to your association.

| Tool | Name | Use When |
|---|---|---|
| **Tool 1** | Pre-Season Building Preparation Checklist | Before June 1 each year. Assign responsibility by person and record completion dates. |
| **Tool 2** | Post-Storm Damage Documentation Log | During the initial building walk after a storm. One row per observed damage item. |
| **Tool 3** | Insurance Claim Checklist | When opening a storm damage claim with your carrier. Step-by-step from notification through settlement. |
| **Tool 4** | Emergency Vendor and Contact Sheet Template | Fill out before the season. Post in the management office and distribute to all board members. |
| **Tool 5** | Storm-Contractor Quick-Vetting Card | At the gate, when any contractor arrives uninvited after a storm. Five checks in under five minutes. |
| **Tool 6** | Post-Storm Recovery Timeline | As a project management framework from the first 24 hours through permanent repair completion. |

**CAVEAT ON ALL APPENDIX TOOLS**

These tools support board-level observation and planning. They do not replace legal counsel, engineering assessment, insurance guidance, or the judgment of licensed professionals. Any structural observation that raises concern should be referred to a licensed Florida PE before action is taken. Any insurance or legal decision should involve your association counsel and your licensed insurance professional.

## Tool 1 | Pre-Season Building Preparation Checklist

*How to use this: Complete before June 1 each year. Assign each item to a named person. Record the date completed and the name of the person who confirmed it. Attach supporting photos where noted. File completed checklist in board records.*

**Property:** _____ **Completed by:** _____ **Date:** _____ **Board member confirming:** _____

### Building Envelope

- ☐ All exterior caulking at windows, doors, and penetrations inspected. Failed sealant repaired or scheduled for repair before season.
- ☐ Stucco and EIFS surfaces inspected for cracks wider than a credit card. Any crack flagged for repair.
- ☐ All windows and sliding glass doors confirmed operable, latching, and sealing correctly. Shutters confirmed deployable.

### Roof System

- ☐ All roof drains, scuppers, and gutters cleared of debris and confirmed draining.
- ☐ All roof flashings, ridge caps, and penetration boots inspected and sealed. Licensed roofing contractor or PE of record confirmed conditions acceptable.
- ☐ Roof membrane (flat or low-slope) confirmed with no open seams, blisters, or punctures.

### Drainage and Site

- ☐ All area drains, catch basins, and swales on property cleared and confirmed functioning.
- ☐ All grading confirmed directing water away from building foundations and entry points.

### Trees and Landscaping

- ☐ All trees within falling distance of buildings evaluated by certified arborist. Dead wood, split branches, and root compromise addressed or scheduled.
- ☐ Storage plan confirmed for all removable common-area items (pool furniture, umbrellas, signage, planters). Named person assigned to execute.

### Documentation and Emergency Readiness

- ☐ Pre-storm photographic survey of roof, all exterior elevations, and all existing conditions completed and uploaded to cloud storage accessible to all board members.
- ☐ Insurance policy declaration page, hurricane deductible structure, and after-hours carrier claims number confirmed and distributed to all board members and CAM.
- ☐ Pre-approved emergency vendor list confirmed with current licenses and insurance certificates on file.
- ☐ Owner and tenant hurricane communication distributed.

> This checklist supports board-level preparation and does not replace a licensed contractor or engineer's assessment of specific building conditions. Items flagged during this checklist walk should be evaluated by licensed professionals before the season opens, not deferred until after a storm.

## Tool 2 | Post-Storm Damage Documentation Log

*How to use this: During and immediately after the initial building walk after a storm. One row per observed damage item. Photograph every item before any stabilization work. Reference this log at the adjuster walk to confirm every item is included in the carrier's scope.*

**Storm Event:** _____ **Walk Date/Time:** _____ **Walk Conducted By:** _____

| Location | Damage Description | Photo Ref | Stabilization Needed? | Engineering Review Needed? |
|---|---|---|---|---|
| | | | | |
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| | | | | |

**Life Safety Items Requiring Immediate Action:**

_____

**Areas Restricted from Owner Re-Entry:**

_____

**Insurance Carrier Notified:** Yes / No **Date/Time:** _____ **Claim Number:** _____

**Adjuster Walk Scheduled:**

_____

> Photograph every damage item before any stabilization or repair work begins. The undisturbed post-storm condition is the baseline your insurer will use to evaluate your claim. Stabilization work performed before documentation may reduce or complicate your settlement.

## Tool 3 | Insurance Claim Checklist

*How to use this: From the moment a claim event occurs through settlement. Work through each item in order. Do not skip documentation steps to accelerate repairs; both can proceed in parallel.*

- [ ] Notify carrier immediately after the storm at the after-hours claims number. Confirm claim number in writing.
- [ ] Complete Tool 2 damage log before any stabilization work begins. Upload all photos to cloud storage.
- [ ] Begin emergency stabilization only (tarps, board-ups, water extraction). Do not begin permanent repairs before adjuster walk.
- [ ] Confirm hurricane deductible amount in writing with carrier. Confirm deductible is met before expecting any payment.
- [ ] Be present at adjuster walk with Tool 2 damage log and all pre-storm photos. Walk the full property together.
- [ ] Obtain adjuster's written scope of loss after the visit. Compare to Tool 2 damage log item by item. Flag any missing items.
- [ ] Dispute missing or undervalued items in writing with the carrier's claim supervisor. Engage a licensed public adjuster or attorney if the gap is material.
- [ ] Do not sign any contractor Assignment of Benefits agreement without review by your association attorney.
- [ ] Obtain at least two written bids from licensed, verified contractors for permanent repair work before committing to any one contractor.
- [ ] Confirm all permanent repair work will be performed under a building permit issued in the licensed contractor's name.

> Insurance claims for community associations can involve complex coverage disputes, deductible structures, and appraisal processes. Engage your association's attorney and a licensed public adjuster for any claim above your hurricane deductible threshold.

## Tool 4 | Emergency Vendor and Contact Sheet Template

*How to use this: Complete before hurricane season. Post in the management office and share with all board members. Update each year before June 1.*

| Vendor Category | Company / Contact Name | Phone | License / Notes |
|---|---|---|---|
| Structural / General Contractor | | | FL CGC License #: |
| Roofing Contractor | | | FL CCC License #: |
| Water Extraction / Dry-Out | | | IICRC Certified: |
| Tree Service / Arborist | | | ISA Cert #: |
| Insurance Carrier Claims | | | Policy # / Claim Line: |
| Association Attorney | | | |
| County Emergency Management | | | Evacuation Zone: |
| Licensed Public Adjuster | | | FL Lic #: |

Verify each vendor's license and insurance before the season, not after a storm. File current certificates of insurance and license confirmations in the same folder as this sheet.

## Tool 5 | Storm-Contractor Quick-Vetting Card

*How to use this: At the property gate or front office when any contractor arrives uninvited or unrecognized after a storm. Complete all five checks before allowing any work to begin. This card can be laminated and posted at the gatehouse or management office entry point.*

### Step 1: Ask for the Florida Contractor License Number

Every contractor performing structural, roofing, plumbing, electrical, or mechanical work in Florida must hold an active Florida license. Ask for it upfront. Go to **MyFloridaLicense.com** and search the license number while they wait. Confirm the license is: (a) active, not expired or suspended; (b) held in the name of the company or individual in front of you; (c) issued for the type of work they are proposing to perform.

### Step 2: Request a Certificate of Insurance

Ask for a Certificate of Insurance naming your association as an additional insured for both general liability and workers' compensation. Call the insurer's phone number on the certificate (look it up independently, not from the contractor's provided number) and confirm the policy is active. A certificate is easy to falsify; a phone call to the insurer is not.

### Step 3: Ask for Two Local Association References

Specifically request references from Florida community associations, not individual homeowners. Call them. Ask whether the contractor pulled permits, completed the scope on schedule, and whether they would use the contractor again. A storm chaser with no local history cannot produce this. A legitimate local contractor will have them readily available.

### Step 4: Confirm They Will Pull a Permit in Their Name

Any structural, roofing, or mechanical repair requires a building permit in Florida. Ask: "Will you pull the permit for this work in your company's license name?" If the answer is no, or if they say a permit is not required for storm repairs, walk away. Unpermitted work fails inspection, voids insurance coverage, and may have to be demolished and redone at the association's expense.

### Step 5: Require a Written Contract Before Any Work Begins

No work without a written contract. The contract must specify: exact scope of work, materials to be used, payment schedule tied to verified milestones (not upfront lump sums), start and completion dates, warranty terms, and a lien waiver structure reviewed by your association attorney.

> If a contractor fails any of these five checks, do not allow work to begin, regardless of the urgency. Consult your pre-approved vendor list or call ESS at (407) 744-9122 for a licensed, credentialed alternative. The cost of getting this wrong far exceeds the cost of a one-day delay to find a legitimate contractor.

## Tool 6 | Post-Storm Recovery Timeline

*How to use this: As a project management framework from the hours immediately after a storm through completion of permanent repairs. Assign a named person to each phase. Use board meeting minutes to document decisions and approvals at each milestone.*

### HOURS 0 TO 6: DO NOT RE-ENTER

Monitor local emergency management. Notify insurance carrier. Begin perimeter photo documentation from safe positions. Communicate to owners that the board is assessing and will update by a stated time.

### HOURS 6 TO 24: INITIAL BUILDING WALK

Once all-clear issued: complete Tool 2 damage log, photograph all damage before any stabilization. Identify life-safety issues requiring immediate engineering assessment. Restrict re-entry to unsafe areas.

### HOURS 24 TO 48: EMERGENCY STABILIZATION

Contact pre-approved emergency vendors only. Deploy tarps, board-ups, and water extraction. Begin dehumidification in any area with water intrusion. Do not begin permanent repairs. Document every stabilization action with photos and written log.

### DAYS 2 TO 5: INSURANCE AND SCOPE

Attend adjuster walk with complete damage log. Compare adjuster's written scope to your damage log. Dispute any missing items in writing. Begin soliciting written bids from pre-approved licensed contractors for permanent repair scope. Engage association attorney to review any contract before signing.

### DAYS 5 TO 30: DRY-OUT CONFIRMATION AND CONTRACTOR SELECTION

Confirm moisture levels in all affected areas before closing walls or installing finishes. Verify all permanent repair contractors hold active Florida licenses and current insurance. Confirm permits are pulled before any permanent structural or roofing work begins. Hold a board meeting to formally approve contractor selection and contract terms.

### DAYS 30 TO COMPLETION: PERMANENT REPAIR AND CLOSE-OUT

Manage repair progress against contract milestones. Confirm permit inspections pass at each required stage. Collect lien waivers from contractor and all material suppliers at each payment milestone. Obtain final Certificate of Completion from the local building department. Update your pre-storm documentation record with post-repair condition photos for next season's baseline.

Timelines vary based on storm severity, insurer response time, contractor availability, and permit office workloads after a regional event. This framework represents best-practice sequencing. The most important rule: do not allow permanent repairs to begin before emergency stabilization is complete, the adjuster has walked the property, and a licensed contractor is under a proper written contract with a permit in hand.

Every job below was self-performed by ESS crews. The same people who give you the estimate and write the scope are the ones on your property doing the work.



*Structural concrete forming and placement self-performed by ESS crews. Post-storm structural concrete repair is one of ESS's core competencies for Central Florida HOA and condo communities.*



*Concrete flatwork and site work in-house on Central Florida community association properties. Storm-damaged walkways, curbs, and site concrete are part of what ESS self-performs after a weather event.*



*Site work and structural repair crews on a Central Florida community association property. Post-storm recovery work is performed by the same in-house crews shown throughout this guide, not subcontracted out.*



*Drainage correction in progress. A storm reveals undersized or blocked drainage fast; ESS crews diagnose and correct it as part of the same post-storm site-recovery scope, not a separate landscaping call.*

### SERVICE AREA

Element Service Solutions serves community associations throughout Central Florida, including Orlando, Sanford, and the Seminole, Orange, Lake, Volusia, and Osceola County communities in between. Our crews are local, our license is Florida-issued, and our focus stays on the associations we can reach, inspect in person, and stand behind with our own people.

**ELEMENT SERVICE SOLUTIONS**

Florida Certified General Contractor CGC1533292 • elementbiz.com • (407) 744-9122

## Disclaimer

This guide is a general educational resource for Florida community association boards and community association managers. It does not constitute legal, engineering, insurance, financial, or professional advice. Florida building codes, emergency management protocols, insurance statutes, and contractor licensing requirements are subject to legislative and regulatory change. All content reflects conditions and data available at the time of publication. Always consult a licensed Florida professional engineer for structural assessments, a qualified attorney for legal obligations, and a licensed insurance professional for coverage and claims guidance specific to your association. Element Service Solutions makes no warranty regarding the accuracy or completeness of information provided herein.

## Key Sources

**Florida Hurricane Frequency:** NOAA National Hurricane Center, "US Mainland Hurricane Strikes by State, 1851 to 2004" (nhc.noaa.gov/paststate.shtml). Florida: 110 total landfalls, 35 major hurricane landfalls, most of any U.S. state.

**Florida Billion-Dollar Disasters:** NOAA National Centers for Environmental Information (NCEI), "Billion-Dollar Weather and Climate Disasters: Florida State Summary" (ncei.noaa.gov/access/billions/state-summary/FL). 94 events 1980 to 2024; 2.1/yr long-term average; 6.8/yr 2020 to 2024 average; 11 events in 2024. Tropical cyclones = 38.3% of events, 93.5% of total costs.

**Hurricane Ian Damage:** NOAA NCEI Billion-Dollar Disasters database: $112.9 billion total damage. Third costliest U.S. tropical cyclone on record. NCEI event record: September 28 to 30, 2022 (ncei.noaa.gov/access/billions/report/).

**Hurricane Helene Damage:** NOAA NCEI: $78.7 billion total damage. Landfall September 2024 near Perry, Florida as Category 4.

**Hurricane Milton Damage:** NOAA NCEI: $34.3 billion total damage. Landfall October 2024 near Siesta Key as Category 3. 40-plus confirmed tornadoes across Central Florida including Seminole County.

**Post-Storm Contractor Fraud (DBPR):** Florida Department of Business and Professional Regulation, "Florida DBPR Takes Action Against Unlicensed Contractors Targeting Floridians Impacted by Hurricanes Helene and Milton" (myfloridalicense.com, November 4, 2024). 50-plus arrests; $250,000-plus in losses prevented; 85 projects solicited; 88 outreach events; 25 individuals from outside the county. Operation conducted in Pinellas County in conjunction with NASCLA 2024 Coordinated Enforcement Effort.

**Case Story (Parker / Port Orange):** Port Orange Police Department news release (May 2025); FOX 35 Orlando, "Florida man sentenced in connection with fraudulent Hurricane Ian repairs, police say" (May 28, 2025). Eight years Florida State Prison, 22 years probation, approximately $100,000 restitution ordered.

**Florida Emergency Powers (Associations):** Florida Statutes Section 718.1265 (condominiums); Florida Statutes Section 720.316 (homeowners associations).

**Saffir-Simpson Hurricane Wind Scale:** NOAA National Hurricane Center (nhc.noaa.gov/aboutsshws.php). Category wind-speed thresholds and NOAA damage-potential wording.

**Wind-Mitigation Insurance Credits:** Florida Statute 627.0629; Florida Office of Insurance Regulation Form OIR-B1-1802 (revised version mandatory April 1, 2026, valid five years). Savings figures cited are directional industry estimates, not an official OIR average.

**My Safe Florida Condominium Pilot Program:** myfloridacfo.com; WCTV (March 2026). Online portal closed approximately May 2026; intake by email (condopilot@myfloridacfo.com) or phone ((850) 413-2971).

**Business Judgment Rule (Community Associations):** General Florida case law standard applied to community association board decisions made in good faith, within authority, and on a reasonable factual basis. Consult your association attorney for application to your specific facts.

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